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# ICBC Corporate Social Responsibility Report 2015



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ICBC

ICBC Corporate Social Responsibility Report 2015



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## Chairman's Statement

Chairman: Jiang Jianqing



What the people expect is where responsibility lies. The year 2015 was the closing year of the 12th Five-Year Plan, and a year in which the Bank saw fruitful results of its reform. Facing the complex economic and financial situations as well as an onerous task of seeking transformation and growth, we focused our effort on laying a solid foundation of development and preventing and controlling risks, and ensured the stable quality of our assets. We stepped up our effort to foster energy for growth, and used credit resources in a strategic way to help improve the quality and efficiency of economic growth; we improved the customer experience on a sustained basis, and our online/offline interactive and synergic effort extended continually the service chain. We also devoted ourselves to improving urban civilization, assisting in ecological development, and promoting financial inclusion.

We held fast to the ethics of responsibility to foster new engines of economic growth. We strengthened corporate governance system building, stepped up research into risk trends under the New Normal, and ramped up the implementation of our business transformation strategy. We adapted proactively to the needs of the supply-side structural reform, and with an eye to putting right the distorted distribution of factors, gave major support to such fields as "Made in China 2025", modern service industries, modern agriculture and new forms of consumption, continually creating new situations of development while pursuing a transition from old to new engines of growth. We strengthened our top-down approach to asset structure planning, kept close watch on the country's "Four Major Sectors" and "Three Supporting Belts" strategies, gradually created a new pattern of business that features "tiered management of corporate customers, business operation dedicated to small and micro businesses, retail business transition to lower levels, and direct online marketing", and pushed ahead with our effort to improve management processes, business competence, and responsibility mechanisms. We also practiced a strategy of co-building and sharing for improving the people's livelihood, and continued to top the *Forbes* world's largest companies, the *Fortune* world's largest commercial banks by gross revenue, and *The Banker* ranking of global top banks both by tier 1 capital and by assets.

We held fast to the bottom line of responsibility to build new homes of ecological civilization. We endeavored to translate environmental demands into a financial language by which to play the finance industry's role in resource allocation, explore effective ways of connection between economic development and green finance, and step up our support to energy efficiency and emissions reduction projects, providing financing support and market energy for the development of an ecological economy. We gave full play to the crucial role of green finance innovation in promoting the transformation of the economic growth model, and by transforming Internet technology and such innovative practices as cross-sector integration and application into new modes and means for serving the real economy, promoted the facilitation of social services and business operations and boosted "Internet Plus" development in relative industries. With a deepened consensus about green low-carbon development, we also gradually improved our statistics and monitoring system as to energy efficiency, emissions reduction and carbon neutrality, a move we took to help form green ways of development and life and assist enterprises in achieving their business goals and sustainable development scientifically.

We held fast to the meaning of responsibility to open up new situations of interconnection. We announced the industry's first Internet-based finance brand & upgrading strategy, and built an integrated Internet-based finance framework which comprises "Three Platforms and One Center" and covers financial services, e-commerce and social networks, letting Internet-based finance connect all sectors, benefit millions of households and serve both the national economy and the people's livelihoods. Based on a financial consumer-dominated commercial logic, and by calling into play the advantage of physical channels in such aspects as customer guidance, knowledge dissemination and the protection of rights and interests, we stepped up the intelligent transformation of offline outlets, and pushed forward with building "e-ICBC" business services tailored to all necessities of life, in our effort to create a "finance+commerce" eco-environment and offer financial services which are connected seamlessly with everyday lives of people. We also actively continued to develop a global integrated business management system, built a global trading service platform and formed a Renminbi clearing network that spans Asia, Europe and America, improving comprehensively our abilities in global financial service.

We held fast to our responsibility with a beginner's mind to meet new expectations from all stakeholders. We actively promoted a culture of charity by building such charity brands as "ICBC candlelight program", "ICBC student aid program" and "ICBC campus building efforts" with the intention of helping the vulnerable and disadvantaged groups including elderly people, orphans, poor students, families with financial difficulties, and disaster-affected people. By vigorously promoting "Internet Plus Charity", we boosted a shift in the charity cause towards national charity actions that highlight widespread interactive participation, letting charitable acts be easy to do. We kept practicing a new mode of charity which combines agricultural production and rural poverty alleviation in an organic way. We also paid attention to employee care, both physical and mental, and strengthened career design and capacity building for employees, building a stage for them to display their talents and striving to increase at the same pace the value of both the company and the employees.

The spring has come as the east wind is blowing. Facing the achievements, we are grateful to our customers, our employees and the society. Facing the road ahead, we have the courage to reform, to innovate, and to shoulder our responsibility. 2016 is the first year of the crucial stage of comprehensively building a moderately prosperous society in China, and also the year in which difficulties have to be overcome to push forward with the structural reform. Standing at a new historic starting point, we will continue to firmly establish the development concepts of innovation, coordination, green, openness and sharing, strive to take up more responsibility with a broader vision and a more open mind, and make unremitting efforts to make greater success. In fulfilling our social responsibility, we will listen to public voices, amass public intelligence and wisdom, and benefit people while pursuing sustainable development. We will use our new strengths and energies that we acquire in development to boost the Bank's value creation, quality of service and the level of inclusiveness, writing a new chapter of assisting under the New Normal in raising the quality and returns of development and promoting industrial upgrading as well as harmonious social progress and development.

Chairman: Jiang Jianqing  
30 March 2016

## President's Statement

President: Yi Huiman



In 2015, against the backdrop of the complicated international economic situations, the slowdown of the Chinese economy and growing difficulties and challenges, ICBC, through risk prevention and control, reform and innovation, and business transformation, has maintained steady operation performance, built up new images and gained new edges in internet finance, green finance and inclusive finance, and injected positive energy and new impetus into the real economy. In 2015, the Bank registered net profit of RMB277.7 billion, up 0.50%; ROE reached 17.10%, capital adequacy ratio reached 15.22%, and NPL ratio maintained at 1.50%. It has stayed in the front rank of domestic and foreign banks by main indicators, with social contribution per share of RMB2.48.

**Focus on the real economy to improve its quality and efficiency.** According to the new requirements of the supply-side reform and the real economy's quality and efficiency enhancement for financial services in New Normal environment, the Bank has consistently served the real economy and supported national key projects like the "four segments" and "three supporting belts" and also strategic emerging industries and new-type consumption sectors through the coordinated use of incremental and stock credits, credit and non-credit financing and diversified financial services. In 2015, the Bank granted new domestic loans of RMB880.812 billion, an increase of 9.1%, and extended re-lent loans of RMB1.88 trillion. Non-credit financing such as bond underwriting amounted to RMB1.36 trillion, of which the outstanding loans to strategic emerging industries reached RMB369.729 billion, an increase of 11.99%, and loans to small and micro-enterprises increased RMB161.7 billion, up 9.4%, all meeting the target of three "no low than". The Bank has given active support to consumption expansion and upgrading. Personal financial assets pledged loans granted amount expanded fivefold; the outstanding loans to central and western regions increased by 10.02% to RMB3839.409 billion, reflecting optimized regional structure.

**Improve services through active reforms and innovations.** In the internet era and with the deepening of China's economic and financial reform and the accelerating integration into the global economy, the Bank has grasped the essence of value creation and risk prevention & control of financial services, taken the initiative to reform and innovate, accelerated the transformation of traditional businesses, and boosted the development of new businesses. In 2015, the Bank has taken the lead among domestic commercial banks in launching the internet financial brand, rolled out the e-ICBC development strategy, the Bank utilized its e-mall platform to gather customers and merchants, the social networking platform to innovate in information communication and customer services, the direct banking platform to develop an Internet-based finance ecosystem featuring openness and sharing, and its Online Financing Center to provide customers with brand new financing experience. The total trading volume of the e-mall platform ranked among the top of domestic e-commerce institutions. The mobile terminal of the direct banking platform ranked the first in the industry in terms of the number of customers, customer loyalty and market share. Centering on the theme of the "Year of Service Experiences Development", the Bank has refined customer experience, improved service quality in an all-round way and strengthened customer satisfaction, receiving 25 thousand commendations from customers via the service hotline 95588.

**Build a global bank brand to be a better supporting partner.** The Bank has always taken a global perspective and actively adapted to the domestic and international economic and financial landscapes. After more than 20 years of development, it has become a global bank with international competitiveness and brand influence, a key partner of Chinese enterprises "going global", and an important force to promote RMB internationalization. It has become the first commercial bank in Asia that has been honored "Best Emerging Markets Bank" by Euromoney. By the end of 2015, 404 institutions were established in 42 countries and regions, and the Bank had supported 170 "going global" projects with total loans commitment of USD42.7 billion. The Bank increased 21 emerging market currencies for foreign exchange trading, and creatively launched non-deliverable forward (NDF) in countries covered by the "Belt and Road" initiative. It has become the first Chinese bank that has established a 24-hour global RMB settlement network across the three time zones of Asia, Europe and America, and the volume of overseas RMB settlement exceeded RMB100 trillion.

**Boost green finance, inclusive finance, integrity and humanistic care.** Committed to becoming a leading green bank in the world, the Bank has established the green credit system, strengthened the service concept of green finance. In 2015, the bank refined the Green Credit Development Strategy of ICBC. The growth rate of loans supporting the green economy was 3.88 percentage points higher than that of overall corporate loans. The Bank further strengthened the consumer protection, clarified the corporate concept of integrity, issued the Opinions on Strengthening Integrity, constantly advanced the construction of the internal control and compliance system, and strengthened internal control monitoring and analysis through innovative measures such as compliance index and text mining. The Bank has boosted the development of inclusive finance, and actively participated in public undertakings such as targeted poverty alleviation and volunteer services to promote social equality and harmony. The bank spent RMB55.75 million in programs for public good in the year. Upholding the "people-oriented" concept, the Bank has provided a comprehensive development platform for employees, who on average received 11.4 days of training, with the total training time reached 4.15 million man-time in the reporting period.

2016 marks the first year of the 13th Five-Year Plan period, and is also a key year for the Bank's new three-year plan. We will stay committed to serving the real economy through financial services, open up new development space by following the five new concepts, improve our operations, and take on social responsibility to promote the harmony and balanced development of the

A handwritten signature in black ink, appearing to be the name Yi Huiman.

President: Yi Huiman  
30 March 2016

## Chairman of the Board of Supervisors



## About Us

### Company Profile

Industrial and Commercial Bank of China was established on 1 January 1984. On 28 October 2005, the Bank was wholly restructured to a joint-stock limited company. On 27 October 2006, the Bank was successfully listed on both Shanghai Stock Exchange and The Stock Exchange of Hong Kong Limited (Stock Code: 601398.SS, 1398.HK).

Through its continuous endeavor and stable development, the Bank has developed into the top large listed bank in the world, possessing an excellent customer base, a diversified business structure, strong innovation capabilities and market competitiveness and providing comprehensive financial products and services to 5,320 thousand corporate customers and 496 million personal customers.

The Bank continued to promote reform and innovation and operation transformation. Assets and liabilities business kept stable profitability during the structural adjustment, retail banking, asset management and investment banking became important engines driving the profit growth, and the Internet-based finance with leading edge gave impetus to the fundamental transformation of operation and management mode and service mode. The pattern of internationalized and diversified operation was further improved, covering 42 countries and regions, and overseas operations and comprehensive subsidiaries of fund, insurance and leasing contributed more to the Bank's profit-making.

The Bank consciously integrated the social responsibilities to its development strategy and operation and management activities, gaining wide social recognition in the aspects of supporting economic and social development, protecting environment and resources, participating in community services and promoting inclusive finance. In 2015, the Bank was named the "Best Emerging Markets Bank" by *EuroMoney*, and ranked the 1st place among the Top 1,000 World Banks by *The Banker* and the Global 2,000 listed by the US magazine *Forbes* for the third consecutive year.



## Corporate Culture



## Corporate Governance

### Improving corporate governance framework

The Bank has made constant efforts to improve the corporate governance and checks and balances mechanism comprising the Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the Senior Management featuring clearly-defined responsibilities and accountability, coordination and effective checks and balances, and to optimize responsibilities of the authority organ, decision-making organ, supervisory organ and executive organ. As a result, the corporate governance operation mechanism with scientific decision-making process, effective supervision and steady operation has been in place. During the reporting period, the Bank won the Corporate Governance Excellence Awards, Listed Companies with Best Corporate Governance, Information Disclosure Award etc. by authoritative domestic and overseas institutions and news media including the Chamber of Hong Kong Listed Companies, FinanceAsia, Corporate Governance Asia and Shanghai Securities News.

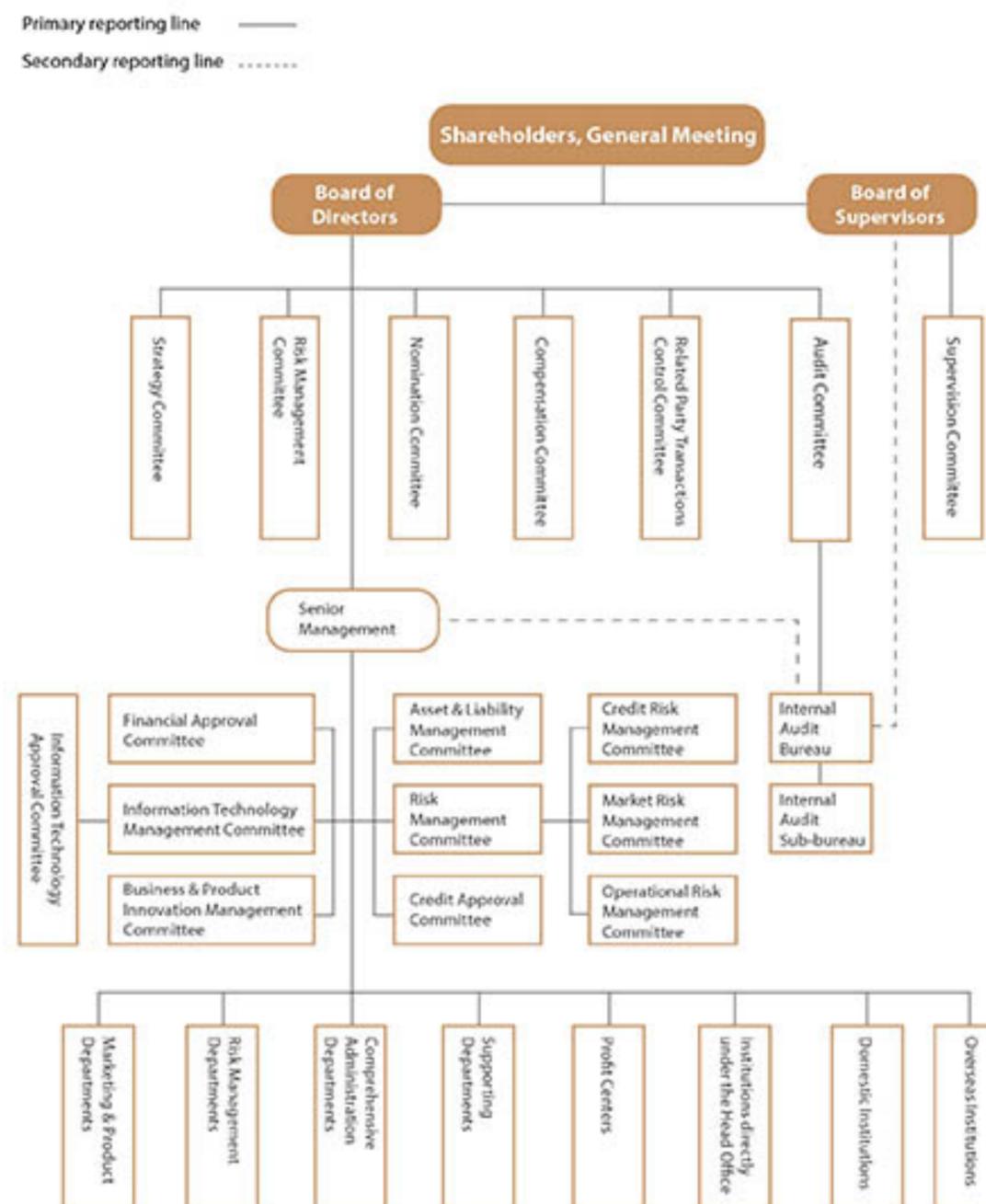


The Bank holding a meeting of the Board of Directors



The Bank holding a meeting of the Board of Supervisors

### Corporate Governance Framework



During the reporting period, the Bank held 1 annual general meeting and 2 extraordinary general meetings, which reviewed and approved 24 proposals, and heard 3 reports. Each meeting was convened in compliance with relevant legal procedures which assured shareholders' participation and exercise of rights. The Bank engaged lawyers to witness the general meetings and issue legal opinions. All the resolutions and announcements from the above general meetings have been posted to ICBC's official website.

During the reporting period, the Bank held 8 meetings of the Board of Directors. As at the end of the reporting period, there were 16 directors, out of whom 4 were executive directors, 6 were non-executive directors and 6 were independent non-executive directors. Independent

non-executive directors accounted for over 1/3 of the total number of directors, 2 of whom were female. The Board of Directors has established 6 special committees, namely, the Strategy Committee, the Audit Committee, the Risk Management Committee, the Nomination Committee, the Compensation Committee and the Related Party Transactions Control Committee. With the exception of the Strategy Committee whose chairmanship was assumed by the Chairman of the Board of Directors, the chairmanship of all the other committees were assumed by independent directors.

During the reporting period, the Supervision Committee under the Board of Supervisors held 10 meetings, reviewed and approved 26 proposals and heard 38 work reports. As at the end of the reporting period, there were a total of 6 supervisors under the Board of Supervisors, out of whom 2 were shareholder supervisors, 2 were external supervisors and 2 were employee supervisors.

### Strengthening comprehensive risk management

The Bank issued the Risk Management Plan for 2015-2017, proposing the goals and measures for risk management of the Bank in the coming three years and specifying division of responsibilities. The Bank promoted implementation of regulatory requirements for the Global Systemically Important Banks, effectively carried out the Group's consolidated risk management, deepened the country risk management, enhanced the Group's market risk management, standardized product control, reinforced risk management of the asset management business, and promoted implementation of the advanced capital management approaches.



### Improving internal audit system

In terms of internal audit, the Bank continued to improve the audit management mode, actively promoted the audit projects to be more elaborated, took information-based audit approaches and developed the professional audit team. It comprehensively strengthened the coordination function of external audit, and built a harmonious external regulation environment. In addition, the Bank continuously improved the internal audit system, promoted professional practice, carried out more exchanges with audit practitioners, and enhanced the expertise of auditors.

During the reporting period, the internal audit function of the Bank orderly carried out audit on credit business, financial benefit, asset management, internal control, information technology, consolidated management of the Group, capital management, duty performance of senior management members etc. with risk control as the orientation, service value-added creation as the target, reform and innovation as the engine and compliance as the center. The Bank achieved centralized coverage and effective monitoring of major risks, key links and important businesses in bank-wide operation and development.

### Social Recognition

During the reporting period, the Bank gained extensive social recognition by its good performance in social responsibility fulfillment and won such awards as "Best Social Responsibility Financial Institution Award", "Asia's Best CSR", "Most Responsible Enterprise", and "Excellent Corporate Citizen of 2015 in China".

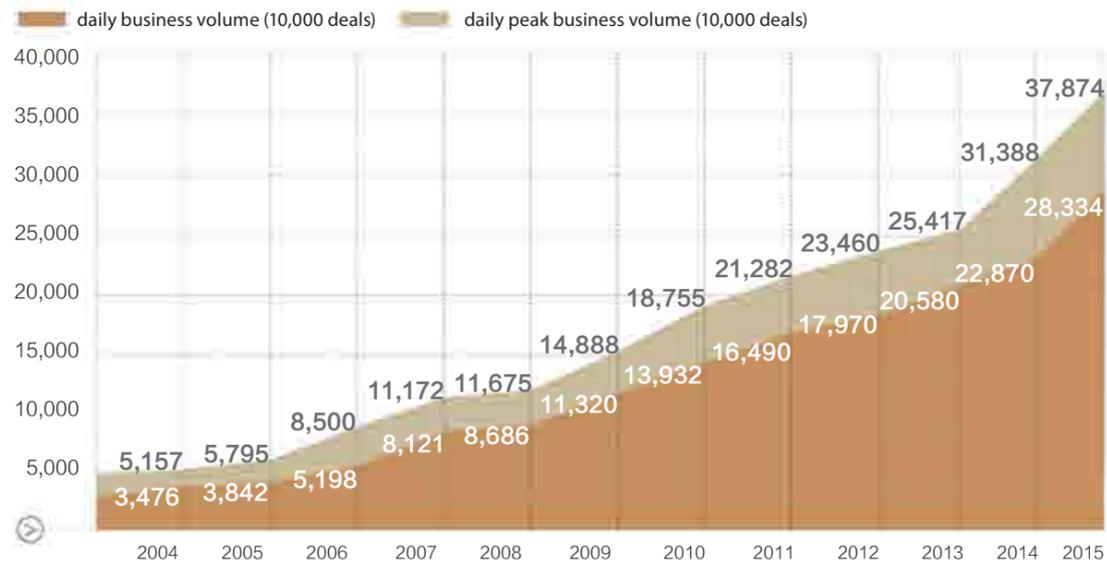
Organizer	Awards
<b>China Banking Association</b>	Best Social Responsibility Financial Institution Award, Best Green Finance Award in Social Responsibility of the Year, Excellent Charity Project Award of the Year, Best Social Responsibility Manager Award of the Year (with four people awarded), and Best Social Responsibility Special Contribution Outlet Award of the Year (with two outlets awarded)
<b>Global Compact Network China</b>	Best Practice Award for Caring for Climate Change and Environment Protection
<b>Corporate Governance Asia</b>	Asia's Best CSR
<b>People's Daily Online</b>	10th Anniversary People's Award for Corporate Social Responsibility – Leading Enterprises
<b>Bimonthly Talk, China Top Brand</b>	Most Reliable Banking Institution
<b>China News Service, China Newsweek</b>	Most Responsible Enterprise
<b>Southern Weekly</b>	First Place in the List of State-owned Listed Companies on Corporate Social Responsibility
<b>China Business News</b>	CBN Corporate Social Responsibility Ranking in China: Excellent Enterprise Award
<b>The Economic Observer</b>	Most Respectable Enterprise in China, Best Bank of Social Contribution of the Year
<b>China Enterprise Evaluation Association, Tsinghua University Academy of social sciences</b>	Top 500 Chinese Enterprises for Corporate Social Responsibility
<b>National Business Daily</b>	2015 Inclusive Finance List of China: Excellent Contribution Award
<b>Social Responsibility Committee of the Chinese Institute of Business Administration, Think Tank of Research on CSR of Chinese Industrial Enterprises, Beijing Rongzhi Corporate Social Responsibility Institute</b>	Public Transparency Model Award
<b>Corporate Citizen Committee of China Association of Social Workers, CCTY-2, Tencent Public Welfare Foudation</b>	Excellent Corporate Citizen of 2015 in China
<b>China WTO Tribune, China Business Council for Sustainable Development, Embassy of Sweden in China, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)</b>	2015 Golden Bee Award for Excellent Corporate Social Responsibility Report – Leader Enterprise

# ICBC Impression—Building IT-based Bank

## Focusing on IT Application and Re-upgrading e-ICBC

Driven by innovation and guided by technology, finance makes life better. Funds flow far away in an instant; business is under control with easy steps. The Bank has persistently promoted the technical innovation, improved the service method, and realized its own development and transformation amid the continuous market and industry changes.

Daily business handling capacity by the information system



Note: The above data excludes non-working days.

Information system running capacity

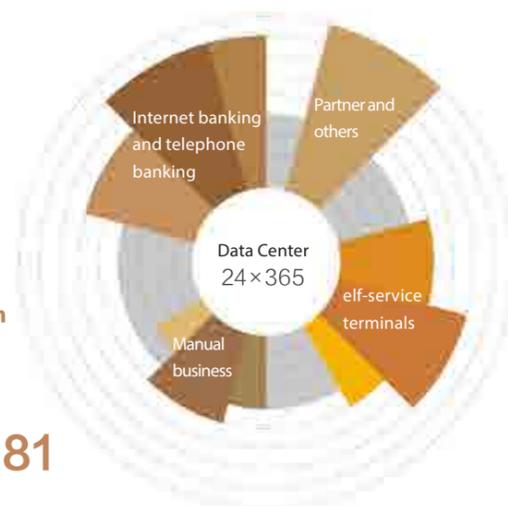
**Internet banking**  
200 million customers

**Telephone banking**  
100 million customers

**ICBC direct banking platform**  
190 million customers

**Domestic institutions** 17,181

**Overseas institutions** 404



**Correspondent banks**  
1,611

**Self-service terminals**  
57,966

**POS machines**  
1.094 million

**ATMs**  
99,789

In March 1988, ICBC Zhangjiakou Branch successfully installed the microcomputer for trial use of the first time



Computing Center at ICBC Head Office in 1990s



The Enterprise Command Center (ECC) located in ICBC Data Center (Beijing)



In 2004, ICBC credit personnel used the asset management system (CM2000) to review materials



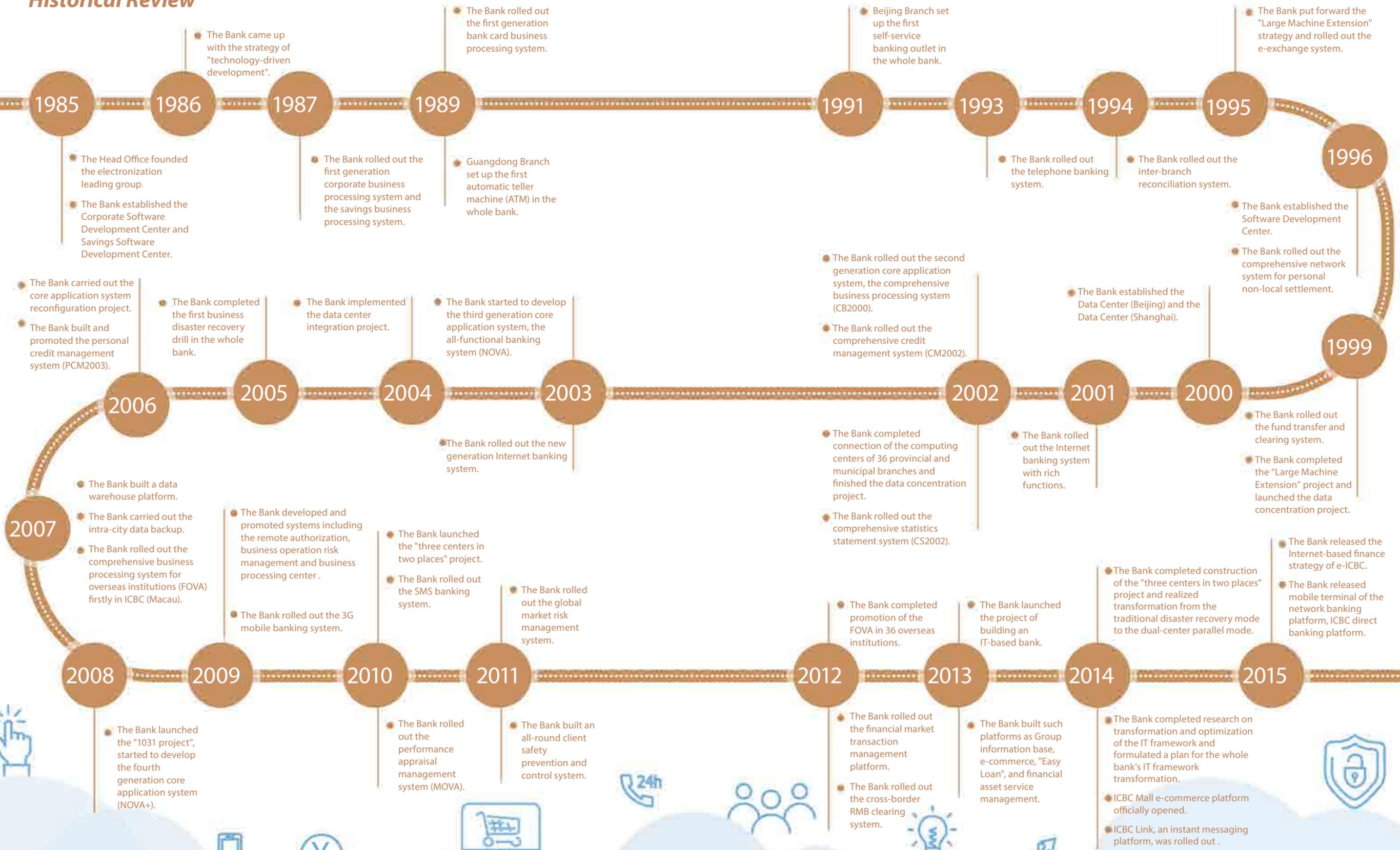
On 1 September 1999, ICBC implemented the data concentration project ("9991 project")



In November 2000, the opening ceremony of ICBC Data Center (Shanghai) was held



# Historical Review



 **e-ICBC**  
Endless Innovation

During the reporting period, the whole bank spared no efforts to promote upgraded development of the Internet-based finance, took the finance as the base, innovation as the soul and interconnection as the means to build an overall Internet financial architecture with the "three centers in two places" as the main body and covering the financial service, e-commerce and social life. The Bank added a new driving force to the real economy's efficiency increase and offered a new engine for its own transformation by the new business pattern and new ecology of a large bank.



ICBC Mall is dedicated to accelerating development of the commodity trading market, supply chain, financial products and services and has showed its outstanding contributions to comprehensive value.



ICBC Link establishes the customer manager client and the service management platform on the social networking platform, an instant messaging platform, and develops a social network of financial services



ICBC Mobile establishes the brand of a comprehensive upgrade of mobile banking services



The Online Financing Center offers small credit lines, symmetrical information and relatively standard credit services.

ICBC Mall has ranked the top among the domestic e-commerce platform by its transactions which increased **11.5** times

Transactions of the non-financial products increase **11.6** times

The number of registered customers increased **149.9%**

The number of merchants jumped **354.6%**

- The Bank vigorously expanded the e-commerce "blue ocean" fields such as property, automobile, B2B and B2G. More than 40 famous property enterprises entered the ICBC Mall and launched 600-plus property projects in more than 100 cities in China, with the sales exceeding RMB22 billion, which drove coordinated development of businesses such as the mortgage loan. It signed contracts with 80-plus famous automobile brands. It cooperated with a large construction group to explore the B2G purchase business and offered the open-ended service to the construction industry.
- The Bank promoted development of the cross-border e-commerce and launched eight overseas malls including the Spain Pavilion, Japan Pavilion and Canada Pavilion, and paid more attention to building overseas malls of 11 branches, like Sydney Branch.
- The Bank took tourism and agricultural products as the breakthrough point to bring forth innovative bank-government cooperative mode. It rolled out the malls for some popular tourist cities in Yunnan and Hainan and explored the e-commerce mode for agricultural products such as Yantai cherry and Xixia apple, which was acknowledged by the local government.

The number of the registered users exceeded **5** million

Since its roll-out in November 2014, the monthly compound growth rate has been **47.5%**

- The platform added the "Wealth Bulletin" function, and built a financial information interaction platform between customer managers and customers, and among customers.
- The Bank embedded life financial scenarios such as mobile phone recharge, daily utilities payment and AA payment into the ICBC Link and built a financial ecosphere covering the Bank's other Internet products such as the ICBC Mall and ICBC e Investment.
- The platform opened the mobile office service to provide the Bank's employees with services such as e-mail prompt, "to-do" prompt and selected net news. It offered service of reminding balance changes via ICBC Messenger for free to avoid risks such as false base station and fraud SMS, which protected privacy of customers and their fund safety.

customers via the mobile terminals reached **190** million

Transaction amount via the platform increased **107.8%**

According to reports of the third parties, such as the EnfoDesk, ICBC Mobile ranks **the first in the industry in terms of the number of customers, customer loyalty, and market share**

- In order to enhance customer experience, the Bank's R&D team designed 230-plus transaction prototype graphs, built 40-plus data prediction models, and organized six rounds of user experience, in succession. More than 5,000 customers inside and outside the Bank participated.
- The official launch of the mobile terminal realized the comprehensive opening-up of the platform, customer manager and customer and the comprehensive upgrading of the brand, function and service. Through the Bank's series of promotion measures such as the bank-wide synchronous fans meetings, its positive and smart brand image was quickly set up and won customers' acknowledgement.

Easy Loan Number of personal customers **4.53** million

Balance at RMB **207.238** billion

Easy Loan Amount of corporate at RMB **12.32** billion

Balance at RMB **3.894** billion

Number of corporate customers **13,500**

- The Center has used the Internet and big data to build a risk control model, improved the product and process, and realized online self-service operations, business automatic processing and risk precise monitoring. The Center can directly offer services to the customer, complete the loan business, granted the loans and conduct bookkeeping of granted loans and income to the branch where the customer belong to through the network channel. The branch can recommend the network financing products to customers and is responsible for management and services that the online channel can not realize, such as the on-site account opening, customer credit (coordinated) investigation and daily post-loan management.
- The network financing product system includes personal Easy Loan, corporate Easy Loan (based on the POS acquiring records), ICBC eLoan (based on the e-buy merchants), small-amount credit loan (usually used for the Bank's business customers), financial asset pledge loan and network loan express, covering consumption, operation and turnover fields.



In May 2015, ICBC Chairman Jiang Jianqing attended the "Internet +, ICBC Youth Creativity Show" and came up with expectations and requirements for how to promote e-ICBC building to the young employees



In September 2015, ICBC President Yi Huiman attended the ICBC Internet-based finance strategy conference and ceremony of launching Online Financing Center to introduce operation mode and product functions of the Center



ICBC Beijing Branch held the ICBC Mall offline shopping festival



ICBC Liaoning Branch held the carnival for customers to experience Internet financial products



ICBC Xiamen Branch held a number of ICBC Mall O2O experience activities



ICBC Xiamen Branch held the fans meeting of ICBC Mobil and ICBC Link

## 2015 Highlights

▲ indicates improvement from the prior year

□ indicates a basically flat level with the prior year

Field of Responsibility	Award granted	Comparison
Improve responsibility management	The Bank released the Basic Provisions for Corporate Social Responsibility to standardize the CSR information collection channel, disclosure method and duties. It carried out a series of CSR training programs in the whole bank for the eighth consecutive year to build a platform for the whole bank's employees to learn the CSR. It also carried out questionnaire surveys for substantial analysis on stakeholders to offer reference for the Bank to fix important subjects in CSR.	▲
Promote international practice	The Bank was selected for several consecutive years as a composite share in the Hang Seng Corporate Sustainability Indexes and built up a good international image. It attended the "Ecological Civilization and Beautiful Home" 2015 China Summit on Caring for Climate that was organized by the United Nations Global Compact, which promoted international communication on social responsibility.	▲
Support the real economy	During the reporting period, the balance of loans extended by the Bank to strategic emerging industries reached RMB369.729 billion, increasing by 11.99% over the prior year; the balance of loans to cultural industries reached RMB175.457 billion, increased by 14.36%. Balance of loans to the central and western regions amounted to RMB3,839.409 billion, up 10.02%. Loans to the small and micro enterprises increased RMB161.7 billion, up 9.4%.	▲
Improve people's livelihood	During the reporting period, balances of the agriculture-related loans amounted to RMB1,997.869 billion. The balance of loans secured by personal financial assets reached RMB63.196 billion, increasing by RMB52.356 billion over the beginning of the period, which was 40 times the increase of 2014. The total balance of such loans extended in 2015 was RMB145.5 billion, with the total amount and new increase reaching the highest level in history.	▲
Build an ecological civilization	During the reporting period, the balance of loans issued to green economy sectors, reached RMB702.843 billion, representing an increase of 7.3% compared to the beginning of the period, which was 3.88 percentage points higher than the growth rate of the balance of corporate loans extended by the Bank in the same period. The amount of loans, both on and off balance sheet, to the steel industry and other four industries with massive excess capacity fell by RMB15.58 billion compared to the beginning of the period. The number of customers using personal and corporate Internet banking services grew 11.6% and 12.5%, respectively, over prior year; e-banking transaction volume surged by 30% and the proportion of e-banking transactions in the total number of transactions of the Bank reached 90.2%.	▲
Protect customer's rights and interests	During the reporting period, the Bank offered over 4,500 training courses related to consumer protection and trained 150,000 employees. More than 32,000 employees participated in activities and competition designed to promote consumer protection knowledge by the China Banking Association, and over 72,000 employees participated in online consumer protection knowledge assessment.	▲
Focus on the people	As at the end of the reporting period, the Bank had 466,346 employees in total, 100% of whom signed employment contracts with ICBC. During the reporting period, the Bank organized 52,000 training sessions of various kinds and trained 4.15 million person-times, averaging 11.4 days per person. The Head Office of the Bank donated RMB80 million to aid those in exceptional poverty, accumulatively subsidizing over 30,000 employees in need by person-times.	▲
Contribute to charity and public interest	During the reporting period, the Bank invested RMB55.75 million in the field of public welfare. The whole bank's young volunteers offered services to about 190,000 people and spent about 25,000 hours in the service. The Bank carried out diversified theme activities for public good, such as "Lifeline Express", "Micro Love - Charitable Donation".	▲

## Key Performance Index

Note 1: Since 2013, the capital adequacy ratio and core tier 1 capital adequacy ratio of the Bank have been calculated according to Regulation Governing Capital of Commercial Banks (Provisional) released in 2012 by CBRC.

Note 2: Data of office paper, power and water consumption and official vehicle oil consumption are from the Head Office.

Note 3: Balance of loans to small and micro enterprises was disclosed according to the S-64 Loans to Large, Medium, Small and Micro Enterprises by Industry formulate by CBRC and that of 2013 was subject to internal statistics of the Bank

Note 4: Social contribution value per share = Basic earnings per share + (Tax payment + employee expense + Interest expense + Total investment on public interest)/ Total equity at end of period.

Note 5: The scope of total number of employees, proportion of female employees, proportion of employees from minority ethnic groups is the whole group.

Economic index	Unit	2015	2014	2013
<b>Total assets</b>	RMB100 million	222,098	206,100	189,178
<b>Total loans and advances to customers</b>	RMB100 million	119,335	110,263	99,224
<b>Customer deposits</b>	RMB100 million	162,819	155,566	146,208
<b>Operating income</b>	RMB100 million	6,687	6,349	5,789
<b>Net profit</b>	RMB100 million	2,777	2,763	2,630
<b>Basic earnings per share</b>	RMB	0.77	0.78	0.75
<b>Dividend in cash</b>	RMB100 million	832	910	920
<b>Total tax payment</b>	RMB100 million	1,311	1,314	1,143
<b>Return on average total assets</b>	%	1.30	1.40	1.44
<b>Return on weighted average equity</b>	%	17.10	19.96	21.92
<b>NPL ratio</b>	%	1.50	1.13	0.94
<b>NPL balance</b>	RMB100 million	1,795	1,245	937
<b>Allowance to NPL</b>	%	156.34	206.90	257.19
<b>Capital adequacy ratio<sup>1</sup></b>	%	15.22	14.53	13.12
<b>Core capital adequacy ratio<sup>1</sup></b>	%	12.87	11.92	10.57

Total assets (RMB100 million)



Net profit (RMB100 million)

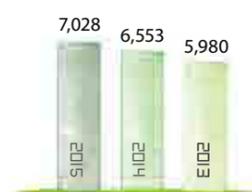


Operating income (RMB100 million)

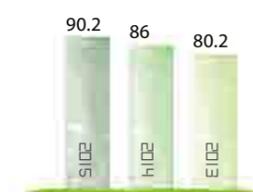


Environmental Index	Unit	2015	2014	2013
<b>Loan made to green economy sectors</b>	RMB100 million	7,028	6,553	5,980
<b>Proportion of business volume of E-banking</b>	%	90.2	86	80.2
<b>Office paper consumption<sup>2</sup></b>	Million pieces	8.44	8.81	9.65
<b>Office power consumption<sup>2</sup></b>	Kilowatt/ hour	19,825,712	18,673,936	20,685,557
<b>Office water consumption<sup>2</sup></b>	Ton	150,450	157,360	187,561
<b>Official vehicle oil consumption<sup>2</sup></b>	Liter	94,186	100,169	102,370

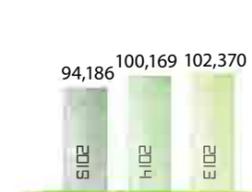
Loan made to green economy sectors (RMB100 million)



Proportion of business volume of E-banking (%)

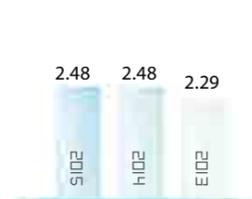


Official vehicle oil consumption (Liter)



Social Index	Unit	2015	2014	2013
<b>Small and micro enterprise loan balance<sup>3</sup></b>	RMB100 million	18,832	17,215	18,698
<b>Social contribution per share<sup>4</sup></b>	RMB1 yuan	2.48	2.48	2.29
<b>Total number of employees<sup>5</sup></b>	Person	466,346	462,282	441,902
<b>Proportion of female employees<sup>5</sup></b>	%	51.1	51.0	50.1
<b>Proportion of employees from ethnic groups<sup>5</sup></b>	%	5.4	5.2	5.3
<b>Average training days per person</b>	Day/person	11.4	9.5	9.5
<b>Charitable donations</b>	RMB10 thousand	5,575	5,086	6,346

Social contribution per share (RMB1 yuan)



Average training days per person (Day/person)



Charitable donations (RMB10 thousand)





## ***Improving Responsibility System, Strengthening Responsibility Communication***

***24 Responsibility Strategy  
24 Responsibility System  
25 Responsibility Communication  
27 Substantiality Analysis***

## Responsibility Strategy

"Excellent services to clients, Maximum returns to shareholders Real success for our people, Great contribution to society" is not only a corporate social responsibility objective of ICBC, but also the solemn commitment made to various stakeholders. The Bank is committed to serving common interests of various stakeholders in social development, promoting sustainable economic development and social progress, developing core values such as Integrity, Humanity, Prudence, Innovation and Excellence, and maximizing comprehensive value to economy, environment and society.



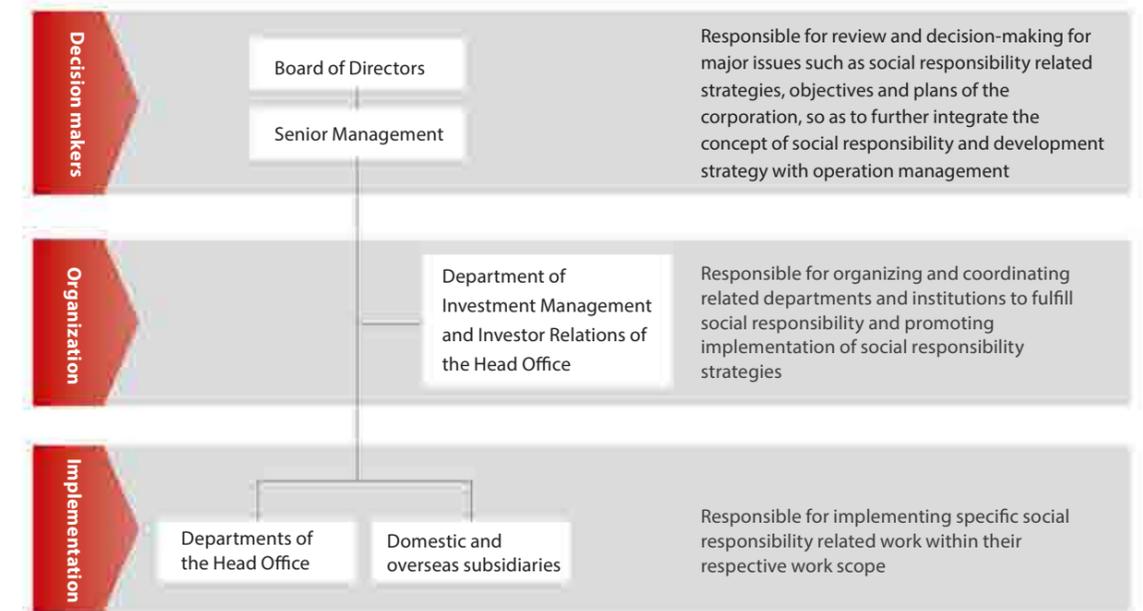
## Responsibility System

The Bank made great effort to promote building a responsibility culture, and took the world's best social responsibility practice as benchmark. It formulated three-year plans on related work in a rotation manner, constantly explored sustainability paths and gradually formed the concept of social responsibility with industrial characteristics. Starting with releasing social responsibility reports, the Bank guaranteed related work with system building and relied on training on social responsibility to gradually perfect the social responsibility management system integrating strategy planning, system building, information disclosure, education & training, performance assessment and international communication, in a bid to grow into a respectable global corporate citizen.

During the reporting period, the Bank officially released the Basic Provisions for Corporate Social Responsibility, which regulates collection and disclosure of CSR information and other related matters and provided a basis for institutionalized, standard and normalized CSR management.

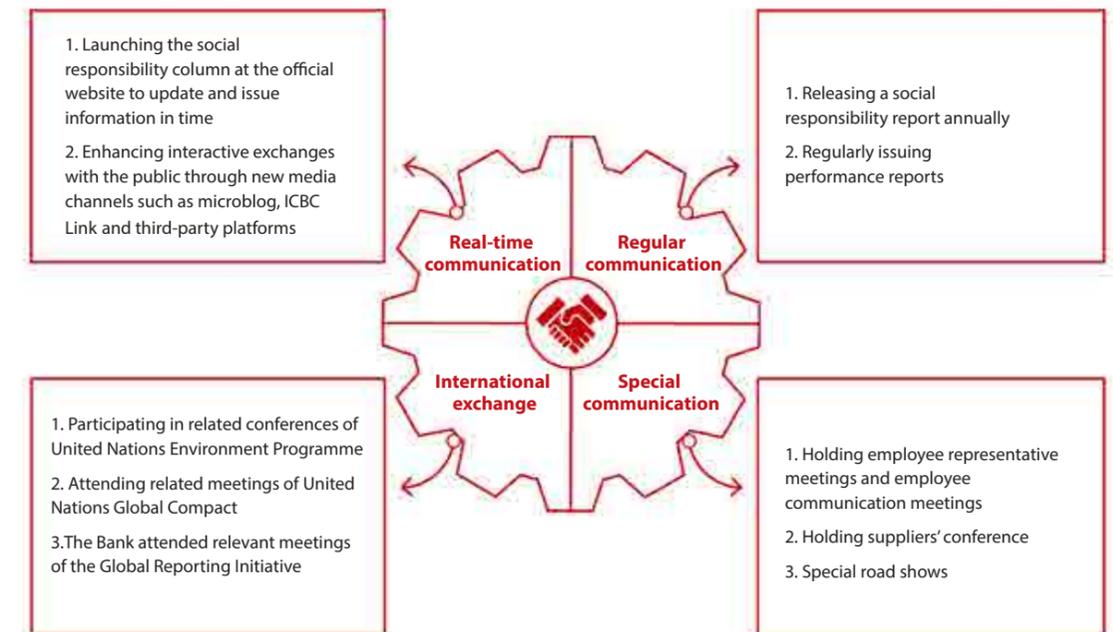


## Management Architecture for ICBC CSR



## Responsibility Communication

The Bank paid great attention to communication with stakeholders. By establishing the mechanism for combination of real-time and regular communication and coordination of special communication and international exchange, the Bank ensured normalized exchanges with key stakeholders and encouraged involvement of related parties by actively tapping into the role of new media platforms.



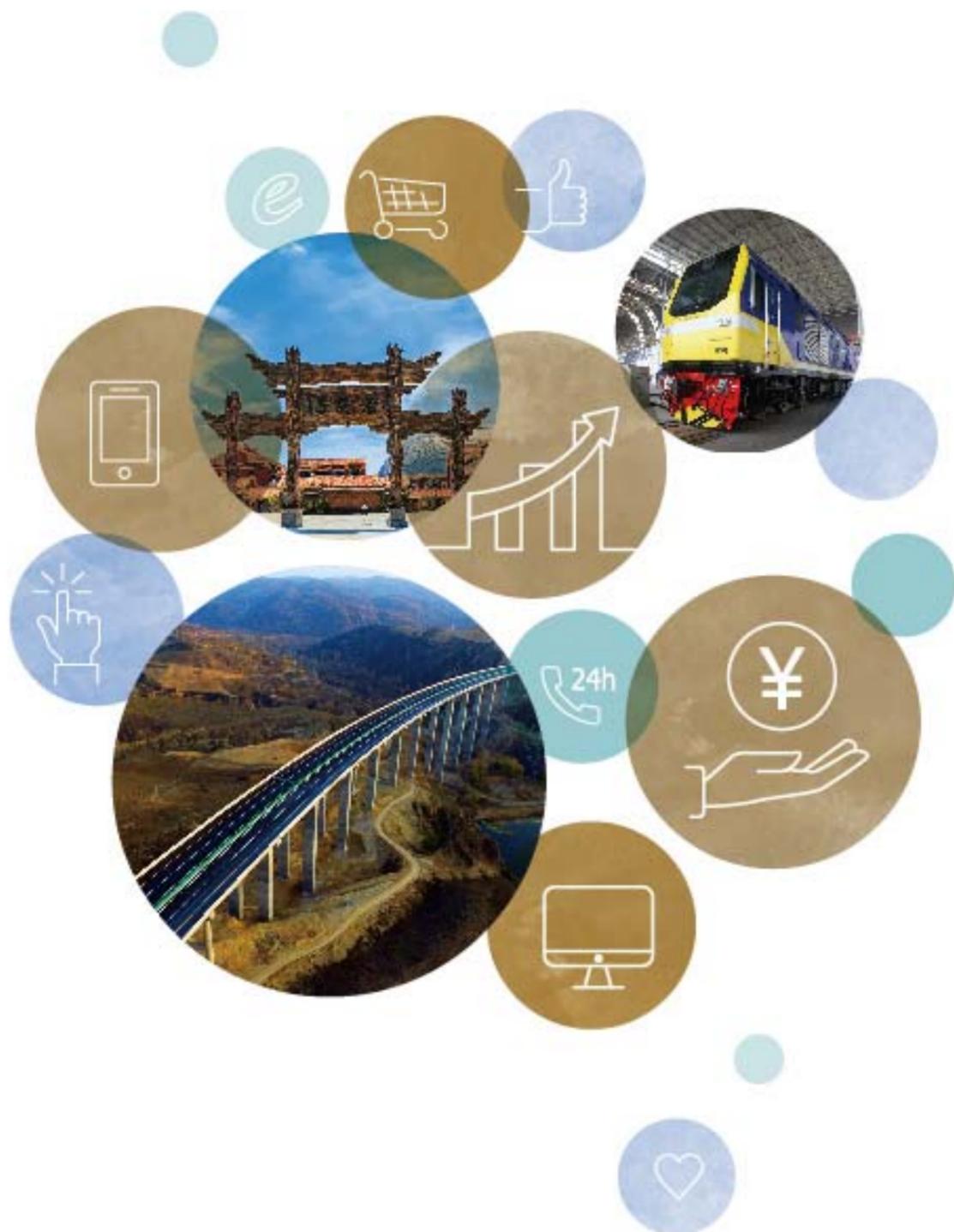
Stakeholder	Expectation and demand	Ways of communication	Measures to respond
<b>Government</b>	<ul style="list-style-type: none"> <li>Promote sustainable and healthy economic development</li> <li>Coordinate public finance and serve government development targets</li> </ul>	<ul style="list-style-type: none"> <li>Guide by policy</li> <li>Submit statistics report</li> <li>Routine research and communication</li> </ul>	<ul style="list-style-type: none"> <li>Support development of national economy, and prioritize resource allocation function</li> <li>Support development of livelihood sectors such as small and micro enterprises, agriculture, countryside and farmers as well as minority regions</li> <li>Steadily increase tax payment and employment opportunities</li> </ul>
<b>Regulatory authorities</b>	<ul style="list-style-type: none"> <li>Compliant operation and fair competition</li> <li>Maintain financial system stability</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory policies</li> <li>Work report</li> <li>Submit statistics report</li> </ul>	<ul style="list-style-type: none"> <li>Intensify compliance management and honest operation</li> <li>Improve corporate governance, and strengthen internal control</li> <li>Promote the implementation of Basel New Capital Accord</li> </ul>
<b>Shareholders</b>	<ul style="list-style-type: none"> <li>Satisfactory return on investment</li> <li>Good market value</li> <li>Fully understand company operational status</li> </ul>	<ul style="list-style-type: none"> <li>General shareholders meeting</li> <li>Company announcement</li> <li>Performance road show</li> <li>Investor's hotline, email and fax</li> </ul>	<ul style="list-style-type: none"> <li>Robust operation, profitability enhancement and steady dividend</li> <li>Strengthen investor relations management and fully disclose information</li> </ul>
<b>Customers</b>	<ul style="list-style-type: none"> <li>Quality and convenient financial products</li> <li>Satisfactory financial services</li> <li>Comfortable business environment</li> </ul>	<ul style="list-style-type: none"> <li>Seminar</li> <li>Satisfaction survey</li> <li>Customer service hotline official website, microblog, ICBC Link and third-party platform</li> </ul>	<ul style="list-style-type: none"> <li>Record-high E-banking business year on year; business process, service and product innovation improvement</li> <li>Enhance service quality, focus on customer experience, and upgrade outlets</li> <li>Continue protecting consumer rights and interests</li> </ul>
<b>Partners</b>	<ul style="list-style-type: none"> <li>Fair procurement</li> <li>Integrity and mutual benefit</li> </ul>	<ul style="list-style-type: none"> <li>Bid and invite for bidding</li> <li>Business exchange and cooperation</li> <li>Regular visit</li> </ul>	<ul style="list-style-type: none"> <li>Open &amp; transparent procurement mechanism</li> <li>Just &amp; fair procurement principles</li> <li>Equal, mutually-beneficial, harmonious and win-win cooperation</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>Good career planning and growth opportunities</li> <li>Complete protection of interests</li> </ul>	<ul style="list-style-type: none"> <li>Workers' Congress</li> <li>Education and training</li> <li>Employee satisfaction survey</li> </ul>	<ul style="list-style-type: none"> <li>Implement HR enhancement projects, and improve employee training</li> <li>Improve compensation and incentive, and insurance and benefit system</li> </ul>
<b>Community</b>	<ul style="list-style-type: none"> <li>Focus on community development</li> <li>Safe and healthy living environment</li> </ul>	<ul style="list-style-type: none"> <li>Public interest activities</li> <li>Joint community construction</li> </ul>	<ul style="list-style-type: none"> <li>Carry out volunteering activities, help disadvantaged people, and actively engage in public interest activities</li> <li>Ensure safe operation, spread financial knowledge, and advocate environmental protection</li> </ul>
<b>Environment</b>	<ul style="list-style-type: none"> <li>Pay attention to climate change and support low-carbon economy</li> <li>Advocate energy saving and emission reduction; build conservation-minded society</li> </ul>	<ul style="list-style-type: none"> <li>Make policies for energy saving and emission reduction</li> <li>Green and public interest activities</li> </ul>	<ul style="list-style-type: none"> <li>Implement green credit, promote E-banking, and extend green finance channels</li> <li>Advocate green office, implement responsibility procurement, and carry out environmental protection and public interest activities</li> </ul>

## Substantiality Analysis

During the reporting period, in order to make the report more pertinent and responsive, the Bank, taking into consideration the demand of stakeholders and major corporate development strategies, conducted a questionnaire to collect data for substantive analysis, based on which key sustainability issues were identified.

- |  |   |
|--|---|
| 1. Keeping customers' information safe                       | 13. Supporting small & micro enterprises and agriculture, countryside and farmers |
| 2. Preventing financial risks                                | 14. Promoting financial literacy initiatives                                      |
| 3. Improving customer services                               | 15. Promoting green office  |
| 4. Adhering to compliant operation                           | 16. Taking the lead in environmental protection                                   |
| 5. Promoting anti-corruption and good governance initiatives | 17. Facilitating the development of upstream and downstream industries            |
| 6. Supporting the real economy                               | 18. Taking the initiative to give back to society                                 |
| 7. Protecting employees' rights                              | 19. Increasing shareholder return   |
| 8. Employee career development                               | 20. Advocating volunteer programs   |
| 9. Designing innovative banking products                     |   |
| 10. Improving corporate governance                           |   |
| 11. Building an international brand                          |   |
| 12. Carrying out green credit policies                       |   |





## ***Serving Real Economy, Improving People's Livelihood***

- 30 Supporting Real Economy***
- 31 Supporting Emerging Industries***
- 32 Supporting the Culture Industry***
- 34 Driving Regional Coordinated Development***
- 35 Innovating in Serving Small and Micro Enterprises***
- 36 Stepping Up Support for Agriculture, Countryside and Farmers***
- 37 Promoting Development of Consumer Finance***

The Bank was dedicated to meeting the essential requirement of finance serving the real economy and assured credit amount and extension pace to strictly control credit risks. The Bank made great efforts to support development of the real economy, promote economic transformation and upgrade, and strive for inclusive finance.

## Supporting Real Economy

The Bank continued to accelerate financial innovation and improve efficiency and ability of financial services, managing to keep coordinated growth of credit and economy. By the end of the reporting period, its loan balance reached RMB11,933.466 billion, increasing by RMB907.135 billion with 8.23% increase from the end of last year. Especially, the loans in RMB were increased by RMB880.812 billion, representing an increase rate of 9.1%. In addition, the Bank put more emphasis on integrated use of credit increment and credit stock, credit and non-credit financing and diversified financial services to support the development of the real economy. The amount of credit stock that was re-extended after it was due reached RMB1.88 trillion, and the amount of bond underwriting and other non-credit financing reached RMB1.36 trillion.

loan balance reached

**11,933.466** billion

increasing by **907.135** billion **8.23%**



### Case sharing



Bijie-Weining Expressway Grand Bridge constructed with the credit support of Guizhou Branch



The world's first island-looping high-speed railway line project supported by Hainan Branch



Yulin-Shenmu-Jiexian-Mishi Expressway supported by Shaanxi Branch



Winter Olympic Games project supported by Hebei Branch

### Case sharing

▶ Anhui Branch proactively supported the "Belt and Road" initiative and facilitated major enterprises in the province to "go global". During the reporting period, the cluster advantage for "going global" was shaped via innovative approaches such as overseas economic and trade cooperation zones.

▶ During the reporting period, Guangdong Branch participated in the RMB2 billion syndicated loan project for the second phase of construction of Shantou Guang'ao sub-port as the leading bank together with several commercial banks, signaling full availability of bank financing for the second phase of Shantou Guang'ao sub-port, the "top priority project" for economic construction in Shantou. Shantou Port is one of the 15 major ports to be constructed in the "Belt and Road" initiative and the second-phase, construction of Guang'ao sub-port, will build two 100,000t container terminals and one 10,000t (structurally reserved 100,000t) container terminal as well as auxiliary facilities.

## Supporting Emerging Industries

During the reporting period, the Bank actively supported development of emerging industries of strategic importance. It made great efforts to cultivate and expand market of emerging industries such as energy-saving and environmental protection, new energy and high-end equipment manufacturing, improve access standards on customer and project credit, clarify major fields and direction of credit support and enhance innovation in financial products and services, so as to provide all-round financial support for the emerging industries.

loan balance of emerging industries of strategic importance reached

**369.729** billion

increasing by **11.99%**

### Case sharing

▶ A company was the largest investment project of Total SA in Asia. In recent years, the company promoted project upgrade and processed and produced high-grade gasoline and diesel to drive energy saving and emission reduction and alleviate environmental pollution, providing guarantee for supply of diesel up to Chinese Stage-V emission standard. During the reporting period, Dalian Branch customized the optimal financial solution and provided the company with diversified services such as working capital loans and international trade financing.



A high-tech enterprise supported by Jiangxi Branch



Survey on a high-tech enterprise of Guangdong by Chairman Jiang Jianqing

**Case sharing**

A group was a private high-tech enterprise engaged in research, development, sales and investment of high-tech products. It boasted independent intellectual property rights for internationally leading core technology for QR code reading in the Internet of things, industrial chip design technology, environment-friendly UV-C disinfection technology and ozone generation technology. During the reporting period, Fujian Branch granted the group a total credit line of RMB265 million, forcefully supporting its development and expansion.



Survey on a smart outlet of Suzhou Branch by President Yi



Survey on Tianjin Branch by Qian Wenhui, Chairman of the Board of Supervisors

During the reporting period, ICBC Leasing signed the strategic cooperation agreement on MA700 aircrafts, and signed the memorandum of understanding on purchase and leasing of 10 C919 aircrafts and 10 ARJ21 aircrafts with Commercial Aircraft Corporation of China Ltd. and City Airways (Thailand). The aircraft purchase and leasing project with City Airways (Thailand) was the first order taken by ICBC Financial Leasing for initiating overseas leasing of home-made aircrafts. It was also another effective measure taken by ICBC Financial Leasing to carry out the "Belt and Road" initiative.



A large manufacturing enterprise supported by Jiangsu Branch

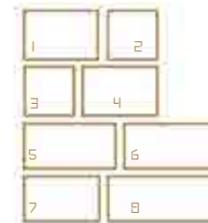


A high-tech textile enterprise supported by Fujian Branch

**Supporting the Culture Industry**

The Bank took the culture industry as an important target market to be actively expanded and made great efforts to improve credit policies, guide credit extension and enlarge credit authorization. It encouraged major branches to set up dedicated teams for centralized marketing, review and post-loan management and construct exclusive financing

product systems, so as to inject new vigor into development of the industry and support the industry to "going global". By the end of the reporting period, balance of loans to the culture industry reached RMB175,457 million, increased by RMB22,032 million or 14.36% than the end of last year. It provided forceful support for development of the culture industry.



1-4: Shanghai Branch participating in Shanghai Art Fair as the whole-process supporter for six consecutive years and providing effective and convenient comprehensive financial services

5: National 5A scenic spot project with credit support from Shaanxi Branch

6: Limutai scenic spot tourism project with credit support from Tianjin Branch

7-8: Cultural tourism project supported by Xiamen Branch



## Driving Regional Coordinated Development

During the reporting period, the Bank stepped up financing support for regional construction, gradually realized the management target of "one policy for one branch" for major branches and regions and put into full play the important role of regional credit policies in "guiding regional credit structural adjustment and promoting regional coordinated credit development". In line with the "Belt and Road" initiative, the "going global" strategy, the trend of Renminbi internationalization and new policies for financial reform pilot parks, the Bank established its credit policy system for free trade zones, amended and improved the products and policy measures suitable for "going global" business development under the new normal and actively expanded the free trade zone market and "going global" credit market. It continued to promote healthy and sustainable development of credit business in less-developed areas

loan balance in central and western areas was RMB

**3,839.409** billion

increasing by **349.566** billion **10.02%**

higher than the average growth of the loan of the domestic branch by

**2.07** percent



Survey on Guangxi Branch by Senior Executive Vice President Zhang Hongli



Visit on a local enterprise by Ningxia Branch

### Case sharing

▶ Qinghai Branch supported a comprehensive sandy land eco-treatment project that covered an area of 20,734 mu (roughly 13.82 square kilometers). During the reporting period, it extended RMB25 million loans to the project for land arrangement, farmland water conservancy, field road building, planting of shelter forest and planting of medlar seedling, realizing the dual benefits of sandy land treatment and growth of cash crops.

▶ During the reporting period, Jilin Branch granted RMB660 million loans to the construction project of Changchun-Jilin intercity railway line and Jilin-Huichun railway line, extending RMB1.54 billion loans to the project accumulatively. It also granted RMB1.25 billion project loans and RMB500 million project loans to Huinan-Baishan Expressway and Tonghua-Meihekou Expressway respectively, providing great capital support for regional traffic development and paving a solid road for revitalizing China's old industrial base in the northeast.

▶ Urumqi rail transit Line 1 is an important infrastructure construction project that is planned by Urumqi municipal government and affects people's livelihood and regional sustained economic development. It is of great significance for improving the city's ecological environment, saving and utilizing resources, realizing sustainable development and building a livable environment. Xinjiang Branch participated to lend RMB1.5 billion.

## Innovating in Serving Small and Micro Enterprises

The Bank continued to optimize the development mode of financial businesses for small and micro businesses, safeguarded input of credit resources to the businesses, actively boosted product innovation, improved risk control patterns and promoted application of big data and network technology in small and micro finance, so as to improve efficiency and quality of services for small and micro businesses. Its small and micro credit business continued to lead the industry.

loan balance for Small and Micro Businesses increased by RMB

**161.7** billion

**9.4%**

### Case sharing

▶ A company, mainly engaged in sales of small home appliances of famous brands and registered in ICBC Mall, had a strong capital demand due to seasonal stocking-up. Based on its business status, Beijing Branch relied on the customer's sales record at e-mall platform and its journal of settlement account with the Bank to analyze and conclude that its business status and financing need were normal, granting "ICBC eLoan" business loans to the customer. The combination of e-commerce platform settlement and credit business successfully provided financing support for customers of e-mall platform and realized the virtuous cycle of promoting loans with business and facilitating business with loans.

▶ A company, mainly engaged in international forwarding agent and warehousing of imported and exported goods, enjoyed a great development prospect, but faced difficulties in securing sufficient financing with the Bank due to lack of mortgage. Having learnt that Jiangsu Branch had developed the product "Cai Fu Dai", Suzhou Branch immediately sorted out target customer group and found out that the company had been identified by Jiangsu Development and Reform Commission as one of the first-group target customers. The branch investigated the qualifications of the company right away and reported the customer access to the superiors level by level, managing to obtain approval for RMB3 million credit and granting the first "Cai Fu Dai" loan of RMB1 million.

▶ Fujian Branch innovated in small and micro financing modes, under the risk-controlling streamlined formalities and refined and integrated such procedures as rating, credit extension, mortgage evaluation and approval, which improved transaction efficiency of credit business. In line with the features of local private economy and market demand, it explored the mode of batch credit and developed four specialized markets and five industrial clusters. Meanwhile, the Branch assisted the local branch of the People's Bank of China to develop the financing project library of 5,000 major small and micro businesses, recommended over 100 businesses of the kind with high growth potential into the library and granted loans to many of them.



Survey on Heilongjiang Branch by Senior Executive Vice President Wang Xiquan



Small and Micro Businesses venture loans project supported by Jiangsu Branch



Consultation services provided to a small and micro business by Shanghai Branch

## Case sharing

In order to effectively ease the "difficulty in financing" for small and micro businesses in the field of people's livelihood such as supermarkets, department stores and frozen goods markets, Chongqing Branch actively innovated in small and micro financial services and launched multiple individualized financing service solutions such as "financing solution for the horizontal supply chain of farm produce cold-chain logistics centers" and "financing solution for the supply chain of a Department Store", providing effective and convenient financial services for livelihood-related cluster customers. During the reporting period, it accumulatively granted over RMB50 billion loans to small and micro businesses, increased by over RMB16 billion or 45% year on year.



Media coverage of Gansu branch supporting small and micro businesses

## Stepping Up Support for Agriculture, Countryside and Farmers

During the reporting period, the Bank made great efforts to improve rural financial services and continued to step up credit support for the "agriculture, countryside and farmers", effectively safeguarding the reasonable credit demand of agricultural development. The Bank took modern agriculture as one of the major target markets for credit extension, stepped up support for county-level economy and improved efficiency of financial services. It actively innovated in credit products to promote agriculture-related business development and customized supply chain financing solutions catered to transaction and settlement modes of agricultural industrialization, farm produce trading platforms and farm produce circulation. By the end of the reporting period, the Bank's loan balance reached RMB1,997.869 billion, increasing by RMB60,968 million from the end of last year.

The balance of loans extended by the Bank to the agriculture sector reached RMB

**1,997.869** billion

## Case sharing

In order to support one Group's integrated construction project for annually 4 million live pigs for sale, Jilin Branch innovatively devised the exclusive product for small and micro businesses. Through this product, it granted loans to cooperatives and households that raised live pigs and signed contracts with Truein Group and provided financing service for the cooperatives for building pigsties and for the households for daily turnover of capital. By the end of the reporting period, the Branch had extended 12 loans to the cooperatives and households, worth RMB173 million accumulatively.



Representatives of Yunnan Branch surveying a farm produce processing enterprise



Representatives of Hainan Branch supporting a modern agriculture base

## Case sharing

Jiangsu Branch actively innovated in county-level financial products to meet the financial demand of the "agriculture, countryside and farmers". In order to ease the difficulty in investment and settlement faced by related customers, it innovatively launched the exclusive county-level medium "Funong Moneylink Card" to provide preferential services for rural customers. It also customized exclusive county-level wealth management products with a long term, guarantee for return of principal and high interest rates, issuing 42 products accumulatively throughout the year and serving 72,000 person-times of county-level customers. Given the features of county-level agriculture-related merchants such as frequent small-sum transfers and remittances, it customized the "five fees exempted and one service for free" remittance package for "Business Friendship Card", substantially benefiting the customers.



Representatives of Guilzhou Branch supporting a tea plantation



Representatives of Jiangsu Branch visiting rural areas to publicize financial service

## Promoting Development of Consumer Finance

The Bank actively supported people's livelihood improvement projects. It established the Personal Credit Consumption Finance Center to specially carry out online consumption credit business, and offered loans secured by personal financial assets, introduced integrated home mortgage and personal loan products and actively promoted the development of its online personal loan business. As of the

end of the reporting period, the balance of loans secured by personal financial assets reached RMB63.196 billion, increasing by RMB52.356 billion compared to the beginning of the period, which is 40 times the growth of 2014. The total amount of such loans extended in 2015 was RMB145.5 billion, five times the total amount of such loans in 2014. Both the total amount and new increase reached the highest level in history.

## Case sharing

Shenzhen Branch launched Fast Housing Loans, the online featured product of personal comprehensive consumption loans, which integrated comprehensive consumption loans with personal housing as mortgage, highest-level personal credit facility, personal cultural consumption loans and personal home furnishing consumption loans. It also developed the loan function at the "Financial e-Life" app. The product had a credit line of RMB7 million and the collateral accounted for 70%. It recycled the two sub-products of personal network loans and personal loans to set customers' online withdrawal limit and was widely applied in home decoration, home appliance purchase, wedding ceremony, travel, business operation and start-up. The product was well received by the customers once launched and cultivated strong brand influence.



Chairman Jiang Jiating delivering a speech at the inauguration ceremony of the Personal Credit Consumption Finance Center



# *Dedicated to Service Innovation, Building Up Global Brands*

*40 Enhancing Service Quality  
43 Innovating in Financial  
Services  
46 Building Up Global Brands*

The Bank consistently focused on customer experience, comprehensively enhanced service quality and evolved along with the time to innovate in financial service, perfect the global service network and build up globally leading brands.

## Enhancing Service Quality

During the reporting period, the Bank centered on the theme of "Year of Service Experience Development", to comprehensively enhance service quality and improve customer service satisfaction, by improving customer's onsite experiences, multichannel services experiences and service demands settlement experiences.

### Seeking excellence with counter-based service

During the reporting period, focused on optimizing customer experience, the Bank organized the activities of seeking excellence with counter-based service and satisfaction rate increased by 0.64 percent to 99.04%.

customers called 95588 to commend the service

25,000

counter based service satisfaction rate

0.64 percentage point

99.04%

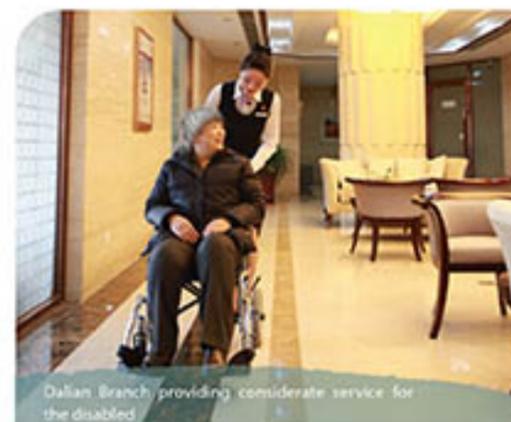
### Case sharing



▶ Beijing Branch promoted the 5S standard management project for outlets to realize standardized management over personnel, streamlined management over issues and normalized management over objects.

### Case sharing

▶ Dalian Branch, dedicated to promoting the brand image of "By Your Side and as Your Trust", made great efforts to improve the outlet service environment and provide customers with effective and convenient financial services.



Dalian Branch providing considerate service for the disabled.



Qingdao Branch setting product exhibition cabinets at the waiting area to facilitate customers in better understanding the products.

### Improving lobby service experience

During the reporting period, the Bank carried out the improvement project of lobby service experience in depth and made greater efforts to standardize on-site service performance by lobby managers, enrich lobby manager teams and strengthen the managers' skill training.

were honored as the "Star Lobby Manager" in the industrial selection campaign organized by China Banking Association

151 people



A customer "liking" the smart service of Jiangxi Branch.

### Case sharing

▶ Guangdong Branch took development of "100 demonstrative organizations for civilized and standardized service in China's banking industry" as a major project for service enhancement in 2015 and made great efforts to further improve customer service experience and build up boutique outlets.

▶ Xigong Sub-branch in Henan Luoyang developed the "eight-step service method", i.e. waving to welcome, greeting with smile, receiving with both hands, processing swiftly, recommending reasonably, pointing accurately, handing over with reminder and seeing off with courtesy, to enhance customer service.

▶ Tianjin Baidiu Sub-branch carried forward the service philosophy of "reflecting quality with details, creating brand with service, improving benefits with brand" for years, continued to get ahead of itself and earnestly practiced the service concept of "By Your Side and as Your Trust".



Staff of a "1,000 Top" outlet of Guangdong Branch exercising service etiquette of daily standards.



Brand-new sub-branch business lobby of Xiamen Branch after smart renovation



Employee of Henan branch explaining business to a foreign customer



Lobby manager of Tianjin Branch providing detailed service for local residents



Employee of Guangxi Branch introducing features of the new edition RMB note in details to an disabled elderly

## Building up service benchmark outlets

During the reporting period, the Bank promoted its outlets to improve quality and efficiency of service and made efforts to upgrade the service image by building up a group of outlets with quality service at the level of the Head Office, provincial branches and tier-two branches. In the selection organized by China Banking Association in 2015, 355 outlets were awarded as star outlets for civilized and standardized service, topping the industry.



Linjiangmen Sub-branch of Jilin Branch continued to improve its service by "promoting detail-oriented service, routinizing service training, positioning service management, standardizing service procedures and selecting star customer management".



Counter-based tellers of Jilin Branch exercising standardized behaviors and etiquette



Hebei branch holding the awarding ceremony for "Head Office-level Civilized Youth Unit"

## Innovating in Financial Service

During the reporting period, centering on the task of reform and development, the Bank deepened innovation of major products, strengthened promotion and application of new products, enhanced innovation management and continuously improved its ability in value creation.

### Embracing product innovation in the Internet era

During the reporting period, the Bank complied with the new market demand and competition environment in the Internet era while grasping the essence of value creation and risk prevention & control of financial services, took the initiative to reform and innovate, accelerated the transformation of traditional businesses, and boosted the development of new businesses.



Service Executive Vice President Gu Shu attending the China Financial Innovation Forum

### Case sharing

Riding along the trend of "Internet +", the Bank launched Cloud Quick Pass credit card, standing at the front line of payment innovation to provide customers with a brand new mobile Internet-based financial service.



ICBC rolling out the first all-functional mobile payment product independently issued by a commercial bank in China

The Bank established the product system in account trading covering precious metal, foreign exchange, energy, basic metal and farm products. In terms of FX trading products, it activated trading in another 21 currencies of emerging markets such as Indonesian Rupiah and Brazil Reals and launched the "Belt and Road" non-deliverable forwards. The bank established ICBC electronic Bill trading platform.



"Wealth Management" channel at the ICBC portal website

## Strengthening promotion of new products with an Internet mindset

During the reporting period, on one hand, relying on the "three platforms and one center" new framework of Internet business, the Bank strived to take polymerization effect and win-win effect with an open cooperation mindset and aimed at hundred million-level target Internet customer groups. On the other hand, by putting into play the Bank's advantage in the currently available offline network layout, it promoted over 3,000 smart service mode outlets and accelerated promotion of all-category financial services by resorting to Internet O2O.



Jiangsu Branch holding "Passion for Creativity, e-Campus" events in colleges and universities.



Beijing Branch holding ICBC mall O2O experience activities.

### Case sharing

The Internet marketing model was upgraded for the Bank's asset management business. After the goal of selling a large proportion of products on the Internet was achieved, in order to tap into and better serve customers, the Bank began to sell a wide range of financial products through ICBC Mobile and ICBC Mall, and actively market its financial products information through ICBC Link and third-party platform.



Advertising page of "ICBC e-Moneylink"



The Bank launching "ICBC e-Payment" which is a multi-channel, multi-mode, multi-scenario payment platform.

In institutional banking business, the Bank launched an innovative, integrated housing fund management system and a cross-province traffic fine payment system, both of which were received warmly by the government and the public.

### Case sharing

Shenzhen Branch transformed all of its 132 outlets into smart mode, becoming the first branch to realize full coverage of smart mode outlets. By referring to the mode of "taking orders in restaurants", it encouraged its outlet employees to come out of counters and stand face to face with customers to provide them with precise service.



Shenzhen Branch holding press conference for "Full Coverage of Smart Outlets"



An employee of Shenzhen Branch guiding a customer to operate the smart terminal.

ICBC-AXA launched five guarantee-based products such as Critical illness Insurance for Children at the third-party platform, activating the functions of effecting and renewing insurance online by customers. Meanwhile, it launched the function of trial calculation of premium via the third-party platform via the, enabling customers to learn about product benefits on their own and facilitating sales personnel to recommend proper products to customers and showcase advantages of the products more vividly.



Trial calculation of premium via the third-party platform launched by ICBC-AXA.



ICBC-AXA launching Critical illness Insurance for Children at the third-party platform platform.

## Case sharing

▶ Since its foundation in 2005, ICBC Credit Suisse has been steadily taking steps forward and realized leapfrog development in all business lines, winning high reputation for its brand value. By the end of the reporting period, total size of assets under its management including mutual fund and special investment account exceeded RMB958.4 billion, ranked second in the fund management industry. During the reporting period, in order to adapt to the changes with marketing methods and serving modes with customers in the era of mobile Internet, it opened a service account named "ICBC Credit Suisse Fund" at "ICBC Link" to send promotion information to all the ICBC customers.

Total AUM  
**958.4** RMB billion

ranking in the fund management industry  
**No.2**



ICBC Credit Suisse Asset Management organized an event to encourage customers to exchange investment information.

## Building Up Global Brands

The Bank continued to improve its strategic layout of overseas businesses and facilitate Renminbi internationalization and made great efforts to improve its ability and competitiveness in global financial service.



Chairman of the Board of Supervisors Qian Wenhui visited local customers of ICBC (Mexico).

## Expanding international footprints

by the end of the reporting period, covered

**42** countries and regions, established  
**404** overseas institutions,

formed relationship of correspondent bank with

**1,611** overseas banks from  
**147** countries and regions.

## Case sharing

▶ On 2 February 2015, the completion celebration of most equity projects of ICBC Standard Bank Plc was held in London. It was the first time for Chinese banks to enter the global market of transaction business through merger and acquisition and therefore was of strategic significance for exploring business transformation of Chinese banking industry and promoting reform and opening up of Chinese financial service sector.

▶ On 22 May 2015, the Bank's acquisition of 75.5% equity of Turkish Tekstilbank was completed, making ICBC the first Chinese bank that has a business operative institution in Turkey. On 13 November 2015, with the approval of domestic and overseas regulators and in line with internal and external legal procedures, the institution was officially renamed as Industrial and Commercial Bank of China (Turkey) Limited.

## Facilitating Renminbi internationalization

During the reporting period, the Bank actively supported the implementation of the RMB internationalization strategy. ICBC (Thailand) and ICBC (Argentina) were designated by the People's Bank of China as RMB clearing and settlement bank in Thailand and Argentina respectively. The Bank is also the first domestic bank that establishes a 24-hour uninterrupted global RMB clearing service system across 3 time zones of Asia, Europe and the America. The Bank successfully completed Asia's first RMB clearing transaction on the CIPS system. The Bank, as global coordinator for the People's Bank of China, issued RMB5 billion worth of RMB-denoted central bank bills in London and completed the Shanghai Free Trade Zone's first cross-border RMB financing project, Guangdong Hengqin Free Trade Zone's first cross-border RMB loan and other transactions.

The Bank's RMB clearing network covered

**76** countries and regions

## Case sharing

▶ ICBC Tokyo Branch actively seized market opportunities and strove to diversify RMB banking services. It successfully completed its first offshore RMB bond investment project.

▶ Following the listing of overseas preference shares of the Bank on the Hong Kong Stock Exchange on 11 December 2014, the Bank's domestic preference shares were listed on the integrated service platform of the Shanghai Stock Exchange on 11 December 2015. Therefore the Bank has successfully issued RMB80 billion of domestic and overseas preference shares. It's the largest global refinancing attempt of the Bank since the initial public offering in 2006. The above endeavors helped the Bank achieve coordinated development in overseas and domestic markets, innovation of simultaneous issuance of shares in RMB, USD and EUR. Such moves reinforced the Bank's capital base, optimized the capital structure, enhanced the Bank's ability to serve the real economy, and exerted positive implications for enriching the variety of capital market instruments and promoting the internationalization of RMB.



Senior Executive Vice President Wang Jingdong participating in the launching ceremony of the cross-border RMB payment system.



Tokyo Branch holding the meeting for promoting cross-border RMB business.



Seoul Branch successfully holding a large convention to promote the ICBC mail platform of ICBC in South Korea.



The Bank's bookkeeping center for domestic preferred shares issuance.



ICBC (Thailand) sending employees to attend the Thailand-Hong Kong RMB Business Forum.

## Facilitating Chinese enterprises "going global" with financial support

Dedicated to implementing the national strategy of "going global", the Bank put into playing its edges in globalized layout and comprehensive financial services and provided all-round financial support for international capacity cooperation, and as the partner of Chinese enterprises "going global". By the end of the reporting period, the Bank supported 170 "going global" projects and granted USD42.7 billion of loans commitment to such projects, the Bank's overseas institutions assets (including overseas branches, overseas subsidiaries, and investment in Standard Bank Group) totaled USD279,830 million, increased by 18.6%.

### Case sharing - Asia

ICBC International completed 47 investment banking projects accumulatively in reporting period, including 11 IPOs, 29 issuances of bonds and 7 projects in merger and acquisition and corporate finance. In the active support for development of strategic emerging industries and modern services, it demonstrated professional capability in serving first-grade customers and executing top-level projects and exhibited the Group's advantage in comprehensive services.



1 2  
3 4

1. Large-sized billboards set up by ICBC (Asia) in the cross-harbour tunnel in Hong Kong
2. ICBC International receiving the "China Bond House" award for 2015 from The Asset
3. Penh Branch supporting Chinese companies to set up factory in Cambodia
4. Office building self-built by Vientiane Branch

### Case sharing - Europe

Madrid Branch of ICBC (Europe), focused on the "Belt and Road" initiative, supported Chinese enterprises to "go global" and overseas ones to "bring in" and promoted economic cooperation between China and Spain. The Spain Hall at ICBC mall platform developed by the Branch, provided consumers with quality goods originated from Spain covering over 200 varieties in four categories including food, maternal and child products, nursing and home furnishing.



1 2

1. ICBC Moscow attending Russia Economic Forum
2. Warsaw Branch seeing off the Chinese fleet

### Case sharing - North America

ICBC (Canada) made full use of its advantages as North America's only clearing bank and fully met customer demand for cross-border settlement, currency exchange, FX risk management and other services. US-based ICBC institutions made active efforts to serve local business and support sustainable development of local economy and communities, including providing loans to low-income individuals and small business and organizing donations.



1 2

1. Outlet of ICBC (Canada)
2. Group photo of employees of the three US-based subsidiaries including New York Branch, ICBC (USA) and ICBC Financial Services

### Case sharing - Latin America

Argentina Subsidiary is the only Chinese commercial bank in Argentina. It provided support for Chinese enterprises "going global" and Chinese projects through the especially established China desk and opened a window of understanding Chinese market for foreign companies. Meanwhile, it dedicated to innovation in international business and global exchange & cooperation.

### Case sharing - Oceania

ICBC (New Zealand) intensively cultivated local business and gradually established credit relationships with local leading enterprises. In 2015, it secured the position of co-lead arranger of syndicate for the first time and its businesses penetrated into local main industries such as agriculture, forestry and real estate.



1 2

1. ICBC (Argentina) receiving business consulting from a local agricultural enterprise
2. Team of ICBC (New Zealand)

### Case sharing - Africa

While making great efforts to explore African business, Africa Representative Office actively fulfilled its social responsibility and supported Chinese enterprises to "enter Africa" in a bid to promote local economic development.



1 2  
3 4

1. President Yi Hui and CEO of the Standard Bank of South Africa Sim Tshabalala jointly releasing of "China-Africa direct remittance" product on 4 December 2015
2. ICBC signing multiple cooperation agreements on the China-Africa Investment Forum
3. A team of ICBC Africa Representative Office visiting a uranium mining area in Namibia for post-loan management and customer service
4. Basketball friendly match for Chinese enterprises in South Africa organized by ICBC Africa Representative Office with the purpose of tightening ties with customers and enriching employees' life



## ***Advocating Green Finance, Promoting Eco-friendly Practices***

- 52 Green Credit***
- 54 Green Service***
- 56 Green Charity***
- 57 Green Operation***

The Bank combined the concept of low-carbon green bank and enterprise development and implemented the concept through the whole process of financial services and management, so as to construct a globally leading green credit system and grow into a green bank with admirable international reputation.

## Green Credit

During the reporting period, the Bank continued to promote building of the green credit mechanism, drive coordinated development between economy and resource environment and build up a responsible model of the industry. Under the instructions of Green Finance Professional Committee of China Society for Finance and Banking, the Bank launched a research on *Stress Testing on the Impact of Environmental Factors on Credit Risk of Commercial Banks* with a current focus on the cement and thermal power industries, and made breakthroughs in the train of thought, procedures, modeling and results.

The Bank extended RMB

**702.843** billion

loans to ecological protection, clean energy, environmental protection, resource recycling and other green economic development projects

### Improving green credit policy system

During the reporting period, The Bank revised or formulated (green) credit policies on 60 industries in 18 sectors and realized full industrial coverage among corporate customers. It considered energy saving and environmental protection as a major business field to be expanded and encouraged and guided the entire bank to input credit resources first to green economic sectors such as ecological protection, clean energy, energy saving & environmental protection and circular economy under the precondition of sustainable business and controllable risk.



Specific targets included growth rate of loans extended to green economic sectors by domestic branches exceeding that of corporate loans of the same period, loan balance of domestic branches granted to environmental-friendly enterprises qualified in terms of environmental protection and number of such customers accounting for over 95% of domestic corporate customers both in loan balance and number of customers.

increasing by **7.3%**

**3.88** percentage points higher than the growth rate of balance of corporate loans over the same period

### Strengthening process management and risk control over green credit

The Bank adhered to the "Green Credit One-Veto System" through the whole credit process, requiring timely checking of the green credit classification marks of customers, the result of which would be the essential foundation for conducting overall customer evaluation and making credit decisions. With differentiated credit policies being implemented, it adopted quota management over industries with excessive over-capacity, and actively supported the capital need of enterprises with edges and strength in production size, process and equipment, cost control and energy saving & environmental protection for M&A and restructuring, technology renovation, energy saving & emission reduction and "going global". Great efforts were made in financing withdrawal and risk mitigation for high-risk disadvantageous customers to promote industrial restructuring, transformation and upgrade. By the end of the reporting period, on- and off-balance-sheet financing for the five industries i.e. steel, with excessive over-capacity, dropped by RMB15.58 billion compared to the beginning of the year, RMB10.96 billion loans were granted, to support industrial leading customers and industrial transformation and upgrade.

the financing for customers to be treated prudently and to withdraw declined by

**15.58** billion

The Bank strengthened financing risk control for enterprises involving "phasing out obsolete capacity". By closely following the changes in national policies, it resorted to industrial credit policies, industrial quota management and other related measures to effectively prevent the backward capacity risk. Meanwhile, it continued to promote financing risk control over major areas involving heavy metal emission.

### Supporting measures for green credit

Tightening performance evaluation and assessment to enhance green credit execution. In order to carry out the green credit values, the Bank's performance assessment indicator system covered indicators of economic benefit, risk cost control and social responsibility, reflecting the risk balance principle with equal attention paid to business development and with incentive and restriction being coordinated. The performance assessment indicator system for senior management included social contribution value of each share, while the quarterly indicator system of each subsidiary included quantitative indicators in green credit.

Improving the information level of green credit management. In the green credit statistical system, the statistic item "projects and services in energy saving and environmental protection" (including eight sub-indicators such as categorization of the projects and services and project effect in energy saving and emission reduction) was added to verify and improve green credit categorization as well as statistical data quality of project loans to corporate customers of the entire bank.

Enhancing building of green credit ability and values of the entire bank. The Bank strived to construct a multi-level green credit training system via multiple channels through on-site lectures and video training. Content of the training covered related industrial policies, internal policy and management requirements. At the same time, it actively participated in various forums and meetings on development of green finance outside the Bank and reached consensus in a broad area.

### Case sharing

Beijing Branch provided support for a company's energy management project of a coal-fired boiler replacement by power and renovation contract in northern Hebei. The project was planned to replace the coal-fired boilers of 416 affiliations with electric boilers and replace the coal-fired boilers of 55 affiliations with carbon crystal electric heaters, so as to meet their heating demand. The Branch devised the project loan financing solution for the project and value of the loans totaled RMB96 million.

Once put into operation, the project could reduce emission of

Dust **12,139** tons

CO<sub>2</sub> **44,496** tons

SO<sub>2</sub> **1,339** tons

NO<sub>x</sub> **669** tons



### Case sharing

Dalian Branch supported construction of the city's subway Line 2. Planned by Dalian Municipal Government, the project was an important infrastructure project bearing upon people's livelihood and regional sustained economic development. Its completion would considerably ease traffic jam of the city and help implement the city's development plan of "exploring the west and marching towards the north". By actively participating in the subway project, the Bank provided forceful guarantee for its capital operation, alleviated the traffic pressure in downtown Dalian, solved over-capacity and promoted green credit.

### Case sharing

Shandong Branch supported the energy-saving material project of a energy saving science & technology company. Dedicated to developing the product series of polyurethane heat-insulating and energy-saving integrated boards, the company undertook two provincial technical innovation programs, had finished commercialization of achievements of four patented technologies and owned licensing of 12 patents. It was affiliated by a number of research and development institutions in PU materials, composite materials, system design and integrated product system. The Modular House was a new-type architecture mode that integrated material saving, heat insulation, safety, energy saving, environmental-friendliness and recycling and was demanded by the development of modern architecture market.



Product series of polyurethane heat-insulating and energy-saving integrated boards and Modular Houses

### Case sharing

Shaanxi Branch fully promoted construction of wind power generation projects in the province. It supported 26 newly built wind power projects of nine major power groups in Shaanxi. With project investment totaling RMB20 billion. By the end of the reporting period, it accumulatively granted RMB1.22 billion project loans. Once combined to the grid, the above mentioned projects would substantially optimize the industrial structure of power production in Shaanxi and make contribution to the province's realization of the targets in energy saving and emission reduction.



Representatives of Hainan Branch supporting a modern agriculture base

### Case sharing

Fujian Branch supported construction of the clinker cement production line and the auxiliary domestic waste disposal system of a company. As Fujian's first demonstrative enterprise in waste co-treatment with cement kiln, a company was constructing a clinker cement production line as well as auxiliary waste heat recovery and urban domestic waste disposal system, while reserving the ground for sludge disposal. The project was expected to dispose 130,000 tons of domestic waste annually.

## Green Service

During the reporting period, the Bank innovatively applied the smart service mode in over 3,000 outlets, started the customer-centered service manner of standing shoulder to shoulder with customers and realized electronic paper-free transactions through the whole process in a bid to continue to practice the concept of "green finance". By the end of the reporting period there were a total of 16,732 physical outlets, 29,000 self-service banks and 99,800 sets of ATM throughout the Bank. Meanwhile, the Bank continued to accelerate development and innovation in mobile banking, Internet banking and telephone banking. During the reporting period, number of the Bank's personal and corporate Internet banking users rose by 11.6% and 12.5% compared with the year before respectively; transaction value of e-banking surged by 30% year on year and number of e-banking transactions accounted for 90.2% of number of the entire Bank's transactions, increased by 4.2% compared with the year before.

**Mobile banking** was upgraded comprehensively. On 9 November 2015, the Direct Banking Platform was officially launched, realizing opening up of platform, customers and businesses. Customers of other banks could register at the Direct Banking Platform browse various businesses without log-on. The Direct Banking Platform broke the interface pattern of the old-edition mobile banking, added two pages of "Smart Service" and "Benefited Life", activated the smart functions of "financial calendar" and "guess what you like" and integrated various daily life services such as bill payment, banking-hospital service, films and performances, hotel booking and flight tickets, which greatly improved customer experience.

**Telephone banking** call center continued to divert manually answered phone calls, with over 97% of inquiries for account balance and deposit bank being diverted and number of nighttime inbound calls decreased by up to 55%. More than 90% of manual phone calls (non credit card) were answered throughout the year. Businesses via SMS and third-party platform (including ICBC Link) maintained rapid growth, with daily average businesses approaching 2.5 times of manual calls and that via third-party platform surging by 61% year on year, effectively keeping service cost under control.

**Personal Internet banking** fulfilled opening-up and smart renovation. It trial-sold wealth management products at the "e-mall platform" B2C shopping mall and explored the sales mode of e-commerce, providing customers both inside and outside the Bank with one-stop transaction services. By using the big data technology and the analysis models of "re-check",

"check and then buy" and "buy and then check again", it recommended financial products and services in line with customers' demand online. The column "Individual Center" was added to display to customers their status of personal assets and liabilities in diagrams and by category and guide them to operate. The service of financial calendar was provided to improve customers' daily financial life in the form of calendar. ICBC e Bill was promoted to take public utilities such as water, power and gas that related to people's livelihood as major marketing target and connect enterprises with demand for payment collection and individuals in need of payment, so as to promote the Internet financial products with both application scenarios and application customers.

**Corporate Internet banking** focused on the Fortune 500 Chinese enterprises and large-sized group financial companies and made breakthroughs. During the reporting period, bank-enterprise connectivity service covered up to 86% of world non-financial Fortune 500 enterprises in mainland. Targeted marketing over small and micro businesses with loans to repay was initiated, which bundled small and micro customers with e-banking business more closely. Efforts were made to clear long-term dormant accounts of corporate Internet banking license and activate stock customers, considerably improving the customer activity.

Manual phone calls (non credit card) were answered throughout the year



Bank-enterprise connectivity service of world non-financial Fortune 500 enterprises in mainland



Businesses via third-party platform surged by



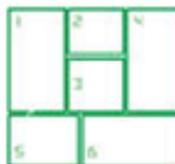
## Case sharing

The Bank promoted expressway Electronic Toll Collection (ETC) card as an integral part of the smart traffic system and applied it in the electronic automatic toll collection system in roads, bridges and tunnels. The system resorted to automatic identification of automobiles and processing of toll data via computer and network to realize automatic toll collection, easing the traffic jam at toll gates, improving the travel efficiency and realizing "green traffic, environmental-friendly travel". It was estimated that carbon dioxide emission by vehicles passing through ETC gates was lower than those pulling over to pay the toll.

On this basis, the Bank cooperated with ETC card issuers in some areas and launched the co-branded stored-value ETC debit card and national ETC recharge platform project. Currently, Beijing Branch, Sichuan Branch, Qinghai Branch and Guizhou Branch have altogether issued over 5 million ETC co-branded debit cards. During the reporting period, the Bank was the first to realize remote recharge for the ETC debit card nationwide (currently only available in Beijing), which meant that the card could be recharged in all the self-service terminals of the Bank. It truly realized connectivity of the ETC project nationwide and enormously improved national traffic management and the Bank's financial service.

## Green Charity

During the reporting period, the Bank made continual efforts to organize and encourage employees to participate in tree planting, cleaning and other charity public-welfare activities in its endeavor to further instill environmental consciousness of "self-consciousness of Beauty China" among employees. It integrated the concept of low carbon and outdoor activities and took actions to clean up the environment as part of the Bank's efforts to give back to the society.



1. Staff members of the International Settlement Documents Center cleaning up litter at the Great Wall
2. Staff members of Fujian Branch cleaning up footpaths in the park of Youxi County
3. Beijing Branch carrying out an environment clean up event
4. The Data Center (Shanghai) of ICBC carrying out Tree-planting Day activities
5. The Software Development Center holding a tree planting event under the theme of "Going Green Starts with Me"
6. Shaanxi Branch launching a program to protect Hanjiang River



## Green Operation

During the reporting period, the Bank actively adopted practices of green operations, promoted the paperless office and took various innovative means to reduce energy consumption and carbon emissions.

### Advocating green office

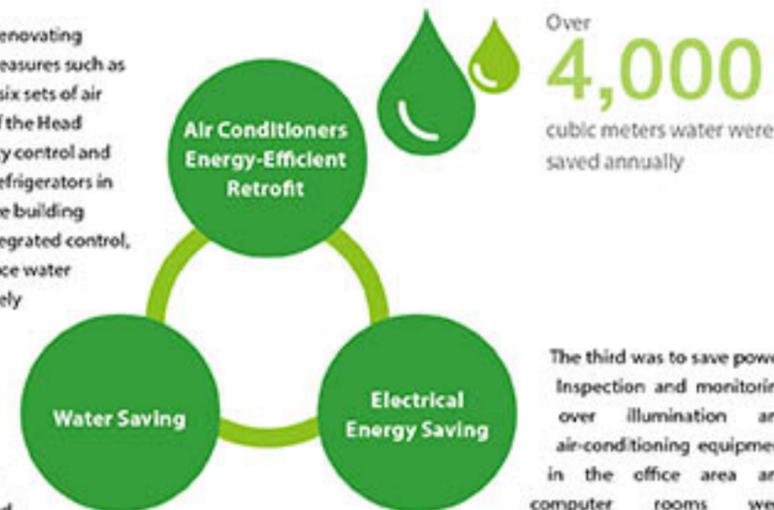
The Bank practiced the concept of green office and made great efforts to promote office informationing. In order to answer the call of energy saving and environmental protection and fulfill its social responsibility, the Bank continuously increased IT investment to speed up construction of IT-based office and established the bank-wide IT-based office platform integrating process management, concentrated processing of office business, real-time release of documents and materials, real-time inquiry of rules and systems, leadership approval and safety control over documents. It also steadily promoted construction of various office sub-systems according to the principle of "centralized planning, integration for high

efficiency, management at different levels, taking respective responsibility". A dozen of office sub-systems such as the new business document system, the administrative seal management system, the external affairs management system, the meeting management system, the attendance management system, the group contact list, the office supplies management system and the access card management system were put into service and applied, generally covering all the aspects of office management. It greatly facilitated the Bank's paperless office.

### Innovating in energy saving and emission reduction approaches

The first was to expand the space of renovating air-conditioning for energy saving. Measures such as changing the operation mode of the six sets of air handling units at the ground lobby of the Head Office Building A to variable frequency control and adjusting the outlet temperature of refrigerators in time by season were taken to optimize building air-conditioning and refrigeration integrated control, improve heat transfer efficiency, reduce water and power consumption and effectively realize the target of saving and controlling energy.

The second was to further save water. Various measures were adopted such as optimizing the valves of main water pipeline to adjust water supply and consumption and establishing the mechanism of recycling residual water at pantries and reusing cleaning water, realizing the transmitting the waste-water from drink water filtering to the cooling tower of central air-conditioning for recycling. Over 4,000 cubic meters of water were saved annually.



The third was to save power. Inspection and monitoring over illumination and air-conditioning equipment in the office area and computer rooms were strengthened and practices such as "taking stairs rather than elevator", "not turning on light when natural light is sufficient" and "not turning on air-conditioning when the temperature is suitable" were advocated, which enhanced the employees' awareness of energy saving. Meanwhile, measures such as installing electricity savers in office buildings and running air-conditioning for half an hour less in summer were taken, saving electricity by thousands of kWh on a daily basis.

## Reducing energy consumption of vehicles

During the reporting period, the Head Office adopted concentrated management and centralized deployment of vehicles for business purpose, which were previously independently deployed by each department, retained some vehicles in better condition and sealed up the rest. The practice considerably improved the vehicle use efficiency, with frequency of dispatching vehicles in daily use noticeably cut and vehicle operation cost dropped by a large margin. Meanwhile, management over vehicle oil use was tightened. One fuel card was allocated to one vehicle; oil quality, oil quantity and gas station were restricted according to status of vehicles and allocated in line with actual need; inspections were arranged for vehicles with high oil consumption. The measures were taken for the

purpose of improving the management over vehicle refueling. During the reporting period, annual oil consumption of the vehicles in the Head Office was 94,186 liters, decreased by 5,983 liters or 5.97% compared with 2014.

annual oil consumption of the vehicles in the Head Office was

**94,186** liters

decreased by (YoY)

**5,983** liters

saving

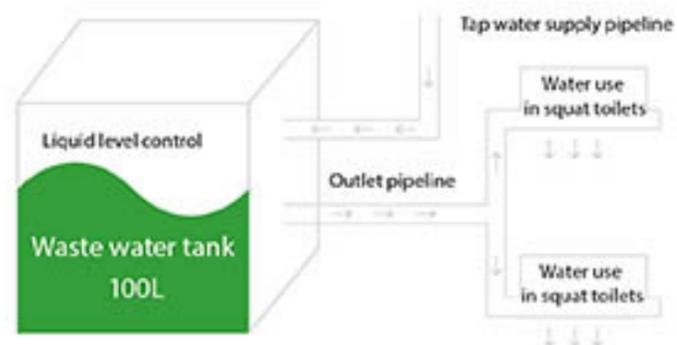
**5.97%**

### Case sharing

► Online marketing was widely applied. The Bank adopted online approaches such as online video, flash, advertorial and H5 light app to launch marketing via third-party social media platform, while use of traditional printed posters and brochures was reduced. Online social marketing enjoyed the advantages of wider transmission scope, lower cost and energy saving & environmental-friendliness and its effect outperformed the traditional methods. For instance, visits to the "Funs at e-mail platform" campaign surpassed 70 million and over 3 million electronic coupons for the shopping mall were handed out, attracting more than 4 million customers to participate. When the Direct Banking Platform app was launched, the Bank planned the hot microblog topic "how does the little elephant get popular", which was exposed 14 million times, topped the daily life topic chart on 18 November 2015 and ranked among the top ten in the master list.

### Case sharing

► Wastewater from straight water dispensers in the office building of ICBC Data Center (Beijing) was reclaimed and recycled. The straight water dispensers in the office building of ICBC Data Center (Beijing) produced a certain amount of wastewater while processing water. In order to save energy and reduce emission, during the reporting period, the Center renovated the 17 dispensers for wastewater reclamation and recycling. After the renovation, utilization rate of the wastewater produced by the dispensers reached 100% and around 1,428 tons of water was saved annually.



Plan of the recycling system for wastewater from straight water dispensers

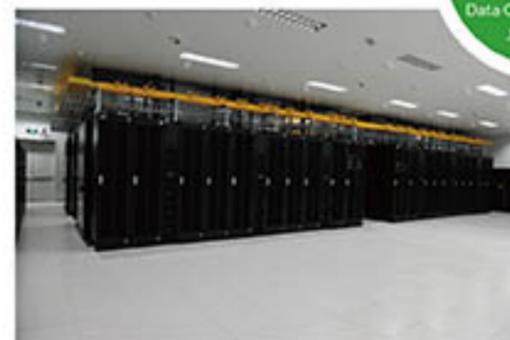
► ICBC Data Center (Shanghai) adopted multiple renovation measures to reduce energy consumption of the information system in operation and save more energy in the overall running of the Center. First, by resorting to the features of water cooling units in energy efficiency, the Center broke the pattern that temperature of both cooling water and chilled water in the water-cooled system remained constant throughout the year and improved the operation efficiency of the units. Second, dormancy technique was utilized to reduce energy consumption of the low-load uninterruptible power system. Third, the strategy of free refrigeration control in the Jiating Park of the Center was adjusted and by renovating frequency converters of water pumps, natural cooling source of the environment was utilized in winter, realizing loaded running of refrigerators free of charge in Jiating Park.

During the reporting period, power was saved in Waigaoqiao Park and Jiating Park of the Data Center (Shanghai) in total and an

**3,040,000** kWh  
**225** million electricity charges was saved



Water cooling system in ICBC Data Center (Shanghai)



Cooling and heating channels sealed off in computer cabinets and rooms in ICBC Data Center (Shanghai) Jiating Park





## ***Strengthening Internal Control, Developing Integrity Finance***

- 62 Protecting Customers' Rights and Interests***
- 64 Adhering to Development on Compliance and Internal Control***
- 66 Creating an Honest Financial Environment for Consumers***

Integrity is the cornerstone of the bank's development. The Bank, actively materialising the value of "Integrity Leads to Prosperity", continuously enhanced consumer protection, adhered to development on compliance and internal control, consciously regulated financial service, actively prevented and resolved related risks, and took an active part in constructing honest financial environment for consumers.

## Protecting Customers' Rights and Interests

During the reporting period, to effectively protect customers' rights and interests, the Bank incorporated the concept of consumer protection into group-wide corporate governance and business development strategies, with a special focus on improvement of mechanisms, service charges, customer complaints handling, financial knowledge publicity etc.

### Continuously improving consumer protection mechanisms

The Bank established a sound system to effectively protect customers' rights and interests before, during and after transactions, promoted systematic, standardized and institutionalized consumer protection and assured the appropriate balance between consumer protection and business development.

With consumer protection as a highlighted factor in corporate culture, the customer-centric philosophy was implemented in all operation and management activities. The Bank drew up the Staff Manual for Consumer Protection, highlighted the part that is related to consumer protection in New Employee Training Materials and developed training program targeted at different levels and groups of employees to help all employees of the Bank improve their attitude and skills needed to protect the rights and interests of customers.

During the reporting period, the Bank organized 4,500 relevant training sessions for over 150,000 participants. More than 32,000 employees participated in the Consumer Protection Knowledge Competition organized by the China Banking Association, and over 72,000 employees participated in online evaluation of knowledge in consumer protection.

Consumer protection related training sessions

**4,500** times

Training participants

**150,000** person times

### Continuously optimizing products and service charge policies

During the reporting period, the Bank strictly followed regulatory requirements related to service charges, make continuous efforts to optimize products and service charge policies, enhance the management standardization of service charges, further reduced the financial cost of customers as well as small account management fees and annual fees of accounts that met relevant requirements, and lowered the issuance fee of chip cards in a timely manner.

In the 2015 price list of the Bank, 13 were determined by the government or in accordance with government guidelines and 186 items were priced with the market-based approach. The number of items on the 2015 price list was 49 less than that of the 2014 price list because of combination (36 items) and cancellation (13 items) of items. The 2015 list has neither new item nor item with raised price.

The 2015 list has

**neither new item nor item with raised price**

#### Case sharing

Inner Mongolia Branch of the Bank added a special column on their portal website to remind customers that each customer, including corporate customers, could get an account free of charge, including account management fee and annual fee. The branch also required that tellers and lobby managers should take the initiative to inform customers of free offers and that sub-branches within its jurisdiction should carry out internal audits and correct any violations of standards related to service charges.

## Promptly and properly handling customer complaints

During the reporting period, the Bank attached great importance to the handling of customer complaints. A dedicated team built by the Consumer Protection Office of the Head Office was given the responsibility of unified managing customer complaints which was integrated into the scope of consumer protection.

- Continuous efforts made to improve long-standing complaint management mechanisms, such as mechanism to provide small-amount compensation associated with customer complaints, multi-level and cross-regional coordination mechanism, emergency response mechanism and mechanism to control root causes of customer complaints
- To ensure that complaints received from every channel were timely, properly and efficiently addressed
- Highly aware of the importance of handling customer complaints properly for business success, the Bank actively refined and applied information technology to the customer complaint handling process to find and address problems faced

During the reporting period, the Bank received 1,109 customer complaints in total, of which 101 were repeated complaints. Customer satisfaction with complaint handling continued to improve.

#### Case sharing

Shaanxi Branch conducted field surveys in ten outlets which received a large number of customer complaints about branch services, to find the causes of such complaints, help these branches solve problems, improve customer services and branch management, and provide scientific basis for subsequent service analysis and assessment.



Representatives of Shaanxi Branch conducting field surveys in ten most complained-about outlets

The ranking of ICBC among the four largest commercial banks in China in the customer satisfaction survey conducted by the China Association for Quality climbed to the first place.

**No.1**

## Full-fledged financial knowledge publicity campaign

During the reporting period, the Bank improved the regular consumer financial knowledge publicity system and carried out both regularized and centralized knowledge publicity activities for targeted consumers. To adapt to changes in the reading habit of consumers in the era of mobile internet and new media technologies, the Bank used ICBC Link and third-party platform and wireless network platforms of banking outlets to give consumers an understanding of financial and risk prevention knowledge. To meet consumer demand for financial knowledge, it embarked on a series of centralized financial literacy campaigns, including "3.15 Theme Education", "Popularizing Financial Knowledge", "Household Financial Knowledge", "Financial Literacy Education Month" and "Anti-Illegal Fundraising Publicity



Fujian Branch making efforts to promote financial knowledge of consumers through third-party platform



Guizhou Branch carrying out public education activities to enhance public awareness of anti-counterfeiting



Yunnan Branch carrying out public education activities on credit information



Qinghai Branch promoting financial products of the Bank in the countryside



Guangdong Branch carrying out community-based financial literacy activities

## Adhering to Development on Compliance and Internal Control

With compliance as a crucial part of the corporate culture, the Bank has been dedicated to improving its internal control and operation systems and has successfully created a clean, honest and law-abiding corporate image.

### Strengthening compliance management

During the reporting period, the Bank made continuous and active efforts to conduct business in accordance with law, improved compliance management mechanisms to ensure strict compliance with applicable laws, rules and guidelines.

- Recognize of the importance of tracking, analyzing, interpreting, conveying and implementing relevant regulations, the Bank has always been committed to ensuring timely and effective implementation of national policies, measures and regulatory requirements.
- Continually improved its compliance review mechanisms with respect to policy, personnel, tools and other elements to enable the Bank to deliver innovative products and services while ensuring full compliance with all applicable laws and regulations.
- Continuous efforts were also made to strengthen compliance management of institutions at the basic level institutions to ensure that their activities, including banking outlets, are fully in compliance with applicable laws and regulations.
- Conscious efforts to provide compliance education to staff and lay a solid foundation for effective compliance management of the Bank, including formulation of the Compliance Education Policy, developing of a platform to promote a compliance culture, and activities to strengthen internal control, and compliance culture.

### Further developing internal control system

The Bank continually promoted the development of the internal control system, developed its first group-wide internal control system development plan and established a basic group-wide framework for internal control in the new era.

- The Bank strengthened coordination between different policies of the Group, issued guidance of the management of overseas institutions, improved standardized policy development mechanisms and put the new policies management system into use.
- Efforts were also made to evaluate internal controls of domestic institutions and improve the quality and efficiency of evaluation through increasing the weight of offsite indicators, optimizing the evaluation system, standardizing evaluation scope and process.
- Actions were taken to optimize the overall supervision and inspection plan, improve the supervision, inspection and corrective policy, and establish a closed-loop corrective and management process that ensures rectification of identified problems, reaffirmation of rectification results, supervision of processes, evaluation of effectiveness and accountability for negative issues.
- Special attention was given to targeted inspection in respect of safety management of deposits, agency services, new non-performing loans and other areas.
- Efforts were enhanced to optimize operational risk verification management, enhance accountability.
- The Bank furthered the application of information technology in internal control, promoted compliance index, text mining and other new technologies and strengthened internal control analysis.

### Case sharing

▶ During the reporting period, the Bank formulated and issued the Provisions on Case Prevention, policy of Accountability in Case Prevention and policy of Case Risk Management. The three policies compiled a comprehensive structure, role and responsibility, scope and process of Case Prevention, integrate case prevention into day-to-day operations of the Bank and define case prevention management and relevant responsibilities in a more specific manner. They provide guidance to institutions at all levels to ensure timely detection and effective handling of potential case risks, fulfill case prevention duties, implement case prevention measures and work together to enhance the ability of the Bank to prevent and control case risks.

▶ The Data Center (Shanghai) has been actively promoting automated operation and maintenance. By the end of the reporting period, 1,130 steps were taken to operate the business at the center, decreased by 12.4%; the percentage of automated batch processing on the platform side climbed to 92.08%, increased by 2.05%. Such moves have effectively improved the efficiency of operations management and greatly reduced risks of manual operations.



The Data Center (Shanghai) holding a quarterly internal control and case prevention analysis meeting

## Ensuring integrity and faithful performance of duties by employees

During the reporting period, the Bank further improved monitoring and supervisory mechanisms, employee integrity education and supervision of disciplinary procedures. Meanwhile, cross-border and group-wide efforts were made to instill values such as integrity and discipline in employees against different regulatory backgrounds.

- Attached enormous importance to the establishment and staffing of supervisory bodies at all levels, improved the operation mechanism of the disciplinary committee, built up a group-wide disciplinary system and promoted case study-based circulation.
- Instilled a sense of discipline by various means, including publishing relevant articles on intranet homepage and public service account, training, publishing stories and comics to promote the value of integrity and visits to occupational case prevention education centers, and urged party members to uphold high ideological standards and not to cross the disciplinary "bottom line"
- Increased the breadth and depth of supervision and inspection, adopted a problem oriented approach, strengthened the supervision of expense approval, decision-making, payment and other key financial management activities.

- Establish and smooth channels through which petitions and complaints can be lodged without obstruction. Urgent issues or issues with specific clues or significant impact were directly reported to and resolved by the Head Office of the Bank to ensure quick solvency. Special attention was given to unusual behaviors of staff members so that any potentially problematic behaviors or tendencies of staff can be discovered and corrected at an early stage.

廉洁文化发布会暨全行纪检监察干部  
“一加强、两提高”教育活动动员会  
2015.10 北京



Secretary of Party Discipline Committee Wang Lin attending the conference on Strengthening the Development of An Integrity Corporate Culture



Staff of Yunnan Branch participating in an integrity education program

## Creating an Honest Financial Environment for Consumers

During the reporting period, the Bank has made continuous efforts to push the safe bank campaign forward, Strengthened the mechanism of centralized procurement, Actively fulfilled anti-money laundering obligations, to build an honest financial environment.

### Striving to become the safest bank

During the reporting period, the Bank promoted the application of big data, IT means and innovative security technologies, provided safety education for employees, strengthened supervision and inspection for safety purpose, ensured personal and property safety of customers and lay a secure foundation for safe banking and customer services.

- With the help of the comprehensive, three-dimensional, intelligent telecom fraud prevention network, which was constructed on the basis of the external fraud risk information system independently developed by the Bank, operates 24 hours a day and is accessible through different channels, the Bank has helped customers investigate and prevent 58,700 telecom fraud cases and avoid losses totaled over RMB706 million, thereby earned a great reputation from the public.
- The Bank worked with the ministry of public security to build a full-featured, Internet-based investigation and control platform through Head Office-Headquarters collaboration that applies to all business lines and can help the Bank and the police efficiently and effectively detect and fight against crime, control involved funds, protect capitl of victims and improve online fund tracking&control functions, and thereby established an industrial model for risk prevention and control collaboration between banks and the police.
- The Bank widely collected various fraud risk information through external channels, actively participated in the establishment of an effective social credit system which punishes bad behavior, and effectively supported institutions at different level and different business lines in establishing multi-dimensional and comprehensive risk monitoring and early warning mechanisms.
- The Bank made great efforts to establish an Internet-based identity authentication system, promote the application of eID chip debit cards and develop Internet-based ID authentication and verification mechanisms for individual customers.
- The Bank endeavored to push forward the establishment of an integrated online warning, monitoring and control platform, the Bank detected and efficiently handled more than 3,100 security incidents, including intentional destruction of self-service banking equipment and fighting in public, provided customers with immediate risk warning and support in more than 440,000 cases through establishment and integrated application of remote alarm, video surveillance and intercom systems and established a secure and orderly service environment for customers.
- The Bank initiated various efforts, including emergency exercises for robbery, theft, fire, riots, terrorism and other situations, to strengthen security in key periods, areas and regions, enhance safety awareness as well as risk prevention and control capabilities of employees and create a safety culture.

During the reporting period, to improve the ability of staff members to respond to emergencies, domestic and overseas institutions of the Bank conducted more than 200,000 emergency drills with over 300,000 participants.



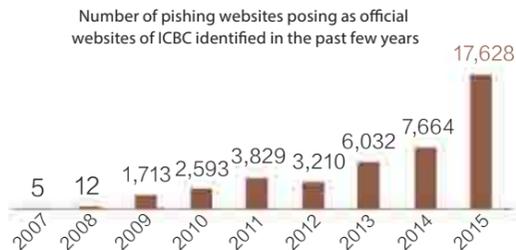
Sichuan Branch conducting an emergency response exercise that focused on criminal and security emergencies



The Bank and the Supreme People's Procuratorate jointly holding a cooperation conference with respect to sharing and application of information on bribery

### Case sharing

▶ In the face of rampant online security threats, the Data Center (Beijing) strengthened security testing of products offered by the Bank and actively prevent and fight against external intrusion, effectively protected the Bank's business system from external intrusion. It also actively tracked external trends, optimized phishing website detection strategies and established effective response mechanisms to quick dection, preventing from client application phishing websites.



## Strengthening management of centralized procurement

Suppliers found to be in breach of the supplier standards of the Bank were prohibited from participating in any centralized procurement project of the Bank. Relevant personnel were required to check whether the selected supplier was on the list of banned suppliers at all key stages of the procurement process. If a supplier was on the list, the procurement project would be terminated. During the reporting period, the Bank added 19 suppliers into the list which make the number of banned suppliers reaches 148.

- The Bank established a centralized procurement system with aligned organization, operation mechanisms, policies and business processes, in order to regulate centralized purchasing behavior at the group level and strengthen purchasing risk control. This system delegates purchasing responsibilities to the user, the manager, the approver, the purchaser and the supervisor to ensure mutual participation, segregation of duties in the procurement mechanism.
- The Bank revised the Format of Business Negotiation Notice which now contains supplier's social responsibility requirements.
- Committed to open, fair and impartial procurement, the Bank has made continuous efforts to instill risk consciousness, integrity, efficiency consciousness and awareness of cost-effectiveness, gradually built up a complete system to manage the life cycle of centralized procurement projects to continually improve the efficiency of centralized procurement.

## Actively fulfilling anti-money laundering obligations

During the reporting period, the Bank made best efforts to ensure full compliance with applicable anti-money laundering and counter-terrorist financing (AML/CTF) laws and regulations issued by domestic and foreign regulators and fulfill its social responsibilities and statutory anti-money laundering obligations. It deepened centralized anti-money laundering efforts, pushed forward pilot programs of comprehensive anti-money laundering reform, and strengthened suspicious transaction monitoring, manual analysis and sampling. Besides, the Bank actively cooperated with regulatory and law enforcement authorities in money laundering and terrorist financing investigations as well as international criminal chasing efforts and provided solid evidence to support AML efforts and the fight against predicated offenses. It launched multi-level, multi-channel AML campaigns through flexible use of electronic displays, banners, brochures and other tools to enhance public awareness about various money-laundering offenses.

### Case sharing

- ▶ Regulatory authorities and public security organs have cracked many cases of suspected money laundering and/or terrorist financing based on clues provided by the Bank. The People's Bank of China had given positive affirmation for the quality of suspicious transaction reports and the centralized analysis and review model of the Bank. 91.2% of suspicious transaction reports and over 97% of reports of suspected terrorist financing submitted by the Bank were considered to have provided information rated as above average.
- ▶ Inner Mongolia Branch instructed all outlets subordinated to implement KYC process as the start point to conduct business. To "know your customers", outlets subordinate to the branch were required to carefully verify ID documents provided by customers during business processes to ensure that the identity information of customers is authentic and valid. In addition to new customer information collection and ID authentication in accordance with regulatory requirements, those outlets were also required to collect follow-up information and timely review, update and supplement customer information through different channels and by different means. Continuous efforts were made to supplement and manage customer information so as to enhance the completeness ratio of customer information.



Jiangsu Branch launching a public education campaign on anti-money laundering issues



Employees of Fujian Branch participating in a walk campaign for raising public awareness of anti-money laundering issues



Committed to creating a people oriented culture, the Bank made an endeavor in areas such as staffing, democratic management, development of employees and humanistic care to protect lawful rights and interests of employees, promote comprehensive staff development and create a harmonious environment to facilitate mutual growth and development of employees and the Bank.

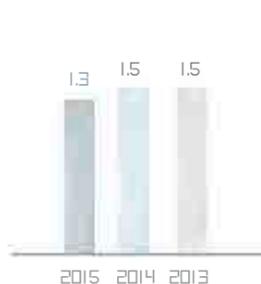
### Number of employees (Person)



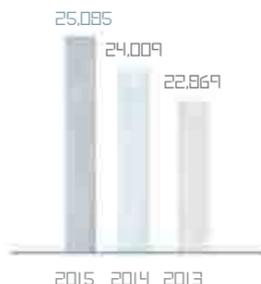
### Percentage of male and female employees(%)



### Number of new employees (10 Thousand Persons)



### Number of ethnic minority employees(Persons)



### Number of foreign employees(Persons)



Note: Data disclosed by the Group (including overseas staff and excluding temporary workers provided by a third-party staffing agency). Number of foreign employees at the end of 2013 is not counted.

## Staffing

During the reporting period, the Bank has made conscientious efforts to ensure full compliance with the Labor Contract Law and other relevant laws and regulations, establish and improve its employment and staffing policy and sign labor contracts to define the rights and obligations of the Bank and employees in writing, providing a legal basis for the protection of the interests of employees. Labor contracts or agreements between the Bank and local employees of overseas institutions of the Bank were signed in accordance with local laws and regulations. Continuous efforts have been made to improve the paid leave policy to effectively protect the rights of employees in accordance with the Regulations on Paid Annual Leave for Employees issued by the State Council.

The Bank has made conscientious efforts to ensure full and timely payment of wages in accordance with laws and regulations on employee compensation and benefits and established a mechanism to ensure that monthly after-tax earnings of regular employees will not be less than the local minimum wage. It has fully performed its obligations under the Social Insurance Law and the Housing Fund Management Ordinance and timely paid in full all payable social insurance and housing fund contributions for employees. Furthermore, to effectively meet the diverse needs of employees, enterprise annuity, supplementary healthcare insurance and other supplementary insurance mechanisms have been established and a multi-level pension and health care system is being gradually built up in accordance with relevant state policies.

## Democratic Management

During the reporting period, the Bank continued to give full play to the role of the workers' congress and the labor union in the protection of employees' legal rights and disclosed information of the Bank in accordance with relevant regulations.

### Workers' Congress

The Bank has further improved the workers' congress system and given full play to the important role of the workers' congress in decision making in business development and addressing major issues related to the interests of employees. During the reporting period, the Head Office of the Bank held a provisional workers' congress meeting, listened to the report presented by employee supervisors and elected new employee supervisors. All branches and institutions directly controlled by the Head Office completed the agenda of the 2015 annual workers' congress meeting.



Shaanxi Branch holding a workers' congress meeting



Hebei Branch holding a workers' congress meeting

### Labor Union

By the end of the reporting period, to safeguard the lawful rights of employees to participate in and organize labor unions, all institutions of the Bank have established a labor union and given full play to the role of labor unions in coordinating labor relations and protecting legitimate rights and interests of employees. Labor unions took employees' opinions very seriously. They actively participated in and promoted the development and implementation of regulations, policies and measures related to vital interests of employees. All relevant rules and regulations were adopted through a democratic process according to law with opinions and suggestions of employees solicited before adoption of such rules and regulations. Special attention was given to the protection of legitimate rights and interests of employees in relation to compensation and benefits, time off and leave, labor safety, vocational training and social insurance and welfare.

### Bank Information disclosure

To keep employees informed and accept their supervision, the Bank has timely disclosed its business decisions, development objectives, business performance, employee compensation and benefits, job competition and other matters related to vital interests of employees in accordance with the Regulations on Information Disclosure of ICBC.

### Case

To listen and learn about employees' demands, strengthen communication with them and improve staff engagement, Gansu Branch established a president hotline and replied every letter it received from staff members.



## Development of Employees

During the reporting period, the Bank continued to focus on staff development, provided employees with multi-channel career development paths, strengthened scientific performance management, attached great importance to training and actively promoted cultural diversity and integration.



Senior Executive Vice President & Board Secretary Hu Hao visiting Global Market Department of the Head Office to motivate employees



Shandong Branch organizing an open competition to select staff

## Performance management

Adhering to the principle of being scientific and efficient, the Bank has clearly defined and aligned roles and responsibilities, effectively allocated human resources, established a full-process performance management system and made active efforts to create a performance-oriented culture with high employee engagement. It has also established a work ability and performance based compensation mechanism with the value of jobs at its core, and used tools such as performance plans, performance communication, performance evaluation and performance application to instill a consciousness of performance and capability building among employees and promote mutual growth of individual employees capability and the Bank performance.

## Career development

- It launched different career design and ability building programs targeted at different positions, teams, abilities and ages of employees to provide a solid support for the growth of employees and help them make long-term career development plans according to corporate goals of the Bank and their personal interests.
- The Bank made continuous efforts to strengthen and improve the job management system, increase the breadth of career development of employees, establish a new career development model covering all job categories and enabling promotion & exchange and career development & promotion mechanisms to facilitate the growth of all types of employees, and provide a broad platform for employees to achieve their own development goals.



Zhejiang Branch organizing a staff skills competition

## Training and growth

The Bank has always attached great importance to staff training and been committed to improving the staff training system as well as certification system and providing career growth and development opportunities to all employees.

- The Bank launched professional training programs for ten types of specialists, adopted a credit system, the "face to face + Internet-based + practices" model, "combination of training and real world application" and other training models and mechanisms, and propelled the training of important specialists onto a systematic and continuous development path.

- The Bank implemented an all-inclusive credit system, established courses, credit standards and training & real world application combined mechanisms covering all levels and types of employees and further deepened the all-inclusive training and development path.
- The Bank launched a pilot program to certify specialists in credit business and offered training and certification for all front-office and back-office employees in positions related to credit business.
- The Bank strengthened examination management and examination venue construction, improved the quality of professional certification efforts, created a financial talent pool and strengthened professional core competencies.
- The Bank adopted the "learning + practice" training model and an evaluation mechanism that requires participants of every training program to be evaluated through examinations, and further implemented international talent cultivation, capacity building for branch managers and other key projects.
- The Bank made efforts to reduce political influence on trainers, encourage employees to read more, and develop case study materials, mobile learning platforms and other training resources and channels. Such efforts have significantly improved the professionalism, appropriateness and effectiveness of talent cultivation activities carried out by the Bank.

### Case sharing

Shanxi Branch exerted itself mightily to develop a multi-layer cultivation model covering provincial branch, tier-two branches and sub-branches. It organized demonstration training programs for young employees in management, customer services, sale, operation and technical positions and 378 young employees participated in such programs. Tier-two branches were required to establish a young employee training model tailored to their own needs on the basis of the demonstration training programs

## Inclusive culture

The Bank has made great efforts to ensure that employees' religious freedom is respected in workplace. Recruitment, position adjustment, remuneration, treatment, career development, employment separation management and other activities of the Bank strictly complied with relevant national laws and regulations. The Bank treated all employees equally without discrimination regardless of ethnic origin, gender, religious beliefs or cultural backgrounds and strived to create an environment where every employee could fully display his/her talents on an equal platform. Committed to promoting cultural exchange between employees of different nationalities, exchange activities were organized on a regular basis to encourage local employees of overseas institutions and employees of domestic institutions to learn from each other. Training programs related to services, products, management philosophy and Chinese culture were offered to foreign employees and global-wide employee recognition programs were regularly organized to improve cultural integration. By the end of the reporting period, the Bank employed 8,586 foreign employees, increasing by 18.6 percent.

During the reporting period, the Bank organized

# 52,000

training courses with

# 4.15

million participants

The average number of training days per trainee was

# 11.4

days



Xiamen Branch holding credit expert team training workshops



## Humanistic Care

During the reporting period, the Bank persistently paid great attention to employee health and security, innovated and improved the employee assistance mechanism, and promoted the wellness of female employees and retirees.

### Care for employees' mental and physical health

During the reporting period, the Bank offered health checks to staff members on a regular basis, organized various recreational and athletic activities, vigorously implemented the staff mental health promotion campaign, organized seminars and other activities designed to improve mental health of employees, and provision of psychological counseling services, promoted healthy lifestyles, further improved the physical fitness of employees and increased employees' enthusiasm towards work and life.

In order to improve security skills and ensure that both domestic and foreign employees have timely access to security risk warning information, the Bank opened on its internal news site a "Global Security Risk" column which includes the following four sub-columns: Security Risk Map, Real-Time Security Risk Warning, In-depth Security Risk Analysis and Security Guidelines, to offer real-time global security risk information and prevention strategies and provide local security information for employees traveling on business so that they would be better prepared.



Staff of Anhui Branch participating in a health check organized by the branch

Employees of Jilin Branch participating in a company-sponsored sports contest

Employees of the Bank's institutions in the UAE participating in the long-distance running

#### Case sharing

Ningbo Branch had face-to-face conversations with employees and learned that some outlets could get super busy during lunch hour and, as a result, their front office employees often did not have time to pick up lunch. To solve this problem, the branch launched a lunch delivery program which was designed to deliver meals straight to employees. The branch established a special team and gave full play to the role of the staff canteen which was required to procure and process food ingredients in a timely manner and deliver meals directly to employees on duty. Meals under this program were prepared in accordance with strict quality assurance procedures, and dishes and utensils were washed and sterilized thoroughly. Meanwhile, in terms of selection of food ingredients, the branch made strenuous efforts to deliver local flavor, adjusted the menu on regular intervals based on employee opinions and tried its best to provide front office employees with nutritious and delicious meals.

#### Case sharing

The average age of employees of Zhongshan Branch was 36 years old. Employees under 40 years of age accounted for 60% of all employees. Because young people are the main force that drives its business development, Zhongshan Branch made young employee wellness promotion its top priority and a series of actions, including group wedding, new entrant seminar, dormitory renovation and upgrading, new employee garden party and election of top ten outstanding new employees, were taken to this end.



Young employees of Zhongshan Sub-branch, Guangdong, participating in a company sponsored group wedding

### Initiatives to help employees in difficulty

During the reporting period, the Bank made continuous efforts to innovate and improve employee assistance mechanisms. In addition to two centralized assistance programs launched by the Head Office, the Bank also initiated pilot implementation of a special assistance program that offered small amounts of relief fund at frequent intervals to help employees who were struggling with problems caused by sudden critical illness, accidents or natural disasters. The program played an important role in helping employee solve unexpected, temporary and special problems.



Representatives of Ningxia Branch visiting employees in difficulty

#### Case sharing

In June 2015, 14 employees (including ten ethnic minority employees) became homeless due to floods, water logging and landslides unleashed in Yili, Xinjiang. Xinjiang Branch promptly expressed condolence and provided assistance to them and reported to the Head Office which allocated RMB200,000 in additional assistance. Employees affected by the disasters received cash assistance before the holiday of the ethnic minority group.

During the reporting period, the Head Office spent RMB for poverty relieving

**80** million

helped and expressed condolence to more than

**30,000** employees in difficulty

## Initiatives to promote the wellness of female employees

During the reporting period, committed to creating a favorable environment for pregnant and breastfeeding employees, the Bank provided lactation rooms tailored to local workplace conditions and needs of female employees, which received a strong and positive response from female employees. The Bank also paid great attention to the wellness of employees who are single mothers and established a one-on-one assistance platform to encourage model female employees and female managers of labor unions to provide long-term assistance to employees who were single mothers. Such efforts ensured the well-being of single parent female employees with respect to mental health, occupation, personal life and other aspects, and encouraged them to face illness and adversity bravely and confidently.



Supplies provided by Jiangxi Branch to pregnant employees and babies in the lactation room



One-on-one female employee assistance program launched by Henan Branch



Seminar held by the Data Center (Beijing) on scientific management of the image of women in the workplace



Female employees of Hebei Branch participating in a dumpling making contest organized by the branch



## Initiatives to promote the wellness of retirees

Each tier-one branch and directly-controlled branch and institute established a special team, which was made up by a sufficient number of personnel, to take charge of retiree wellness promotion endeavor. During the reporting period, about 160,000 retirees participated in health checks organized by the Bank. Representatives of the Bank visited about 160,000 retirees to demonstrate the Bank's concern for their well-being. 3,156 retirees above 90 years of age received cash assistance totaling RMB3.2 million from the Bank. The Bank organized recreational activities, including croquet, dance, fitness, chorus, painting, photography and billiards, through 1,623 retiree centers and 17 senior colleges run by the Bank to enrich the lives of retirees. Promote the transformation from material and treatment-based endowment to cultural and mental care for retirees.



### Case sharing

▶ To celebrate the Double Ninth Festival, Beijing Branch organized a seminar (Sunshine Retirement Seminar) and invited anti-Japanese veterans who played an active role in the community, warm-hearted citizens who spent a lot of time taking care of elderly living in their neighborhood or actively engaged in public welfare undertakings, teachers who had taught at senior colleges for many years, retired people's jurors who helped judges of district courts to rule correctly and other outstanding citizens to participate in the seminar. They shared their personal experience with the audience and some of them teared up on stage at emotional moments. True emotions spilled off the stage caused the audience to burst into rapturous applause. Inspired by personal stories of the guests, retirees who participated in the seminar also shared stories of what motivated them to lead a fulfilled, meaningful life, to continue personal growth, and to have a positive impact on those around them after retirement.





## *Participating in Social Undertakings, Developing Charity Spirits*

- 80 Fixed-point Poverty Alleviation*
- 82 Social Assistance*
- 83 Supporting Scientific Development and Education*
- 84 Volunteering*
- 86 Philanthropic Endeavors outside China*

Committed to creating social and economic value simultaneously, the Bank strived to not only create value for shareholders, customers and employees, but also create a corporate culture that attaches great importance to public welfare and develop ICBC into a brand known for its humanitarian efforts. During the reporting period, the Bank invested RMB55.75 million in public welfare.

## Fixed-point Poverty Alleviation

During the reporting period, the Bank launched various poverty alleviation projects in Nanjiang County, Tongjiang County, Jinyang County and Wanyuan City in Sichuan Province. It invested RMB11.6 million to support poverty reduction efforts in educational, health and other sectors, provided RMB500 million in loans to support economic and social development in designated poverty areas.

It invested RMB **11.6** million  
provided RMB **500** million in loans

## ICBC candlelight program

During the reporting period, to attract and retain teachers in countryside, the Bank donated RMB600,000 to reward 300 excellent teachers in countryside. By the end of the reporting period, 1,490 teachers have received cash reward under the program. The Bank also spent RMB800,000 on training programs organized by local education departments for teachers in rural areas. 110 teachers from Tongjiang, 130 teachers from Nanjiang, 130 teachers from Wanyuan and 30 teachers from Jinyang participated in the training programs. The per capita investment was RMB2,000.



The primary school young pioneers giving red flowers to outstanding rural

## ICBC student aid program

During the reporting period, the Bank offered RMB1.5 million cash assistance to 300 outstanding college freshmen from poor families, to ease their tuition burden. So far, the Bank has offered cash assistance to more than 2,040 outstanding freshmen to help them achieve the dream of obtaining college education.



Group photo for 2015 ICBC student aid program

## ICBC campus building efforts

During the reporting period, the Bank donated a combined RMB5.4 million to fund campus construction, including a 1,200 square meters dormitory building on the campus of Guangna Middle School (Tongjiang County), a 1,050 square meters dormitory building of Liangshui Hope Primary School (Nanjiang County) and a 1,200 square meters complex building on the campus of Tiekuang Middle School (Wanyuan City). It donated a combined RMB900,000 to build a synthetic playground for each of the following schools: Bataixiang Central School (Wangyuan City), Shitang Middle School (Wanyuan City), Liangshui Hope Primary School (Nanjiang County).



The sunshine dormitory donated by the Bank ①



The sunshine dormitory donated by the Bank ②

## Funding the construction of a bridge

The Bank donated RMB200,000 to build a bridge in Chenjiaba Village, Chenhe Township, Tongjiang County, so that more than 100 primary school students and teachers in the village could cross river safely. The bridge also increased connectivity of more than 1,500 villagers in three villages and six village communes with the outside world.

## ICBC farmer aid program

The Bank donated RMB1 million to buy 2,000 breeder pigs for 1,000 poor families, accounts of which were set up by the government, in four villages in Tongjiang County and one village in Nanjiang Country, with RMB200,000 donation for each village. It also exerted itself to find relevant companies to provide feed and breeding technologies and repurchase pigs. The income per household is expected to increase by about RMB2,000.

## Poverty reduction through provision of financial services

In addition to donations, the Bank offered loans and financial services to support poverty reduction efforts and promote economic development in poor areas. During the reporting period, such loans made by the Bank amounted to RMB500 million. The Bank also helped local companies get listed and introduced securities companies, accountant firms, law firms and other intermediaries.

### Case sharing

Sichuan Branch launched the One-to-One Student Assistance Program to encourage employees to help more than 1,000 outstanding students from impoverished families. The branch donated RMB1.6 million during the reporting period.



Employees of Sichuan Branch visiting the home of students in need

## Social Assistance

During the reporting period, the Bank made great efforts to engage employees from different levels in various social assistance programs and encourage them to help vulnerable groups.

### Lifeline Express – free cataract surgeries for poor people

During the reporting period, the Bank donated RMB3 million to offer free cataract surgeries to 1,550 poor patients in Dingxi City, Gansu Province. So far, the Bank has donated RMB18.6 million to sponsor six train-based eye care service stations, donated one ophthalmic microsurgery center and one cataract treatment center in 7 times, and brought light to more than 8,000 impoverished cataract patients. In addition to direct funding, the Bank also opened a free “Lifeline Express” online donation platform.

the Bank donated RMB

**3** million to offer free cataract surgeries

brought light to more than

**8,000** impoverished cataract patients

### Provision of financial services to support disaster relief operations after Tianjin explosions

After Tianjin was rocked by explosions on August 12, the Bank launched a disaster response program which provided that the term of loans extended to corporate customers which could not conduct business as usual due to the disaster may be adjusted properly according to the actual situation. The program also reduced interests on loans or exempted customers’ interest payment obligation depending on the severity of damage suffered by customers. The Bank also adjusted loan terms and repayment methods of personal loans extended to affected customers based on the actual situation, provided the fast approval channel for special funds established by local governments for the post-disaster repurchase and renovation of damaged houses, exempted the custody charges, assisted in the timely establishment of such funds and provide efficient custody services.

### Donation for earthquake-stricken areas in Tibet

An 8.1-magnitude quake shook Nepal and affected the border region in Tibet, China. To assist with disaster relief and post-disaster reconstruction, the Bank donated RMB5 million to the government of the Tibet Autonomous Region through the National Red Cross.

### Winter clothing donation program



The Software Development Center launching a winter clothing donation program

During the reporting period, the Software Development Center of ICBC collected and donated over 1,200 winter clothing items to Hangzhou-based non-profit organizations which distributed these items to villagers in mountainous areas.

donated over winter clothing

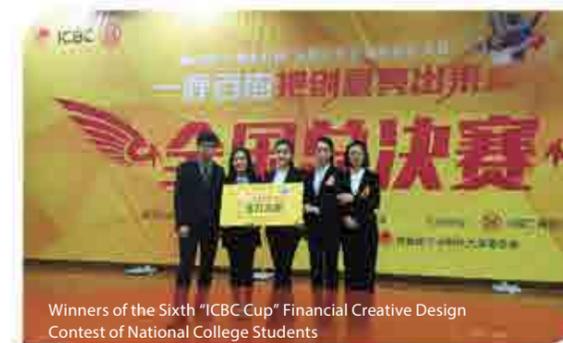
**1,200** pieces

## Supporting Scientific Development and Education

During the reporting period, the Bank made continuous efforts to support both college education and universal, community-based literacy programs.

### The Sixth “ICBC Cup” financial creative design contest of national college students

The Bank entrusted designated key universities and colleges to promote this competition which provided a platform to promote financial literacy as well as for college students to display their talent and experience innovative products. Final-round participants were offered jobs of the Bank. The competition attracted over 80 thousand participants from about one thousand colleges and universities in more than 30 regions nationwide. The competition became a bank-university collaboration model, which was widely accepted by students and teachers, for cultivation of innovative talents.



Winners of the Sixth “ICBC Cup” Financial Creative Design Contest of National College Students

### Optimizing student loan services

During the reporting period, the Bank extended the maximum period and grace period of student loans and simplified lending procedures. By the end of the reporting period, 34 branches of the Bank offer student loans. They have offered a combined RMB709 million student loans, of which the state subsidized student loan balance is RMB5.59 million, the balance of local subsidized student loans is RMB327 million and the balance of commercial student loans is RMB373 million.

the balance of local subsidized student loans is

**327** million

the balance of commercial student loans is RMB

**373** million

### Funding China Legal Aid Foundation

During the reporting period, the Bank contributed RMB1.6 million to China Legal Aid Foundation to support the “1 + 1” Legal Aid Volunteer Program. The program sent out 108 volunteer lawyers, 64 students and grassroots-level legal service volunteers, with services reaching 108 counties (districts). Volunteers actively provided legal aid and legal advice, promoted legal literacy, trained local legal talents and served as legal advisers to the government in service areas, widely praised by local people.

the Bank contributed RMB to China Legal Aid Foundation

**1.6** million

with services reaching

**108** counties

## | Student aid

During the reporting period, Anhui Branch and the International Settlement Documents Center (Hefei) jointly donated RMB50,000 to provide tailored school uniforms to every student at Taoling Hope Primary School in Jinzhai County, school bags and supplies to more than 40 preschoolers, and cash rewards to outstanding students and cash assistance to poor students in the school.



Anhui Branch visited orphan and disabled children in welfare house



Dalian Branch sending stationeries to children in a charity house

## | Volunteering

During the reporting period, the Bank continued to encourage employees to actively participate in all sorts of volunteering activities, so as to cultivate charity spirits and group values within the Bank.

## | Youth volunteer activities

The Bank made active efforts to organize youth volunteer activities such as blood donation, caring for children of migrant workers and environmental conservation actions. During the reporting period, the Bank carried out 623 youth volunteer activities, with up to 33,275 youth volunteer person times, benefiting 191,439 person times.

Benefited **190,000** person times  
Volunteered **25,000** cumulative hours



Young volunteers of The Software Development Center making blood donation

## | "Micro Love - Charitable Donation" online goodwill store

The Bank opened an online goodwill store on ICBC Mall, which was the first online charity store in China and encouraged the public, including employees of the Bank, to make donations to philanthropic causes through this online platform. The Bank has launched Project Hope Happy Art Classroom and Love Your Eyes projects, raised more than RMB700 thousand, and donated nine Project Hope Happy Art Classrooms. The Bank has carried out the Love Your Eyes project in Tibet and Qinghai, provided free eyesight diagnosis services to more than 6,000 children from poor families and donated 2,300 children eyesight protection packages. The Love Your Eyes project won Gold Award of the second Chinese Youth Volunteer Service Project Competition.



Love Your Eyes - children eyesight protection packages



Project Hope Happy Art Classroom



Free eyesight diagnose

## | Supporting Xinjiang Summer Camp

This summer camp was held in Guangzhou. 50 teachers and students from Changji, Xinjiang visited Zhongshan Memorial Hall, Whampoa Military Academy, Guangdong Museum, Guangdong Science Center and other places and learned a lot about history and science.



Students from Changji, Xinjiang visiting Changlong Ocean World in Zhuhai City

## Philanthropic Endeavors outside China

During the reporting period, overseas branches of the Bank have been actively searching for a sustainable development model that is tailored to their economic and social responsibilities and integrates the “going global” strategy and localization goals.

ICBC (Asia) in Hong Kong, actively participated in the “Bank and You” social responsibility campaign organized by Hong Kong Association of Banks. Activities under this campaign included Youth Financial Education Program, “Use of ATMs” Workshop and other actions designed to share practical financial knowledge with and promote correct financial attitude among over 1,500 students in Hong Kong and encourage young people to actively plan for the future.



Providing career counseling to students of the University of Macau

ICBC Macau participated in Enterprise Experience Program of the University of Macau and offered career counseling to students of the university. They also promoted corporate values and management philosophies of the Bank among local students.

In their efforts to promote the value of life, the importance of protecting rare animals and the nature and other public welfare philosophies, Singapore Branch adopted cotton-top tamarins, which were rare animals, at the Singapore Zoo.

ICBC Malaysia joined hands with a local blood bank to launch the “Donating One Pint Blood to Save Three Lives” blood donation event.

Phnom Penh branch sponsored the First Meili Chinese Speech Contest co-organized by Asia Europe University and the Confucius Institute to encourage local students to learn Chinese and have a better understanding of Chinese culture.

Employees of the Bank’s institutions in the UAE participated in the “Clean-up in UAE” event during the National Day of the UAE, under the name of “ICBC Team”.

The First Meili Chinese Speech Contest co-organized by Cambodia branch

Employees of the Bank's institutions in the UAE participating in the “Clean-up in UAE” event

Singapore Branch adopting cotton-top tamarins at Singapore Zoo

Mumbai Branch in India contributed INR240,000 to Prime Minister’s National Relief Fund (PMNRF) established by the Government of India to help disaster victims and support reconstruction efforts after floods, hurricanes, earthquakes and other natural disasters, and donated INR1 million to the well-known international charity Oxfam India to support employment skill training programs for women in rural areas.

Institutions of the Bank in US actively participated in various donation events. By the end of the reporting period, they participated in 21 donation projects and donated USD29,450 in total, increasing 18 percent over the previous year.

In 2015, on the occasion of the 40th anniversary of EU-China relations, Brussels Branch offered funding to two European photographers who photographed daily activities of Chinese in Beijing and Chengdu and published a China-themed photo album, An Art of Living and Aging Differently, which presented a real China to European readers from a unique perspective.

### Institutions with donations by branches of the Bank in US

Chinatown Community Development Center

Chinatown Manpower Project

Chinatown Community Development Center

Chinatown Service Center

Chinese-American Planning Council

Scout Council

Chinese Consolidated Women’s Association

Golden Gate Women Apartments

Los Angeles Regional Food Bank

Asian Advisory Committee



Chief Risk Officer Wei Guoxiong attending the 2015 China Summit on Caring for Climate organized by the United Nations Global Compact

ICBC Argentina actively engaged in food donation programs launched by the local Food Bank Foundation and other public welfare projects. During the past three years, Chinese and foreign employees of the Bank in Argentina donated nearly ten thousand kilograms of food, nearly ten thousand winter clothing items and over two thousand school supplies to local vulnerable groups.



Employees of ICBC Argentina participating in activities organized by the local Food Bank Foundation

# Outlook

2016 is the first year of the 13th Five-Year Plan and a key year for comprehensively deepening the reform. The world economy will remain in a period of profound adjustment, with growth of developed economies continuing to diverge and that of emerging economies coming under pressure. Chinese economy in the New Normal will maintain a general uptrend with occasional fluctuations. A series of reform measures, including structural reform on the supply side, are carried out in an orderly manner, and opening-up continues to shift toward proactive participation and comprehensive layout. For the Chinese banking industry, profound changes in domestic and foreign markets and their impacts upon each other not only hold a major opportunity for the banks to enhance their cross-border and cross-market development level, but also indicate a number of challenges such as fiercer competition from inside and outside the industry, broader range of risk management, and more difficult assets and liabilities operation. Therefore, banks need to take active steps to search for a more scientific path of sustainable development.

In 2016, the Bank will more proactively grasp the new periodic characteristics in bank-wide operation and development in the New Normal, strive for progress through stability, and earnestly practice its responsibilities as a corporate citizen. The Bank will give stronger financial support in fostering new driving force and reforming and upgrading traditional ones, inject vitality into the real economy at source, and promote inclusive finance and coordinated development among different regions. In addition, the Bank will pay persistent attention to customer experience and improve service channels and level to meet the increasingly diversified and internationalized financial needs of consumers. The Bank will focus on green development and implement the concept of energy conservation and emission and carbon reduction in the whole process of financial service, operation and management. The Bank will also adhere to integrity and self-discipline, combine its destiny with that of the employees, create a charity brand with strong influence, and work with all stakeholders to create a harmonious and beautiful future.

 <b>Value Creator</b>	<ul style="list-style-type: none"> <li>Strengthen financial services to key projects of the "three supporting belts" and "four segments"</li> <li>Provide stronger financial support for strategic emerging industries such as high-end equipment and intelligent manufacturing, new-type modernization, modern agriculture, eco-environmental governance, and cultural tourism</li> <li>Enhance financial services for small and micro enterprises, agriculture, countryside and farmers, personal credit and ethnic minority areas</li> </ul>
 <b>Brand Builder</b>	<ul style="list-style-type: none"> <li>Pay closer attention to customer experience, optimize the processes, and continuously improve service quality</li> <li>Intensify product innovation, give full play to channel advantages such as e-ICBC, and promote and popularize modern financial knowledge</li> <li>Soundly promote internationalization and diversification strategies, proactively take global responsibilities, and enhance global financial service capability</li> </ul>
 <b>Green Bank</b>	<ul style="list-style-type: none"> <li>Implement green credit policies and intensify financial support for green manufacturing and economy</li> <li>Keep improving the electronic trading channel, reinforce advantages in "Three Platforms and One Center", and accelerate the integration of mobile connectivity, big data technology and financial service</li> <li>Promote green operation, encourage low-carbon life among employees, and carry out green charity work</li> </ul>
 <b>Creditworthy Bank</b>	<ul style="list-style-type: none"> <li>Earnestly protect consumer rights and interests by implementing it throughout the financial service process</li> <li>Strengthen self-discipline and compliance management and provide clean services</li> <li>Earnestly fulfill the anti-money-laundering and anti-fraud obligation, and improve the capability of risk monitoring, assessment, warning and disposal</li> </ul>
 <b>Harmonious Bank</b>	<ul style="list-style-type: none"> <li>Give full play to organizations such as workers' congress, labor union and women's federation, and improve channels through which employees can participate in business operation in a democratic way</li> <li>Pay attention to employees' growth and cultural needs, broaden the space for their development, and reinforce diversified training and integration</li> <li>Continue to improve the system of helping employees in difficulty, and give more care to female employees, ethnic minority employees and retirees</li> </ul>
 <b>Charity Bank</b>	<ul style="list-style-type: none"> <li>Implement accurate poverty alleviation and poverty alleviation through green and ecological development and financial services to make such efforts more effective</li> <li>Step up the building of volunteer service mechanism, and carry out various volunteer activities</li> <li>Continue to support charity activities in education, culture, sports and other sectors and merge into communities more deeply</li> </ul>

# Independent Limited Assurance Report

## To the Board of Directors of Industrial and Commercial Bank of China Limited

We were engaged by the Board of Directors of Industrial and Commercial Bank of China Limited ("ICBC") to provide limited assurance on the 2015 Social Responsibility Report of ICBC for the year ended 31 December 2015 ("the SR Report").

### Responsibilities of the Board of Directors

The Board of Directors of ICBC is solely responsible for the preparation and presentation of the 2015 SR Report, including the information and assertions contained within it, in accordance with the Global Reporting Initiative ("GRI")'s Sustainability Reporting Guidelines (G4), the Stock Exchange of Hong Kong ("SEHK")'s Guidelines for Environmental, Social and Governance Reporting, and disclosure recommendations of the following guidelines issued by the Shanghai Stock Exchange:

- Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities and issuance of 'Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange'
- Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange
- Preparation and review of internal control report and social responsibility report (collectively known as the "SSE Guidelines").

The Board of Directors is also responsible for determining ICBC's objectives in respect of social responsibility performance and reporting, including identification of stakeholders and material issues that are relevant to these stakeholders; for establishing and maintaining appropriate performance management and internal control systems from which the reported performance information is derived; and for maintaining adequate records.

### Responsibilities of KPMG

Our responsibility is to carry out a limited assurance engagement and to express a conclusion based on the work performed. We conducted our work in accordance with international standard on Assurance Engagements 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board.

That standard requires that we comply with the ethical requirements, including independence requirements of the IFAC (International Federation of Accountants) Code of Ethics for Professional Accountants, and plan and perform the engagement to obtain limited assurance about whether the SR Report, in the form and context in which it appears taken as a whole, is free from material misstatement, in so far as the information contained in the SR Report is not inconsistent with information made available to us at ICBC's Head Office.

Our independent limited assurance report is made solely to ICBC in accordance with the terms of our engagement. Our work has been undertaken so that we might state to the Board of Directors of ICBC those matters we have been engaged to state in this independent limited assurance report and for no other purpose. We do not accept or assume responsibility to anyone other than ICBC for our work, for this independent limited assurance report, or for the conclusions we have reached.

### Summary of work performed

A limited assurance engagement on a SR report consists of making inquiries, primarily of persons responsible for the preparation of information presented in the SR report, and applying analytical and other evidence gathering procedures, as appropriate. Our procedures included:

- Inquiries of management to gain an understanding of ICBC's processes for determining the material issues for ICBC's key stakeholders;
- Interviews with management and relevant staff at group level and selected business unit level concerning sustainability strategy and policies for material issues, and the implementation of these across the business;
- Interviews with relevant staff at corporate and business unit level responsible for providing the information in the SR Report;
- A media analysis and an internet search for references to ICBC during the reporting period;
- Inquiries about the design and implementation of the systems and methods used to collect and process the information reported, including the aggregation of data into information as presented in the SR Report;
- Visits to sites of Ningbo Branch, Tianjin Branch, ICBC Financial Leasing Co., Ltd., ICBC-AXA ASSURANCE CO., LTD., ICBC Tokyo Branch and ICBC New York Branch, selected on the basis of a risk analysis including the consideration of both quantitative and qualitative criteria;
- Comparing the information presented in the SR Report to corresponding information in the relevant underlying sources to determine whether key information contained in such underlying sources has been included in the SR Report;
- Reconcile key financial data and figures with the audited financial statements;
- Reading the information presented in the SR Report to determine whether it is in line with our overall knowledge of, and experience with, the sustainability performance of ICBC.

Where the SR report has included information or year-on-year comparisons of information not contained in previous reports, we have examined for 2015, but have not examined the information for previous years.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore, a lower level of assurance is provided. In addition, our work was not undertaken for the purpose of opining on the effectiveness of ICBC's systems and procedures.

### Conclusions

Based on the procedures performed, as described above, nothing has come to our attention that causes us to believe that the SR Report of ICBC for the year ended 31 December 2015 is not presented fairly, in all material respects, in accordance with the GRI's Sustainability Reporting Guidelines (G4), the disclosure recommendations of the SSE Guidelines and SEHK's Guidelines.

KPMG Huazhen LLP  
Beijing  
30 March 2016

## GRI 4.0 Index

No.	Contents	Pages
<b>Strategy and analysis</b>		
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	P3, P5
G4-2	Provide a description of key impacts, risks, and opportunities.	P88
<b>Organizational profile</b>		
G4-3	Report the name of the organization.	P7
G4-4	Report the primary brands, products, and services.	P7
G4-5	Report the location of the organization's headquarters.	back page
G4-6	Report the 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.	P7
G4-7	Report the nature of ownership and legal form.	P7
G4-8	Report the markets served.	P7
G4-9	Report the scale of the organization.	P20
G4-10	Report the total number of employees by employment contract and gender.	P21
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	P19, P21
G4-12	Describe the organization's supply chain.	P67
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	P7, P8
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	P52
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	P25
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization participates in.	P25
<b>Identified material aspects and boundaries</b>		
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.	p9
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.	back page
G4-19	List all the material Aspects identified in the process for defining report content.	P27
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	P27
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	P27
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	P20, P21
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	P20, P21
<b>Stakeholder engagement</b>		
G4-24	Provide a list of stakeholder groups engaged by the organization.	P26
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	P27

No.	Contents	Pages
<b>Stakeholder engagement</b>		
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.	P27
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 raised each of the key topics and concerns.	P27
<b>Report profile</b>		
G4-28	Reporting period for information provided.	back page
G4-29	Date of most recent previous report.	back page
G4-30	Reporting cycle.	back page
G4-31	Provide the contact point for questions regarding the report or its contents.	back page
G4-32	Report the 'in accordance' option the organization has chosen, the GRI Content Index for the chosen option, and the reference to the External Assurance Report, if the report has been externally assured.	P89-92
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	P89
<b>Governance</b>		
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	P9
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.	P25
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.	P25
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.	P25
G4-38	Report the composition of the highest governance body and its committees.	P9
G4-39	Report whether the Chair of the highest governance body is also an executive officer.	Please Refer to Chapter 10. of 2015 Annual Report (H Share)
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.	P25
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	P24, P25
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.	P25
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.	P25
G4-49	Report the process for communicating critical concerns to the highest governance body.	P25
<b>Ethics and integrity</b>		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	P7, P8
<b>Economy</b>		
DMA	Economy	P52-54
G4-EC1	Report the direct economic value generated and distributed.	P20
G4-EC2	Report risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure.	P52-54
G4-EC7	Report the extent of development of significant infrastructure investments and services supported.	P80-87

## Table of Social Responsibility Performance Contrast with the Ten UNGC Principles

No.	Contents	Pages
<b>Environment</b>		
DMA	Energy	P57-59
G4-EN1	Report the total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting period.	P21
G4-EN3	Report total fuel consumption from non-renewable sources in joules or multiples, including fuel types used.	P21
G4-EN6	Report the amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives.	P58, P59
G4-EN8	Report the total volume of water withdrawn from the following sources.	P21
<b>Employment</b>		
DMA	Labor practice	P70-77
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	P70
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	P73
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	P73
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	P73
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	P70
<b>Society</b>		
DMA	Anti-corruption	P65, P93
G4-SO4	Communication and training on anti-corruption policies and procedures.	P65, P93
G4-SO5	Confirmed incidents of corruption and actions taken.	P65
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DMA	Product and service labeling	P40-42, P62-63
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<b>Financial Services Sector Supplement</b>		
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FS14	Initiatives to improve access to financial services for disadvantaged people.	P40, P41, P82
<b>Product responsibility</b>		
FS15	Policies for the fair design and sale of financial products and services.	P62
FS16	Initiatives to enhance financial literacy by type of beneficiary.	P63
<b>Product portfolio</b>		
FS1	Policies with specific environmental and social components applied to business lines.	P52-56
FS2	Procedures for assessing and screening environmental and social risks in business lines.	P52-56
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	P52-56
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	P57-59
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	P25-26
FS6	Percentage of the portfolio for business lines by specific region, size and by sector.	Please Refer to Chapter 7.4.2 & 7.3.1 of 2015 Annual Report (H Share)
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	P31-37
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	P52-56

UNGC Principle	CSR Performance in 2015
1 <b>Businesses should support and respect the protection of internationally proclaimed human rights.</b>	The Bank valued people, strictly observed laws, regulations and ordinances of China and other countries where it operated, entered into employment contracts with all of its employees, fully paid employer's social security and housing provident fund contributions for its employees, improved the system of employee involvement in corporate management and effectively protected the rights and interests of employees.
2 <b>Make sure that they are not complicit in human rights abuses.</b>	The Bank abided by international conventions or practices signed or recognized by China, including the Universal Declaration of Human Rights.
3 <b>Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining</b>	The Bank improved the system of employee representatives' meeting to listen to all employees' voices and protect their right to know, participate and supervise. All branches and subsidiaries of the Bank have their own trade unions and all employees were members of trade unions.
4 <b>The elimination of all forms of forced and compulsory labor</b>	The Bank signed employment contracts with its employees in compliance with the Law of the People's Republic of China on Employment Contracts and other relevant laws and regulations. It also fully protected employees' rights to rest and take leaves and eliminated all forms of forced and compulsory labor through an efficient and orderly working mechanism and optimized labor composition.
5 <b>The effective abolition of child labor</b>	The Bank strictly prohibited child labor.
6 <b>The elimination of discrimination in respect of employment and occupation</b>	The Bank respected employees' religious freedom and individuality and eliminated any discrimination on the basis of race, gender, national origin, culture, age and others. The Bank also treated all employees fairly and impartially throughout recruitment, job transfer, compensation, career development and separation management.
7 <b>Businesses should support a precautionary approach to environmental challenge</b>	In accordance with the Green Credit Guideline, the Bank actively responded to climate changes by willingly assuming responsibility for international environment, establishing a sound mechanism for comprehensive management of environmental protection and using the financial lever to help get rid of dependence on traditional development mode and promoting economic restructuring.
8 <b>Businesses should undertake initiatives to promote greater environmental responsibility</b>	The Bank improved its green credit policies and procedures, established an accountability mechanism for green credit and strengthened credit risk management of enterprises with outdated production capacity and heavy metal pollution. The Bank implemented the "one-ballot veto" rule for lending to root out the causes of environmental pollution and fully supported the eco-friendliness drive.
9 <b>Businesses should encourage the development and spread of environmentally friendly technologies</b>	The Bank gave priority to green credit projects including new energy, energy conservation and reuse of resources. The Bank also intensified its efforts in innovating green credit products related to carbon emission and energy conservation. As at the end of the reporting period, the loan balance to the green economy sector totaled up to RMB 702.843 billion The Bank also promoted paperless, energy-efficient E-banking leveraging on its leading technological strengths, with the E-banking transactions accounting for 90.2%.
10 <b>Businesses should work against corruption in all forms, including extortion and bribery</b>	In accordance with the guideline of "combating corruption in an integrated way, addressing both its symptoms and root causes, and combining punishment with prevention while focusing on the latter", the Bank pressed forward with anti-corruption work focused on improving the corruption control and prevention system.

## Feedback Form

Thank you for reading the 2015 Corporate Social Responsibility Report of Industrial and Commercial Bank of China Limited. ICBC has published Corporate Social Responsibility Reports for consecutive nine years. In order to better satisfy your need, provide more valuable information for you and all relevant stakeholders, improve our performance of corporate social responsibility and enhance our ability to fulfill our social responsibility, we sincerely hope that you would provide your valuable opinions and feedback regarding this report to us via the following means:

Fax: (8610) 66108522

E-mail: csr@icbc.com.cn

Address: No. 55 Fuxingmennei Avenue, Xicheng District, Beijing, PRC

Corporate Strategy and Investor Relations Department

Post code: 100140

1. What is your overall evaluation for the report?

Very good  Good  General  Poor

2. What is your evaluation for ICBC's performance of its social responsibility on the economic level?

Very good  Good  General  Poor

3. What is your evaluation for ICBC's performance of its social responsibility on the environmental level?

Very good  Good  General  Poor

4. What is your evaluation for ICBC's performance of its social responsibility on the social level?

Very good  Good  General  Poor

5. Do you think the report can truly represent the influence on economy, environment and society of the social responsibility practice of ICBC?

Yes  So so  No

6. What do you think of the clarity, correctness and completeness of the information, data and statistics in the report?

Very good  Good  General  Poor

7. Is this report reader-friendly from your perspective in terms of its contents, structure and formatting?

Very good  Good  General  Poor

8. Which of the following stakeholder do you belong to?

Government  Regulator  Shareholder and Investor  Client

Supplier and Partner  Employee  Community public  Others

9. What are your opinions and suggestions on corporate social responsibility of ICBC and this report?

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Note: Please add "√" in the corresponding "".

## Introduction

### Scope of the Report

Organizational scope of the Report: This Report is primarily about Industrial and Commercial Bank of China Limited, covering the whole group.

**Reporting period:** 1 January 2015 – 31 December 2015.

Some content exceeded this scope.

**Reporting cycle:** Annual.

### Preparation Principle of the Report

This Report is prepared with reference to the "Sustainable Development Reporting Guidelines" of Global Reporting Initiative and the Financial Services Sector Supplemental Guidelines, the Ten United Nations Global Compact (UNGC) Principle and the ISO26000 "Social Responsibility Guideline (2010)" and the Environmental, Social and Governance Reporting Guide of The Stock Exchange of Hong Kong Limited and meets the requirements set out in the "Opinions concerning Enhancing the Social Responsibility of Banking and Financial Institutions" issued by China Banking Regulatory Commission, the "Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions" released by China Banking Association, the "Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies" promulgated by the Shanghai Stock Exchange, the Guideline for the Preparation of the "Report on Performance of Corporate Social Responsibility" and relevant opinions.

### Explanations for Report Data

Financial data of the report are from the 2015 financial statements prepared pursuant to International Financial Reporting Standards, which have been independently audited by KPMG Huazhen (Special General Partnership). Other data are mainly of the year 2015 and sourced from internal systems and statistics of branches of the Bank. The units in this report, unless otherwise specified, are denominated in RMB.

### Assurance Approach of the Report

The Board of Directors of Industrial and Commercial Bank of China Limited and all directors undertake that the information in this report contains no false record, misleading statement or material omission, and assume individual and joint and several liabilities to the authenticity, accuracy and completeness of the information in this report. Meantime, KPMG Huazhen (Special General Partnership) has carried out the independent third-party assurance of this report. Please see the Appendices for assurance basis, scope and method of work and assurance result.

### Release and Interpretation of the Report

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

### Contact

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