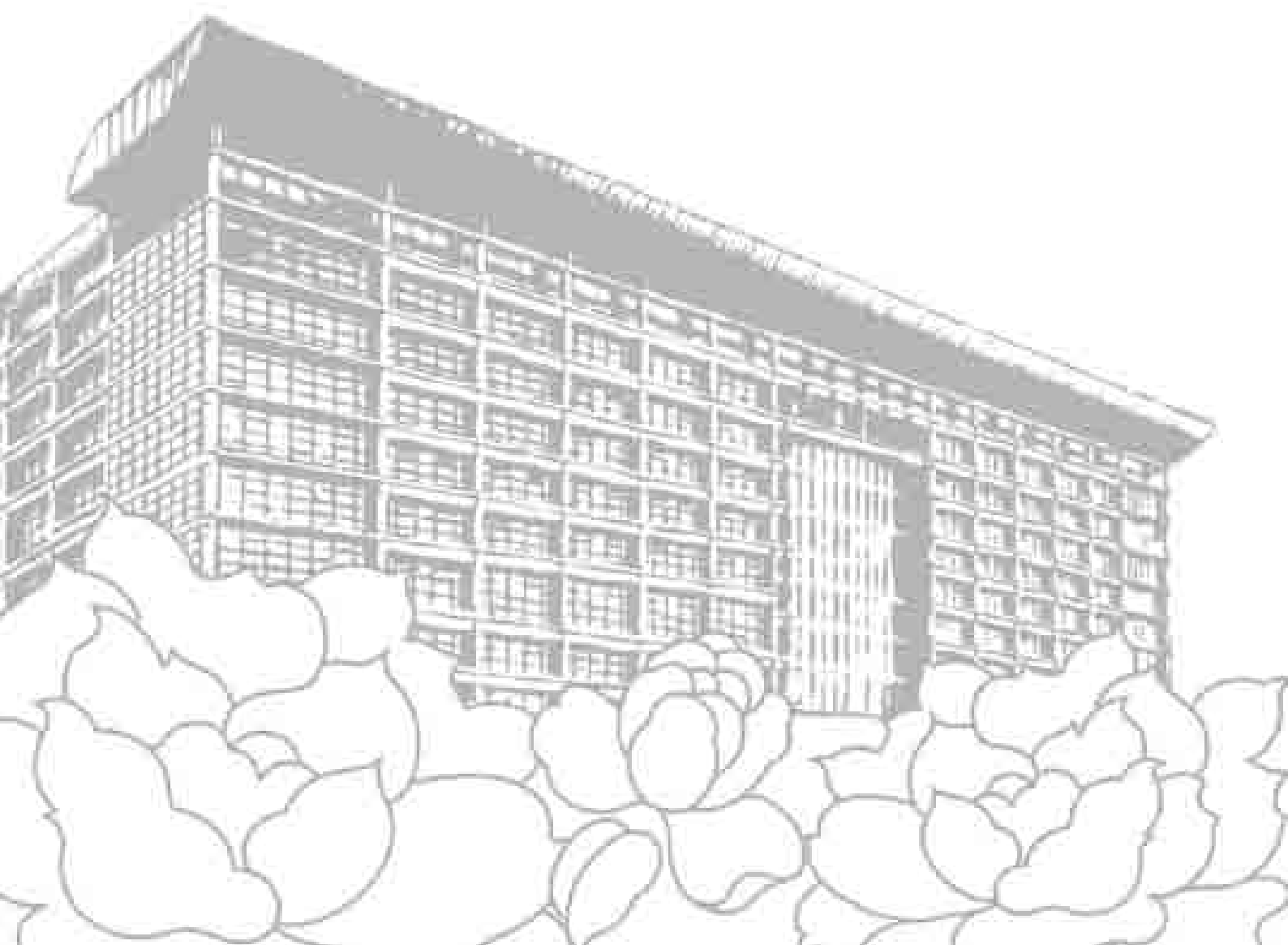


中国工商银行股份有限公司

CSR2010 社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT/2010



报告说明 Introduction

（一）报告范围

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

报告的时间范围：2010 年 1 月 1 日至 2010 年 12 月 31 日。

报告的发布周期：本报告为年度报告。

（二）报告编制原则

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

（三）报告数据说明

报告中的财务数据摘自 2010 年度按国际财务报告准则编制的财务报表，该财务报表经安永华明会计师事务所独立审计。其他数据以 2010 年为主，部分包括以前年度数据。本报告中所涉及货币金额以人民币作为计量币种，特别说明的除外。

（四）报告保证方式

本公司董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。同时，安永华明会计师事务所按照《国际鉴证业务第 3000 号：历史财务信息审计或审阅以外的鉴证业务》对本报告进行了独立第三方鉴证。

（五）报告发布形式

报告以印刷版和网络在线版两种形式发布。网络在线版可在本公司网站查阅（网址：www.icbc.com.cn，www.icbc-ltd.com）。本报告以中英文两种文字出版，在对两种文本的理解上发生歧义时，请以中文文本为准。

i. Scope of the Report

Organizational scope of the Report: This Report is primarily about Industrial and Commercial Bank of China Limited, covering domestic tier-one branches, branches directly controlled by the Head Office, colleges directly controlled by the Head office, institutions directly controlled by the Head Office, and overseas institutions. Reporting period: January 1, 2010 – December 31, 2010 Reporting cycle: Annual.

ii. Preparation Principle of the Report

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

iii. Data in the Report

Financial data in the Report are from the 2010 financial statements which were prepared in accordance with the International Financial Reporting Standards and audited by Ernst & Young; other data are primarily in relation to year 2010, while others are related to previous years. Unless otherwise stated, financial and other data in the Report are in RMB.

iv. Assurance Approach of the Report

The Board of Directors and all the directors of the Bank undertake that the 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. Meanwhile, Ernst & Young is engaged to assure the Report in accordance with "ISAE 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information" and provide an independent assurance report.

v. Release and Interpretation of the Report

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

（六）联系方式

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董事长致辞



董事长 姜建清

Chairman of the Board of Directors Jiang Jianqing

风雨兼程，天道酬勤。2010 年，面对新世纪以来极为复杂的外部环境和严峻挑战，中国工商银行与时代使命同行，自觉将社会责任融入到企业的战略、经营管理活动中，进一步克服了国际金融危机的影响，在发展的道路上和履行社会责任的征途中迈出了坚实步伐，开创了建设国际一流现代金融企业的新局面。

服务经济发展，创造卓越价值。中国工商银行始终坚持商业银行经营原则与支持经济发展的统一，自觉服从于全国经济发展的大局。2010 年，我们优先支持国家重点在建、续建项目，注重以信贷结构的优化来推动经济结构的战略性调整 and 经济发展方式的转变，加快推进中小企业金融业务发展，全力贯彻国家扩大内需政策导向，促进区域经济的协调快速发展。我们把积极应对复杂多变的外部环境，创造卓越价值作为贯彻科学发展观的最好实践，持续保持了全球市值、盈利、客户存款第一的上市银行地位。

倡导低碳金融，铺就绿色之路。中国工商银行始终把保护环境，促进人与自然的和谐发展作为肩负的重要使命，作低碳理念的“践行者”和低碳金融服务的“创新者”。2010 年，我们通过合理有效配置信贷资源，加大对循环经济、节能减排等绿色经济的支持力度，严格控制对高污染、高能耗和高排放行业的信贷投放，有力支持了国家“十一五”节能减排目标的实现。加大电子银行宣传推广使用，减少碳足迹，十年磨一剑，电子银行业务占比已接近 60%，成为交易型业务的主渠道。持续加强对员工的节能环保教育，推行无纸化办公和“绿色照明”，强化与环保公益组织间交流合作，宣扬环保知识，努力提高全社会的环保意识。先后荣获“最佳绿色银行创新奖”、“低碳新锐银行”、“中国低碳先锋银行”等奖项。

致力公益事业，凝聚和谐力量。中国工商银行始终将企业与社会的共同发展铭记于心，实践于行，积极回馈社会，服务社会。2010 年，我们积极扶助青海玉树和甘肃舟曲抗灾救灾，集中信贷资源支持四川地区灾后重建，在危难面前充分发挥了负责任

大行的作用。我们以强烈的社会责任感、饱满的激情和勤奋的工作为上海世博会和广州亚运会提供全方位金融服务，实现了“零业务差错、零安全事故、零责任投诉”，在接受金融服务的国际检阅中彰显了良好的形象和卓越的品牌。我们坚持以人为本、关爱员工，发布了工商银行企业文化体系，进一步增强员工的责任感和归属感，促进了企业与员工的共同成长。

跟随客户发展，提供全球服务。中国工商银行始终把满足客户需求视为自身发展的根本，鼎力支持企业适应经济全球化发展趋势。2010 年，我们全力支持企业“走出去”，加快境内优势产品的全球延伸，构建起银企合作、内外联动、本外币一体和全产品服务的运作模式。积极推进跨境人民币业务，全年业务量突破千亿元大关。加快实施全球化布局，年末境外机构总数达到 203 家，覆盖全球 28 个国家和地区，形成了跨越亚、非、欧、美、大洋五大洲的金融服务平台。在全球战略进程中，我们主动承担本地企业公民应负的社会责任，收获了发展，也收获了友谊和信任。

秉承卓越品质，追求高远境界。“十二五”规划大幕的拉开使中国经济发展站在一个新的起点，未来机遇与挑战并存，发展之路仍不平坦。我们将牢牢把握经营环境深刻变化中孕育的机遇，用鼓舞世界的力量，奏响责任时代的强音，进一步开创国际一流金融企业更为广阔的发展前景，为中国乃至全球经济、社会和环境的可持续发展做出新的贡献。



董事长 姜建清
二〇一一年三月三十日

Chairman's Statement

Although ICBC faced twists and turns in 2010, God helps those who help themselves. In the face of the rather complicated external environment and rigorous challenges in the new century, ICBC shouldered the mission of the era by consciously merging social responsibilities into corporate strategies and business management activities, and further overcame the impact of international financial crisis. We have made significant progress in developing our business and performing social responsibilities, and have created a new platform as a top tier modern international financial institution.

Contributing to the development of the economy, we are committed to our values. ICBC always insists on the business principles of commercial banks and supports the unity of economic development, and consciously defers to the general interest of national economic development. In 2010, we gave priority to China's key ongoing and follow-up projects, and pushed forward the strategic adjustment of economic structure and the transformation of economic development modes. We accelerated the pace of providing services to small and medium-sized enterprises, facilitated the implementation of the state policy of expanding domestic demand, and promoted the coordinated and rapid development of regional economies. To implement the Scientific Outlook on Development within the Bank, we actively responded to the complicated and volatile external environment, created excellent value and continuously maintained the position of being the largest listed bank in the world in terms of market capitalization, profits and customer deposits.

We are committed to low-carbon and environment-friendly financial market. ICBC always takes it as an important mission to protect the environment and promote the harmonious and balanced development between human beings and the nature. We promote

the concept of low carbon practice and innovate in the low-carbon financial services. In 2010, through reasonable and effective allocation of credit resources, we enhanced our support for a green economy. We increased credit support to enterprises that are recycling, energy conservation and emission reduction and strictly controlled credit extension to industries of high pollution, high energy consumption and high emission. We have made great contribution to the attainment of the energy conservation and emission reduction objective set for the Eleventh Five-Year Plan. We strengthened the publicity and promotion of e-banking and reduced the Bank's carbon consumption. Within 10 years of development, e-banking business has accounted for nearly 60% of our total banking business and has become a major channel for our transactional business. We have enhanced the education on environmental protection for our employees, promoted paperless office and green lighting, strengthened our exchanges and cooperations with environmental protection NGOs in order to promote the public's awareness and consciousness to protect the environment. ICBC has been awarded as the "Best Green Bank for Innovation", the "Low-Carbon Trendsetting Bank" and the "China Low-Carbon Pioneer Bank".

We are committed to promoting public welfare and social cohesion. ICBC always bears in mind the common development of our bank and the society as a whole, and actively pay back and serve the society via many means. In 2010, we provided relief to Yushu of Qinghai and Zhouqu of Gansu to combat earthquake, concentrated credit resources on supporting the post-disaster reconstruction in Sichuan, and played the role of a big responsible bank in face of the hardship. With strong sense of social responsibility, passion and diligence, we provided a full spectrum of financial services for Shanghai Expo and Guangzhou Asian Games without any business

error, safety accident or responsibility complaint, and demonstrated a good image and an excellent brand in provision of financial services to customers around the world. We always treat people as the foremost factor and care for our employees. We have implemented the corporate culture system of ICBC to further enhance the sense of responsibility and belonging of employees and promote the common growth of the Bank enterprise and our staff.

We are committed to providing global services along with the development of customers. ICBC pays due regard to meeting the customer demand as the basis of self-development, and vigorously supports the efforts of enterprises to adapt to the trend brought by the globalized world. In 2010, we made every effort to help domestic enterprises "Going global", promoted domestic competitive products to the international market, and established an operational mode of bank-enterprise cooperation, internal and external interaction, domestic and foreign currency business integration and a full spectrum of product services. We actively promoted cross-border RMB business with a business volume of over RMB100 billion in 2010. We accelerated the pace of globalization. As at the end of 2010, ICBC has opened 203 overseas institutions covering 28 countries and regions, and established a financial service platform across Asia, Africa, Europe, America and Oceania. While implementing our global strategy, we actively undertook social responsibilities required for local corporate citizens, and in return achieved development, friendship and trust.

Adhering to the outstanding qualities, we shall continue with the pursuit of excellence. China's economic development has entered into a new stage with the launch of the Twelfth Five-Year Plan. In the future, opportunities and challenges will coexist, and the course of development is still tortuous.

We will firmly grasp the opportunities arising out of the profoundly changing business environment, take the lead in era of responsibilities with the power to inspire the world so as to create wider development prospects for leading, international financial enterprises and make effort to contribute to a sustainable economy, society and environment in China and worldwide.

Chairman: Jiang Jianqing
March 30, 2011

行长致辞



行长 杨凯生

President Yang Kaisheng

2010 年是我国发展进程中不平凡的一年，也是我行在新的起点上加快推进国际一流金融企业建设取得重要进展的一年。面对新世纪以来复杂多变的外部环境，面对玉树地震等特大自然灾害，面对世博、亚运等国际盛会对金融服务的高标准要求，中国工商银行坚持深化责任意识，主动将社会责任融入经营管理中，以实际行动践行责任。

我们把创造卓越价值作为贯彻科学发展观的有力实践，在复杂的经济环境下实现了持续的盈利成长，为股东创造了良好的投资回报。2010 年，全行实现税后利润 1,660 亿元，同比增长 28.31%，继续稳居全球最盈利银行地位；平均总资产回报率和加权平均权益回报率分别为 1.32% 和 22.79%，处于全球银行业领先水平。截至年末，全行存款总额为 111,456 亿元，总市值达 2,335 亿美元，在国际大银行中均名列第一。

我们把支持经济平稳快速发展作为履行企业责任的基本要求，在贯彻落实国家宏观调控政策中忠实发挥了大银行的作用。2010 年，境内分行新增人民币贷款 8,981 亿元，同比增长 16.9%，较好地完成了全年信贷计划，体现了国家宏观调控政策和央行货币政策要求。我们加大对国家重点振兴行业、战略性新兴产业和节能减排等绿色信贷投放力度，以信贷杠杆促进经济结构的调整和发展方式的转变。进一步改善中小企业金融服务，中小企业贷款余额约占境内人民币贷款的一半。认真落实房地产调控政策，个人按揭住房贷款中首套自住型住房贷款比例达到 93% 以上。紧随国家“走出去”发展战略，积极支持有条件企业实现跨境发展，分享全球化的发展机遇。

我们恪守“以客户为中心”的服务承诺，在接受世博、亚运等重大国际盛会的“大考”中展现了卓越的品牌形象。2010 年，我们实施十大服务提升工程，深入开展“服务价值年”活动，关注客户体验与评价，不断加快科技创新，推动产品升级，优化渠道建设和业务流程。在“2010 年度中国银行业文明规范服务千佳示范单位”评选中，我行有 138 家营业网点入选，位居同业第一。

我们秉承“源于社会、回馈社会、服务社会”的责任理念，全心投入社会公益事业，持续增加慈善捐助投入，积极探索、创新公益活动形式，为实现社会公平、改善民众福利、构建和谐社会贡献力量。2010 年，青海玉树地震、甘肃舟曲泥石流等自然灾害发生后，我们快速反应，雪中送炭，捐款捐物 5,000 余万元；第一时间开通绿色通道，为抗灾救灾提供快捷、周到的金

融服务。我们集中信贷资源支持四川汶川地震灾区重建，累计发放各类抗震救灾、灾后重建贷款 486 亿元。继续开展绿色扶贫、扶助教育、关爱农民工子女、普及金融知识等多种慈善公益活动，累计向公益事业投入 6,252 万元。

我们坚持以人为本、科学发展、和谐进步，努力构建员工与企业共同发展的价值体系。2010 年，我们积极保障员工合法权益，关注员工身心健康，有序推进员工民主化管理。加大对员工教育培训的投入，全年举办各类培训班 4.7 万期，培训 223 万人次。积极创建人尽其才的用人环境与发展平台，科学规划员工职业发展路径，建立起“纵向可进退、横向可交流”的职业发展新机制。传承与创新相结合，凝练并发布了以“工于至诚，行以致远”为价值观的企业文化体系，进一步营造了团结奋进、昂扬向上的氛围。打造和谐的企业文化，促进全球各个国家、各个民族员工多元文化的相互融合发展。

中国工商银行的成长与发展源于客户、系于股东、发于员工、植于社会，赢得所有利益相关者的认知和尊重是我们的不懈追求。多年来，我们用实践诠释了金融企业社会责任的知行合一。在挑战与机遇并存的 2011 年，我们将深入贯彻科学发展观，不断挖掘适合金融企业和我行特点的社会责任内涵和履行方式，提升价值回报，分享发展成果，进一步推进企业与经济、社会、环境的持续协调发展。



行长 杨凯生
二〇一一年三月三十日

President's Statement

The year 2010 was not only extraordinary for China in the development process but also important for ICBC. In the year, ICBC accelerated the pace of developing into a top-tier global financial institution at a new starting point. In the face of the complicated and volatile external environment, the particularly serious natural disasters such as Yushu earthquake, and the high standards and requirements for financial services provided in international gatherings such as Expo and Asian Games, ICBC deepened its sense of responsibility, actively integrated social responsibility into its daily operation and management, and performed its responsibility by action.

In compliance with the Scientific Outlook on Development, we actively practiced in creating excellent value, achieved continuous profit growth in the complex economic environment and created good investment return for our shareholders. In 2010, ICBC generated after-tax profits of RMB166 billion, a year-on-year increase of 28.31%, ranking the most profitable bank in the world. The average return on assets and weighted return on equity were 1.32% and 22.79%, respectively, a leading position in the global banking sector. As at the end of 2010, ICBC's total deposits were RMB11,145.6 billion and total market capitalization was USD233.5 billion, both ranking first among international big banks.

We take it as our primary corporate responsibility to support the smooth and rapid economic development, and play the role of a leading bank in the implementation of China's macro-control policy. There were RMB898.1 billion new RMB loans by our domestic branches in 2010, an increase of 16.9% in comparison with the same period last year, which means we have fulfilled our full-year credit plan and have met the requirements of China's national macro-control policy and the central bank's monetary policy. We increased credit support for China's key revitalization industries, strategic emerging industries and green industries such as energy preservation and emission reduction, and facilitated the

restructuring and the transformation of development modes of the economy by credit leverage. We have further improved our financial services to small and medium enterprise (SME), with loan balance of SME accounting for about 50% of the total domestic corporate loans. We have implemented the real estate adjustment and control policy, with 93% of our total mortgages provided for the purchase of first self-use residential estates. We follow China's "Going global" development strategy and actively support qualified enterprises achieve cross-border development in order to take the benefit of opportunities brought by economic globalization.

We have honored our "customer-oriented" service commitment and demonstrated an excellent brand image in providing financial services to international gatherings as the Expo and the Asian Games. We carried out 10 major service enhancement projects and the "Service Value Year" activity in 2010. We value customer experiences and feedbacks. We continuously expedited technical innovation, promoted product upgrade, and optimized channel construction and business flow. ICBC had 138 operating branches nominated as "1,000 Model Entities with Civilized and Normative Service" in China's banking sector in 2010, more than any other bank.

We believe in the concept of "rooted in society, rewarding society and serving society". We are devoted to the social welfare. We continuously increase our donations to charities, explore and innovate new forms of social welfare activities and contributed to the realization of social equity, improvement of the public wealth and the building of a harmonious society. ICBC responded quickly and donated more than RMB50 million in cash and goods in 2010 after Yushu earthquake in Qinghai Province and Zhouqu mud-rock flow in Gansu Province. ICBC opened a green channel as a matter of emergency to provide fast and well-rounded financial services for the disaster relief work. We concentrated credit

resources on supporting the reconstruction of earthquake-stricken areas in Wenchuan, Sichuan, and granted RMB48.6 billion loans for the combat against the earthquake and the post-disaster reconstruction. We carry on our support on various charitable and social welfare activities, including green poverty alleviation, education assistance, care for children of migrant workers and popularization of financial knowledge, and have had an accumulative input of RMB62.52 million in total for social welfare undertakings.

We adhere to our people-oriented value system, believe in scientific development and harmonious advance, and strive to build a mutual development value system for employees and the Bank. In 2010, we continued to safeguard the legitimate rights and interests of our employees, care for their physical and mental health, and push forward the democratic management of employees in an orderly way. We increased input in staff education and training, and provided a total of 47,000 training courses for 2.23 million persons-times. We have actively established an environment of talent deployment and career development platform for our employees and have their career development routes scientifically planned within the Bank. We have formed a new career development mechanism which is flexible and courageous in terms of vertical position movements and horizontal exchanges. Through inheritance and innovation, we have developed and established a corporate cultural system with "Integrity Leads to Prosperity" as the value, and further consolidated a working environment which strives for excellence. We cultivate an harmonious corporate culture and encourage the blend and integration of different cultures of employees from different ethnics and countries.

ICBC's growth and development should be owed to the generous support of our customers, shareholders, employees and the society. It is our unremitting pursuit to gain the recognition and

respect from all stakeholders. Over the past years, we have demonstrated through our dedication the unity of knowing and doing of social responsibility of a financial institution. As challenges and opportunities coexist in 2011, we will continue to implement the Scientific Outlook on Development, continuously explore the implications and methodology of social responsibility in line with the characteristics of financial institutions and our own, boost value returns, share development achievements, and further carry forward the sustainable and coordinated development of enterprises, economy, society and environment.

President: Yang Kaisheng
March 30, 2011

监事长



监事长 赵林

Chairman of the Board of Supervisors **Zhao Lin**

战略与概况

STRATEGY AND PROFILE

公司概况

Overview of ICBC

责任品牌

Responsibility Brand

责任历程

Milestone in Responsibility

责任推广

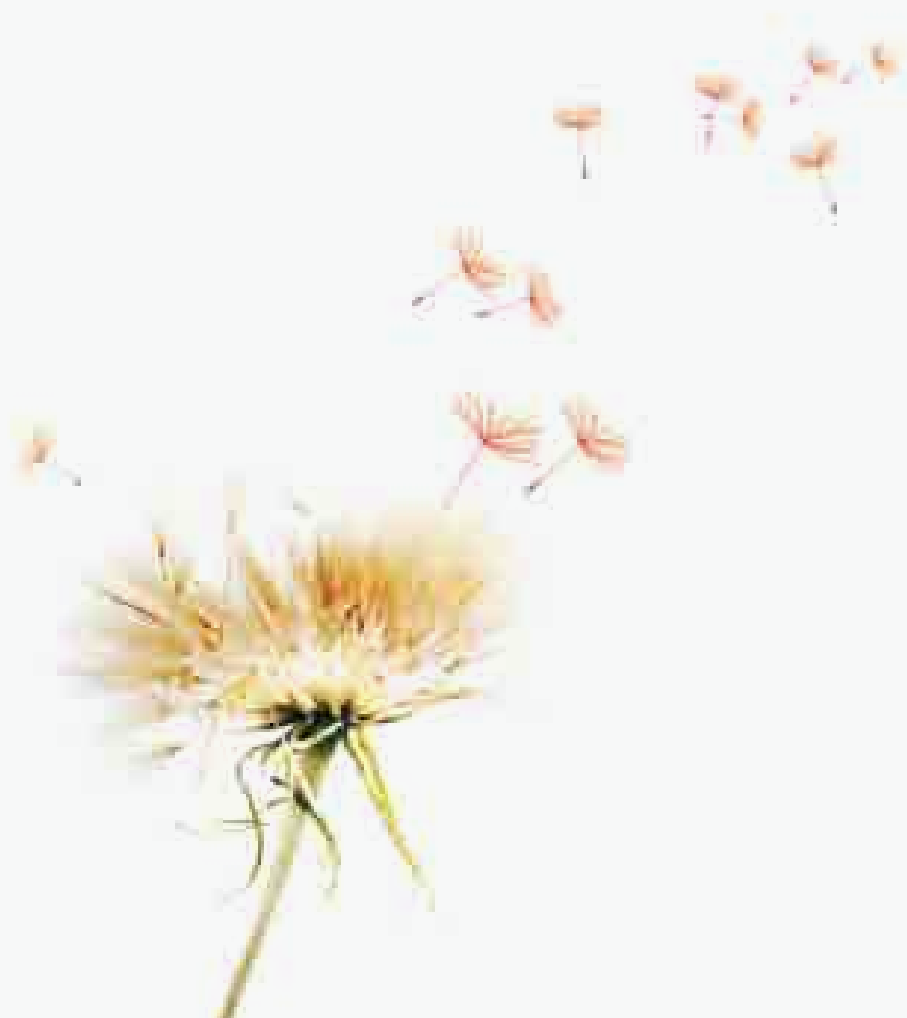
Responsibility Promotion

责任交流

Responsibility Exchanges

2010亮点回顾

2010 Highlights



公司概况

公司文化

使命

提供卓越金融服务——服务客户、回报股东、成就员工、奉献社会

愿景

建设最盈利、最优秀、最受尊重的国际一流现代金融企业

价值观

工于至诚，行以致远

基本价值取向

诚信、人本、稳健、创新、卓越



姜建清董事长出席本行企业文化体系发布会

Chairman of the Board of Directors Jiang Jianqing, attended the Bank's corporate culture system launch meeting

公司简介

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

本行拥有领先的市场地位，优质的客户基础，强劲的创新能力和卓越的品牌价值，基本形成了跨越亚、非、欧、美、大洋五大洲的全球服务网络和以商业银行为主体、跨市场的多元化经营格局，通过 16,227 家境内机构、203 家境外机构和遍布全球的逾 1,562 家代理行以及网上银行、电话银行和自助银行等分销渠道，向 412 万公司客户和 2.59 亿个人客户提供优质高效的金融服务。本行不仅在存贷款及结算等传统业务领域稳居国内同业首位，在大多数新兴领域也保持着领先优势，是中国最大的电子银行、结算银行、托管银行、年金银行、财富管理银行、基金分销行和信用卡发卡行，连续多年保持全球市值、盈利、客户存款第一的上市银行地位。

公司治理

本行始终将公司治理作为增强核心竞争力的基础工程，注重通过加强公司治理和改进风险管理来应对新形势下各类不确定因素与风险的挑战。报告期内，本行加强对巴塞尔委员会《加强银行公司治理原则》等国际领先实践和原则的研究和借鉴，持续优化由股东大会、董事会、监事会和高级管理层组成的现代公司治理架构，不断完善“决策科学、监督有效、运行稳健”的公司治理机制，提高信息披露和投资者关系服务质量，有效保障公司稳健经营和股东价值长期稳定增长，保护利益相关者的合法权益。

Overview of ICBC

Corporate Culture

Mission	Excellent for you — Excellent services to clients Real success for our people	Maximum returns to shareholders Great contribution to society
Vision	A global leading bank with the best profitability, performance and prestige	
Value	Integrity Leads to Prosperity	
Basic dimensions of Value	Integrity, Humanity, Prudence, Innovation and Excellence	

Company Profile

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

ICBC has a leading market position and boasts an excellent customer base, strong innovation capabilities and outstanding brand value. It has formed a global service network cross Asia, Africa, Europe, America and Oceania, as well as a commercial bank-oriented, cross-market diversified operational pattern. The Bank provides superior and efficient financial services for 4.12 million corporate customers and 259 million personal customers by virtue of the distribution network consisting of 16,227 domestic institutions, 203 overseas institutions and 1,562 correspondent banks worldwide, as well as through its e-banking network comprising a range of online banking, telephone banking and self-service banking. The Bank maintains a leading position among domestic banks not only in traditional businesses such as deposits, loans and settlements, but also in most of the emerging businesses: ICBC is the largest e-bank, settlement bank, custodian bank, annuity bank, wealth management bank, fund distribution bank and credit card issuer in China. ICBC maintains its position as the world's No.1 listed bank over the past years in terms of market capitalization, profits and customer deposits.

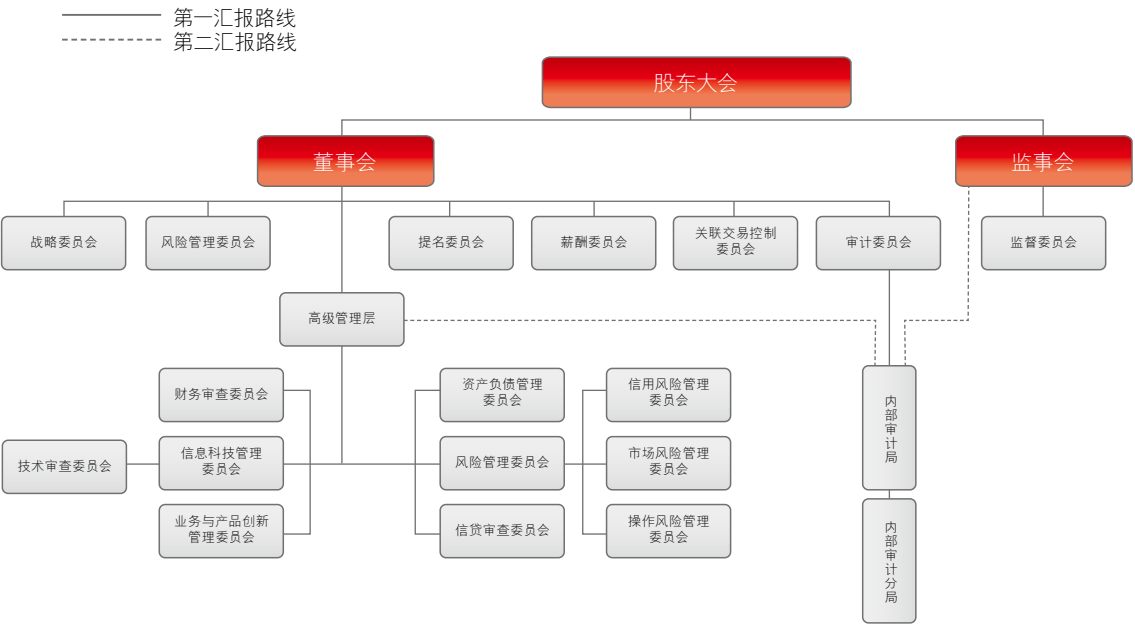
Corporate Governance

Corporate governance is key for enhancing the core competitiveness of ICBC, thus the Bank focus on dealing with challenges arising from various uncertain risk factors under the new economic situation via strengthening its corporate governance and improving its risk management. During the reporting period, the Bank studied the Principles for Enhancing Corporate Governance of the Basel Committee and other international market experiences and continued to adopt the modern corporate governance framework comprising Shareholders' General Meeting, Board of Directors, Board of Supervisors and Senior Management. The Bank is also dedicated to optimize its corporate governance mechanism of "scientific decision-making, effective supervision and sound operation" and improve its information disclosure system and the quality of investor relations services, which in return has effectively safeguarded a sound operation of the Bank, long-term and steady growth of shareholders' equity value, and the legitimate rights and interests of its stakeholders.



杨凯生行长代表本行领取香港上市公司商会颁发的“公司管治卓越奖”大奖
 President Yang Kaisheng, on behalf of ICBC, was receiving the "Award for Corporate Governance Excellence" from The Chamber of Hong Kong Listed Companies

截至报告期末，本行董事会共有董事 16 名，其中，执行董事 4 名，非执行董事 6 名，独立非执行董事 6 名。本行监事会共有监事 6 名，其中股东代表监事 2 名，外部监事 2 名，职工代表监事 2 名。

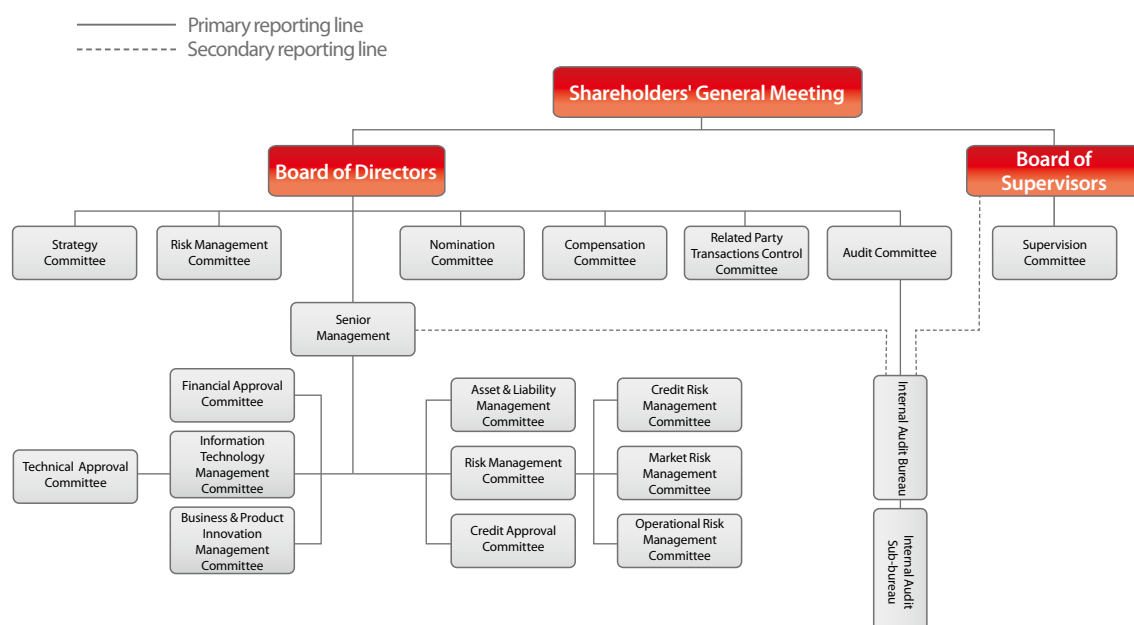




董事会秘书胡浩代表本行领取香港会计师公会颁发的“2010 年最佳企业管治资料披露大奖”

Board Secretary Hu Hao, on behalf of ICBC, was receiving the "Best Corporate Governance Disclosure Awards 2010" from Hong Kong Institute of Certified Public Accountants

As at the end of the reporting period, the Board of Directors of the Bank consisted of 16 directors, including four executive directors, six non-executive directors and six independent non-executive directors. The Board of Supervisors consisted of six supervisors, including two shareholder supervisors, two external supervisors and two employee representative supervisors.



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

For further details on corporate governance, risk management and internal control system of the Bank, please refer to the 2010 Annual Report of ICBC.

责任品牌

责任模型

本行紧紧围绕“工于至诚，行以致远”的价值观，以企业公民的行为模式为基础，融入金融行业的独特内涵和标准，从经济、环境、社会三个层面，不断完善价值银行、绿色银行、爱心银行、和谐银行、诚信银行、品牌银行六维度立体式社会责任体系。



价值银行

落实国家宏观经济政策，支持经济的可持续发展，通过金融资源优化配置促进社会资源合理分配，为全社会价值创造提供动力。完善公司治理结构，推进经营转型，创新产品和服务，提高盈利能力和风险控制水平，努力为股东创造最优价值。

绿色银行

完善绿色信贷长效机制，努力打造绿色信贷模范银行；推广电子银行，依托金融杠杆手段，支持低碳经济发展，促进环境友好型社会建设。宣扬绿色理念，推行无纸化办公，实施绿色采购，减少碳排放，努力实现社会与自然的和谐共存。

品牌银行

将“以客户为中心”的服务理念贯穿于业务发展之中，关注客户体验，以创新为动力不断完善服务渠道和方式，打造全球一流金融服务平台。

爱心银行

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

诚信银行

坚持依法合规经营，着力建设诚信体系，积极履行反洗钱义务，加强内部控制，不断培养全员诚信意识，塑造“诚信、稳健、效益”三者相结合的经营理念，切实维护金融安全和客户利益。

和谐银行

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

Responsibility Brand

Responsibility Model

ICBC closely focuses on its value of "Integrity Leads to Prosperity" to establish a social responsibility system based on the behavioral pattern required for a corporate citizen, integrating the unique connotation and standards for the financial industry, and consisting of six-dimensions: Value Creator, Green Bank, Charity Bank, Harmonious Bank, Creditworthy Bank and Brand Builder on economic, environmental and social levels.



Value Creator

Implement China's macro-economic policies, support sustainable economic development; optimize the allocation of financial resources for a rational allocation of social resources, provide driving force for value creation of the entire society. Improve corporate governance structure, accelerate operational transformation, innovate products and services, enhance profitability and improve risk control and endeavour to maximize value for shareholders.

Brand Builder

Penetrate the "customer-oriented" principle throughout business development, focus on customers' experiences with the Bank; improve service channels and means through innovation, strive to build a leading global banking service platform.

Creditworthy Bank

Stick to legal and compliance operation, put forth effort to establish the creditworthy system; actively fulfill the anti-money laundering obligations, strengthen internal control; focus on cultivating the awareness of creditworthiness of all employees, strive to develop an operational philosophy combining "creditworthiness, soundness and effectiveness"; conscientiously safeguard financial security and customers' interests.

Green Bank

Improve the long-term mechanism for green credit, strive to become a model green credit bank; promote e-banking, make use of financial leverage instruments to support the development of low-carbon economy, stimulate the development of an environmentally friendly society. Promote green concept, paperless office and green procurement to minimize carbon emission and endeavor to achieve the harmonious co-existence of society beings and nature.

Charity Bank

Adhere to the "rooted in society, rewarding society and serving society" principle, actively participate in charitable activities, encourage employees to participate in voluntary work; contribute to the society through various means including poverty alleviation, care for the old and disabled, learning and teaching assistance, community services, financial knowledge publicity and education, etc.

Harmonious Bank

Stick to the "people-oriented" principle, strive to create an "open, fair and just" employment environment; spare no effort to safeguard the employees' rights and interests, establish a comprehensive employee incentives mechanism, provide broad range of opportunities for employees' career development and ensure that our employees grow at the same time as our business prospers.

利益相关方参与

本行致力于建设清晰有效的利益相关方参与机制，明确诉求担当，完善沟通方式，增强经营透明度。通过与利益相关方对话建立战略互信，形成可持续发展共识，促进和谐共赢。

	期望与需求	回应举措
政府	促进经济持续平稳发展 协助公共财政，服务政府发展目标	认真贯彻宏观经济政策，优化大银行的资源配置功能 支持中小企业、三农、民族地区发展以及基础设施建设
监管机构	依法合规经营，公平竞争 维护金融体系稳定	加强合规管理、诚信经营 完善公司治理和风险管理体系，提高抗风险能力
股东	良好的收益回报，满意的市值 充分了解公司经营状况	稳健经营，提高盈利能力 加强投资者关系管理，及时充分披露信息
客户	优质便捷的金融产品与服务 舒适的业务环境	发展电子银行，简化业务流程，创新产品服务 关注客户体验，升级改造网点，提升服务品质
合作伙伴	公平采购 诚信互惠	实行集中采购 坚持平等互利、诚信互惠原则
员工	良好的职业生涯规划 and 成长机会 完备的权益保障	实施人力资源提升项目，完善员工培训体系 完善薪酬激励、保险与福利体系
社区	和谐的社区，良好的公众关系 安全、健康的生活环境	开展志愿者活动，扶助弱势群体，积极投身公益事业 保证安全运营，普及金融知识，倡导环境保护
环境	关注气候变化，支持低碳经济 倡导节能减排，构建节约型社会	实施绿色信贷，推广电子银行，拓展绿色金融渠道 倡导绿色办公，推行绿色采购，积极开展环保公益活动

责任历程

<div>2007-2010</div> <div>上市之后</div>	<div>2010：连续多年成为全球市值最大、盈利最多和客户存款最多的上市银行</div> <div>2010：发布企业文化体系</div> <div>2009：被世界品牌实验室评为全球品牌价值第一的银行</div> <div>2009：成为国内同业中首家资产规模超过 10 万亿的银行</div> <div>2009：制订《社会责任信息披露管理办法》</div>	<div>2008：编制社会责任信息披露三年规划</div> <div>2008：修订《对外捐赠支出管理办法》</div> <div>2007：全面推行绿色信贷政策</div> <div>2007：全面启动人力资源管理提升项目</div> <div>2007：编制首份社会责任报告</div>
<div>2005-2006</div> <div>股份制商业银行时期</div>	<div>2006：建成远程教育系统</div> <div>2006：在沪港两地同步上市，成为公众持股银行</div> <div>2005：制订《中国工商银行对外捐赠管理办法》</div>	<div>2005：成立中国工商银行股份有限公司，建立现代公司治理机制</div>
<div>1994-2004</div> <div>国有商业银行时期</div>	<div>2004：建立垂直独立的内部审计体系</div> <div>2004：实施贷款质量 12 级分类管理</div> <div>2003：全功能银行全面投产</div> <div>2003：启动内部评级法</div> <div>2002：实施集中采购管理</div> <div>2002：率先完成内部数据大集中</div> <div>2002：在同业中率先开通内网远程教育系统</div>	<div>1999：剥离不良资产，建立信贷管理系统</div> <div>1999：制订《中国工商银行员工行为守则》</div> <div>1998：制订《工商银行内部控制暂行规定》</div> <div>1997：开通工商银行网站</div> <div>1996：设立工商银行奉献基金</div> <div>1996：制订工商银行服务工作规则</div>
<div>1984-1993</div> <div>专业银行时期</div>	<div>1993：出台第一个贷款风险管理办法</div> <div>1989：颁布首份《中国工商银行章程》</div>	<div>1987：提出教育兴行战略思想</div> <div>1984：中国工商银行正式成立</div>

Stakeholders Participation

The Bank has devoted itself to the establishment of a clear and effective participation mechanism for its stakeholders. It has clearly defined responsibilities, improved the communication and enhanced the transparency of its operations. The Bank has ,through dialogues with stakeholders, established strategic mutual trust with each other and formed a win-win situation.

	Expectation and needs	Response of ICBC
Government	Enhance sustainable and steady development of the economy Facilitate the public fiscal plan and serve the development objectives of the government	Earnestly carry out macro-economic policies and optimize resource allocation function as a large bank Support the development of SMEs, agriculture, farmers and rural areas, and ethnic minority regions
Regulatory authorities	Operate in compliance with laws and regulations fair competition Maintain stability of the financial system	Strengthen compliance management, creditworthy operation Improve corporate governance and risk management system and enhance risk control and prevention capability
Shareholders	Gain good returns and satisfying market value Fully understand the operating status of the Bank	Sustain healthy and stable operations, enhance profitability Strengthen investor relation management and ensure timely and sufficient disclosure of information
Customers	Convenient and efficient financial products and services Comfortable business environment	Develop e-banking, simplify transaction process and promote products and services innovation Focus on customer experiences, upgrade and restructure branches, improve service quality
Partners	Fair procurement Honesty and mutual benefits	Implement centralized procurement Stick to the principle of equality, mutual benefits and honesty
Employees	Good career planning and development opportunities Complete protection of rights and interests	Carry out human resources enhancement project, optimize employees training system Improve remuneration and incentive, insurance and benefits systems
Communities	Harmonious development of communities Good relationship with the public Safe and healthy living environment	Conduct voluntary activities, help vulnerable groups, participate in social welfare undertakings Ensure safe operation, promote financial knowledge and environmental protection publicity
Environment	Pay close attention to climatic change and support low-carbon economy, Advocate energy conservation and emission reduction Establish a conservation-minded society	Promote green credit, e-banking and green financing channels Advocate green office, green procurement, actively carry out environmental protection and public benefit activities

Milestone in Responsibility

2007-2010 After the IPO	<p>In 2010, ICBC became a listed bank with the largest market capitalization, the most profits and customer deposits in the world for consecutive years.</p> <p>In 2010, ICBC released its enterprise culture system.</p> <p>In 2009, ICBC was elected as the No.1 bank in terms of global brand value by World Brand Lab.</p> <p>In 2009, ICBC became the first domestic bank with assets of over RMB10 trillion.</p> <p>In 2009, ICBC's Administrative Measures on Social Responsibility Information Disclosure was formulated.</p>	<p>In 2008, the Three-Year Plan for Disclosing Social Responsibility Information was formulated.</p> <p>In 2008, the Administrative Measures on External Donations was amended.</p> <p>In 2007, the green credit policy was fully launched.</p> <p>In 2007, the enhancement project of human resources management was fully commenced.</p> <p>In 2007, ICBC prepared its first Corporate Social Responsibility Report.</p>
2005-2006 As a joint-stock commercial bank	<p>In 2006, the Internet-based education system was established.</p> <p>In 2006, ICBC was dually-listed in Shanghai and Hong Kong, and became a public-owned bank.</p> <p>In 2005, ICBC's Administrative Measures on External Donations was formulated.</p>	<p>In 2005, Industrial and Commercial Bank of China Limited was founded, adopting a modern corporate governance mechanism.</p>
1994-2004 as a state-owned commercial bank	<p>In 2004, a vertical and independent internal auditing system was established.</p> <p>In 2004, the twelve-category classification of loan quality rating was implemented.</p> <p>In 2003, the full-function bank system was put into operation.</p> <p>In 2003, ICBC launched internal ratings-based approaches.</p> <p>In 2002, ICBC implemented centralized procurement management.</p> <p>In 2002, ICBC took the lead in completing data centralization.</p> <p>In 2002, ICBC took the lead in launching the intranet-based remote education system.</p>	<p>In 1999, non-performing assets were stripped-off, followed by old loans credit/debt management system was established.</p> <p>In 1999, the ICBC Code of Conduct was formulated.</p> <p>In 1998, the Interim Measures of ICBC on Internal Control was formulated.</p> <p>In 1997, www.icbc.com.cn was launched.</p> <p>In 1996, ICBC devotion fund was founded.</p> <p>In 1996, ICBC formulated the ICBC Service Regulations.</p>
1984-1993 as a specialized bank	<p>In 1993, the first Measures for Credit Risk Management was formulated.</p> <p>In 1989, the initial version of the Articles of Association of ICBC was published.</p>	<p>In 1987, the strategic policy of "education drives growth" was put forward.</p> <p>In 1984, ICBC was officially incorporated.</p>

责任推广

责任体系

本行已初步建立起一套多维度、多层次的社会责任规划管理及落实监督体系。在董事会的直接领导下，总行战略管理与投资者关系部协调推进社会责任整体工作，统一编制、发布社会责任报告，总行各部室及各分支机构分头组织实施，共同推进社会责任的履行和落实。

责任成果

首次参照《全球报告倡议组织可持续发展报告指南》以及金融服务业相关指引编制报告内容
 从经济、环境、社会三方面全面披露本行社会责任履行情况
 首次在总行层面成功实施社会责任报告第三方鉴证

中国工商银行首份社会责任报告
 全面披露了自成立伊始到 2007 年本行社会责任履行情况
 提出“价值银行”、“绿色银行”、“爱心银行”、“和谐银行”、“诚信银行”、“品牌银行”六维度的社会责任模型

首次对社会责任模型进行深入诠释
 对本行社会责任历程进行归纳总结
 将社会责任报告第三方鉴证领域从总行推广至分行

责任培训

2008 年以来，本行努力构建规范、可持续的社会责任培训机制，连续三年精心组织策划了全方位、周期性的系列培训课程。

在培训内容上，涵盖了企业社会责任基本概念、社会责任履行情况及国际比较，社会责任报告编制与国际经验标准，低碳经济下商业银行的机遇与挑战等不同时期的社会热点；在培训师资上，先后邀请了安永会计师事务所、挪威船级社、法国国际检验局等国际知名验证机构、总行业务专家以及部分分行的相关负责人普及知识、介绍经验；在培训范围上，基本覆盖总行所有部门和一级分行、直属机构不同层级的干部和员工；在培训形式上，将经验交流和公益实践融入培训之中，增强了员工对社会责任的认知和理解。

本行在重庆市举办社会责任工作培训班
 The Bank organized the social responsibility training course in Chongqing

Responsibility Promotion

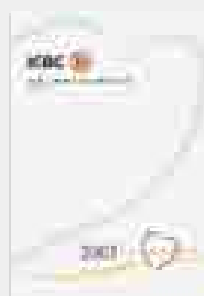
Responsibility System

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

First Corporate Social Responsibility Report of ICBC

Comprehensively disclosed the social responsibility performance of ICBC from the foundation of ICBC up to 2007

Put forward the six-dimensional social responsibility system consisting of Value Creator, Green Bank, Charity Bank, Harmonious Bank, Creditworthy Bank and Brand Builder

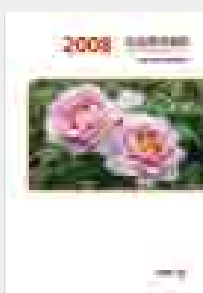


Responsibility Results

Formulated the report by reference to the Sustainability Reporting Guidelines of Global Reporting Initiative and relevant guidelines of financial service industry for the first time

Fully disclosed the Bank's social responsibility performance from three aspects, i.e. economy, environment and society

Successfully implemented third-party authentication for corporate social responsibility report at the Head Office level for the first time



Thoroughly explained the social responsibility model of the Bank for the first time

Summarized the Bank's social responsibility course

Expanded third-party authentication of corporate social responsibility report from the Head Office to the branches



Responsibility Training

Since 2008, the Bank has made every effort to establish a sustainable and standardized social responsibility training system by elaborately organizing and planning an all-round and periodic series of training courses for consecutive three years.

The training content contained social hot-spot topics in various periods of time: the concept of corporate social responsibility, performance of social responsibility and international comparison, formulation of corporate social responsibility report and international verification standards, challenges and opportunities of commercial banks in the low-carbon economy, etc. The Bank has invited internationally known verification institutions like Ernst & Young, Det Norske Veritas and Bureau Veritas, experts of the Head Office of ICBC and relevant staff in charge of some branch offices as trainers to speak and introduce their experiences. The training covered employees of all levels, from almost all departments of the Head Office, tier-1 branches and institutions directly under the Head Office. The training also integrated experience sharing and public welfare practices, thereby strengthening employees' understanding of social responsibility.

年份	地点	培训内容
2008	杭州	社会责任报告编制经验总结及三年规划 企业社会责任的基本概念和执行 GRI 报告编写指南和银行业补充标准
2009	长春	金融环境、社会、治理风险评估 绿色信贷与赤道原则 品牌建设与社会责任的
2010	重庆	商业银行的社会责任及工行实践 企业社会责任报告编制及鉴证指引研讨 打造工行青年爱心行动品牌 工商银行企业文化

责任交流

报告期内，本行共举办或参与各类社会责任论坛和研讨会 20 余次，深化了与利益相关者的沟通与交流。

● 部分社会责任领域的交流合作

4月 Apr	金融时报“2010 中国低碳经济论坛” "China Low Carbon Economy Forum 2010" held by Financial Times	7月 Jul	联合国全球契约中国高层论坛 United Nations Global Compact China High-level Forum
6月 Jun	世界自然基金会（World Wide Fund for Nature, 简称 WWF）、国家林业局“与绿色中国共成长暨 WWF 来华开展合作 30 周年论坛” 工业和信息化部、科学技术部、国务院参事室“2010 年中国绿色工业论坛” "Forum on Growing up with Green China & 30th Anniversary of WWF's Coming to China for Cooperation" jointly held by World Wide Fund for Nature (WWF) and the State Forestry Administration "China Green Industry Forum 2010" jointly held by the Ministry of Industry and Information Technology, the Ministry of Science and Technology and the Counselors' Office of the State Council	9月 Sep	中国银行业协会社会责任研讨会 润灵环球责任评级“2010A 股上市公司社会责任报告与社会责任投资高峰论坛” 本行与高盛集团联合举办“绿色信贷 - 环境市场”交流会 Social responsibility seminar of China Banking Association "Summit Forum on A-share Corporate Social Responsibility Report and Social Responsibility Investment 2010" held by Rankins CSR Ratings Communication Meeting of "Green Credit-Environment Market" jointly held by ICBC and Goldman Sachs

Year	Place	Training Content
2008	Hangzhou	<p>Summary of formulation of the corporate social responsibility report and three-year planning</p> <p>Definition and execution of corporate social responsibility</p> <p>GRI Guidelines on Report Formulation and Supplementary Standards of the Banking Industry</p>
2009	Changchun	<p>Best practices of social responsibility report of the financial industry</p> <p>Sustainable development bank</p> <p>How to transform risks of corporate social responsibility into opportunities for banking industry</p>
2010	Chongqing	<p>Evaluation on environment, society and management risks in the financial industry</p> <p>Green credit and equator principles</p> <p>Brand building and social responsibility</p>
		<p>Practice of preparing corporate social responsibility report</p> <p>Statistics and computing manners of relevant indicators of the financial industry</p>
		<p>Social responsibility of commercial banks and ICBC's practices</p> <p>Discussion on preparation and authentication guidelines on corporate social responsibility report</p> <p>Building the brand of "Love Action of ICBC Youth"</p> <p>ICBC's corporate culture</p>
		<p>Low-carbon economy and challenges and opportunities for commercial banks</p> <p>Exchange of social responsibility experiences</p> <p>Public practice courses on social responsibility</p>

Responsibility Exchanges

During the reporting period, the Bank has held or participated in more than 20 various forums and seminars of social responsibility, thus deepening its communications and exchanges with stakeholders.

● exchanges and cooperation in responsibility

10月 全国工商联环境服务业商会绿色信贷交流会谈
Oct 碳信息披露项目(CDP) 2010 中国报告发布会

Communication Meeting of Green Credit of China Environment Service Industry Association

News conference of China Report 2010 of Carbon Disclosure Project (CDP)

11月 中国银行业监督管理委员会统计部“中外银行绿色信贷实践交流会议”
Nov 中国 GRI 报告者会议

搜狐网举办的“低碳企业责任行动”活动

"Communication Meeting of Green Credit Practices of Domestic and Foreign Banks" held by the Statistics Department of China Banking Regulatory Commission

China GRI Reporters Meeting

"Low Carbon Enterprise Responsibility Action" held by Sohu

12月 本行与挪威船级社联合举办“绿色航运论坛”
Dec 人民网“2010 年人民网企业社会责任高层论坛”

21 世纪经济报道“2010 中国企业公民论坛”

中国新闻周刊“企业社会责任国际论坛”

WTO 经济导刊“第三届社会责任报告国际研讨会”

"Green Shipping Forum" jointly held by ICBC and Det Norske Veritas

"High-level Forum of Corporate Social Responsibility 2010 of People's Daily Online" held by People's Daily Online

"China Corporate Citizen Forum 2010" held by 21st Century Business Herald

"International Forum on Corporate Social Responsibility" held by News China

"The Third International Seminar of Social Responsibility" held by China WTO Tribune

2010 亮点回顾

战略层面

□ 发布企业文化体系

报告期内，本行推出了统一的企业文化体系，主要包括使命、愿景、价值观、基本理念和行为准则等内容，标志着本行企业文化和品牌建设进入了崭新阶段。

经济层面

面对国内外复杂经济形势所带来的严峻挑战，本行努力推进经营业绩和价值创造能力的提升，在支持国民经济发展中履行了大行应尽的责任。报告期内荣获“亚洲最佳银行”、“中国最佳银行”、“中国最受尊敬银行”等国内外各类奖项 189 个。

□ 创造卓越价值，铸就恒久信赖

截至报告期末，本行总资产达 13.46 万亿元，存贷款总额分别达 11.15 万亿元和 6.79 万亿元，实现净利润 1,660 亿元，总市值为 2,335 亿美元，连续三年成为全球市值最大、盈利最多和客户存款最多的上市银行。同期，本行共缴纳各类税金 707 亿元，对国家持股的分红 402 亿元（含税），为国家财政收入增长做出了积极贡献¹。报告期内，本行每股社会贡献值为 1.34 元²。

□ 信贷平稳投放，促进协调发展

本行积极顺应国内经济逐步转入常态运行的实际需要，实施合理、均衡增长的信贷政策，促进经济平稳较快发展。报告期内，本行境内分行新增人民币贷款 8,981 亿元，增幅 16.9%。本行主动配合国家重点战略区域发展规划的实施，促进产业结构升级，加快支持经济增长方式的转变。

□ 拓展全球布局，提升服务能力

本行积极拓展国际化网络布局，努力提升全球化金融综合服务能力。报告期内，本行马来西亚子行、河内分行、阿布扎比分行相继营业，加拿大东亚银行、泰国 ACL 银行收购工作陆续完成，欧洲五国分行顺利完成境外监管审批；FOVA 系统已推广至 25 家境外机构，完成了首尔等 24 家境外机构海外网上银行系统的建设，全球化的机构布局已日趋完善，海外金融服务能力不断增强。

¹ 纳税额等于企业所得税、营业税及附加和其他税金的合计数。企业所得税为本行境内分行向国内税务机关汇算清缴税款数（为暂估数，实际发生数可能与此有不一致），营业税金及附加和其他税金为本行境内分行向国内税务机关实际缴纳数。国家持股为财政部和汇金公司所持股份，分红数额为本行 2010 年 6 月实际分配的 2009 年度红利。

² 本行披露的每股社会贡献值计算方式如下：每股社会贡献值 = 基本每股收益 + (纳税额 + 职工费用 + 利息支出 + 公益投入总额) / 期末总股本。上述数据除纳税额外均取自于本行 2010 年年度报告，均为国际财务报告准则下经审计后的集团口径数据。基本每股收益为 0.48 元；职工费用为 696 亿元；利息支出为 1,590 亿元；社会公益投入总额为 6,252 万元；期末总股本数为 3,490 亿股。

2010 Highlights

Strategic performance

□ Launching the Bank's Corporate Culture System

During the reporting period, the Bank launched a uniform corporate culture system, mainly including its mission, vision, values, fundamental principles and a code of conduct. It symbolizes the entry of a new stage of the Bank's building of its culture and brand.

Economic performance

Faced with the serious challenge posed by the complicated economic situation at home and abroad, the Bank strived to improve its operating results and value creation ability and fulfilled its due responsibility as a major bank in supporting the national economic development. During the reporting period, the Bank won 189 domestic and overseas awards including "Banking Achievement (Asia)", "Best Bank in China", "Most Respectable Bank in China" and so on.

□ Creating Superb Value and Cultivating Long-standing Trust

As at the end of the reporting period, total assets of the Bank reached RMB13.46 trillion, total amounts of deposits and loans reached RMB11.15 trillion and RMB6.79 trillion respectively, and generated net profit of RMB166 billion, and the total market capitalization reached USD233.5 billion, thus leading the Bank in becoming the world's top listed bank with the highest market capitalization, profit and customer deposits. During the reporting period, the Bank paid taxes of RMB70.7 billion in aggregate and distributed a dividend of RMB40.2 billion (tax included) to the state-owned shares, making a positive contribution to the state revenue. During the reporting period, the social contribution per share of the Bank was RMB1.34².

□ Supplying Stable Credit and Promoting Coordinated Development

The Bank, adapting to the actual needs of national economy's gradual transition into normal operation, carried out credit policy focusing on the sound and balanced growth, facilitating a steady and rapid development of the economy. During the reporting period, new RMB loans by domestic branches amounted to RMB898.1 billion, representing an increase of 16.9%. The Bank, in cooperation with the implementation of the national development plan of major key strategic regions, facilitated the upgrade of industrial structure and pushed ahead with the transition of economic growth model.

□ Expanding Global Presence and Enhancing Servicing Ability

The Bank strived to expand the international network and enhance its comprehensive global financial servicing ability. During the reporting period, the Bank's Malaysian subsidiary, Hanoi Branch, Abu Dhabi Branch came into operation successively, completion of the acquisition of The Bank of East Asia (Canada) and ACL Bank Public Company Limited took place successfully and the bank obtained relevant overseas regulatory approvals in respect of branches in five European countries. FOVA system has been extended to 25 overseas institutions, and the construction of overseas online banking systems in 24 overseas institutions including Seoul Branch has been completed. The Bank enjoys an improved network of global institutions and the ever-growing overseas financial servicing ability.

¹ The ratat refers to the sum of corporate income tax, business tax and surcharges, and other tax expenses. The corporate income tax refers to the amount of tax that would be paid by domestic branches to domestic taxation authorities on a consolidated basis (the figure is estimated and may be different from the actual amount), and business tax and surcharges and other tax expenses refer to the amount actually paid by domestic branches to domestic taxation authorities. The state-owned shares refer to those held by MOF and Huijin, and the amount of distributed dividend was the actual amount of the annual dividend of 2009 distributed in June 2010.

² The social contribution per share disclosed by the Bank is worked out based on the following formula: Social contribution per share = basic earnings per share + (ratat + staff costs + interest expense + total input in public welfare) / total equity at the end of the period. The above data (except for ratat) are from the Annual Report 2010, and are audited data of the Group under the International Accounting Standards. The basic earnings per share amounted to RMB0.48, staff costs was RMB69.6 billion, interest expense was RMB159 billion, total input in public welfare reached RMB62.52 million, and total number of shares was 349 billion as at the end of the period.

环境层面

本行致力于绿色金融服务的推广和创新, 积极倡导绿色运营, 努力通过“绿色”转型推动经济、社会与自然环境的可持续协调发展。

□ 推行绿色信贷, 助力低碳金融

报告期内, 本行严格贯彻国家产业政策和环保政策, 继续加强和完善绿色信贷制度建设, 建立了新的绿色信贷分类标准: 优先支持节能减排、循环经济、低碳经济等绿色产业发展, 同时严格执行“环保一票否决制”, 加快“两高一剩”行业信贷退出力度。截至报告期末, 本行环境友好及环保合格客户数量及贷款余额占全部境内公司客户数量及贷款余额的比例均保持在 99.9% 以上。

本行自 2000 年开办电子银行业务以来, 积极推动电子金融服务产品的普及, 为社会节省了大量资源, 减少了碳排放。报告期内, 本行电子银行业务量占比达到 59.1%, 相当于 17,000 个物理网点、17 万名柜员的业务规模。如果按照每家企业每月节省纸张 1 公斤计算, 2010 年本行 200 多万网上银行企业客户全年可以节省纸张约 28,800 吨, 相当于种植 57 万棵树, 减少 7,100 多吨的二氧化碳排放。

□ 倡导绿色运营, 促进节能降耗

本行自 2001 年实施办公自动化以来, 先后开发投产了公文处理系统、公文审批系统和综合档案管理系统, 实现了电子公文、信息文档在总行和分行以及内部部室之间的无纸化流转, 大幅度减少纸介质使用。全行平均每年减少纸张支出约 230 万元, 累计节省 2,300 万元。

本行总部继续建设“绿色大厦”, 完成了锅炉蒸汽系统余热与凝结水再回收项目、公共区域照明灯自动控制开关安装以及办公楼幕墙封堵更换保温棉等节能工程。推广废水循环利用, 安装或更换节水型龙头和卫生洁具。报告期内, 总行本部耗电量、耗水量、锅炉蒸汽耗水量分别较去年同期下降 0.76%、6.47%、7.71%。

社会层面

本行积极投身社会公益事业, 切实维护员工利益, 坚持诚信经营, 不断提升服务品质, 努力打造优秀的、受人尊重的爱心银行、和谐银行、诚信银行和品牌银行。

报告期内, 除员工个人捐赠外, 本行总行及境内分行在各类公益事业方面共投入 6,252 万元, 被中国扶贫基金会授予“2010 年度公益明星(单位)”等荣誉称号。

Environmental Performance

The Bank focused on the promotion and innovation of green finance, and advocated green operation in order to facilitate the sustainable and coordinated development of economy, society and natural environment through "green" transition.

□ Promoting Green Credit and Advocating Low-carbon Finance

During the reporting period, the Bank, strictly following the national industrial policies and environmental protection policies, continued to strengthen and improve the construction of green credit system and set up new criteria of green credit classification; the Bank provided preferential support to the development of green industries featured with resource saving and emission reduction, cyclic economy and low-carbon economy. Meanwhile, the Bank strictly implemented the policy of "vetoing environmentally unqualified projects by a single vote" and accelerated the credit exit from the industries with "high energy consumption, high pollution and excess capacity". As at the end of the reporting period, the number and loan balance of the Bank's environment-friendly and environment-compliant customers was maintained at above 99.9% of that of the Bank's total domestic corporate customers and loan balance.

Since the launch of E-banking in 2000, the Bank has earnestly promoted the rapid spread of E-banking products, which saved large amount of resource and reduced carbon emission. During the reporting period, the ratio of the Bank's E-banking business has reached 59.1%, equivalent to the business scale of 17,000 physical outlets and 170,000 bank tellers. According to the assumption that each enterprise could save one kilogram of paper each month, over 2 million internet banking corporate customers of ICBC should have saved around 28,800 tons of paper in 2010, which is equivalent to planting 570,000 trees and reducing the emission of over 7,100 tons of carbon dioxide.

□ Advocating Green Operation and Promoting Resource Saving and Consumption Reduction

Since the implementation of office automation in 2001, the Bank has developed and launched document processing system, document examination and approval system and comprehensive archive management system, which has made paperless circulation available for electronic documents and information files among the Head Office, Branches and internal departments and offices, largely reduced paper media. According to incomplete statistics, the Bank reduced approximately RMB2.3 million of paper-related expenditures annually at average and has saved RMB23 million of paper-related expenditures cumulatively.

The Head Office further continued the construction of the "green building" and completed the waste heat and condensed water recovery project of the boiler steam system, installation of automatic control of lights in public areas, replacement of the thermal insulating wool for the curtain wall of the office tower of the Head Office and other energy conservation projects. It also promoted the recycling of waste water, installed or switched for water saving faucets and sanitary ware. During the reporting period, the electricity consumption, water consumption and boiler steam water consumption of the Bank's Head Office reduced by 0.76%, 6.47% and 7.71% respectively over the previous year.

Social Performance

The Bank earnestly dedicated itself into the public welfare undertakings, the protection of interests of employees, operation with good faith and improvement of service quality, in order to build itself into an excellent and respected Charity Bank, Harmonious Bank, Creditworthy Bank and Brand Bank.

During the reporting period, in addition to personal donations by employees, the Head Office and domestic branches of the Bank donated RMB62.52 million in aggregate to all kinds of public welfare undertakings. The Bank was awarded the title of "2010 Public Welfare Star (Entity)" by the China Foundation for Poverty Alleviation.

□ 热心公益事业，致力普惠民生

本行情系灾区，积极关注西南大旱，玉树强震，舟曲泥石流，海南、四川特大暴雨，新疆大雪等灾情，及时开辟应急贷款审批、资金快速拨付通道及“绿色捐款通道”。报告期内，本行向受灾地区捐款捐物共计 5,000 余万元。

本行依托企业优势，积极拓展公益渠道，报告期内开展绿色扶贫、资助优秀乡村教师和贫困学生，援建希望小学、关爱农民工子女，援助牧民定居等形式多样的慈善活动，创新推出以公益为主题的“杨澜·灵通卡”、“嫣然天使基金灵通卡”，以多种方式回馈社会。

□ 服务上海世博，支持广州亚运

本行以“服务价值年”活动为契机，着力塑造服务品牌，通过有效的资源整合和全身心的投入，向世界展示了中国金融发展的丰硕成果。

本行及时完成了上海世博重点区域的网点改造和布局优化，通过适当延长网点营业时间、增开弹性窗口、开设快速通道、新设地铁银行、投放 2,000 余台自助机具、提供多语种服务等措施，使服务资源利用效率得到提升，网点应对客流高峰、业务高峰的能力得到增强，为举办方、参展国家与企业及广大参观游客提供了全面、周到、及时、热情的金融服务，荣获中国银行业世博金融服务组织奖、中国银行业世博金融服务创新奖。

作为广州亚运会唯一银行合作伙伴，本行全力支持广州亚运会的举办，通过构建全天候亚运金融服务网络，让参赛运动员、教练员、技术官员、新闻记者及广大市民感受到高效、专业、优质、安全的金融服务，实现了“零业务差错、零安全事故、零责任投诉”，被广州亚组委授予“广州亚运会合作伙伴杰出贡献奖”和“广州亚残运会赞助商杰出贡献奖”。

在“2010 年度中国银行业文明规范服务千佳示范单位”评选中，本行 138 家营业网点获评，位居同业第一。

□ 呵护员工成长，营造和谐文化

本行坚持“以人为本”理念，完善员工激励机制，量身制定培训计划，拓展职业发展空间，打造和谐的企业文化，促进各国家、各民族员工多元文化的相互融合。截至报告期末，本行员工共计 397,339 人，比上年末增加 7,512 人，境内分行员工中，女性员工占比为 48.2%，少数民族员工占比 5.2%，五个少数民族地区少数民族员工占比 22.7%，境外机构当地员工占比 89.3%，逐渐形成一支跨国家、跨地区、跨民族、跨文化的多元化员工队伍。

□ Dedicating to Public Welfare Undertakings and Universal Livelihood

The Bank, in caring for people in disaster areas, kept close watch on the disaster situations such as draught in southwest regions, huge earthquakes in Yushu, mudslides in Zhouqu, torrential rainstorms in Hainan and Sichuan, and great snow in Xinjiang. It launched emergency loans approval, quick fund appropriation channels and "green donation channels" in time to facilitate disaster relief. During the reporting period, the bank made a total donation of more than RMB50 million in cash and kinds.

The Bank expanded public welfare channels through corporate advantages. During the reporting period, it expended efforts on various kinds of charity activities, such as green poverty alleviation, subsidizing outstanding countryside teachers and poor students, sponsoring construction of Hope Schools, supporting children of migrant workers and helping settle herdsman. The Bank made innovations to feed back the society through many methods, such as the issue of "Yang Lan · Moneylink Card" and "Smile Angel Foundation Moneylink Card", both themed on public welfare.

□ Serving Shanghai Expo and Supporting Guangzhou Asian Games

The Bank, taking the "Service Value Year" as a chance, focused on building a service brand, and demonstrated to the world the fruitful achievement of China's financial construction by conducting effective resources integration with dedicated efforts.

The Bank completed outlet upgrade and layout optimization in key areas for Shanghai Expo in time and launched many measures such as extending business time, opening special windows, setting up express channel, establishing subway outlets, putting into use more than 2,000 self-service machines, and offering multi-linguistic service, improved the efficiency of service resource utilization and strengthened the outlets' capability of responding to the peaks in customer flow and business flow. These measures provided comprehensive, considerate, timely and warm financial services for the organizer, participating countries and enterprises and visitors, and won the Expo Chinese Banking Service Organization Award and the Expo Chinese Banking Service Innovation Award.

As the sole banking partner of the Guangzhou Asian Games, the Bank gave full support to the holding of the Asian Games by building the dedicated around-the-clock financial service network. The network provided efficient, professional, superior safe and first-class services to participating athletes, coaches, technical officers, journalists and all citizens, and it realized "Zero Service Error, Zero Safety Accident, Zero Complaints". As a result, the Bank was honored the "Award for Outstanding Contribution as Guangzhou Asian Games Partner" and "Award for Outstanding Contribution as Sponsor of Guangzhou Asian Para Games" by the Guangzhou Asian Games Organization Committee.

The Bank had 138 operating branches nominated as "1,000 Model Entities with Civilized and Normative Service in China's banking sector in 2010", more than any other bank.

□ Caring for Employee Development and Building Harmonious Culture

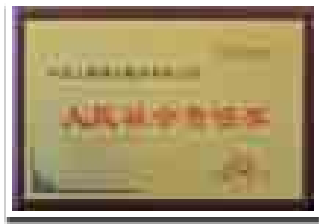
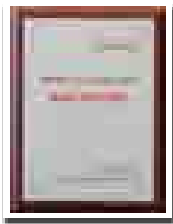
The Bank, adhering to the "people-oriented" philosophy, improved employee incentive mechanism, developed customized training plans, and provided broader opportunities for employees' career development in order to build the harmonious corporate culture. These measures helped to promote the integration of various cultures among employees of all countries and all ethnic groups worldwide. As at the end of the reporting period, the Bank had 397,339 employees in total, an increase of 7,512 over the end of prior year. Among the employees in domestic branches of the Bank, 48.2% of employees are female, the proportion of ethnic minority employees reached 5.2%, the proportion of ethnic minority employees in the five ethnic minority regions reached 22.7%, and the proportion of local employees in the overseas institutions was 89.3%. As a result, the Bank has developed a diversified workforce with different national, regional, ethnical and cultural origins.

社会认可

报告期内，本行在履行社会责任方面良好表现赢得了国内外社会各界的广泛认可，在社会责任领域先后荣获“人民社会责任奖”、“最具责任感企业”、“最佳企业社会责任奖”、“中国最受尊敬银行”、“中国最佳企业公民”、“最佳履行社会责任银行奖”等诸多大奖。

● 2010 年社会责任领域获奖情况

奖项名称	颁奖机构
2010 人民社会责任奖	人民网
2010 最具责任感企业	中国新闻周刊
低碳新锐银行、中国低碳先锋银行	金融时报、中国环境报社等
2010 年度公益明星（单位）	中国扶贫基金会
2010 年度中国最佳企业公民	21 世纪经济报系
2010 中国最受尊敬银行	理财周报
国有上市企业社会责任百强榜第二名	南方周末
中国国有上市企业公众形象榜第一名	
中国国有上市企业经济责任榜第三名	
2010 年最佳履行社会责任银行	凤凰网
金融保险行业最佳社会责任报告奖	润灵环球评级
中国绿色公司百强企业	道农研究院
金蜜蜂特别贡献奖	WTO 经济导刊
金蜜蜂 2010 年优秀企业社会责任报告——领袖型企业	
2010 最佳绿色银行创新奖	中国金融高峰会
新中国 60 年最具影响力十大企业精神之诚信精神	中国企业文化研究会



● 第三方评价（部分摘录）

湖北省委常委、省委秘书长李春明对本行抗洪抢险救灾工作给予高度评价：行动迅速、雪中送炭，银企联手、共克时艰。

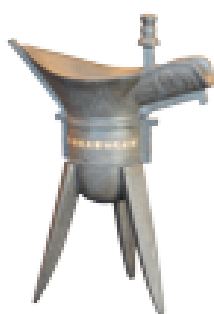
新疆莎车县孜热甫夏提塔吉克民族乡委员会、人民政府对本行大力支持地方经济健康发展表示感谢：在贵行的大力关怀、支持和帮助下，全乡经济得到较快发展，人均收入稳步增长，社会局势稳定，各项事业协调发展。全乡广大农民群众在生产生活条件、公共设施建设、文教卫生等方面取得了较大的改观，广大民众亲身受益，亲身体会到了党和政府的关怀和温暖。

Social Recognition

During the reporting period, the Bank obtained widespread recognition on its performance of CSR from all social circles at home and abroad. The Bank was honored with a number of awards concerning CSR, such as "People's Award for Social Responsibility", "Most Responsible Enterprise", "Best Corporate Social Responsibility Award", "China's Most Respectable Bank", "Best Corporate Citizen in China" and "Best Bank in Fulfilling Corporate Social Responsibility".

• 2010 Awards for Social Responsibility

Awards	Award granters
2010 People's Award for Social Responsibility	People's Daily Online
2010 Most Responsible Enterprise	China Weekly
Low Carbon Prominent Bank, China's Low Carbon Pioneer Bank	Financial News, China Environment News
2010 Public Welfare Stars (Entities)	China Foundation for Poverty Alleviation
2010 Best Corporate Citizen in China	21st Century Business Herald
2010 China's Most Respectable Bank	Money Week
The 2nd Place in CSR Rankings of China's State-owned Listed Companies	
The 1st Place in Public Image Rankings of China's State-owned Listed Companies	Southern Weekly
The 3rd Place in Economic Responsibility Rankings of China's State-owned Listed Companies	
2010 Best Bank in Fulfilling Corporate Social Responsibility	Ifeng
Best Social Responsibility Report in the Finance and Insurance Industry	Rankins CSR Ratings
China's Top 100 Green Companies	Daonong Enterprise Institute
Golden Bee Special Contribution Award	
2010 Golden Bee Excellent Corporate Social Responsibility Report—Leader-Type Enterprises	WTO Economic Guide
2010 Best Green Bank Innovation Award	China Finance Summit
China's Top 10 Most Influential Corporate Spirits in 60 Years Since the Foundation of the PRC - Integrity	China Corporate Culture Institute



• Assessment from Third Parties(Extract)

Li Chunming, standing committee member of Hubei Provincial Party Committee and Secretary-general of Hubei Provincial Party Committee, highly appreciated ICBC's performance in flood fighting and disaster relief:

Quick Actions, Timely Support, Bank-Enterprise Cooperation in Overcoming Difficulties

CCP Zerpaxat Tajik ethnic township committee and government of Yarkant County in Xinjiang expressed gratitude to ICBC's substantial support to the healthy development of regional economy:

With the support and help of ICBC, the whole township experiences rapid economic development, steady per capita income growth and perfect social stability, contributing to the coordinated development of all undertaking of the township. The farmers across the township begin to enjoy improved living and production conditions, public infrastructure and cultural health, educational and medical services, which reveals the caring and warmth of the Party and governments.

战略与概况 | Strategy and Profile

云南省干旱重灾区——禄丰县青龙村委会对本行及时给予两个自然村人畜引水工程的信贷支持表示感谢：

工商银行员工发扬了“一方有难、八方支援”的精神，伸出友谊之手，献出关爱之心，积极为我们排忧解难，……，我们代表全体村民特向你们表示衷心的感谢。

Qinglong Village Committee in Lufeng County in the draught-stricken area in Yunnan Province extended thanks to ICBC's credit support to human-livestock diversion projects in two natural villages:

The work team of ICBC carries forward the spirit of "one in trouble, all to help" and makes great efforts to help us in coping with troubles, ……, we extend hearty thanks to all of you on behalf of all the villagers.

马士基（中国）航运有限公司青岛分公司对本行优质服务表示肯定：

感谢贵行选拔这么优秀的员工为客户提供这么好的服务，每次一走进贵行，都有如沐春风般的感受。

Qingdao Branch of Maersk (China) Shipping Co., Ltd highly recognized ICBC's superb service:

Thank you for your selection of such outstanding staff to provide such good service. Whenever we walk into your bank, we enjoy so comfortable and considerate service.

世博会广西馆工作人员对本行世博会期间的优质服务表示肯定：

每次在办理业务时，贵行窗口工作人员均给我们提供了满意的服务。你们接待服务热情周到，工作程序有条不紊，业务琐碎但不厌其烦。在你们身上，我们学到很多东西，服务世博的意识也得到了进一步提高。

Working staff in Guangxi Pavilion of 2010 Shanghai Expo highly recognized ICBC's superb service during the expo:

Each time we go to ICBC for business handling, the counter staff always provides satisfactory service to us. Your services are warm and considerate, your work procedures are smooth and you are patient in dealing with trivial business. We have learnt a lot from you, thus further enhancing our awareness to serve the World Expo.

本行资助的济源贫困山区小学生对我们伸出援助之手表示感谢：

深深的感谢那些给予我关注的工行的叔叔阿姨。我不是被遗忘在角落的垃圾，我也是社会整体的一员。他们给予我的不仅仅是物质帮助，更多的是给予我信心与勇气。

A pupil in the poor mountainous area in Jiyuan aided by ICBC extended his thanks to ICBC for the help:

I extend sincere thanks to uncles and aunts in ICBC who care for me. I am not the trash thrown at the street corner but a part of the society. What they give me is not only physical aid but also confidence and courage.

急需 20 万元手术费的广东分行员工李建红，在接到本行广大员工捐款，得到及时救治脱离危险期后，写来感谢信：

感谢您在百忙之中，伸出友爱的双手，关怀着我的病情，……，我们全家人都为深深感动，真正体会到了人间的温暖真情，……，单位领导及员工们的真诚帮助，使我们感受到工行大家庭里深厚的集体感情，还有强大的企业凝聚力，我全家对各位的这份情谊再次表示发自内心的感谢！

Li Jianhong, an employee of ICBC Guangdong Branch, wrote a letter of thanks after she was pulled out of danger by timely treatment sponsored by the firmwide donation of the employees of the Bank when she was in eager need of RMB200,000 for operation fees:

Thanks for your help and concern on my conditions in busy work, ……, our whole family are deeply moved by warmth and affection in the society, ……, sincere help from leaders and colleagues of the work unit enables us to feel ICBC's unity as a big family and its strong corporate cohesive force. My family extends our genuine thanks to your friendship again!

经济层面

ECONOMIC PERFORMANCE

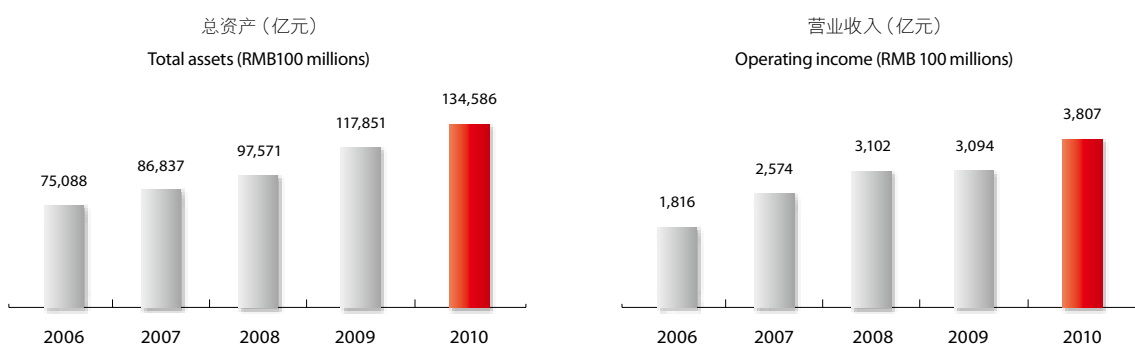
经营业绩和创造价值
促进经济平稳较快发展
支持区域经济协调发展
推进国内产业结构升级
扶持中小企业发展
提升农村金融服务
助力民族地区发展
支持保障性住房建设
跟随客户提供全球服务

Operating Results and Value Creation
Facilitating a Steady and Coordinated Development of the Economy
Supporting the Coordinated Development of Regional Economies
Propelling the Upgrade of the Domestic Industrial Structure
Supporting Development of Small and Medium Enterprises
Improving Rural Financial Services
Supporting Development in Ethnic Minority Regions
Supporting the Construction of Low-income Housing
Following Customers and Providing Global Services



2010年，本行认真贯彻落实国家宏观经济政策，积极面对后危机时代更趋复杂的经济形势，进一步增强大局意识、政策观念和依法合规经营理念，自觉服从于全国经济发展的大局，在支持国民经济发展中彰显了大行应尽的责任，为股东、客户、员工以及社会创造了卓越的价值。

经营业绩和创造价值



报告期内，本行加快转变发展方式，深化体制机制改革，大力改进金融服务，实施国际化发展战略，突出经营风险控制，大力推进了经营业绩和价值创造能力的提升，在金融危机后巩固和扩大了良好的发展势头。

按照国际财务报告准则，本行报告期内实现税后利润 1,660 亿元，同比增长 28.31%；每股盈利为 0.48 元；平均总资产回报率和加权平均权益回报率分别达到 1.32% 和 22.79%，比上年提高 0.12 个和 2.64 个百分点；全年纳税（包括企业所得税、营业税金及附加以及其他税金）707 亿元。

报告期内，本行不良贷款额下降 152.26 亿元，不良率下降 0.46 个百分点，降至 1.08%；拨备覆盖率较上年末提高 63.79 个百分点，达到 228.20%。

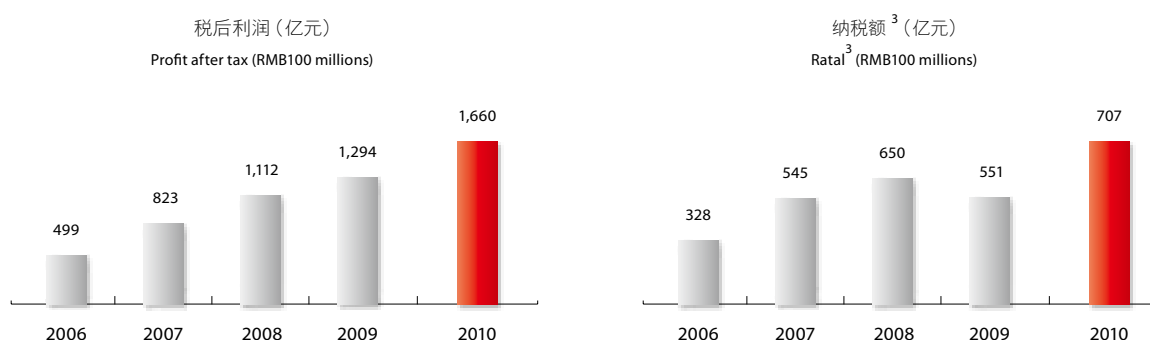
促进经济平稳较快发展

本行积极顺应国内经济逐步转入常态运行的实际需要，实施合理、均衡增长的信贷政策，有序支持关系国计民生的国家重点项目建设，优先保证重点在建、续建项目，促进经济平稳较快发展。报告期内，本行境内分行新增人民币贷款 8,981 亿元，增幅达到 16.9%。

本行重庆分行大力支持宜居重庆、畅通重庆、森林重庆、平安重庆、健康重庆“五个重庆”建设，报告期内，各项贷款新增 226 亿元，重点投向市政公共设施、市政交通、燃气生产供应、污水处理、医院、IT 产业、保税港区、两江新区等项目，被《重庆商报》评为“五个重庆”建设贡献突出机构。

In 2010, the Bank carried out national macroeconomic policies in earnest, actively confronted the more complex economic climate in the post-crisis era, further enhanced the awareness of global picture, policy notion and concept of legal and compliant operation, voluntarily supported the national economic development, highlighted the responsibility of a large bank in this process, and created excellent values for the shareholders, the customers, the staff and the society.

Operating Results and Value Creation



During the reporting period, the Bank accelerated the development pattern, deepened the system and mechanism reform, devoted great efforts to improve the financial services, implemented the international development strategy, highlighted the operating risk control, made great efforts to enhance the ability to boost the operating result and value creation, and consolidated and expanded the good development momentum after the financial crisis.

During the reporting period, under International Financial Reporting Standards (IFRS), the Bank achieved a profit after tax of RMB166 billion, an increase of 28.31% year on year, reached the earnings per share at RMB0.48, achieved the return on average assets and the return on weighted average equity of 1.32% and 22.79% respectively, representing an increase of 0.12 and 2.64 percentage points compared with the prior year respectively, and made tax payments of RMB70.7 billion (including enterprise income tax, business tax and surcharges and other tax expenses).

During the reporting period, the non-performing loans fell to RMB15.226 billion, the NPL ratio declined 0.46 percentage points to 1.08%, and the provision coverage ratio rose by 63.79 percentage points over the prior year to 228.20%.

Facilitating a Steady and Coordinated Development of the Economy

The Bank actively catered to the actual need raised in the domestic economy that gradually resumed the normal operation, implemented the credit policy of reasonable and balanced growth, supported the construction of the significant projects relating to the national economy and people's livelihood, placed the priority on major projects that were in construction and key continued projects, and promoted the steady and rapid economic development. During the reporting period, the new RMB loans by domestic branches reached RMB898.1 billion, representing an increase of 16.9%.

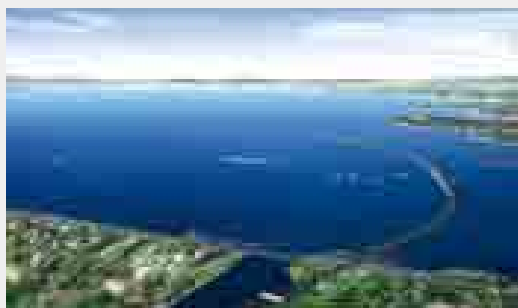
Chongqing Branch of the Bank devoted great efforts to support the implementation of the "Five Chongqing Program", namely "Livable Chongqing, Traffic-Smooth Chongqing, Forest Chongqing, Safe Chongqing, and Healthy Chongqing". During the reporting period, the branch increased the credit scale by RMB22.6 billion, which was principally oriented to municipal public facilities, municipal traffic, fuel gas production and supply, sewage treatment, hospitals, IT industry, bonded port area, Liangjiang New Area and other projects. The branch was rated by Chongqing Business News to be an institution with the outstanding contribution in the "Five Chongqing Program".

³ 2006 至 2009 年纳税额为实际缴纳数，2010 年纳税额为暂估数。

³ The ratal from 2006 to 2009 is the actual amount, the ratal of 2010 is estimated.

本行陕西分行牵头为陕西省高速公路建设集团公司十天线鄂陕界至汉中段高速公路办理 152 亿元银团贷款。十堰至天水高速公路（G7011）是国家高速公路网规划中的一条横向联络线，是连接我国华中、华南与西北地区便捷的公路通道之一，在全国高速公路网中具有重要的地位。十天线陕西境内（鄂陕界至陕甘界）规划里程约 480 公里，是陕西省南部地区规划线路最长、联系城镇最多的重要经济干线。

本行青岛分行全力支持青岛海湾大桥建设。青岛海湾大桥项目总投资约 100 亿元，全长 35.4 公里，项目完工后，将进一步改善胶东半岛投资环境，加快胶州半岛城市群体的发展。本行积极履行牵头行的责任，规划专项信贷规模，确保足额、及时发放贷款。截至报告期末，该项目累计投入资金 45.56 亿元，其中本行投放 14.94 亿元，占比达到 32.79%。

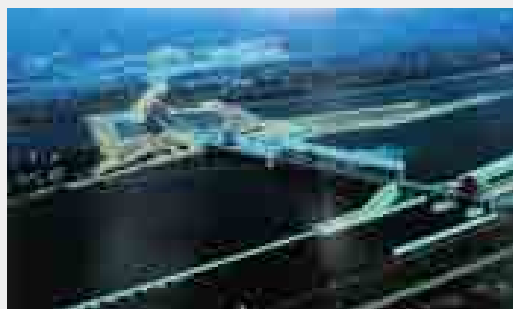


本行青岛分行支持建设的青岛海湾大桥项目效果图
Design sketch of the Qingdao Gulf Bridge project supported by Qingdao Branch

支持区域经济协调发展

本行认真贯彻落实国家区域发展政策要求，主动适应各区域的资源禀赋优势、区域发展定位和产业发展布局，进一步完善区域发展规划和信贷政策，引导分行加快建立与区域经济环境、金融资源分布相匹配的业务布局，最大限度地发挥金融服务的综合优势。

报告期内，本行中部、西部和东北地区分别新增贷款 1,416 亿元、1,902 亿元和 585 亿元，增幅分别为 18.2%、20.0% 和 16.7%。



本行广西分行信贷支持的长洲水利枢纽项目
The Changzhou Water Conservation Hub Project was supported by loan extended by Guangxi Branch

Shaanxi Branch led the syndicate loan of RMB15.2 billion for the expressway from the Hubei-Shaanxi border to Hanzhong, part of the national expressway project Shiyang-Tianshui Expressway, undertaken by Shaanxi Expressway Construction Group Company. The Shiyang-Tianshui Expressway (G7011) is a transverse connecting line of the National Expressway Network Program and one of the convenient road passages that connects the central region, the southern region and the northwestern region of China, therefore, it takes an important position in the national expressway network. The expressway within Shaanxi (Hubei-Shaanxi border to the Shaanxi-Gansu border) is planned to be 480km, with the longest distance coverage in the southern part of Shaanxi Province and is an important economic route that connects the most cities and towns.

Qingdao Branch spared no effort to support the construction of the Qingdao Gulf Bridge. The Qingdao Gulf Bridge project involves a total investment of RMB10 billion and the bridge covers a total length of 35.4km. After completion, the bridge will further improve the investing environment of the Jiaodong Peninsula, and accelerate the city cluster development of the Jiaozhou Peninsula. The branch actively performed the responsibility as a lead bank, arranged the special credit scale to ensure the credit extension in full amount and in time. As at the end of the reporting period, a total loan of RMB4.556 billion was extended, including RMB1.494 billion granted by the Bank, accounting for 32.79% of the total syndicate loan.

Supporting the Coordinated Development of Regional Economies

The Bank prudently carried out the requirements of the regional development policy of the State, via proactive leverage of resource endowment advantages, district development positioning and industry development setting, as well as, enhancement of district development planning and credit policies. The Bank also guided its branches on the speedy establishment of business landscape and the efficient allocation of financial resources to fully exert comprehensive advantage of the Bank's financial services to the largest extent.

During the reporting period, new loans granted by the Bank for the central, western and northeastern regions were RMB141.6 billion, RMB190.2 billion and RMB58.5 billion, representing an increase of 18.2%, 20.0% and 16.7% respectively.



本行江苏分行信贷支持的连云港港口建设项目

The construction of Lianyungang Port was supported by loan extended by Jiangsu Branch

报告期内，本行更加主动配合国家重点战略区域发展规划的实施，有针对性地加大贷款投放，重点战略区域公司贷款新增 3,640 亿元。

● 区域信贷政策覆盖的分支机构公司贷款增长情况表

单位：亿元

区域	2010 年末余额	较年初新增	较上年增长
长江三角洲	11,695.08	1,534.17	15.10%
珠江三角洲	4,391.02	547.38	14.24%
成渝	1,911.47	360.84	23.27%
武汉长珠潭	1,878.27	365.91	24.19%
海峡西岸	1,754.69	283.56	19.27%
滨海曹妃甸	877.30	141.55	19.24%
辽宁沿海经济带	797.93	149.18	22.99%
关中天水	688.07	100.73	17.15%
北部湾	457.72	47.28	11.52%
新疆	347.82	109.22	45.78%

黄河三角洲高效生态经济区和山东半岛蓝色经济区是国家区域发展战略规划的重要组成部分，加快两大区域建设，有利于拓展国民经济发展空间，加速形成新的经济增长极。本行山东分行率先提出“三色”金融理念（黄三角、蓝色经济区和绿色信贷），加大金融创新，改善金融服务，不断增加对黄河三角洲高效生态经济区和山东半岛蓝色经济区的信贷投放，较好地满足了重点项目建设需要。报告期内，该行在“两区”（不含青岛）的贷款余额达到 2,054.39 亿元，较年初增加 279.75 亿元，占该分行贷款增量的 52.7%。



易会满副行长代表本行与山东省政府签署支持黄河三角洲高效生态经济区发展战略合作协议

Vice President Yi Huiman on behalf of the Bank signed the Strategic Cooperation Agreement on Supporting the Highly-Efficient Ecological Economic Zone in the Yellow River Delta with the Government of Shandong Province

曹妃甸是国家“十一五”重点工程和河北省“一号工程”，其中曹妃甸工业区是曹妃甸新区的核心，规划面积 310 平方公里。目前，工业区正在进入产业加速聚集的黄金时期，新区新开工项目大幅增加，一批建设项目取得突破性进展。2010 年，曹妃甸新区有 188 项重点项目建设，投资额 3,127 亿元。本行河北分行全力支持港口和落地项目建设，报告期内投放项目贷款 47.87 亿元。

推进国内产业结构升级

本行按照国家调整优化产业结构、提升产业核心竞争力的战略部署，及时跟踪产业发展动态，研究制订相关信贷政策，加快支持转变经济增长方式，充分发挥了信贷投向对产业结构调整的指导作用。

During the reporting period, the Bank became most proactive to complement the implementation of the development programs for key strategic regions. The Bank expanded its loan amounts in these regions and increased corporate loans to RMB364 billion.

● Growth of Corporate Loans of the Branches Covered by Regional Credit Policy

Unit: RMB100 millions

Region	Balance at the end of 2010	Increase over the year beginning	Growth over the prior year
Yangtze River Delta	11,695.08	1,534.17	15.10%
Pearl River Delta	4,391.02	547.38	14.24%
Chengdu and Chongqing	1,911.47	360.84	23.27%
Wuhan, Changsha, Zhuzhou and Xiangtan	1,878.27	365.91	24.19%
West Bank of the Straits	1,754.69	283.56	19.27%
Binhai and Caofeidian	877.30	141.55	19.24%
Liaoning Coastal Economic Belt	797.93	149.18	22.99%
Guanzhong and Tianshui	688.07	100.73	17.15%
Beibu Gulf	457.72	47.28	11.52%
Xinjiang	347.82	109.22	45.78%

The highly-efficient ecological economic zone in the Yellow River Delta and the Blue Economic Zone in Shandong Peninsula form an integral part of the regional development strategy of the State. Accelerating the construction of both regions conduces to expanding the space of GDP growth and accelerates the formation of the new economic growth pillars. Shandong Branch took lead in developing the "Three-Color" financial concept (Yellow River Delta, Blue Economic Zone and Green Credit), enhanced financial innovation, improved financial service, expanded credit extension to the highly-efficient ecological economic zone in the Yellow River Delta and the Blue Economic Zone in Shandong Peninsula, and thereby fulfilling needs of the key projects. During the reporting period, the outstanding loans granted by Shandong Branch to the aforesaid two regions amounted to RMB205.439 billion, an increase of RMB27.975 billion compared to that of the previous year, accounting for 52.7% of the aggregate loan increase of the branch.



本行河北分行信贷支持的曹妃甸原油码头建设

The construction of Caofeidian crude oil wharf was supported by Hebei Branch

Caofeidian is a key project of the national "Eleventh Five-Year Plan" and the "Project No.1" of Hebei Province. The Caofeidian Industry Zone is the core of Caofeidian New District, covering a planned area of 310 square kilometers. At present, the industrial zone is stepping into the prime time of accelerating industrial clustering. An increase of new projects in the new district has been noted and a number of construction projects have made the breakthroughs in development progress. In 2010, Caofeidian New District had 188 key projects of investment amounts of RMB312.7 billion under construction. Hebei Branch made every effort to support the construction of port and infrastructure projects settling in the district, and granted total loans of RMB4.787 billion during the reporting period.

Propelling the Upgrade of the Domestic Industrial Structure

Upholding the national strategy of adjusting and optimizing the industrial structure and augmenting core competitiveness of industries, the Bank timely tracked the industry dynamics, carried out research and formulated relevant credit policies to boost growth of a transforming economy, thereby propagating the guiding role of credit extension in adjusting the industry structures.

产业分类	支持举措
节能环保产业	制订环境保护设备制造业信贷政策，进一步加大对节能环保、循环经济企业和项目的信贷投放力度。
新能源产业	专门制订《新兴能源发电行业信贷政策》，引导全行加大新兴能源行业信贷投放力度。
新能源汽车产业	研究制订《节能与新能源汽车领域信贷指导意见》，积极支持获国家认可、现阶段具有实际需求和产业化发展前景的企业。
新一代信息技术产业	持续关注物联网及云计算等新兴领域发展，制订《电子信息行业信贷政策》、《电信运营行业信贷政策》，基本覆盖了新一代信息技术产业。
高端装备制造行业	修订《装备制造业信贷政策》，明确优先支持高端装备制造业。
生物产业	积极研究生物产业发展特点，跟踪分析发展趋势，创新信贷品种支持生物产业的发展。
新材料产业	密切关注新材料产业发展动态，修订《光伏行业信贷指导意见》，研究制订稀土行业信贷指引。



本行北京分行推出以电视台为核心企业的专项国内贸易融资产品“影视通”，积极缓解文化创意企业融资难问题。报告期内，共为 28 家企业提供融资支持 13.22 亿元

Beijing Branch launched the domestic trade finance product "Film & TV Express" that focused on TV stations as core customers in a move to mitigate difficulties faced by cultural & creative enterprises in financing. During the reporting period, the branch supported 28 enterprises with the total loan financing of RMB1.322 billion

扶持中小企业发展

本行把发展中小企业金融业务作为一项重要战略，坚持与中小企业共赢、社会效益和经济效益并举的经营思路，持续加大支持力度，截至报告期末，本行有融资余额小企业客户 63,081 户，较年初增加 18,838 户；融资余额 5,630.3 亿元，较年初增加 2,104.3 亿元，增幅达 59.68%，高于全行贷款增幅 41.14 个百分点。

报告期内，本行中小企业金融服务赢得了社会各界的广泛赞誉，荣获由中国中小企业协会颁发的“2010 年度优秀中小企业服务机构”奖，并且自 2006 年以来连续 5 次被中国中小企业家年会评为“全国支持中小企业发展十佳商业银行”。

专营机构

遵循“集约化经营、专业化管理”的原则，在全行范围内设立超过 1,200 家小企业金融业务专营机构。

专业队伍

积极推进小企业从业人员的统一培训、考试和资格认证工作，建立起一支专业化的小企业从业队伍。

专属产品

创新产品和服务，建立起包含流动资金贷款、贸易融资、经营型物业贷款、循环贷款、网贷通和网商贷款等贷款品种在内丰富的产品体系。

专业服务

完善小企业信贷业务操作流程，专门开发了小企业信贷业务管理系统，全方位提升了中小企业服务能力。

Industry type	Supporting measure
Energy conservation and environmental protection	Formulated credit policy for environmental protection equipment manufacturing industry, and further expanded credit extension to enterprises and projects engaged in energy conservation, environmental protection and recycling.
New energies	Specially formulated the "Credit Policy for the Emerging Power Generation Industry", which guided the Bank to expand the credit extension to the emerging energy industry.
New energy vehicle	Studied and formulated the "Guiding Opinions on Credit Extension to Energy-Conservation and New Energy Vehicle Sectors" to proactively support enterprises that are recognized by the State and embrace actual demand for promising enterprises.
New-generation IT	Continuously watched the development of the Internet of things, cloud computing and other emerging areas, and formulated the "Credit Policy for the Electronic Information Industry" and the "Credit Policy for the Telecom Operation Industry", which principally cover the new-generation IT industry.
Hi-end equipment manufacturing	Revised the "Credit Policy for the Equipment Manufacturing Industry", affirming the Bank's support for the hi-end equipment manufacturing industry as a priority.
Bioscience	Conducted applied research of the characteristics of the bioscience industry, tracked and analyzed the development trend, and innovated on various credit products to support the development of the bioscience industry.
New material	Focused on the latest development of the new material industry, revised the Guiding Opinions on Credit Extension to the Photovoltaic Industry, studied and formulated the Guidelines on Credit Extension to the Rare Earths Industry.

Supporting Development of Small and Medium Enterprises

Adhering to the operating concept of seeking win-win with small and medium enterprises (SMEs) and combining social and economic benefits, the Bank continuously extended its support to SMEs, upholding SMEs financing as a long-term development strategy. As at the end of the reporting period, 63,081 small enterprise customers had a loan balance with the Bank, an increase of 18,838 over the beginning of the year, and the financing balance amounted to RMB563.03 billion, an increase of RMB210.43 billion or 59.68% over the beginning of the year, which was 41.14 percentage points higher than the aggregate increase in the Bank's loans.

During the reporting period, the Bank SMEs financial services won massive compliments from the entire society, and was awarded the "2010 SME Service Institution of the Year" by China Association of Small and Medium Enterprises. In addition, the Bank was rated as the "Top 10 Commercial Banks Supporting the Development of SMEs" by the Annual Conference of China's Small and Medium Entrepreneurs for five consecutive years since 2006.

Special Institutions

Observed the principle of "intensive operation, professional management", and established over 1,200 exclusive institutions engaged in the SMEs finance.

Professional Team

Proactively promoted uniform training, examination and qualification for the staff engaged in SMEs finance, and established a professional SMEs finance team.

Special Products

Innovated on products and services, and built a comprehensive product system containing the working capital loans, trade finance, loans for operating property, revolving credit, online loan express, online merchant loans and other loan types.

Professional Services

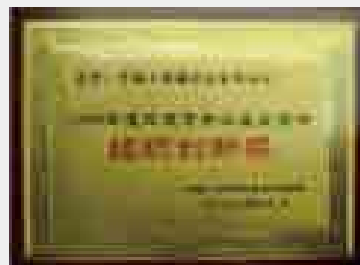
Perfected the business operation flow for SMEs credit, specifically developed a SMEs credit business management system, and enhanced the SME service capacity in an all-encompassing manner.

本行浙江分行在全省建立起 124 家小企业专营机构，全面推行小企业金融业务专业化经营、系统化管理、个性化考核、立体化营销、最优化流程“五化”服务模式；针对小企业金融需求“短、频、急”的特点，通过小企业信贷业务流程再造，大力拓展网络融资平台，实行小企业金融业务“一站式”操作，截至报告期末，小企业贷款余额达到 963 亿元，新增 215 亿元，满足了该省上万家小企业的融资需求。

本行宁夏分行针对中小企业担保难、资信不足等问题，结合产业集群式发展过程中优势企业和中小企业分工协作的发展规律，抓住区域特色经济链条，推出国内信用证及其项下打包贷款、卖方融资、订单融资、国内保理等系列供应链产品和服务，有效解决了中小企业融资难的问题。

本行广东分行营业部围绕专业市场、产业集群，一市一策、量身定做，报告期内为江南果菜市场等专业市场商户设计了 12 个专属融资产品，填补了商业银行融资业务在专业市场内的空白。

本行河北分行在重点县域设立 39 家小企业专业支行，建立“小企业中心 + 专业支行”新型经营模式，以全省 55 个省级区域特色产业基地、专业市场和大企业、大项目上下游为重点市场，推出“粮贷通”等特色融资产品，创新多项担保方式，新增小企业贷款 60.97 亿元，贷款余额达 72.31 亿元，是上年的 6.38 倍。



本行北京分行荣获“中小企业信贷组织创新奖”
Beijing Branch won the "Innovation Award for SME Credit Organization"



本行宁夏分行举办“中小企业金融产品推介会”
Ningxia Branch held the "SME Financial Product Promotion Fair"



本行黑龙江分行举办中小企业论坛
Heilongjiang Branch held the SME finance discussion forum

提升农村金融服务

报告期内，本行根据国家城市发展和新农村建设和有机协调推进的要求，支持农村基础设施建设和农业生产资料加工行业发展；支持现代粮食物流体系和鲜活农产品冷链物流系统建设；支持区域化、规模化、有市场的农产品深加工产业和农产品批发市场建设。同时，重视支持春季农业生产和西南地区抗旱救灾金融服务工作，保证支农信贷资金及时落实到位。

Zhejiang Branch established 124 exclusive institutions across the province for servicing small enterprises, and carried out "five-star" small enterprise financial service featuring professional operation, systematic management, individualized evaluation, three-dimensional marketing and optimized procedure. Moreover, in consideration of the "short, frequent and urgent" characteristics of financing demands of small enterprises, the Branch implemented a "one-stop" operation of the SMEs financial service by re-engineering the small enterprise credit business flow and vigorous expansion of the online financing platform. As at the end of the reporting period, the balance of small enterprise loans amounted to RMB96.3 billion, an increase of RMB21.5 billion, satisfying the funding demands of more than 10,000 local small enterprises.



本行河南省分行与河南省中小企业担保集团签订战略合作协议

Henan Branch signed the strategic cooperation agreement with Henan Province Small Medium Enterprises Guarantee Group

To resolve the difficulty in providing guarantee and inadequate credit standing of small and medium enterprises, Ningxia Branch considered the cooperation of competitive enterprises and the rule of division of work of SMEs during the development of the industrial cluster. Seizing the economic characteristics of the region, the Branch launched domestic letter of credit and a series of supply chain products and services under the domestic letter of credit, including the package loan, seller's financing, order financing and domestic factoring, to effectively resolve the financing difficulty of SMEs.

The business department of Guangdong Branch focused on the professional markets and industrial clusters, and customized tailor-made policies for different markets. During the reporting period, the business department designed 12 exclusive financing products for the Southern China Vegetables & Fruits Market and other professional markets, having filled the gap of financing of commercial banks in the professional markets.

Hebei Branch set up 39 professional sub-branches for SME finance in areas of high focus and developed a new operating mode of "small enterprise center + professional sub-branch". Launching the "Grains Loan Express" and other special financing products with 55 provinces' special-featured industrial bases, professional markets, large enterprises and large upstream and downstream projects as target markets, the Branch innovated on various guarantee methods, and increased the small enterprise loans by RMB6.097 billion. The amount of small enterprise loans reached RMB7.231 billion, 6.38 times that of the previous year.

Improving Rural Financial Services

During the reporting period, according to the State's requirement on city development and new county construction, the Bank supported the construction of rural infrastructures and the processing of agricultural production materials; supported the construction of the modern grains logistics system and the cold-chain logistics system for fresh and live agricultural products; supported the construction of district-focus, scalable and marketable agricultural product in-depth processing industry and agricultural product wholesale distribution market. At the same time, the Bank highly concentrated on the financing work for Spring-time agricultural production and financial support for the drought combat in the southwestern region in order that timely availability of funding can be assured.

本行积极深化金融同业合作，增加金融供给能力，不断加强和改进农村金融服务工作。本行江苏分行大力支持江苏省农村地区支付结算“快通工程”建设，积极推广主要农产品收购资金非现金结算，提高结算服务水平，与农业发展银行江苏省分行合作，向广大粮食收储企业推出收购资金非现金结算系列金融服务，以专业、贴心的服务打造农村金融快车道。本行河北分行与当地 22 家农村金融机构签订全面合作协议，通过共享和整合双方渠道资源，有效扩展了针对广大农民的金融服务网络。



本行浙江分行与当地住房和城乡建设厅签署《共同推进中心镇和农房改造建设战略合作协议》，计划在未来三年内，对省内农房改造和配套基础设施项目投放贷款 300 亿元。

Zhejiang Branch signed the Strategic Partnership Agreement on Joint Execution of the Reconstruction of Central Towns and Rural Houses with Zhejiang Housing and Urban-Rural Construction Department. A loan of branch plans to grant RMB30 billion in support of the rural housing reconstruction and associated infrastructure projects in the province is to be provided within the following three years.

厦门同安汀溪小城镇试点项目被列入全国第一批 118 个发展改革试点小城镇名单，该项目用地近 90 万平方米，是当地城乡一体化建设标杆。本行厦门分行在项目实施前期高度关注，短期内完成项目评估论证，投放贷款 2.9 亿元，有力保障了项目建设的资金需求。

The Tingxi Small Town Pilot Program in Xiamen is one of the first 118 towns nationwide chosen for development and reform of small towns. The program covers a land area of nearly 900,000 square meters, and serves as a benchmark for the local urban-rural integration construction. Prior to the implementation of the program, Xiamen Branch already kept a close watch to the town. Within a short period of time, the branch completed an evaluation for the program, extended a loan of RMB290 million to support the funding demand for the project construction.



The Bank proactively deepened its cooperation with peers from the same industry to enhance its financial service capacity and reinforce and improve rural financial services. Jiangsu Branch of the Bank strived to support the construction of the "Quick Express Program", a payment and settlement service for the rural areas in Jiangsu Province, proactively promoted the non-cash settlement of purchase price of major agricultural products, upgraded settlement service level, cooperated with Jiangsu Branch of the Agricultural Development Bank of China to launch a series of non-cash settlement services for foodstuff purchase enterprises, and thus built the rural finance express with professional and heartfelt services. Hebei Branch also signed widespread cooperation agreements with 22 local rural financial institutions, whereby both parties to the agreement will share and integrate channel to effectively expand the financial service network for the vast number of farmers.

本行黑龙江分行大力支持北大荒集团加快农业现代化步伐。该集团六十多年来累计为国家生产粮豆 3,500 亿斤，是我国的重要粮仓，为国民经济建设做出了巨大贡献。目前国家加大对粮食主产区的扶持力度，温家宝总理曾三次到垦区视察，做出了“垦区国家商品粮基地的重要地位不能变，垦区率先实现农业现代化的战略目标不能变”的重要指示。本行高度重视垦区建设现代农业，出台支持垦区加快发展的指导性意见和有关政策措施。报告期内，本行对北大荒集团新增贷款 28 亿元。

Heilongjiang Branch vigorously supported Beidahuang Group in accelerating the agricultural modernization. Over a period of more than 60 years, the group had cumulatively produced 175 billion kg of grains and soybeans for the State. As an important agricultural base, it made a huge contribution to the national economic construction. Currently, the State is enhancing its support of major foodstuff production areas. Premier Wen Jiabao had inspected the reclamation area of the group three times, and given an important instruction: "The important position of the reclamation area as a national commodity foodstuff base cannot be changed, the strategic objective of taking the lead in realizing the agricultural modernization also cannot be changed". The Bank placed high regards to modern agricultural construction in the reclamation area, and worked out guiding opinions and relevant policy measures to accelerate the development of the reclamation area. During the reporting period, Beidahuang Group borrowed RMB2.8 billion from the Bank.



姜建清董事长一行在黑龙江省农垦总局调研

Chairman Jiang Jianqing and other ICBC officials visited the General Bureau of Heilongjiang State Farms

助力民族地区发展

本行长期致力于民族地区经济发展，促进民族团结，不断改善金融服务，增加信贷投放，推进民族地区经济又好又快发展。

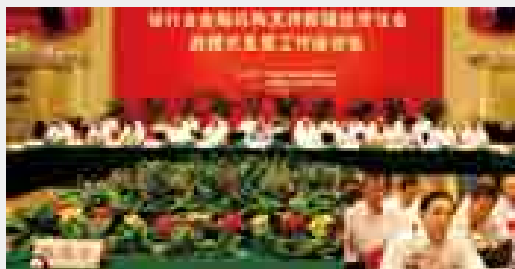
本行在总行层面成立新疆分行信贷工作协调小组，提升金融服务效率，牵头筹组新疆广汇新能源有限公司 30 亿元银团贷款，并与新疆生产建设兵团开展全面合作，签署 300 亿元《金融合作协议》。本行新疆分行结合新疆经济发展的实际需要，积极支持公路、城建、电力、制造、煤炭、水利等基础设施和重点项目建设，上述行业新增贷款占该行全部新增公司贷款的 75% 以上。截至报告期末，新疆分行公司贷款新增 109.22 亿元，为自治区经济建设提供了强有力的金融服务支持。

本行西藏分行高度重视对地方经济发展的支持，持续加大关系国计民生的重点项目贷款投放，为中国联合网络通讯有限公司西藏自治区分公司增加 1 亿元流动资金贷款，为华能西藏发电有限公司发放项目贷款 2 亿元，是机构成立以来贷款投放最多的一年。同时，增设 3 家自助网点，为当地居民提供了更加优质高效的金融服务。

本行广西分行重点支持循环经济发展，推进广西加快建设资源节约型和环境友好型社会。不断加强农村金融服务，加大信贷支持农业、粮食生产和农业产业化发展力度。报告期内该行县域支行公司贷款客户较年初增加 102 户，贷款新增 16.53 亿元，增幅达到 26.86%。基于对经济发展的突出贡献，该行连续六年获得广西壮族自治区政府“支持广西经济建设突出贡献奖”。

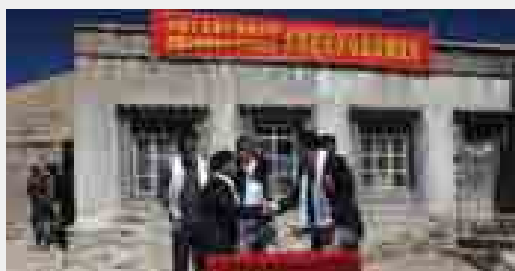
本行内蒙古分行牢固树立“绿色信贷”理念，支持当地经济社会长期可持续发展，以国家产业政策和环保政策为基础，严格信贷市场准入，加大对节能环保工程、污染治理、节能环保技术推广、循环经济试点和资源综合利用等领域的信贷支持力度，报告期内，重点支持了华电内蒙古辉腾锡勒 100MW 风电项目、内蒙古京能察右中风力发电等项目建设。

本行宁夏分行主动将服务地方经济与自身经营结构转型相结合，准确把握区域经济发展的独特优势，集中资源支持自治区重点建设和优势骨干企业发展，并将中小企业金融业务作为自身发展的战略选择，支持经济结构调整。近三年来，累计投放各类贷款 682 亿元。



杨凯生行长在银行支持新疆地区经济社会跨越式发展工作座谈会上发言

President Yang Kaisheng delivered a speech regarding the promotion of economic and social development of Xinjiang region with the banking support at a work evaluation forum



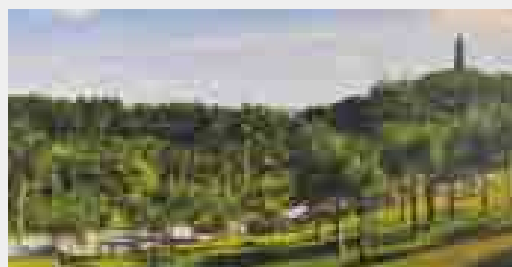
本行西藏分行援建日喀则地区太阳能光伏电站

Tibet Branch supported the construction of a solar power station in Shigatse region

Supporting Development in Ethnic Minority Regions

The Bank has always committed to the economic development in the ethnic regions, promoted ethnic unity, continuously improved financial services, expanded credit extension, and promoted the sound and rapid economic development in the ethnic regions.

The Bank set up a credit coordination team for Xinjiang Branch to enhance the efficiency of financial services. The Bank organized an RMB3 billion syndicated loan to Xinjiang Guanghui New Energy Co., Ltd., and entered into the widespread cooperation with Xinjiang Production and Construction Corps, and signed the RMB30 billion Financial Cooperation Agreement. In view of the actual need of the economic development in Xinjiang, Xinjiang Branch actively supported the construction of infrastructure and key projects in the areas of road, city construction, electric power, coal and water conservation, new loans for the above fields represented more than 75% of the total new corporate loans. As at the end of the reporting period, new corporate loans of Xinjiang Branch were RMB10.922 billion, providing the economic construction of the autonomous region with the powerful financial service support.



本行广西分行支持南宁青秀山生态保护工程

Guangxi Branch supported the Qingxiu Mountain ecological conservation project in Nanning

Tibet Branch placed high focus on supporting the local economic development. Continuously expanded credit extension to the projects related to the national economy and people's well-being the Bank extended an additional working capital loan of RMB100 million to Tibet Branch of China Unicom, and extended a project loan of RMB200 million to Huaneng Tibet Power Generation Co., Ltd., At the same time, the branch set up three more self-service outlets to provide high quality and efficient financial services for local residents.

Guangxi Branch highlighted the support of the development of circular economy, helping Guangxi accelerate the construction of a resource-conserving and environment-friendly society. The branch constantly strengthened its rural financial services, and enhanced the credit support for agriculture, grains production and agricultural industrialization. During the reporting period, the corporate borrowers of the county sub-branches of the branch gained additional 102 customers, and the loans increased by RMB1.653 billion or 26.86%. Based on the outstanding contribution to the economic development, the branch had won the "Outstanding Contribution to the Economic Construction of Guangxi" granted by the People's Government of Guangxi Autonomous Region for six consecutive years.

Inner Mongolia Branch firmly established the "green credit" concept, supported the long-term sustainable development of the local economy, reinforced the credit access based on the industrial policy and environmental protection policy of the State, and boosted the credit support for energy conservation and environmental protection projects, pollution treatment, promotion of energy-conserving and environment-friendly technologies, pilot of the circular economy, comprehensive resource utilization and other areas. During the reporting period, the branch highly supported the construction of the 100MW wind power project of China Huaneng Corporation in Huitengxile, Inner Mongolia and the wind power generation project of Jingneng Chayouzhong, Inner Mongolia.

Ningxia Branch took the initiative to combine serving the local economy and reshuffling its business structure. The branch accurately identified the unique competitive advantages of the regional economic development, concentrated resources to support the construction of the key projects and the development of the superior enterprises engaged in backbone industries in the autonomous region, and made the SMEs finance as the strategic choice for its development to support the economic structural adjustment. During the past three years, the branch cumulatively extended various loans of RMB68.2 billion.

支持保障性住房建设

本行认真贯彻落实国家房地产宏观调控政策，积极支持居民购买自住房信贷需求，加大保障性住房信贷支持力度。截至报告期末，本行个人住房贷款余额 10,900.95 亿元，当年新增 2,158.5 亿元，增幅 24.69%，个人按揭住房贷款中首套自住型住房贷款比例达到 93% 以上。

本行致力于改善和保障民生，主动调整房地产贷款投向，创新推出城市棚户区改造贷款业务，试点办理公共租赁住房贷款业务，有效满足中低收入居民住房需求。截至报告期末，本行保障性住房贷款余额超过 140 亿元，增幅达到 40% 以上。

本行着力加大中西部地区和二三线城市的住房信贷投放力度。截至报告期末，本行中西部地区房地产开发贷款新增额占全行房地产开发贷款新增额的 23.6%，较年初提升 1.2 个百分点。

项目	年度	贷款余额 (亿元)	年增长率	贷款户数 (万户)
个人住房公积金贷款	2008	1,037.07	25.70%	190.20
	2009	1,507.03	45.32%	229.28
	2010	1,920.98	27.47%	272.58
个人住房贷款	2008	5,973.73	11.38%	345.25
	2009	8,742.44	46.35%	433.43
	2010	10,900.95	24.69%	507.98

本行重庆分行向重庆华岩组团公共租赁住房项目提供 15 亿元融资，并成功发放首笔贷款。项目建成后，将为中低收入家庭提供 1.8 万套住房。

Chongqing Branch provided financing of RMB1.5 billion for the public rental housing project of Chongqing Huayan Team and successfully granted the first loan. The project will provide 18,000 houses for middle and low income families upon completion.



本行重庆分行发放的全国首笔公租房贷款项目效果图

Design sketch of the public rental house project funded with the first loan of the kind in China granted by Chongqing Branch

Supporting the Construction of Low-income Housing

The Bank carried out the national macro real estate control policies in earnest, actively provided support to the credit needs of residents to buy houses for personal residence and enhanced the credit support for the low-income housing. As at the end of the reporting period, the personal housing loan balance of the Bank arrived at RMB1,090.095 billion, an increase of RMB215.85 billion or 24.69% in the year, while over 93% of the personal mortgage housing loans were used to buy first houses for personal residence.

The Bank committed itself to improving and securing people's well-being, proactively adjusted the real estate loan orientation, innovatively launched shanty area reconstruction loans and initiated public rental housing loans on a trial basis. As at the end of the reporting period, the balance of the Bank's low-income housing loans exceeded RMB14 billion, representing an increase of over 40%.

The Bank focused on increasing the housing loan extension in the central and western regions as well as the second and third-tier cities. As at the end of the reporting period, the increase of the real estate development loan of the Bank in the central and western regions accounted for 23.6% of the bank-wide increase in the real estate development loan, a rise of 1.2 percentage points over the beginning of the year.

Item	Year	Loan Balance (RMB100 millions)	Annual Growth Rate	Number of Borrowers (10,000)
Personal housing provident loan	2008	1,037.07	25.70%	190.20
	2009	1,507.03	45.32%	229.28
	2010	1,920.98	27.47%	272.58
Personal housing loan	2008	5,973.73	11.38%	345.25
	2009	8,742.44	46.35%	433.43
	2010	10,900.95	24.69%	507.98

本行江苏分行积极支持保障性住房建设，向重点民生工程——“摄山星城”经济适用房项目发放开发贷款。

Jiangsu Branch actively supported the construction of low-income houses and granted loans for the development of economically affordable housing construction of "Sheshanxingcheng", a key people's livelihood project.



本行江苏分行支持的经济适用房建设项目

Jiangsu Branch provided support for the development of economically affordable housing construction

跟随客户提供全球服务

本行主动顺应经济全球化趋势，跟随客户海外业务拓展步伐，持续推进全球经营网络建设，基本形成了跨越全球五大洲的金融服务平台，通过加快网上银行、投资银行、资产管理、全球现金管理、资金清算、专业融资等产品线在境外的嫁接和移植，以及开展“跨境人民币业务”、“海外销售融资项目池”等一系列创新金融服务，构建起银企合作、内外联动、本外币一体和全产品服务的运作模式，提高了对全球化客户的综合服务能力，有力地支持了中资企业对外投资、对外承包工程和海外并购，分享经济全球化带来的发展机遇。截至报告期末，本行境内机构为“走出去”企业办理国际结算 7,827.12 亿美元，全行跨境人民币业务量突破千亿元大关。

Following Customers and Providing Global Services

The Bank actively adjusted itself to the globalization trend, followed the pace of customers with overseas business development, continued to push forward the construction of global operational network, and basically built a financial service platform worldwide. The Bank also developed the operation modes of bank-enterprise cooperation, internal and external interaction, domestic and foreign currency business integration and a full spectrum of product services by promoting such product lines as internet banking, investment banking, asset management, global cash management, fund clearing and special financing abroad and launching a series of innovative financial services including "cross-border RMB business" and "overseas sales financing project pool". The Bank improved the comprehensive services for global customers, energetically supported the foreign investment, contracting and acquisition projects of Chinese enterprises, and shared the development opportunities brought by economic globalization. As at the end of the reporting period, the domestic branches of the Bank handled international settlement of USD782.712 billion for "Going global" enterprises, and the cross-border RMB business volume exceeded RMB100 billion.

近年来，武汉钢铁（集团）公司加快了“走出去”步伐，本行积极配合该集团公司的发展战略，为其海外并购及融资项目担当财务顾问，为其海外铁矿资源开发项目出具贷款意向函；积极支持该集团公司外币资金集中管理，通过本行先进的全球现金管理系统为其海外项目资金运作提供了有力支持。

In recent years, as Wuhan Iron and Steel (Group) Corporation ("WISCO") accelerated the development of its "Going global" strategy, the Bank actively supported WISCO by serving as financial advisor for its overseas M&A and financing projects and issuing the letter of intention for credit support to its overseas iron ore resource development project. The Bank also actively bolstered the centralised management of WISCO's foreign-currency fund and provided vigorous support for the fund operation of WISCO's overseas projects through advanced global cash management system of the Bank.



本行与武钢财务公司签订全球现金管理协议

The Bank signed the global cash management agreement with WISCO finance company

环境层面

ENVIRONMENTAL PERFORMANCE

推行绿色信贷，支持低碳经济
发展电子银行，倡导低碳服务
致力绿色运营，促进节能降耗
弘扬绿色理念，助力环保公益

Promoting Green Credit, Supporting Low-carbon Economy
Developing Electronic Banking, Advocating Low-carbon Services
Committing to Green Operation, Promoting Energy Saving and Emission Reduction
Promoting Green Concept, Boosting Environmental Protection Cause



随着全球气候变化问题形成共识，“低碳经济”的发展已成为不可逆转的潮流，一场深远、持久的“绿色变革”正在全球蔓延。本行作为“绿色银行”的倡导者和践行者，始终致力于绿色金融服务的推广和创新，积极倡导低碳生活，努力通过“绿色”转型推动经济、社会与自然环境的协调可持续发展。

推行绿色信贷，支持低碳经济

本行继续加强“绿色信贷”的制度基础建设，通过建立新的绿色信贷分类标准，进一步明确绿色信贷导向，提升对潜在环保风险的识别和防控能力；通过严格控制产能过剩行业信贷投放，加快信贷结构调整，确保国家节能减排目标实现；通过积极支持新能源、节能环保以及资源综合利用等重点领域的信贷需求，推动国内产业结构优化升级，支持低碳经济发展。

绿色信贷是指银行将促进环境保护、资源节约、减少碳排放、历史文化遗迹保护、居民与职业健康、生物多样性等作为信贷决策的重要依据，通过合理有效配置信贷资源，加大对低碳经济、循环经济、节能减排等绿色经济的支持力度，严格控制对高污染、高能耗和高排放行业的信贷投放，利用信贷手段引导全社会最大限度地控制、减少资源损耗和环境污染，在促进经济社会与资源环境协调、可持续发展的过程中，实现自身的健康、可持续发展。

加强制度建设，完善长效机制

2007年，本行对有融资余额的公司客户展开环保检查，对客户环保信息进行动态管理，按照所面临的环境风险将客户划分为九类，并在业务操作系统（CM2002）中添加客户环保信息标识；2008年，将企业环保信息逐户录入CM2002系统中，初步建立了客户环保信息的识别、监控、反馈和处置机制；2009年，细化企业环保风险分类标准，完成全行贷款项目分类，并采取差别化的授信和管理要求。报告期内，本行建立了全新的四级十二类绿色信贷分类标准，进一步明确了绿色信贷导向，有力地支持了国家加快转变经济发展方式与“十一五”节能减排目标的实现。

2010年，本行根据国家环境保护、资源节约、减少碳排放等相关政策，先后制订了《关于加强绿色信贷建设工作的意见》、《关于进一步做好信贷支持节能减排工作的意见》、《关于对境内公司贷款实施绿色信贷分类及管理的通知》等多项制度，进一步明确了绿色信贷的内涵、工作目标与原则，进一步加强了高耗能、高排放行业信贷风险管理，进一步提升了潜在环保风险的识别和防控能力，进一步增强了贷款绿色信贷属性的区分度，明确了贷款调查、审查、审批、合同签订以及贷后管理阶段的管理要求与关注重点，实现了绿色信贷管理对整个信贷流程的全覆盖，引导全行积极培育节能减排新兴信贷市场，推动信贷结构“绿色”调整。

Following the reaching of a consensus regarding the problem of global climate change, the development of "low-carbon economy" has become an irreversible trend, and a far-reaching and long-term "green revolution" is spreading across the globe. As an advocate and executor of "green banking", the Bank is dedicated to the promotion and innovation of green financial services, actively advocating a low-carbon way of living, and striving to promote the coordinated and sustainable development of the economy, the society and the natural environment by "going green".

Promoting Green Credit, Supporting Low-carbon Economy

The Bank continued to strengthen the development of the "green credit" system. By developing the new green credit classification standard, the Bank further defined the direction of the green credit system and enhanced the ability to identify and prevent potential environmental risk; by strictly controlling credit extension to the industries with excess productivity, the Bank accelerated the adjustment of the credit structure and ensured the realization of the objective of energy conservation and emission reduction of the State; by actively supporting the credit demand in new energies, energy conservation, the utilization of comprehensive resources and other areas, the Bank promoted the optimization and upgrade of the domestic industrial structure and supported the development of low-carbon economy.

Green credit means that the Bank will promote environmental protection, resource conservation, carbon emission reduction, conservation of historic and cultural relics, resident and occupational health, biodiversity, etc as the important foundation for credit decisions. Through the reasonable and effective allocation of credit resources, the Bank strengthens the support for green economy such as low-carbon economy, cyclic economy, energy conservation and emission reduction, strictly controls credit extension to the industries with high pollution, high energy consumption and high emission, uses credit means to guide the entire society to control and reduce the depletion on resources and on the environment to a large extent, and realize the healthy and sustainable development of the Bank while promoting the coordinated and sustainable development of the economy and the resources environment.

Strengthening System Development, Perfecting Long-term Mechanism

In 2007, the Bank conducted environmental protection check on corporate customers with loan balances, implemented the dynamic management of the environmental protection information of customers, divided customers into nine types depending on the environmental risk they faced, and added the customer environmental protection information logo to the business operation system (CM2002); in 2008, the Bank gradually entered the environmental protection information of enterprises into the CM2002 system, and established the initial identification, monitoring, feedback and disposal mechanism for the customer environmental protection information; and in 2009, the Bank elaborated the classification standard for the environmental risk of enterprises, completed the classification of loan projects across the Bank, and implemented differential credit extension and management requirements. During the reporting period, the Bank established an all-new green credit classification standard with four levels and twelve types, further defined the direction to green credit, and strongly supported the State in transforming the economic development pattern and realizing the energy conservation and emission reduction objective in the Eleventh Five-year Plan period.

In 2010, the Bank carried out the relevant state policies on environmental protection, resource conservation and reduction of carbon emission, successively formulated various systems including the Opinions on Strengthening the Work of Green Credit Development, the Opinions on Further Perfecting the Work of Supporting Energy Conservation and Emission Reduction with Credit, and the Notice on Implementing the Green Credit Classification and Management upon Loans to Offshore Corporations, further defining the intention, working objective and principles for green credit, further reinforced the credit risk management over industries with high-energy consumption and high-emission, further built up the ability to identify and prevent potential environmental risk, and further strengthening the classification of the green credit attributes of the Bank. The Bank also defined the management requirements and key areas requiring attention with respect to loan investigation, review, examination and approval, contract-signing and post-credit management, realized the full coverage of the entire credit flow with green credit management, and to encourage the industry to actively foster an emerging credit market for energy conservation and emission reduction and to promote the "green" adjustment on credit structure.

严格授信审批，加快存量调整

本行进一步强化绿色信贷管理要求，在授信审批中严格审查环评、土地、项目核准等项目审批文件，切实执行“环保一票否决制”。认真贯彻国家产业政策和环保政策，加快“两高一剩”行业信贷退出力度。同时，坚持“扶优限劣、有保有压”的总体信贷政策，对于产能过剩行业中符合国家产业政策和环保要求的重点核心企业进行区别对待，切实做到有保有控。

截至报告期末，本行钢铁、水泥、平板玻璃、煤化工、多晶硅、风电设备、造船等 7 个产能过剩行业贷款余额 1,312 亿元，占本行境内公司贷款余额 2.79%，较年初下降 0.33 个百分点。

“环保一票否决制”是指以符合环保标准为基础，严格信贷市场准入条件，对不符合环保要求与本行绿色信贷标准，可能对环境造成重大不利影响的项目一律予以否决。

加大绿色供给，优化产业结构

本行积极支持国家节能重点工程、环境保护重点工程以及采用先进节能环保技术的技术升级改造项目，优先支持客户在新能源、节能环保和资源综合利用等领域的绿色信贷项目，加大对碳排放、节能等领域的绿色信贷产品创新力度。截至报告期末，全行环境友好及环保合格客户数量和贷款余额占全部境内公司客户数量和贷款余额的比例均保持在 99.9% 以上。

● 绿色经济领域贷款统计表

单位：亿元

领域	报告期末贷款余额
节能减排	1,887.17
清洁能源开发利用	1,855.33
生态与历史文化保护	931.24
资源综合利用	400.78

截至报告期末，经国家发展改革委批准的清洁发展机制项目中，本行有融资支持的项目达 257 个，贷款余额 633.9 亿元，预计年减排二氧化碳总量为 7,180.19 万吨⁴，温室气体减排效果明显。

资源综合利用项目

本行陕西分行连续多年给予当地某公司 12.5 万吨 / 年炭黑生产线信贷支持，其配套建设的炭黑尾气发电厂已列入国家发展改革委批准的 1,847 个清洁发展机制项目之一，也是当地资源综合利用重点建设项目，投产以来推进了当地资源企业的优化升级。

矿浆管道及供水管道建设项目

内蒙古某钢铁集团为加速实施区域循环经济的建设和发展，采用管道输送方法开发铁矿，本行内蒙分行为本项目发放贷款 7.2 亿元。目前该项目已正式投产，运行状况良好，每年将为该集团节省相当可观的输送成本费用，同时对生产过程中产生的废水与污泥均循环利用，达到零排放。

⁴ 数据经国家发改委公布的各清洁发展机制项目“估计年减排量”合计得到。

⁴ The data was obtained by aggregate of the "estimated annual emission reduction" of all the CDM projects published by the National Development and Reform Commission (NDRC).

Reinforcing Credit Review and Accelerating Adjustment of Stock Loans

The Bank further strengthened the requirements for green credit management, reviewed the documents on environmental assessment, land and project authorization in the process of credit examination and approval, strictly implemented the policy of "vetoing environmentally unqualified projects by a single vote", carefully carried out the national industrial policy and environmental protection policy, and accelerated the exit from the industries of high energy consumption, high pollution and over capacity. Meanwhile, the Bank persisted in the general credit policy of "supporting the good while restricting the bad; having both protection and limitation", distinguished the core enterprises in the over-capacity industries that comply with the national industrial policy and environmental protection requirements so as to achieve effective guarantee and control of credit extension.

By the end of the reporting period, the balance of the Bank's loans granted to the seven over-capacity industries including steel, cement, plate glass, coal chemical, polysilicon, wind power equipment and shipbuilding stood at RMB131.2 billion, accounting for 2.79% of the balance of corporate loans granted by domestic branches and representing a decrease of 0.33 percentage point over beginning of the year.

The policy of "vetoing environmentally unqualified projects by a single vote" means that the Bank strictly controls the requirement to access to the credit market based on the compliance with the environmental protection standard, and vetoing any project that does not conform to the environmental protection requirement and the green credit standard of the Bank, and may cause significant negative impact on the environment.

Enhancing Green Supply and Optimizing Industrial Structure

The Bank actively supported the key energy conservation projects, key environmental protection projects of the state and technical reconstruction and upgrade projects adopting advanced energy conservation and environmental protection technologies, gave prioritized support to green credit projects of customers in areas such as new energies, energy conservation, environmental protection and comprehensive resource utilization, stimulated the innovation of green credit products in the carbon emission reduction and energy conservation. As at the end of the reporting period, the number of the Bank's environment-friendly and environmentally qualified customers and loans provided to these customers both remained above 99.9% of the number of the Bank's total domestic customers and loans.

● Statistical Table on Loans to Green Economy Areas

Unit: RMB100 Millions

Area	Loan balance at the end of the reporting period
Energy conservation & emission reduction	1,887.17
Clean energy development and utilization	1,855.33
Ecology, historical and cultural conservation	931.24
Comprehensive resource utilization	400.78

As at the end of the reporting period, the Bank supported 257 projects with loans of RMB63.39 billion of the clean development projects approved by the National Development and Reform Commission. These projects are expected to reduce the total carbon dioxide emission by 71,801,900 tons⁴, an obvious effect of greenhouse gas emission reduction.

Comprehensive Resource Utilization Projects

Shaanxi Branch has provided credit support to a local company in respect of a 125,000-ton per year carbon black production line. The carbon black tail gas power station of the project has been listed in the 1,847 clean development mechanism (CDM) projects approved by the National Development and Reform Commission. It is also a key project of comprehensive resource utilization. After its commissioning, the project has improved the industrial optimization and the upgrading process of the local resource enterprises.

Ore Pulp Pipeline & Water Supply Pipeline Construction Projects

A steelmaking group in Inner Mongolia accelerated the implementation of the construction and development of the recycling economy, adopted the pipeline transmission method to extract iron ores. Inner Mongolia Branch lent RMB720 million to the project. So far, the project has formally come into production and displayed a good operating status. Each year, the project will save a considerable transport cost for the group, realize the recycling and zero emission of the waste water and sludge generated in the production process.

供水系统建设及污水治理项目

广州市治水工程主要目标是新建 38 座污水处理厂、48 座配套泵站及 1,094 公里污水管网，使全市生活污水处理率提高到 85%。截至报告期末，本行已对该项目工程累计发放贷款 12.7 亿元。

清洁发展机制项目

本行北京分行与云南分行合作，共同向大唐发电集团控股风电电子公司一期“4.9 万千瓦风力发电机组”项目发放贷款 1 亿元。该项目现已被国家发改委批准为清洁发展机制项目，投产后明显减少了当地常规能源消耗，优化了能源结构。

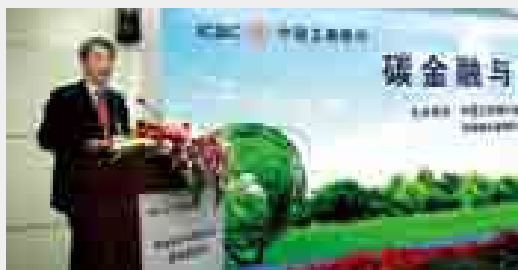
环境治理整治项目

为加快武汉市“全国资源节约型和环境友好型社会建设综合配套改革试验区”建设，保护和恢复大东湖生态环境，本行湖北分行先后向武汉市“清水入湖”截污工程项目、巡司河综合整治工程项目、外沙湖污泥清除工程项目、东沙湖连通渠工程项目提供 4.65 亿元贷款支持，为改善武汉湖泊水质及区域水生态环境，提升区域功能、促进区域经济发展做出积极贡献。

开展交流培训，分享领先经验

本行积极推进与合作伙伴间在绿色信贷领域的合作计划，主动参与监管部门、环保组织举办的各类绿色论坛及专题报告会，宣传和推广本行的绿色信贷政策和实施经验，推动了低碳经济发展。

报告期内，本行举办“绿色信贷 - 环境市场”研讨会，邀请高盛集团有关专家介绍环境与社会风险管理、碳金融业务以及低碳办公等方面有益经验；组织面向全行的“中国的环境形势与对策”讲座，邀请环保部专家全面介绍环境风险识别方法、国家环境政策基本框架以及未来走向。此外，本行根据行业信贷政策，积极开展行内各层次的绿色信贷培训班、研讨会和专题讲座，深化了全行员工对低碳金融的认知和理解。



李晓鹏副行长出席“碳金融与中国银行业”学术研讨会
Vice President Li Xiaopeng attended the "Carbon Finance and China Banking Sector" academic seminar



易会满副行长出席“国际金融论坛”，发表题为“工行探路低碳金融服务，助推中部崛起”的演讲
Vice President Yi Huiman attended the International Finance Forum, and delivers the speech on "ICBC Explores Low-carbon Financial Services to Boost the Rise of the Central Region"

Construction of Water Supply Systems and Sewage Treatment Projects

The water treatment program of Guangzhou mainly aimed to newly build 38 sewage treatment plants, 48 supporting pump stations and the 1,094km sewage pipeline network, and increase the rate of domestic sewage treatment to 85%. As at the end of the reporting period, the Bank has lent RMB1.27 billion to the project.

CDM Projects

Beijing Branch and Yunnan Branch jointly made a loan of RMB100 million to the first phase of the "49,000KW wind power generation set" project of a wind power subsidiary controlled by Datang power generation group. The project has been approved by the National Development and Reform Commission to be a CDM project. It has significantly reduced the consumption of conventional energies in the local region and optimized the energy structure after commissioning.

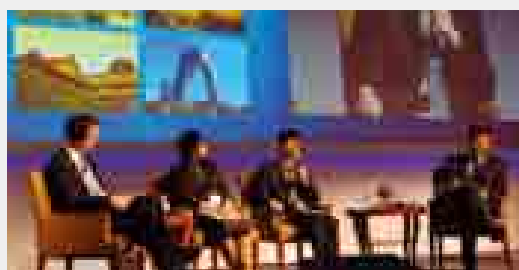
Environmental Treatment Projects

To accelerate the construction of Wuhan City as a comprehensive experimental reform pilot for the construction of a resource-saving and environment-friendly society, and to protect and recover the ecosystem in the Greater East Lake, Hubei Branch successively provided a consolidated project loan of RMB465 million to the "injecting clean water into the lake" sewage interception project, the project of comprehensive treatment of the Xunsi River, the Waisha Lake dredging project and the construction of connecting channels for the Dongsha Lake. We made great contributions to improve the water quality of lakes in Wuhan and regional water ecological environment, advance the regional functions and promote the regional economic development.

Conducting Exchange & Training, Sharing Leading Experience

The Bank actively promoted the cooperation plan with its partners in the green credit area, actively participated in various green forums and special lectures organized by the supervisory authorities and the environmental protection organizations, publicized and promoted the green credit policy and implementation experience of the Bank, and drove the development of the low-carbon economy.

During the reporting period, the Bank held the "Green Credit - Environmental Market" seminar, and invited experts from Goldman Sachs to introduce useful experience in environmental and social risk management, carbon finance business and low-carbon office; organized the "China's Environmental Status and Countermeasure" lecture to the entire bank, and invited the experts of the Ministry of Environmental Protection to introduce the methodology to identify environmental risks, the basic framework of the national environmental policy and the future trend. In addition, according to the industry credit policies, the Bank actively organized training classes, workshops and lectures on green credit at different levels, and deepened all the staff's understanding and knowledge of the low-carbon finance.



魏国雄首席风险官出席中国投资前沿年会，就中国可持续发展、企业社会责任和绿色信贷等进行演讲与交流

Chief Risk Officer Wei Guoxiong attended the China Investment Frontier Annual Conference, and conducted a speech and discussions on China's sustainable development, corporate social responsibility, green credit and so on



魏国雄首席风险官出席本行与高盛集团联合举办的“绿色信贷 - 环境市场”交流会

Chief Risk Officer Wei Guoxiong attended the "Green Credit - Environmental Market" seminar jointly sponsored by the Bank and Goldman Sachs

发展电子银行，倡导低碳服务

本行积极探索信息技术与金融服务发展融合，创新和优化金融服务方式，努力为客户提供更为方便、安全、快捷的现代化金融产品和服务。自 2000 年开办电子银行业务以来，本行努力为广大客户提供无纸化、低成本、高效率的金融服务，大大降低业务发展对实体经营场所的需求和依赖，为社会节省了大量资源，减少了碳排放。

十年耕耘，成果显著

经过十年的不懈努力，本行逐步建立了由网上银行、电话银行、手机银行和自助银行组成的完善的电子化服务渠道，树立并巩固了客户数量最多、市场占比最大、产品功能最丰富的市场领先地位，逐步探索出一条独具特色的“鼠标 + 水泥”的创新型发展道路。

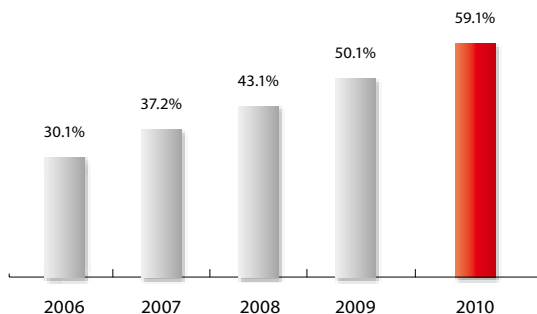
报告期内，本行电子银行交易额达到 249 万亿元，同比增长 37.2%；企业网银、个人网银客户数分别比上年增长 26.4% 和 27.2%；手机银行客户规模比上年增长 123.4%；电子银行业务量占比已达 59.1%，改变了过去以银行柜台为主的服务模式，电子渠道已成为了全行交易型业务的主渠道。以每笔电子银行与柜面业务成本的差额计算，仅 2010 年电子银行节约经营成本就达到近 263 亿元。电子银行渠道的业务量相当于 17,000 个物理网点、17 万名柜员的业务规模，节约了大量的人力和物力，提高了业务处理效率，降低了能源消耗。



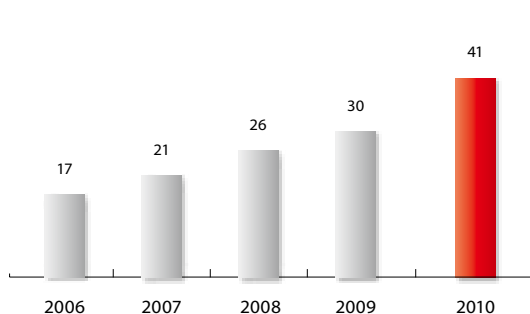
本行举行开办电子银行业务十周年大会

The Bank celebrated the tenth anniversary of the electronic banking

电子银行业务占比
Ratio of Electronic Banking Business



ATM 累计交易比数 (亿笔)
Cumulative ATM Transactions (100 million Transactions)



Developing Electronic Banking, Advocating Low-carbon Services

The Bank actively explored the integration between IT and financial services, innovated and optimized the financial service pattern, and strived to provide customers with convenient, safe and convenient modern financial products and services. Since the launch of the electronic banking in 2000, the Bank has strived to provide customers with paper-free, low-cost and high-efficiency financial services, slash the demand and dependence of the business development for brick-and-mortar business premises, saved a lot of resources for the society and reduced the carbon emission.

Ten-year Effort, Remarkable Achievements

After the unremitting effort for ten years, the Bank has gradually built the electronic service channel consisting of internet banking, telephone banking, mobile banking and self-service banking, established and consolidated the market leadership with the largest customer base, the highest market share and the most abundant product functions, gradually explored an innovative development way of "mouse + cement" with unique features.

During the reporting period, the electronic banking transaction volume of the Bank reached RMB249 trillion, representing an increase of 37.2% year on year; the customer bases of the corporate internet banking and the personal internet banking increased 26.4% and 27.2% respectively over the prior year; the customer base of the mobile banking increased by 123.4% over the prior year; and the e-banking business volume already accounted for 59.1% of the total business volume, which changed the service mode that relied on counters in the past, and the electronic channel has become the primary channel for trading businesses of the Bank. Based on the difference between the cost of each e-banking transaction and each counter transaction, the electronic banking saved an operating cost of up to RMB26.3 billion in 2010 alone. The business volume of the e-banking channel was equivalent to the business scale with 17,000 physical outlets and 170,000 tellers, so the e-banking saved a lot of human resources and material resources, increased the business processing efficiency and reduced the energy consumption.



本行河南分行引导客户使用自助设备

Henan Branch guided customers to use self-service equipment



本行河北分行举办电子银行进校园银企座谈会

Hebei Branch held bank-enterprise work shop on launching e-banking in campuses

低碳运营，服务全球

本行依托先进的核心信息系统和强大的科技研发力量，每年创新推出上百个电子银行产品，不仅将许多柜台产品搬到了电子渠道，还开发出大量电子银行渠道的专属产品，凭借无纸化、低成本、高效率的优势，为全球客户提供了绿色金融服务。

报告期内，本行圆满完成一体化电话银行工程建设，完善电话银行运营管理，实现了全行座席资源的灵活调配，电子银行中心（合肥）和电子银行中心（石家庄）正式开业运营，95588 电话银行接听率水平

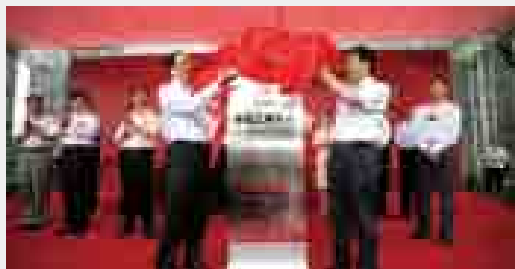
保持在 90% 以上。搭建首尔等 24 家境外机构网上银行系统，在 15 家境外机构开通网上银行服务。

随着本行电子银行功能的不断完善，带动银行业务突破时空界限，全天候、跨地域、广辐射的服务模式日益被社会大众所了解和接纳，节约了客户的时间，减轻了客户舟车往返的劳顿，减少了出行造成的碳排放。以网上银行为例，如果按照每家企业每月节省纸张 1 公斤计算，2010 年本行 200 多万网上银行企业客户全年可以节省纸张约 28,800 吨，相当于种植 57 万棵树，减少 7,100 多吨的二氧化碳排放。

宣教结合，普及应用

长期以来，本行积极宣传和倡导高效低碳的绿色金融理念，推动电子金融服务产品的普及，吸引和鼓励客户更多地通过电子渠道办理业务。

报告期内，本行加强全球网点对电子金融产品的宣传和应用指导，通过网点员工主动询问、讲解等方式鼓励客户接受全新金融消费理念，尝试使用各种方便快捷的自助机具；针对广大老年客户，细心周到地辅导其开卡并办理各项业务，消除其对自助机具的陌生感。此外，本行深入机关、企业、商会、校园、社区开展“低碳生活、绿色银行”、“参与绿色金融，畅享低碳生活”等一系列宣传推广活动，将低碳生活理念和创新服务模式渗透给各类客户。



本行电子银行中心（合肥）正式开业运营
The E-Banking Center (Hefei) formally came into operation



本行软件开发中心与珠海分行开展“低碳生活 绿色银行”网银推广活动
The Software Development Center and Zhuhai Branch held the internet banking promotion themed "Low-carbon Life, Green Banking"

Operating with Low Carbon, Serving the Globe

The Bank relies on an advanced core information system and a powerful scientific research capability, launches hundreds of electronic banking products each year. The Bank has moved many counter products to the electronic channel and developed a large number of exclusive products for the electronic banking channel. Counting on the advantage of a paper-free office, low cost and high efficiency, the Bank has delivered green financial services to customers around the world.

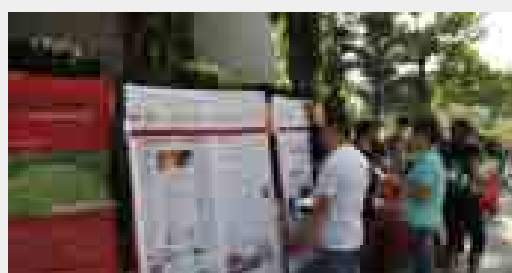
During the reporting period, the Bank successfully completed the construction of the integrated telephone banking system, optimized the telephone banking operation and management, realized the flexible allocation of agent resources, and formally launched the E-Banking Center (Hefei) and the E-Banking Center (Shijiazhuang). During the reporting period, the answer rate of calls to the telephone banking number 95588 remained above 90%. Set up an internet banking system for 24 overseas institutions such as Seoul Branch and promoted 15 overseas institutions to launch internet banking business.

The banking business has broadened its operating scope as a result of the continuous enhancement of the E-banking functions of the Bank, and the service mode works in all weather and its broad coverage has been increasingly known and recognized by the public, which saved customers time, reduced the fatigue from travelling and decreased the level of carbon emissions caused by travels. Take internet banking as an example, according to the assumption that each enterprise could save one kilogram of paper each month, over 2 million internet banking corporate customers of ICBC should have saved around 28,800 tons of paper in 2010, which is equivalent to planting 570,000 trees and reducing the emission of over 7,100 tons of carbon dioxide.

Combining Publicity and Education, Promoting Application

The Bank has always actively publicized and advocated the green finance concept with high efficiency and low carbon, increased the use of electronic financial services and products, and attracted and encouraged more customers to use services electronically.

During the reporting period, the Bank improved the publicity and application instructions for electronic financial products. Through inquiry, interpretation and other methods, the employees of the outlets encourage customers to accept the new concept of providing financial services, and attempt to use services through various convenient and quick self-help devices. For older customers, the employees of the outlets carefully encourage them to become more familiar with self-help devices. In addition, the Bank visited government organizations, enterprises, chambers of commerce, campuses and various communities to hold a series of promotional events, including "Low-carbon Life, Green Banking" and "Participating in Green Finance, Enjoying Low-carbon Life", to extend the low-carbon life concept and innovative service mode to different kinds of customers.



本行软件开发中心与珠海分行开展“低碳生活 绿色银行”网银推广活动

The Software Development Center and Zhuhai Branch held the internet banking promotion themed "Low-carbon Life, Green Banking"

致力绿色运营，促进节能降耗

本行积极倡导绿色办公，努力降低自身经营所产生能耗，减少碳排放。通过加强员工节能环保教育，提升员工节能减排意识，营造重节能、讲环保的良好文化氛围；深挖全行节能降耗潜力，努力打造资源节约型和环境友好型“绿色银行”。

增强节能意识，普及环保知识

本行定期举办环保知识讲座，向员工普及相关知识与技巧，培养员工良好的环保习惯。通过一系列节能环保活动，全行员工牢固树立了绿色环保理念，促进了本行重节能、低排放的良好工作文化氛围的形成。

本行陕西分行开展“低碳生活，从我做起”活动，组织员工举行宣誓仪式，通过学习园地、宣传栏等形式，广泛宣传低碳生活常识；志愿者以实际行动，从自我做起，从细节做起，积极开展低碳宣传活动。



本行陕西分行开展“低碳生活 从我做起”活动

Shaanxi Branch launched the event of "Starting a low-carbon life from me"

本行数据中心（北京）开展“低碳环保志愿活动月”活动，通过“倡导员工采用绿色方式上班”、“绿色兑换——废电池换绿色盆栽”、“少用纸巾、重用手帕”等系列活动，倡导低碳环保的生活方式。

推广绿色办公，降低自身能耗

本行自 2001 年开始推广无纸化办公，先后开发投产公文处理系统、公文审批系统和综合档案管理系统，实现电子公文、信息文档在总行和分行以及内部部室之间的无纸化流转，大幅度减少纸介质。据不完全统计，自实施办公自动化以来，全行每年减少纸张支出约 230 万元，累计节省 2,300 万元。

报告期内，本行总部继续建设“绿色大厦”，完成了锅炉蒸汽系统余热与凝结水再回收项目、公共区域照明灯自动控制开关安装以及办公楼幕墙封堵更换保温棉等节能工程。推广废水循环利用，安装或更换节水型龙头和卫生洁具，避免发生“长流水”现象。

本行加强对节能降耗的日常管理和制度建设，鼓励各分支机构创新节能降耗模式，强化对能耗的监测管理。报告期内，本行继续倡导采用电视电话会议，推广复印机、打印机等办公器材的循环利用；鼓励使用个人水杯，减少一次性水杯的使用数量和白色污染；倡导办公时间利用自然光照，严格控制夜景照明时间，减少照明电耗；在营业网点推出了纸张回收箱、废弃电池回收箱，节约纸张资源，减少环境污染。

Committing to Green Operation, Promoting Energy Saving and Emission Reduction

The Bank has actively advocated the idea of eco-office, and has spared no effort to reduce the levels of energy consumed by the Bank's operations and to reduce carbon emissions. Through the strengthening of staff education in respect of energy conservation and environmental protection, staff's awareness on energy conservation and emission reduction has been enhanced, and a good cultural atmosphere which stresses energy conservation and environmental protection has been established. The Bank has explored bank-wide potential in energy conservation and emission reduction, and has strived to build a resource-saving and environmentally-friendly "green bank".

Enhancing Energy-conservation Awareness, Promoting Environmental Protection Knowledge

The Bank periodically holds workshops in respect of environmental protection to provide related knowledge and techniques to staff members, and to let the staff develop the internalized habit of environmental protection. The promotion of a series of energy conservation and environmental protection activities has enabled the concept of green credit and environmental protection to take root in the whole bank and facilitated the development of a good working culture and atmosphere with an emphasis on energy conservation and low emission.

Shaanxi Branch held the "Starting a low-carbon life from me" event, organized the staff to hold an oath ceremony, and extensively promoted handy tips for leading a low-carbon life through a number of channels such as learning corner and promotion column. The volunteers carried out their ideas through demonstrations, starting with the smallest details, and actively conducted the low-carbon publicity event.

The Data Center (Beijing) of the Bank launched the "Low Carbon & Environmental Protection Volunteer Event Month" event, and encouraged the staff to adopt a low-carbon and environmentally-friendly lifestyle by a series of activities including "advocating to the staff to go to work in a green way", "green exchange - battery scrap for green potted plant", "stop using paper tissues, use handkerchiefs again".

Promoting the Eco-Office, Improving Utilization Efficiency

Since its promotion of paperless office in 2001, the Bank has developed and launched document processing system, document examination and approval system and comprehensive archive management system, which has made paperless circulation available for electronic documents and information files among the Head Office, Branches and internal departments and offices, largely reduced paper media. According to incomplete statistics, the Bank has reduced around RMB2.3 million from the expenditures in paper each year since the launch of office automation and has saved RMB23 million accumulatively.

During the reporting period, the Head Office continued and further the construction of the "green building" and completed the waste heat and condensed water recovery project of the boiler steam system, installation of automatic control of lights in public areas, replacement of the thermal insulating wool for the curtain wall of the office tower of the Head Office and other energy conservation projects. It also promoted the recycling of waste water, installed or switched for water saving faucets and sanitary ware so as to avoid "running water" phenomena.

The Bank strengthened the daily management and system construction of energy conservation and consumption reduction, encouraged the branches to innovate in the pattern of energy conservation and consumption reduction and stepped up the monitoring and management of energy consumption. During the reporting period, the Bank continued to advocate the use of teleconference; promoted recycled use of office equipments such as photocopiers and printers; encouraged the staff to use their own cups in order to reduce the use of disposable cups and white pollution; advocated the utilization of sunlight during business hours and strictly controlled the time of lighting in the night to reduce the consumption of electricity; and placed paper and waste battery recycling bins in service outlets to save paper and reduce environmental pollution.

● 总行本部办公楼能耗统计表

项目	2010	2009	2008
办公耗电量(千瓦时)	11,814,560	11,905,200	11,081,520
办公耗水量(吨)	102,736	109,841	108,690
锅炉蒸汽耗水量(吨)	3,972	4,304	4,987
锅炉燃气量(立方米)	318,479	298,922	291,928
公务用车耗油量(升)	193,038	189,996	176,168

近三年来, 本行总部在人员总量增加、水电价格上涨的情况下, 耗电量、耗水量和锅炉蒸汽耗水量分别较去年同期下降了 0.76%、6.47% 和 7.71%。

弘扬绿色理念, 助力环保公益

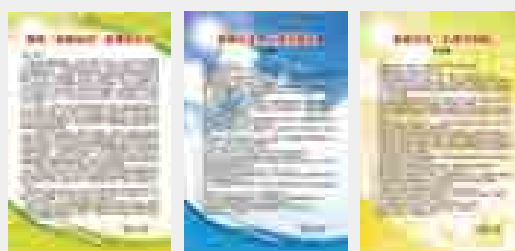
本行积极投身于环保公益事业, 加强与环保公益组织间的交流合作, 宣扬环保知识, 努力提高社会公众的环保意识, 促进环境友好型社会建设。本行总部及各级分支机构通过积极组织 and 参与义务植树、青年志愿者等各类环保公益活动, 践行绿色环保理念, 改善生态环境。

种植绿色明天, 建设绿色家园

报告期内, 总行本部积极组织员工植树造林, 全年义务植树 5,520 株, 养护树木 4,500 株。“十一五”期间, 累计投入绿化费 22.5 万元, 委托植树 27,600 株。

本行北京分行积极支持首都绿色环保事业, 成功创建了“共青团工行青年林”基地, 并连续九次被北京市人民政府、首都绿化委员会授予“首都全民义务植树先进单位”荣誉称号。

报告期内, 本行陕西分行组织开展“爱心工行送春意、绿撒秦岭紫荆情”植树活动。



本行发布《低碳环保倡议书》

The Bank issued Low-carbon and Environmental Protection Proclaim



本行北京分行生态公益林揭牌

Beijing Branch unveiled the ecological public welfare forest

● Energy Consumption Statistics Table of Head Office

Items	2010	2009	2008
Office power consumption (kwh)	11,814,560	11,905,200	11,081,520
Office water consumption (t)	102,736	109,841	108,690
Boiler water consumption (t)	3,972	4,304	4,987
Boiler gas consumption (m ³)	318,479	298,922	291,928
Fuel consumption of official vehicle (L)	193,038	189,996	176,168

During the past three years, the Head Office of the Bank has reduced the consumption of electricity, water and boiler steam by 0.76%, 6.47% and 7.71% respectively over the same period of the previous year in spite of the increase of staff and rise in water and electricity prices.

Promoting Green Concept, Boosting Environmental Protection Cause

The Bank plays an active part in the environmental protection cause and activities, has strengthened its cooperation with environmental protection organizations, utilized its environmental protection knowledge, strived to enhance environmental protection awareness of society as a whole and promoted environmental friendliness society construction. The Head Office and branches at all levels have actively organized and participated in voluntary tree planting programs, youth volunteering and other environmental protection programs aimed at improving public welfare, putting into practice environmental protection to improve the ecological environment.

Planting a Green Future, Building Green Homes

During the reporting period, the Head Office of the Bank actively arranged for staff to plant trees. During the year, the Head Office planted a total of 5,520 trees on a voluntary basis, and protected and nurtured 4,500 trees. During the Eleventh Five-year Plan period, the Bank contributed funds in the total amount of RMB225,000 for the purpose of landscaping and entrusted others to plant 27,600 trees.

Beijing Branch of the Bank actively supported green and environmental protection cause of the capital. It has successfully built the "Communist Youth League-ICBC Youth Forest", and won the honor of the "Leading Organization for Voluntary Tree Planting in the Capital" granted by the People's Government of Beijing Municipality and the Capital Landscaping Committee for nine consecutive years.

During the reporting period, Shaanxi Branch organized the tree-planting event themed "ICBC of love sends warmth, and spreads green on the Qinling Mountain".



本行北京分行组织“种植绿色明天”义务植树活动

Beijing Branch organized the "planting a green future" voluntary tree planting event



本行湖北分行开展“爱心植树”为主题的公益植树活动，并举行“爱心行动示范林”揭幕仪式

Hubei Branch held the public welfare-oriented tree planting event themed "Planting Trees with Love", and held the unveiling ceremony for the "Demonstrative Forest for Love Action"



本行河南分行在黄帝故里始祖山开展“根植故里、奉献爱心”植树活动，110 余人参与植树，植树 260 余棵

Henan Branch launched the "Planting in Hometown, Contributing Love" planting event in Shizu Mountain, the hometown of the Yellow Emperor. More than 110 people participated in the event and planted more than 260 trees

助力环保公益，保护地球环境

报告期内，本行深圳分行与深圳晚报联合主办了“工迎亚运 绿色金融”系列环保公益活动，包括“百名儿童环保袋涂鸦创作”和“百名志愿者骑行绿道”两场公益环保大赛，将绿色环保理念在逾百公里的骑行过程中一路传递给深圳市民。

本行云南分行组织青年员工积极参加志愿者环保行动，利用休息时间到昭通市昭阳区大山包黑颈鹤国家级保护区进行环保宣传，到大海子湿地和省耕塘水库周边清理垃圾，用实际行动展现了本行青年员工的良好精神风貌。

本行浙江省分行 40 余名客户及员工代表前往杭州半山的天子岭生态填埋场，参加“环保从我做起，绿化大家动手——感受天子岭，为生态公园添一分绿”环保公益活动。



本行深圳分行与深圳晚报联合主办的“百名志愿者骑行绿道”公益环保大赛

Shenzhen Branch and Shenzhen Evening News jointly sponsored the public welfare-oriented environmental protection competition - "100 volunteers riding on the green road"



本行江苏分行计划用五年的时间对常州野生动物园荒山进行长期绿化改造。自 2009 年以来，已植树 300 余棵

Jiangsu Branch planed to conduct long-term landscaping and reconstruction of the barren mountain in Changzhou Wildlife Zoo in five years. Since 2009, the branch has planted more than 300 trees



本行山东分行组织“领养一棵树苗、同植一片绿色”万人植树活动

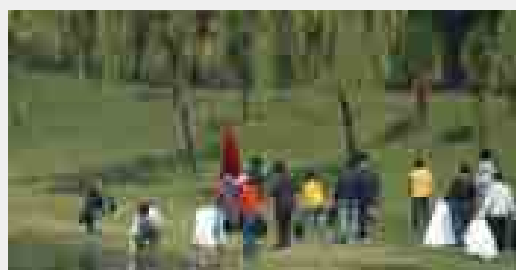
Shandong Branch organized the tree-planting event themed "adopting a seedling, planting greenery together" attracting 10,000 people participants

Boosting Environmental Protection Cause, Protecting Global Environment

During the reporting period, Shenzhen Branch and Shenzhen Evening News jointly sponsored a series of environmental protection public welfare events themed "ICBC welcomes the Asian Games with green finance". The events included two competitions - "100 children drawing on reusable bags" and "100 volunteers riding on the green road", which passed the concept of environmental protection to Shenzhen citizens during the 100km riding journey.

Yunnan Branch organized young staff to play an active part in the voluntary environmental protection event, utilized the resting time to conduct the environmental protection promotion in the Dashanbao National Reserve for Black-necked Cranes, Zhaoyang District, Zhaotong City, cleared garbage at the Dahanzi wetland and around the Shenggengtang reservoir, and reflected the good spiritual manner of the young staff of ICBC with their actions.

More than 40 customers and staff representatives of Zhejiang Branch went to the Tianziling Ecological Landfill Site in Banshan, Hangzhou to participate in the environmental protection public welfare event themed "Everybody plays a part in environmental protection and landscaping -- Feeling Tianziling, and contributing greenery to the ecological park".



本行云南分行组织员工参与志愿者环保行动

Yunnan Branch organized staff to participate in the voluntary environmental protection event

环境层面 | Environmental Performance

本行重庆分行参与“绿化长江 重庆行动”环保公益活动，积极开展环保宣传，组织员工参与捐资活动，现场捐款 1.8 万余元。

本行山西分行组织员工开展“我是青山环保卫士”活动，深入山间将人们丢弃的饮料瓶、垃圾统一装入编织袋中进行环保处理。

本行河南分行组织青年员工到焦作市龙源湖公园清理卫生死角，积极为美化城市环境贡献力量。

本行控股子公司工银亚洲持续赞助“地球之友”的“绿色圣诞运动”，响应环保倡议，鼓励香港市民在庆祝佳节时节约资源，协助保护地球环境。

Chongqing Branch participated in the environmental protection public welfare event themed "Greening the Yangtze River, Chongqing Acts", actively carried out publicity within the community, and the donation of money by staff. The staff donated more than RMB18,000 on-site.

Shanxi Branch organized the staff to hold the event named "I Am the Environmental Protection Guard of Green Mountains". They went to the deep mountains to pick up beverage bottles and garbages abandoned by people, and put them in woven bags for environmentally-friendly treatment.

Henan Branch organized the youth staff to clear the dead angles of sanitation, and actively contribute to improving the urban environment.

ICBC (Asia), the controlled subsidiary of the Bank, has continuously sponsored the "Green Christmas Movement" launched by the "Friends of the Earth", supported environmental protection initiative, and encouraged Hong Kong residents to save resources during celebration of festivals in order to help protect the global environment.



本行陕西分行开展“低碳生活 有你有我”公益活动
Shaanxi Branch held the event of "you and I lead a low-carbon life"



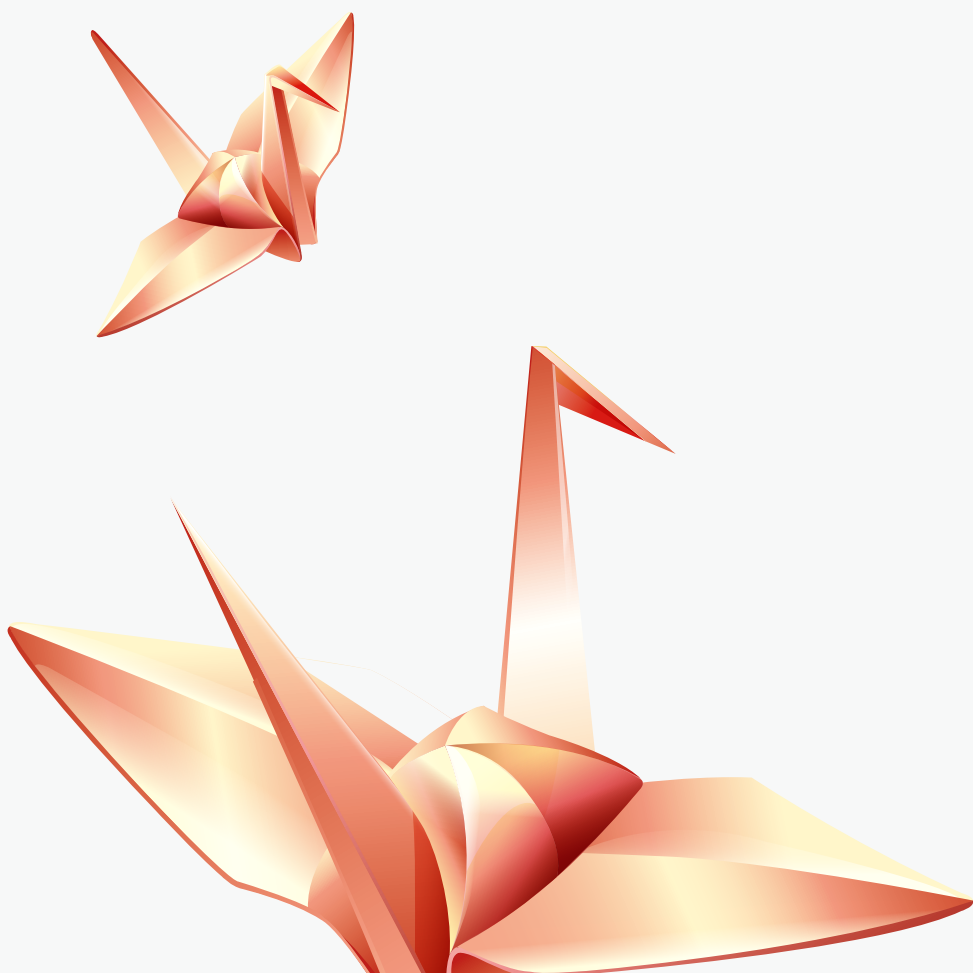
本行新疆分行开展以“青年志愿者健康环保行”为主题的环保公益活动，组织青年员工通过徒步方式，沿途收集道路两旁废弃物
Xinjiang Branch held the public welfare-oriented environmental protection event themed "Youth Volunteers Journey of Health and Environmental Protection", and organized the young staff to collect wastes along the roads on foot.

社会层面

SOCIAL PERFORMANCE

致力公益事业，营造爱心银行
呵护员工成长，构建和谐银行
依法合规经营，打造诚信银行
提升服务品质，铸就品牌银行

Dedication to Public Welfare Undertakings to Build a Charity Bank
Caring for Employees to Build a Harmonious Bank
Operating with Good Faith to Create a Creditworthy Bank
Improving Services to Build a Brand

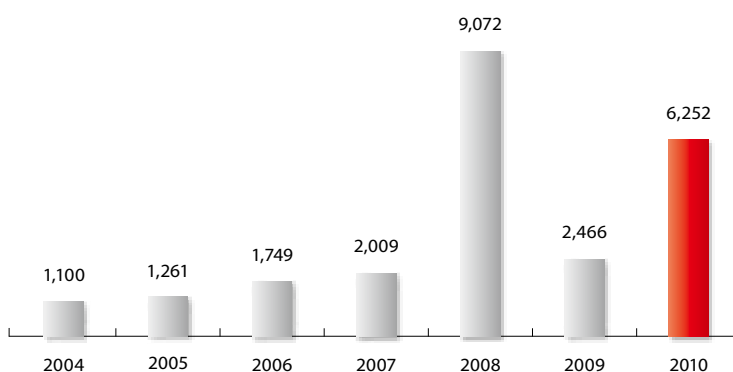


本行积极履行企业公民责任，始终关注国计民生，热心支持公益事业，切实维护员工利益，坚持诚信经营，不断提升服务品质，努力打造爱心银行、和谐银行、诚信银行和品牌银行。

致力公益事业，营造爱心银行

报告期内，本行坚持长期性、一致性、多样性相统一的原则，充分发挥总行、分支行双线并行机制优势，动员全行各层面积极参与社会公益事业，开展赈灾、扶贫、慈善、文化教育、志愿者服务、社区服务等多种公益活动。截至报告期末，除员工个人捐赠外，本行总行及境内分行在公益事业方面共投入 6,252 万元。

历年公益投入（万元）
Public welfare undertakings in recent years (RMB10,000)



情系灾区

□ 无私援助寄灾区

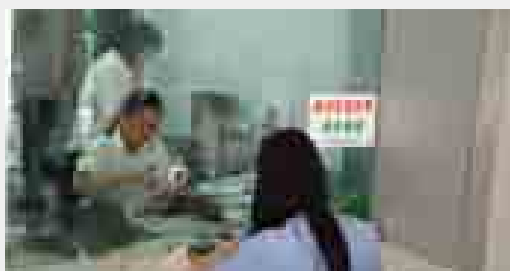
2010 年春季，我国西南地区遭遇严重旱灾。为帮助当地群众抗旱救灾，本行及时启动抗旱救灾金融服务方案，开辟应急贷款审批与资金快速拨付通道，累计投放抗旱救灾贷款 43.3 亿元，并在灾区网点设立赈灾汇款咨询台，优先办理救灾资金业务。报告期内，本行累计向西南灾区捐款捐物 1,028 万元。

2010 年 4 月青海玉树强震发生后，本行积极响应“情系玉树，大爱无疆”援助活动号召，踊跃向灾区人民伸出援手、奉献爱心，共计向灾区捐款 3,712 万元，捐助抗震救灾物资 50 余万元。本行还开通“绿色捐款通道”，采取捐款免收手续费、网点优先办理等措施，协助各家慈善机构做好社会捐款接收工作。

2010 年，我国甘肃舟曲发生特大山洪泥石流灾害，海南、四川等地遭遇特大暴雨袭击。本行密切关注灾情变化，第一时间开展抗灾救灾工作，积极组织员工捐款捐物 200 余万元，帮助受灾群众重建家园。



本行青海分行积极援助玉树受灾地区
Qinghai Branch provided aid for the disastrous area in Yushu



本行为玉树灾区捐款开辟汇款绿色通道
The Bank launched a green express channel of remittance for the donations to Yushu

The Bank actively performs its responsibility as a corporate citizen and endeavors to build a charity bank, harmonious bank, creditworthy bank and brand bank through serving national well-being and people's livelihood, supporting public welfare undertakings, protecting employees' benefits, operating honestly and improving service quality.

Dedication to Public Welfare Undertakings to Build a Charity Bank

During the reporting period, the Bank mobilized its people at all levels to participate in public welfare undertakings leveraging in the Bank's parallel efforts from the Head Office and from the branches and sub-branches under the principle of striking a balance among long duration, consistency and diversity. The Bank took part in a range of public welfare activities including disaster relief, poverty alleviation, charity, culture and education, volunteer services and community services. As at the end of the reporting period, the Bank's Head Office and domestic branches contributed RMB62.52 million in aggregate to public welfare undertakings, in addition to the donations from individual employees.



赵林监事长代表本行向云南灾区捐款 300 万元

Chairman of the Board of Supervisors Zhao Lin donated RMB3 million to disaster-affected areas in Yunnan on behalf of the Bank

Disaster Relief

□ Generous Aid to Areas Affected by Natural Disasters

A serious drought hit the southwestern part of China in the spring of 2010. To support local people's response to the drought, the Bank promptly launched a drought relief banking service program to open up a quick channel for emergency loan approval and disbursement. RMB4.33 billion of drought relief loans were granted in total. Help desks were set up at the Bank's outlets in drought-affected areas to provide advisory services concerning relieve disaster remittance, with priority given to relief fund services. In the reporting period, the Bank donated RMB10.28 million to drought-hit southwestern areas, in kind and in cash.

After the strong earthquake hit Yushu, Qinghai Province in April 2010, the Bank made donations to quake-affected areas in response to the Yushu aid initiative, including RMB37.12 million in cash and over RMB500,000 in kind. To assist charity organizations in receiving donations, the Bank also opened up the "Green Donation Channel" that charged no fees on donations and gave priority handling of donations at outlets.

In 2010, catastrophic landslides hit Zhouqu, Gansu Province, and heavy rainstorms occurred in Hainan and Sichuan Province. The Bank kept a close eye on disaster developments and involved itself in disaster relief and rehabilitation projects immediately. The Bank organized employees to donate over RMB2 million, in cash and in kind, in support of rehabilitation of these disasters areas.



本行向云南受旱地区送去爱心水

The Bank donated drinking water to the drought area in Yunnan Province

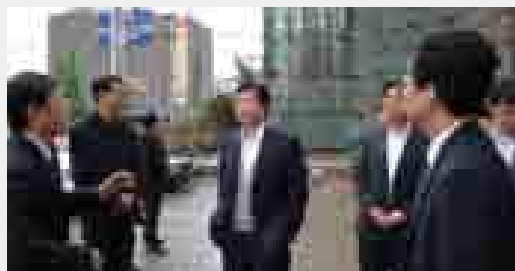


本行贵州分行为受灾地区修建爱心水井

Guizhou Branch constructed wells for drought-hit areas

□ 灾后重建显身手

本行充分运用自身金融资源，积极参与汶川震区灾后重建工作，帮助受灾地区群众恢复正常的生产生活秩序。本行四川分行积极深化银政、银企合作，紧紧围绕灾区交通、能源、通信等事关经济社会发展全局的重大工程和民生工程，集中信贷资源予以重点支持，有效地推动了受灾地区灾后重建工作。截至报告期末，本行四川分行累计发放各类抗震救灾及灾后重建贷款 **486.17 亿元**。



罗熹副行长到四川分行察看灾后恢复重建情况，并慰问基层员工
Vice President Luo Xi heard the report on post-disaster reconstruction in Sichuan Branch and met the staff

支持灾后重建重大项目

——改善、提升灾区交通运输能力

成都至都江堰铁路项目列入国家《汶川地震灾后恢复重建总体规划》和《中长期铁路网规划调整方案》，包括成都至都江堰客运专线正线及相关配套工程。本项目的修建对通过铁路运输承担都江堰与川西地区旅游客流，提高重点旅游区客运能力，方便成都向西走廊沿线居民出行起着不可替代的作用。本行四川分行密切关注该项目进展，为其提供了 **10 亿元** 的信贷支持。

——积极参与灾区校园重建项目

绵阳师范学院作为四川地区重点教育机构一直为西部地区经济发展输送大量优秀人才，但在汶川地震中受到了严重损坏。为帮助其重建校园，本行四川分行积极参与绵阳师范学院磨家新校区项目，共计发放项目贷款 **1.5 亿元**。

慈善援助

本行积极开展慈善援助活动，帮扶社会弱势群体。报告期内，本行荣获中国扶贫基金会授予的“**2010 年度公益明星（单位）**”称号。

□ 加强定点扶贫力度

本行坚持“项目扶贫、智力扶贫、卫生扶贫、科技扶贫、救灾扶贫”相结合的扶贫开发特色新路，以强化外部“输血”为手段，以增强“造血”能力为目标，采取资金捐助、信贷支持、技术培训、经验传授等多种方式，进一步加强在四川巴中南江县、通江县和达州万源市的定点扶贫力度，累计投入扶贫资金 **721 万元**，进一步提高了扶贫地区自我发展能力。

报告期内，本行捐资 **200 万元**，鼓励当地居民以沼气开发利用为重点，配套实施产业园区设施建设和村道建设，引导发展食用菌和蔬菜种植。为提高定点扶贫地区农户养殖水平，本行向国际小母牛组织捐资 **130 万元港币**，用于向小型农户提供畜禽幼仔、养殖技术培训及相关服务。

□ Supports to Post-disaster Rehabilitation

The Bank fully leveraged its financial resources to take part in the rehabilitation of areas hit by the Wenchuan earthquake and to help local people restore their normal lives. Sichuan Branch of the Bank went further in cooperation with government and enterprises. The Bank focused credit resources on major projects and projects relevant to people's well-being in quake-affected areas that are inessential to overall economic and social development, including transportation, energy and telecommunication. These efforts effectively promoted the post-disaster rehabilitation of quake-affected areas. As at the end of the reporting period, Sichuan Branch issued a total of RMB48.617 billion in loans of various types for earthquake relief and post-disaster rehabilitation.

Supporting major post-disaster rehabilitation projects

- Improving transportation capacity of disaster-affected areas

The Chengdu-Dujiangyan railway project was listed in the Master Plan for Wenchuan Earthquake Post-Disaster Rehabilitation and the Adjustment Program to Medium- to Long-term Railway Network Plan, including the special-purpose passenger rail line between Chengdu and Dujiangyan and the relevant auxiliary projects. The project plays an irreplaceable role in meeting tourism traffic demand in the Dujiangyan and western Sichuan region, improving passenger transport capacity in major attractions and facilitating mobility of residents living in the west of Chengdu. Sichuan Branch of the Bank closely monitors the progress of the project, and has provided a total of RMB1 billion credit to support the project.

- Actively participating in school reconstruction in quake-affected areas

As a key educational institution in Sichuan that has been delivering many excellent graduates to the western part of China for its economic development, Mianyang Normal College was seriously damaged in the Wenchuan earthquake. To finance its campus reconstruction, Sichuan Branch actively participated in the college's new campus project in Mojia and provided a total of RMB 0.15 billion in loans for the project.

Charity Activities

The Bank is actively involved in charitable assistance activities in support of vulnerable populations. During the reporting period, the Bank was elected "Public Interest Star of the Year 2010 (Corporate)" by China Foundation for Poverty Alleviation.

□ Intensified effort of Targeted poverty alleviation

The Bank continues its characteristic poverty alleviation that combines projects, knowledge, sanitation, technology and disaster relief. The Bank further intensified its efforts to target poverty alleviation in Nanjiang County and Tongjiang County area and Wanyuan City, Sichuan Province through various means such as capital donations, credit support, technical training and experience sharing, with a view to increasing their "hematopoiesis" capacity by means of enhanced "blood transmission". The Bank accumulatively invested RMB7.21 million, further enhanced the ability of development in the poverty alleviation areas.

During the reporting period, the Bank donated RMB2 million to encourage local people to build industrial park facilities and rural roads, with focus placed on biogas development and use, and to guide resources and efforts toward the growth of edible fungi and vegetables. To enhance animal husbandry skills of rural households in targeted poverty alleviation areas, the Bank donated HKD1.3 million to Heifer International to be used in the provision of baby animal, training of care and breeding skills and related services to small rural households.



本行宁夏分行向红十字会捐款援助玉树灾区

Ningxia Branch donated to Red Cross Society for areas hit by Yushu earthquake

□ 开展扶贫教育资助活动

本行举办“优秀贫困大学生助学行动”和“优秀山村教师评选活动”，资助 150 名优秀贫困大学生和 100 名扎根山区的优秀乡村教师，共计 85 万元。截至报告期末，本行累计资助优秀贫困大学生 590 名、金额近 300 万元；资助优秀山村教师 440 名、金额 44 万元。

本行与中国扶贫基金会合作，捐资 90 万元启动了首届“中国工商银行 - 新长城高中生自强班”，对定点扶贫地区 150 名优秀贫困高中生进行资助，帮助贫困家庭学生顺利完成高中学业。

本行积极参与扶贫基金会“2010 年灾区及全国贫困地区学生关爱行动”，向定点扶贫地区 5 所小学发放 3,001 个学生型爱心包裹和 25 个学校型体育包裹。

本行继续开展希望小学援建工作，报告期内，总行本部捐助 80 万元，在通江县新建陈家坝、古宁寨和文溪口 3 所希望小学，并出资 45 万元修建多媒体教室等教育设施。本行广东分行捐助 45 万元，援建河源市紫金县义容镇桥田小学。



本行资助优秀特困大学生

The Bank supported excellent college students from low-income households



本行广东分行援建希望小学

Guangdong Branch financed the construction of hope primary schools



本行贵州分行向贫困地区希望小学捐赠体育设施

Guizhou Branch donated sport-equipment for hope primary schools

□ Financial supports for education uplift

The Bank held the "Initiative to Support Excellent College Students from Low-income Households" and the "Outstanding Rural Teacher Awards", awarding a total of RMB850,000 to 150 excellent college students from low-income households and 100 excellent rural teachers in mountain areas. As at the end of the reporting period, the Bank awarded nearly RMB3 million to 590 students, and RMB440,000 to 440 rural teachers.

The Bank cooperated with China Foundation of Poverty Alleviation and donated RMB900,000 to establish the first "ICBC – New Great Wall Senior Secondary Students Self-reliance Class". 150 senior excellent secondary students from low-income households in targeted poverty alleviation areas received funds in which enabled them to complete their senior secondary education.

The Bank actively took part in the "Students Care Initiative for Disaster-affected Areas and Country-wide Poverty-stricken Areas 2010" and donated 3,001 student care parcels and 25 school sports parcels to 5 primary schools in targeted poverty alleviation areas.

The Bank continued its support for the construction of hope primary schools. During the reporting period, RMB800,000 was donated by the head office to fund the construction of 3 hope primary schools in Chenjiaba, Guningzhai and Wenxikou, Tongjiang County, in addition to RMB450,000 earmarked for the construction of educational facilities such as multimedia classrooms. Guangdong Branch donated RMB450,000 to the construction of Qiaotian Primary School in Yirong Town, Zijin County, Heyuan City.



首届新长城高中生自强班

First New Great Wall Senior Secondary Self-reliance Class



本行向灾区小朋友发放学习用品

The Bank donated school supplies to pupils in disaster-affected areas

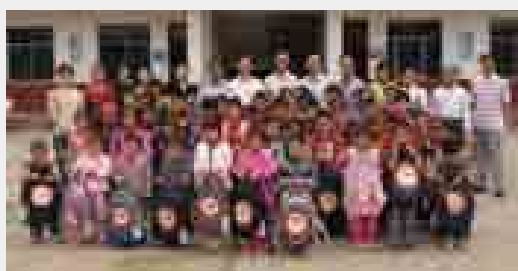


本行山东分行为贫困地区儿童援建图书馆

Shandong Branch funded construction of library for children in poverty-stricken areas

□ “爱心相伴，快乐成长”

报告期内，本行开展以“爱心相伴，快乐成长”为主题的关爱农民工子女专项爱心行动，参加中国青年志愿者协会、中国残疾人福利基金会携手主办的“关爱农民工子女——集善嘉年华北京 2010”慈善晚宴，现场捐款 20 万元。各分行结合本地区实际开展农民工子女感受工行一日游、爱心电影放映等丰富多彩的主题活动，使农民工子女感受到来自社会大家庭的关爱与温暖。



本行“关爱农民工子女专项活动”启动仪式
Launch ceremony of "the Migrant Workers' Children Care Program"



本行组织开展“农民工子女体验工行活动”
Migrant workers' children visited ICBC

□ 牧民定居工程

为帮助牧民改变“逐水草而居”的游牧生活方式，尽早实现安居乐业，本行向新疆布尔津县捐款 175 万元，专项用于支持当地牧民定居工程，帮助牧民进行房屋建设、受灾房屋重建和教育等相关配套设施的完善。

□ 发行公益主题银行卡

本行积极探索新型公益模式，将慈善、环保与金融创新相结合，推出多款融合慈善公益主题的金融产品。“绿色生活”主题杨澜·灵通卡是国内首张将名人效应和慈善理念完美结合的银行卡，客户持此卡单笔消费超过 100 元，本行将按照 0.01 元 / 笔的标准向杨澜女士发起设立的阳光文化基金会进行捐赠，用于支持包括教育、扶贫在内的多项公益事业的发展。截至报告期末，本行累计发行杨澜·灵通卡近 17 万张。

本行携手嫣然天使基金联合发行嫣然天使基金灵通卡，推出公益服务嫣然天使基金月捐服务。客户每成功申领一张嫣然天使基金灵通卡，本行将向嫣然天使基金捐赠 0.1 元，客户每月均可自行设定个性化的捐款金额。截至报告期末，本行累计发行嫣然天使基金灵通卡近 3 万张，办理嫣然天使基金月捐业务 2,721 笔。

□ "Company of Love and Happy Growth"

During the reporting period, the Bank carried out the special-purpose love outreach program for the children of migrant workers under the theme of "Company of Love and Happy Growth" and attended the charity dinner banquet of "Care for Migrant Workers' Children – Charity Carnival Beijing 2010" co-hosted by the Chinese Young Volunteers Association and China Welfare Fund for the Handicapped, and donated RMB200,000 in the charity dinner banquet. Branches at all levels carried out an array of thematic events, including a one-day ICBC visit and movies for migrant workers' children. These events provided migrant workers' children with care and warmth from the larger community.



本行贵州分行组织农民工子女观看电影
Guizhou Branch organized migrant workers' children to watch movie



本行云南分行组织“农民工子女关爱行动”
Yunnan Branch launched "Migrant Workers' Children Care Program"

□ Herdsmen Settlement Program

In order to help local herdsmen to shift from a lifestyle of "following water and grass" to settling down, the Bank donated to Burqin County, Xinjiang RMB1.75 million earmarked for the settlement of local herdsmen including the construction of houses, the rebuilding of damaged houses and the improvement of school facilities and other infrastructures.

□ Issuing Public Welfare Bankcards

The Bank explores innovative charitable projects by combining charity, environmental protection and financial innovation to launch a range of financial products with charitable themes. "Green Life" Yang Lan · Money Link Card is the first bankcard in China that combines celebrity effect with charity concept. The Bank will donate to Ms. Yang Lan's Sun Culture Foundation at a standard rate of RMB0.01 for every single spending by customers over RMB100 using the card. The donations are used to support a range of public welfare undertakings including education and poverty alleviation. As at the end of the reporting period, the Bank had issued nearly 170,000 Yang Lan · Money Link Cards.

The Bank issues Smile Angel Foundation Money Link Cards in cooperation with the Smile Angel Foundation and launched an charity service Smile Angel Foundation Monthly Donation Service. The Bank will donate to the Smile Angel Foundation at a standard rate of RMB0.1 for each issuance of the Smile Angle Foundation Money Link Card. The cardholders may customize the amount of their donation each month. As at the end of the reporting period, the Bank had issued nearly 30,000 Smile Angel Foundation Money Link Cards, and had processed 2,721 transactions regarding monthly donations to the Smile Angel Foundation.

支持文教、体育事业

本行大力支持文教、体育事业的发展，努力提升社会公众的文化知识水平和综合素质。

□ “工商银行杯”全国大学生银行产品创意设计大赛

报告期内，本行与对外经济贸易大学共同举办首届“工商银行杯”全国大学生银行产品创意设计大赛。本次大赛以“青春激扬、创意无限”为主题，共吸引了来自清华大学、北京大学、香港中文大学等在内的全国 111 所高校、2,000 余名学生参赛，累计征集作品 402 件。本次创意设计大赛开创了国内商业银行与高校合作开展创新大赛的先河，培养了大学生专于研究、勇于创新的精神。赛事结束后，本行安排部分获奖学生到营业网点实习，各分支机构也积极创造条件，延伸大赛活动外延，为当地获奖高校学生提供多样化的社会实践机会。



首届工商银行杯大学生银行产品创意设计大赛启动

The launch of first "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students

□ “百所高校金融大讲堂”活动

自 2009 年以来，本行开展了以“普及现代金融知识，倡导现代金融生活，服务大学生就业创业，履行社会责任”为宗旨的“百所高校金融大讲堂”活动，在普及、传播金融知识方面取得了良好的效果。报告期内，本行继续推广此项活动，通过校园宣讲、设站咨询等形式将现代金融理念带入大学校园，对青年成长、发展及创业提出诸多专业性意见。



本行青岛分行开展“百所高校金融大讲堂”活动

Qingdao Branch carried out "the Financial Auditorium in One Hundred Colleges"

Aid to Education and Sports

The Bank vigorously supported the development of education and sports, and further improved the education level and overall quality of the general public.

□ "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students

In the reporting period, the Bank and the University of International Business and Economics jointly held the first "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students. Under the theme of "Youth with Infinite Innovation", the event attracted over 2,000 student participants from 111 colleges nationwide, including Tsinghua University, Peking University and Chinese University of Hong Kong and received 402 submissions of work in total. This event is the first of the kind of innovation competitions co-organized by commercial banks and higher education institutions in China. It inspired college students to dedicate time to research and to innovate with courage. After the completion of the event, the Bank invited selected award winners to take an internship at its outlets. Branches and subsidiaries at all level actively offered the winners opportunities to gain hands-on experience in the Bank as an extension of the competition.



本行内蒙古分行以大赛为契机创办青年创业基地

Inner Mongolia Branch took the opportunity of this competition to set up the youth startup fund

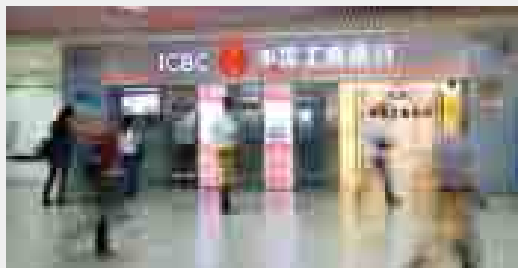
□ "ICBC Financial Auditorium in One Hundred Colleges"

Since 2009, the Bank launched "the Financial Auditorium in One Hundred Colleges" program with the aim of "spreading modern financial knowledge, proposing modern financial lives, providing potential employment opportunities and ambitions for college students and fulfilling corporate social responsibilities". The program has delivered good results in spreading and disseminating financial knowledge. During the reporting period, the Bank continued the program by bringing modern financial concepts to colleges through campus lectures and consultation desks, and offered professional advice on growth and startups to young people.

□ 服务上海世博会

2010 年上海成功举办世博会，本行以“追求卓越服务，全力支持世博”为行动纲领，通过有效的资源整合和全身心的投入，为举办方、参展国家与企业及广大参观游客提供了全面、周到、及时、热情的金融服务，得到了社会各界的广泛赞誉，荣获“中国银行业世博金融服务组织奖”、“中国银行业世博金融服务创新奖”。

世博会期间，本行适当延长世博园周边地区网点的营业时间，有效充实一线服务力量，采取增开弹性窗口、开设快速通道等措施，切实提高网点高峰时期服务能力，本行上海分行 500 家网点没有出现客户排长队现象。实施世博会重点区域网点装修改造和布局优化工程，并在人流密集的地铁站点内新设地铁银行，进一步延伸了服务范围。



本行上海分行设立地铁银行服务世博会
Shanghai Branch set up metro offices to serve World Expo



本行电话银行系统全力支持世博会
The Bank's telephone banking system supported World Expo with all of its efforts

世博会期间，本行在上海共投放 2,000 余台自助机具，并确保其全天候正常运行，自助机具开机率、可用率双双接近 100%；电话银行接听率首超 98%，上海分行电话银行中心获得“2010 年度中国最佳呼叫中心”称号；不断完善信息、票据处理系统的安全保障机制，全力确保网上银行、票据清算等生产系统的安全平稳运行。

——“警银协作 共筑平安世博”

金融安全与市民生活密不可分，本行积极开展以社区治安防范为主体的警银合作活动，广泛宣传金融安全知识，拓展社区治安防范宣传新机制。本行上海分行加强与上海市公安局治安总队合作，持续开展以“警银合作，共筑世博平安”为主题的社区治安宣传活动，重点向广大居民宣传电信诈骗的识别与防范。



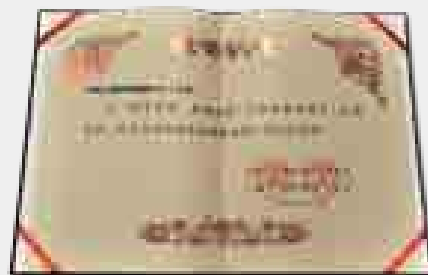
警银协作 共筑平安世博
Banking-police cooperation to ensure World Expo security

□ 支持第九届全国少数民族运动会

本行贵州分行划拨专项捐赠资金 300 万元，支持 2011 年将于贵州举办的全国第九届少数民族运动会，成为捐款时间最早、捐款金额最大的金融机构。

□ Serving Shanghai World Expo

For the Shanghai 2010 World Expo, the Bank provided complete, considerate and timely financial services to organizers, participating countries and enterprises and visitors under the guideline of "pursuing service excellence and fully supporting World Expo". By effective consolidation of resources and concentration of effort, Shanghai Branch won broad recognition from various circles of the wider community, and won the "World Expo Chinese Banking Service Organization Award" and the "World Expo Chinese Banking Service Innovation Award".



本行数据中心（上海）荣获世博安保先进集体称号
Data Center (Shanghai) honored as Excellent Team for World Expo Security

During the World Expo, the Bank extended the business hours of the service outlets around the Expo Park and effectively strengthened the front-line services, and the service capacity at peak hours was increased through additional flexible windows and new express channels. Customers never waited in long queue at over 500 outlets of our Shanghai Branch. The decoration and transformation of outlets and the optimization of the location of outlets in key World Expo areas and banking offices opened up in crowded metro stations extended the reach of the Bank's services.

During the World Expo, the Bank installed over 2,000 self-service machines and devices in Shanghai to provide around-the-clock services to customers. Operating rate and the rate of normal functioning of these machines and devices both nearly reached 100%. The call answer rate for telephone banking service exceeded 98% for the first time and the Telephone Banking Center of Shanghai Branch won the title of the "Best Call Center in China in 2010". The Bank continuously enhanced the security safeguard mechanisms for information and notes processing systems and tried its best to provide adequate assurance for stability and security of Internet banking, notes clearing and other production systems.

- "Banking-police Cooperation to ensure World Expo security"

Financial security bears a close tie to the daily life of general people. The Bank actively cooperated with police, mainly in preventive community security programs, broadly disseminated financial security knowledge and created new mechanisms for promotion of security in the community.

During the reporting period, Shanghai Branch strengthened cooperation with the Public Order Department of Shanghai Public Security Bureau to carry out the community security defense promotion program under the theme of "Banking-police Cooperation to Ensure World Expo Security", with focus placed on helping general people learn how to identify and prevent telecom frauds.



警银协作 共筑平安世博
Banking-police cooperation to ensure World Expo security

□ Supporting the 9th National Traditional Games of Ethnic Minorities

Guizhou Branch made a donation of RMB3 million to the Ninth National Ethnic Minority Sports Meet to be held in Guizhou Province in 2011, as the first financial institution with the biggest donation to finance the event.

□ 践行广州亚运会唯一银行合作伙伴的服务承诺

作为广州亚运会唯一银行合作伙伴，本行按照服务“奥运和世博”的标准，全力支持广州亚运会的举办，通过构建全天候亚运金融服务网络，为赛事提供高效、专业、优质的服务，实现了“零业务差错、零安全事故、零责任投诉”，赢得了参赛国家、广州亚组委及政府机构等社会各界的一致赞誉。

作为代售广州亚运会门票的唯一银行，本行着力加强门票销售服务管理，科学制定票务方案，精心遴选 400 家网点作为门票代售网点，全力为公众提供便捷、高效的服务。

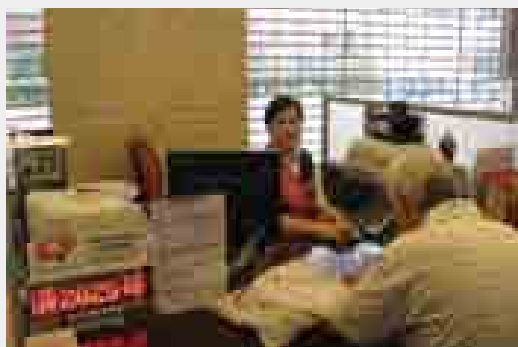


本行积极参与广州亚运会火炬传递和志愿者活动

The Bank was active in torch relay and volunteer activities for Guangzhou Asian Games

本行广东分行不断加强网点服务环境建设，强化员工服务能力，广泛设置无障碍服务设施和残障人士通道，全面开通“亚运服务绿色通道”，以最佳状态、最强实力、最优人才做好本届亚运会金融服务。本行全力提升亚运会电子银行服务能力，共投放自助机具近 3,000 台，ATM 正常运行率达 96% 以上，电话银行接听率超过 98%，并设置日语、韩语、阿拉伯语等多语种 24 小时座席服务。

广州亚运会作为 2010 年中国体育文化领域的一件盛事，本行全体员工积极参与其中，以各种方式宣传亚运精神，积极向海内外公众传递广州亚运会“激情盛会、和谐亚洲”的理念，带动社会公众积极参与亚运盛会的热情。



本行广东分行为广大居民提供优质的亚运售票服务

Guangdong Branch provided high-quality Asian Games ticket sale services



本行广东分行营业部开展员工培训，提高亚运金融服务能力

The banking department of Guangdong Branch organized staff training to improve financial services for Asian Games

□ Fulfilling service commitments as the sole banking partner of Guangzhou Asian Games

As the sole banking partner of Guangzhou Asian Games, the Bank spared no effort to support the event to "Olympics and World Expo" standards. With a network of around-the-clock financial services for the Asian Games, the Bank provided efficient, professional and high-quality services to the event with "Zero Service Error, Zero Safety Incidents, Zero Customer Complaint", winning appreciation from participating countries, Guangzhou Asian Games Organizing Committee, governmental organizations and various other sectors of the community.

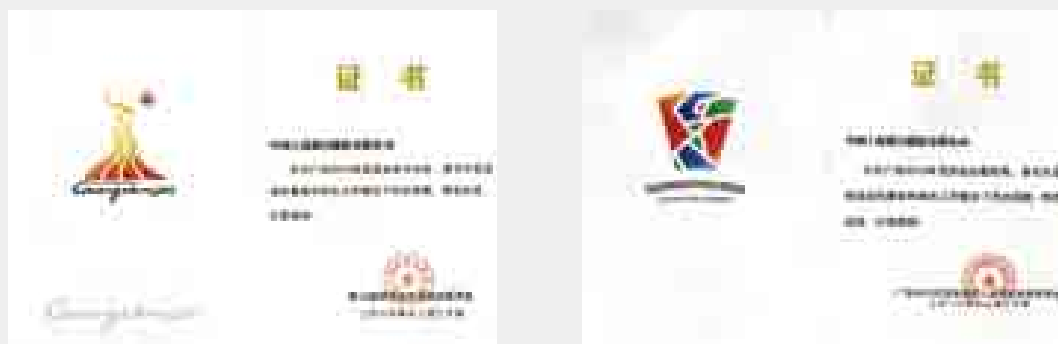
As the sole bank which was commissioned to sell Asian Games tickets, the Bank enhanced the management of ticket sale services, developed scientific ticketing solutions and designated 400 outlets as ticket sale agencies, thereby providing convenient and efficient services to the public.

Guangdong Branch continuously improved outlet service environment, enhanced staff service capacity, extensively set up barrier-free service facilities and disabled access facilities and provided "Green Service Channels for Asian Games". The Bank provided financial services for the Asian Games with the best status, strongest capacity and best people. The Bank actively improved the E-banking services ability, installed nearly 3,000 self-service machines and devices. The rate of normal functioning of the ATMs was over 96%, the answering rate of telephone banking exceeded 98% and 24-hour customer services were available in Japanese, Korean, Arabic and other languages.

Employees of the Bank actively participated in the Guangzhou Asian Games, a great sports and culture event in China in 2010. The Bank promoted the spirit of the Asian Games in various ways, communicated the idea of "Thrilling Games, Harmonious Asia" of the Guangzhou Asian Games to the public at home and abroad and stimulated the general public to involve themselves in the event.



亚运会期间本行投放一批自助服务设备
Self-service equipment installed in the Asian Games



本行被广州亚组委授予“广州亚运会合作伙伴杰出贡献奖”和“广州亚残运会赞助商杰出贡献奖”
The bank was honored the "Award for Outstanding Contribution as Guangzhou Asian Games Partner" and "Award for Outstanding Contribution as Sponsor of Guangzhou Asian Para Games"

服务社区与民众

报告期内，本行信守“您身边的银行，可信赖的银行”的承诺，不断加大金融服务进社区力度，进一步延伸服务渠道；积极履行公众教育职责，在社区广泛开展金融知识宣传、投资理财培训等活动；在 2 万家网点均开设代收代付业务，向广大居民提供代发工资、代办养老保险和低保、代收水电费和电信费、代缴学费等金融服务；积极与政府公共机构联合发行多种类、多用途的联名灵通卡，方便广大群众办理住房公积金、医疗保险等金融业务。

——银行业公众教育服务日活动

开展公众教育是银行业必须履行的职责，也是不断提高广大群众科学的金融消费理念、增强金融风险防范意识的有效手段。报告期内，本行积极参与银行业公众教育服务日活动，采取多种方式开展“送金融知识下乡”、“送金融知识进校园”、“送金融知识进社区”等活动。



本行开展形式多样的银行金融知识宣传活动

The Bank carried out financial knowledge dissemination programs in various forms

——投资理财知识普及万里行活动

2010 年，本行深入开展“投资理财知识普及万里行”大型公益活动，以“科学理财，和谐生活”为主题，帮助广大居民树立科学的投资理财观念。截至报告期末，本行累计开展各类投资理财知识普及活动 20,000 场，现场参加活动居民逾百万人次。

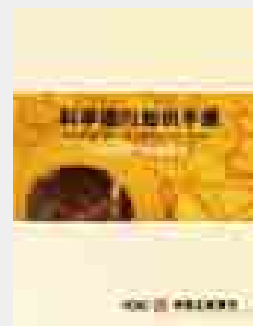
- Dissemination of investment and wealth management knowledge

In 2010, the Bank carried out the large-scale "Dissemination of investment and wealth management knowledge" campaign. The campaign focused on "Scientific Money Management and Harmonious Life" with the aim of helping people to build scientific ideals in investment and wealth management. As at the end of the reporting period, the Bank had organized 20,000 sessions of investment and wealth management knowledge dissemination events attracting over 1 million participants.



张福荣副行长主持“投资理财知识万里行”新闻发布会

Vice President Zhang Furong chaired the press conference for the "Dissemination of investment and wealth management knowledge" campaign



本行编印的科学理财知识手册

Wealth Management Handbook prepared by the Bank

Serving Communities and Public

During the reporting period, the Bank further extended its reach of services to communities and its service channels to fulfill its commitment to "a reliable bank that always by your side". To perform its public education duties, the Bank widely understood activities in the communities such as financial knowledge publicity and investment and wealth management trainings. Receipt and payment services are offered at approximately 20,000 outlets, including payroll services, pension insurance contributions and subsistence allowance distribution services, utility bill payment and tuition fee payment services. The Bank issued various Money Link Cards co-branded with the government and other public sector entities for a broad range of purposes, including financial services regarding housing provident fund and medical insurance.

- Banking Industry Public Education Service Day

Providing public education services is a duty of banks operating in the banking industry, which provides an effective approach to improve the way the public utilize financial services and increase their awareness of financial risk prevention. During the reporting period, the Bank actively involved itself in the Banking Industry Public Education Service Day and undertook activities such as "Bringing Financial Knowledge to the Countryside", "Bringing Financial Knowledge to Campuses" and "Bringing Financial Knowledge to Communities" through various means.



本行开展形式多样的银行金融知识宣传活动

The Bank carried out financial knowledge dissemination programs in various forms

——“农民工卡”暖人心

为确保广大农民工的权益，协助政府解决农民工工资拖欠问题，本行河北分行与邢台市建设局合作试点发行“建工灵通卡”，实现了建筑业用工管理和工资发放功能二合一，得到了温家宝总理、回良玉副总理、张德江副总理的肯定。

- Migrant Worker Card

To protect the interests of migrant workers and to assist the government in tackling defaults on wages to migrant workers, Hebei Branch issued the "Construction Worker Money Link Card" in cooperation with the Xingtai Municipal Construction Bureau. The card integrates the two functions of worker management and wage distribution in the construction industry and won appreciation from premier Wen Jiabao, vice premier Hui Liangyu and vice premier Zhang Dejiang.



农民工高兴地领到了建工灵通卡

Migrant workers happily received Construction Worker Money Link Card

积极开展青年志愿者活动

本行以“献爱心、讲责任、促和谐”为宗旨，积极开展青年志愿者活动。报告期内，本行开展各类爱心行动 1,610 次，参加员工 11 万人次，直接受助者超过 17 万人次，捐赠金额 545.57 万元；本行 283 家单位被团中央授予“全国级青年文明号”称号，“青年爱心行动”项目被团中央、中国志愿者协会授予“中国青年志愿者优秀项目奖”。



本行青年志愿者慰问福利院儿童
Youth volunteers from the Bank visited children in the welfare home



本行北京分行青年志愿者开展爱心奉献活动
Youth volunteers from Beijing Branch cared for the children in the welfare home

● 本行青年志愿者活动统计表

项目名称	项目数	参与人数 / 次	捐资金额 (万元)	受助人数 / 次
扶贫帮困	298	31,975	347.435	33,944
助老助残	126	2,658	26.5	3,365
金融教育宣传	724	31,124	13.6	88,295
助学支教	125	34,731	81.092	12,795
环保交通	139	7,947	3.8	13,396
医疗卫生 (含无偿献血)	81	1,551	1.2	181
其他	117	232	71.946	26,094
合计	1,610	110,218	545.573	178,070



本行青年志愿者组织开展关爱特殊儿童活动
Youth volunteers from the Bank cared for special children

Youth Volunteer Activities

The Bank carried out youth volunteer activities under the guidelines of "Care, Responsibility and Harmony". During the reporting period, the Bank made 1,610 charity actions that involved 110,000 person-times and donated a total of RMB5.4557 million to over 170,000 direct beneficiaries. 283 entities of the Bank won the title of "National Youth Civilization" by the Central Committee of the Youth League, "Love Action of Youth" project was honored with "National Excellent Project of Youth Volunteer Award" by the Central Committee of the Youth League and National Youth Volunteer Association.

- Statistics sheet of youth volunteer activities

Project	Number	Participants/ participating times	Amount (RMB10,000)	Persons/ times aided
Poverty Alleviation	298	31,975	347.435	33,944
Assisting the old and the disabled	126	2,658	26.5	3,365
Financial education and dissemination	724	31,124	13.6	88,295
Assisting in learning and teaching	125	34,731	81.092	12,795
Environmental protection and transportation	139	7,947	3.8	13,396
Medical care and health (including blood donation)	81	1,551	1.2	181
Others	117	232	71.946	26,094
Total	1,610	110,218	545.573	178,070



本行湖北分行青年志愿者积极参与无偿献血

Youth volunteers from Hubei Branch actively participated in the voluntary blood donation



本行安徽分行组织开展农民工子女希望世博行活动

Anhui Branch organized the Hope World Expo Trip activities for the children of migrant workers

海外分支机构积极参与当地公益事业

伴随中国对外开放进程的不断深入，本行国际化战略稳步推进，海外分支机构逐渐融入当地社会生活，在努力促进当地经济发展的同时，积极参与各类社会公益活动，主动承担企业公民责任。

——工银澳门积极参与社会公益事业

工银澳门在青海玉树发生地震、甘肃舟曲爆发泥石流后，及时伸出援手，共计捐款 55 万澳门元，并联合澳门红十字会开设捐款专户，免费办理社会各界捐款汇款；向《澳门日报》读者公益金基金会、同善堂等慈善组织捐款 15 万澳门元，并向澳门大学、澳门科技大学和澳门理工学院分别捐赠奖学金各 10 万澳门元，支持澳门教育事业的发展。



工银澳门积极向玉树地震灾区捐款

ICBC (Macau) donated to earthquake-affected areas in Yushu



工银澳门向《澳门日报》读者公益金基金会捐款

ICBC (Macau) donated to Macau Daily News Readers Charity Foundation

——工银亚洲发起设立“工银亚洲 MBA 奖学金”

报告期内，工银亚洲与香港大学合作设立“工银亚洲 MBA 奖学金”，积极参与“香港大学毕业生实习计划”，为优秀的大学毕业生提供广泛的实习机会，荣膺香港社会服务联会颁发的“商界展关怀 5 年+”大奖。



工银亚洲举办慈善高尔夫比赛

ICBC (Asia) Charity Golf Day

——工银印尼致力于当地就业改善和慈善事业

工银印尼积极为当地居民创造就业岗位，报告期内，与印尼总统大学联合举办“工银印尼快速成长之路”讲座并签署就业合作备忘录，吸纳优秀大学毕业生参加工作，为增加当地就业岗位做出积极贡献。

报告期内，工银印尼慰问雅加达南郊巴刹明菇区 DILTS 基金所属的贫困儿童教育所孤儿，并赠送图书、文具和玩具等礼品，改善了当地贫困儿童的教育条件。



工银印尼在印尼总统大学举办讲座暨双方签订就业合作备忘录仪式

ICBC (Indonesia) held a lecture and the ceremony of signing the cooperation memorandum in President University

Overseas Branches' Actively Participation in Local Public Welfare Undertakings

As China undertakes deeper reforms and further opens itself up, the Bank continues to make steady progress in its internationalization strategy. Overseas branches gradually reach into local communities and actively participate in a range of social public welfare activities to fulfill their corporate responsibility, whilst promoting local economic development.

- ICBC (Macau) actively participated in public welfare undertakings

ICBC (Macau) donated a total of MOP550,000 in a timely manner after the earthquake in Yushu, Qinghai Province and the debris flow in Zhouqu, Gansu Province. It also worked with the Macau Red Cross to open dedicated donation accounts and to process donations and remittances from all circles of society for free. Other donations from ICBC (Macau) included MOP150,000 given to the Macau Daily News Readers Charity Foundation, Macau Tung Sin Tong Charitable Society and other charities, and MOP100,000 to each of Macau University, Macau University of Science and Technology and Macao Polytechnic Institute in support of educational development in Macao.



工银澳门参加一年一度的公益金百万行活动

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

- ICBC (Asia) sponsored "ICBC (Asia) MBA Scholarship"

During the reporting period, ICBC (Asia) established the "ICBC (Asia) MBA Scholarship" in cooperation with Hong Kong University and participated in the "Internship Program for Graduates from Hong Kong University" which offers a range of internship opportunities to excellent university graduates. It was awarded the "5 Years Plus Caring Company" by the Hong Kong Council of Social Service.



工银亚洲捐助香港“明爱暖万心”电视筹款活动

ICBC (Asia) donated at Caritas Charity TV Show



工银亚洲员工参加义卖活动

ICBC (Asia) employees participated in charity sale

-ICBC (Indonesia) dedicated its efforts to improve employment and promote charity work in the local area

ICBC (Indonesia) actively created employment opportunities for local residents; during the reporting period, ICBC (Indonesia) jointly held a lecture titled "Road of the Rapid Growth of ICBC (Indonesia)" and signed an employment cooperation memorandum with President University to recruit high quality college graduates and make contributions to increasing employment opportunities in the local area.

During the reporting period, ICBC (Indonesia) paid a visit to the orphans in an education facility for underprivileged children affiliated to DILTS Foundation in Pasar in the south of Jakarta and donated books, stationery and toys to improve the education conditions for the underprivileged children.



工银印尼开展关爱贫困儿童活动

ICBC (Indonesia) launched a campaign for the care of underprivileged children

呵护员工成长，构建和谐银行

员工构成

截至报告期末，本行员工共计 397,339⁵ 人，比上年末增加 7,512 人。在境内机构员工⁶ 中，男性员工占比为 51.8%，女性员工占比为 48.2%，其中女性中高级管理人员 2,483 人；具有研究生及以上学历的为 10,599 人，占比 2.6%，本科学历 154,515 人，占比 39.32%，分别比上年末提高 1.11 个百分点和 4.8 个百分点。从年龄结构上看，18-30 岁员工占比 15.82%，30-40 岁员工占比 27.77%，40-50 岁员工占比 49.35%，50 岁以上员工占比 7.06%。



王希全党委委员主持召开员工工作研讨会

Wang Xiquan, member of the CPC Committee, presided over the Staff Training Seminar

保障员工权益

本行积极保障员工的合法权益，公平、公正地对待不同民族、不同性别、不同文化背景的每一名员工。认真贯彻落实《劳动合同法》等法律法规，保护员工的各项劳动权益。建立高效有序的工作机制，合理调配人力资源，充分保障员工的休息休假权利。及时足额为员工发放工资、缴纳各项社会保险，全面开展企业年金、补充医疗保险等补充福利制度。切实保障员工知情权、参与权、监督权等民主权利，推进民主管理进程。

拓展员工职业发展空间

报告期内，本行继续深入实施人力资源管理提升项目，不断完善多类别、多序列的岗位职级管理体系，在行政管理序列之外，设置专业职级序列，科学实施员工职业生涯规划，通过岗位轮换，交流外派、在职锻炼等方式提升员工综合发展能力，建立“纵向可进退、横向可交流”的职业发展新机制，拓宽了员工职业发展路径。

强化员工培训

本行不断加大员工教育培训投入力度，努力拓宽培训渠道，逐步建立基于岗位胜任能力的培训体系和有利于员工职业生涯发展的培训模式。推进基地库、师资库、教材库、案例库、试题库、档案库“六库”建设，不断丰富全行培训资源。创新培训方式，大力推广案例教学、网络大学等多种新型培训方式。报告期内，本行共完成各类培训班 4.7 万期，培训 223 万人次，人均受训约 8.2 天。

⁵ 另有劳务派遣用工 37,479 人，比上年末增加 1,022 人。

⁶ 不含劳务派遣用工。

Caring for Employees to Build a Harmonious Bank

Employees Composition

As at the end of the reporting period, there were in total 397,339⁵ employees in the Bank, amounting to an increase of 7,512 persons compared to the end of the previous year. Of the employees⁶ in domestic institutions, 51.8% of employees are male and 48.2% are female (including 2,483 female middle and senior management personnel). 10,599 employees have a master's degree or higher (accounting for 2.6% of employees, which is an increase of 1.11% compared with the previous year) and 154,515 employees have a bachelor's degree (accounting for 39.32% of employees, which is an increase of 4.8% compared with the previous year). With respect to the employees' age distribution, 15.82% of the employees fall between the age of 18 and 30, 27.77% between the age of 30 and 40, 49.35% between the age of 40 and 50, and 5.88% above the age of 50.

Protecting Employees' Rights and Interests

The Bank supports its "People Oriented" belief by treating employees of different ethnic backgrounds, genders and cultural backgrounds in a fair and equitable way. In compliance with the Employment Contract Law and other applicable law and regulations, the Bank strives to protect the rights and interest of its employees. It has established a highly efficient and orderly working mechanisms, and allocated human resources reasonably and fully to insure employees' rest and leave entitlements. Salaries and social security contributions were paid on a timely and adequate basis, and were supplemented by an enterprise annuity, supplementary health insurance and other benefits. The Bank has adopted and advanced a democratic management system by effectively protecting employees' democratic rights including the right to know, participation and supervision.

Emphasis on Employees' Career Development

During the reporting period, the Bank continued and further the implementation of the human resources management enhancement project, continued to improve the post and title management system of different categories and units, and established professional title units on top of administration units. The Bank made scientific career plans for the staff and improved the staff's comprehensive development through post rotation, exchange and secondment and on-job training, and set up a new mechanism for career development personnel interaction so as to expand the career development path of the staff.

Enhancing Employees Training

The Bank has continued to steps up investment in employee training, extended avenues of training, gradually establishing a competency-based training system that instills a working culture of career development among employees. The "Six Libraries", which includes the base library, the teaching faculty library, the teaching material library, the case library, the test library and the archives library were established to continue to enrich the training resources of the Bank, and new training methods such as case study and internet college were introduced. During the reporting period, the Bank held in total, 47,000 training sessions for 2.23 million persons-times, which amounts to an average of 8.2 days of training per person.



本行广东分行开展青年员工技能培训

Skill training for young employees by Guangdong Branch



本行上海分行举行新员工培训成果展示

New employee training outcome exhibition by Shanghai Branch



本行采用网络手段开展中年员工振兴培训

Internet-based training for middle-aged employees



本行举行高级管理人员出国研修成果汇报会

Senior management overseas training review meeting

⁵ Does not include labor dispatched for services totaling 37,479 persons, an increase of 1,022 persons compared with the end of prior year.

⁶ Does not include labor dispatched for services.

关注员工健康

本行积极为全体员工提供基础医疗保障，组织开展全体员工健康检查，截至报告期末，本行总部组织完成近 3,000 名员工的年度健康体检。本行持续关注员工心理健康，定期举办心理讲座、心理疏导等活动，保持员工健康阳光心态。

丰富员工生活

报告期内，本行总部和各分支机构组织开展了羽毛球、篮球、文艺表演、户外拓展等各类文体活动，丰富员工业余生活。本行组队参加了由中国金融工会、金融体协举办的全国金融系统首届职工运动会，荣获优秀组织奖；组织开展全行员工网球比赛，共有 32 支代表队参赛；积极参加全国金融系统第一届戏曲比赛，本行河南分行选送的豫剧《沁园春·雪》荣获银奖；开展“感动工行”评选活动，通过先进典型引领、推动员工为企业创造价值、为家庭营造温馨、为他人奉献爱心、为社会贡献力量。

维护女性员工权益

报告期内，本行充分重视保障女性员工合法权益，认真贯彻《妇女权益保障法》等法律法规，严格执行对女员工的“四期”保护，每年组织女员工进行专项体检，集体办理女性特殊疾病保险或重大疾病保险，积极开展“健康生活，快乐工作”女性专题系列活动，邀请专家讲座，受到广大女性员工的好评。福建省分行被中华全国总工会评为全国女职工权益保护专项集体合同先进单位。同时，本行不断加强女性员工的教育培训，积极培养、提拔女性干部，拓展女性员工职业发展空间。



赵林监事长慰问湖北分行基层员工

Chairman of the Board of Supervisors Zhao Lin met with the front-line employees of Hubei Branch



本行广东分行开展员工篮球比赛

Employee basketball match held by Guangdong Branch



本行数据中心（上海）开展女员工手工作品展

Female Employees' Handicrafts Show at the Data Center (Shanghai)

Caring for Health of Employees

The Bank actively has provided basic medical insurance to all employees and has organized health check-ups of employees. As at the end of the reporting period, the Bank's Head Office has completed annual health check-ups of close to 3,000 employees. Each branch has also conducted health check-ups of all their staff. The Bank has continued to monitor the mental health of employees on an ongoing basis and has provided regular lectures on psychology as well as psychological counseling services to maintain the positive mentality of employees.

Enriching Leisurely Time of Employees

During the reporting period, the Head Office and the branches of the Bank organized badminton and basketball games, art performances and other outdoor activities to enrich the staff's leisure life. The Bank sent a delegation to the first staff sports meet of the national financial system held by China Trade Union of Financial Sector and Sports Association of Financial Sector and won the Excellent Organization Award; organized a bank-wide tennis game with the participation of 32 teams; and actively participated in the first opera contest of the national financial system, and Henan Branch won the Silver Award for its performance in Henan Opera: Snow - to the tune of Chin Yuan Chun; the Bank carried out the selection of "Touching ICBC" and set role models to encourage the staff to create value for the company, build a warm atmosphere for their families, care for others and make contributions to society.



本行江西分行组织开展羽毛球比赛
Employee badminton match organized by Jiangxi Branch

Protecting Rights and Interests of Female Employees

During the reporting period, the Bank fully respected the lawful rights and interests of female employees. In strict accordance with the Law on the Protection of the Women's Rights, the Bank provided "four-period" protection for its female employees and organized special health check-ups of female employees annually. Female employees were covered by insurance for female-specific disease or insurance for critical illness. A number of events promoting "Healthy Life and Happy Work" of female employees were carried out and experts invited to give lectures, which was highly appreciated by female employees. Fujian Branch was recognized as a national model entity for collective contracts protecting female workers' rights and interests by the All-China Federation of Trade Union. Meanwhile, the Bank has continuously enhanced education and training of female employees, fostered and promoted female officers, enhanced career development opportunities for female employees.



王丽丽副行长出席全球女性论坛
Vice President Wang Lili attended the Global Summit of Women

帮扶困难员工

本行进一步拓宽特困救助资金的来源和渠道，持续加强对困难员工的帮扶救助。报告期内，累计下拨特困救助金 2,315.2 万元，对全行 10,112 名特困员工进行救助。针对自然灾害频发地区，本行总部 5 次下拨专项慰问资金 180 万元，申请中国金融工会救灾资金 30 万元，由高级管理层人员带队专程赴江西、吉林、安徽等 13 个分行慰问受灾员工。

关爱离退休员工

截至报告期末，本行各地分行共设立 438 个服务管理机构，配备 1,358 名专兼职工作人员，全力做好全行 13 万离退休人员服务工作。报告期内，本行组织 102,814 名离退休人员进行体检。依托 1,255 个离退休人员活动中心和 6 所自办老年大学，本行各分支机构组织了老年门球队、舞蹈队、合唱团、书法班等活动团体，开展各类文体活动 5,591 次，约 23 万人次参加，丰富了离退休人员的晚年生活。



李晓鹏副行长慰问离退休员工
Vice President Li Xiaopeng met with the retired employees

各民族员工共同成长

本行高度重视保障少数民族员工权益，充分尊重各民族宗教信仰自由和风俗习惯，在饮食、休假等方面给予特殊安排，为少数民族员工提供更多的培训机会和职业发展机会，在少数民族聚居地区坚持实行民族侧重原则，重点培养有潜力的少数民族员工。截至报告期末，本行境内分行少数民族员工 20,244 人，占比 5.2%，在新疆、内蒙古、广西、宁夏、西藏等五个地区，少数民族员工合计占比达 22.7%。

分行	少数民族员工人数	少数民族员工占比
新疆	1,805	23.3%
内蒙古	2,413	19.1%
广西	2,962	28.4%
宁夏	374	14.7%
西藏	12	21.1%
五区合计	7,566	22.7%

Assistance to Employees in Difficulties

The Bank has further diversified the sources and channels of poverty assistance funds to proactively increase its efforts to help employees in difficulties. During the reporting period, a total of RMB23.152 million in assistance funds were granted to 10,112 employees in difficulties. For areas frequently hit by natural disasters, five allocations of funds totaling RMB1.8 million, in addition to RMB300,000 obtained from the Chinese Financial Workers' Union, were allocated to a care team led by senior management, which visited disaster-affected employees at 13 branches, including Jiangxi Branch, Jilin Branch, Anhui Branch and etc.



刘立宪纪委书记慰问本行困难员工

Secretary of Party Discipline Committee Liu Lixian with employees in difficulties

Caring for Retired Employees

As at the end of the reporting period, the Bank's branches established 438 organizations and allocated 1,358 part-time personnel responsible for providing services to 130,000 retired employees. During the reporting period, the Bank organized health check-ups for 102,814 retired employees. With the help of 1,255 retired employees' recreational center and 6 colleges for senior citizens established by the Bank, the Bank's branches organized a number of recreational groups such as senior gate ball teams, dance teams, glee clubs and calligraphy classes. 5,591 sports and recreational activities were organized and participated by approximately 230,000 people. These activities enriched the lives of the retired.

Mutual growth of the staff of all nationalities

The Bank highly values the rights and interests of employees of ethnic minority and fully respects their choice of religion and customs, and has made special arrangements in relation to their diets and holidays. The Bank provides increasing opportunities of training and career development to employees of ethnic minority, places emphases on preferential employment of local people in ethnic regions and provides training for those with ample potential. As at the end of the reporting period, there were 20,244 employees of ethnic minority at domestic branches, accounting for 5.2% of all employees of the Bank. In the five regions of Xinjiang, Inner Mongolia, Guangxi, Ningxia and Tibet, employees of ethnic minority cumulatively accounted for 22.7%.

Branch	Number of employees of ethnic minority	Ratio of employees of ethnic minority
Xinjiang	1,805	23.3%
Inner Mongolia	2,413	19.1%
Guangxi	2,962	28.4%
Ningxia	374	14.7%
Tibet	12	21.1%
Total	7,566	22.7%

本行新疆分行开展了民族团结知识竞赛、图片展览、歌咏比赛等形式多样的民族团结教育活动，积极向新疆慈善总会、民族团结互助基金等慈善组织捐款，大力培养少数民族干部。截至报告期末，新疆分行 164 名处级干部中，少数民族干部 23 人，占比 14.02%，96 名副处级后备干部中，少数民族干部 10 人，占比 10.42%，其中报告期内新选拔 3 人。内蒙古分行通过各种途径，有目标、有重点地培养善经营、会管理的少数民族员工，将综合能力强、表现优秀的少数民族干部选拔到重要工作岗位上进行锻炼培养，现有少数民族员工中，85% 都是各部门骨干力量。

宁夏分行积极关心回族员工成长，充分尊重回族员工的风俗习惯，专门设立“清真”食堂，在回族聚集地区——吴忠市设立了具有伊斯兰特色的回乡支行，在回族重大节假日时按照国家规定给予回族员工假期，努力营造团结和谐氛围。



本行内蒙古分行蒙古族员工满都拉被评为全国劳动模范
Employee of Inner Mongolia Branch Man Dula honored as "National Model Worker"

全球文化多元融合

随着国际化步伐的不断加快，本行逐渐形成了跨国家、跨地区、跨文化的多元化员工队伍。在全球金融危机影响尚未衰退，不少国家仍然面临失业率增加的压力时，本行依靠自身的良好经营，继续招聘当地员工，为缓解当地就业压力做出了积极贡献。

本行推行多元融合的企业文化，鼓励不同国家、不同文化间员工的相互交流。报告期内，安排外籍管理人员到总行交流任职，组织境外机构高管与总行部室及境内分行高管共同参加系统学习，开展了以“同一个世界，同一个工行”为主题的首届外籍员工培训交流活动，来自 15 家境外机构的外籍员工参加了培训，并到总行及北京、上海和浙江分行参观交流。



本行首届外籍员工培训班结业典礼
Closing ceremony of the first ICBC international training seminar



新加坡分行全体员工开展联欢活动
Branch wide gathering at Singapore Branch

Xinjiang Branch organized a variety of national unity educational activities, including knowledge contests, picture exhibitions and singing contests on the subject of national unity, and donated to Xinjiang Charity Federation, the Mutual Assistance Fund for National Unity and other charitable organizations and provided training to appointed executives of ethnic minority. As at the end of the reporting period, among the 164 departmental level cadres at Xinjiang Branch, there were 23 ethnic minority cadres, accounting for 14.02%; among the 96 reserve cadres at deputy departmental level, there were 10 ethnic minority cadres, accounting for 10.42%, 3 of whom were promoted during the reporting period.

Inner Mongolia Branch identified and developed ethnic minority employees who demonstrated potential in technology, management and who operate in a targeted and well-focused manner. Ethnic minority officers who demonstrated a strong overall competence and delivered strong performance were promoted to key positions. Among existing ethnic minority employees, 85% were regarded as backbone staff by their departments.

Ningxia Branch has continued to care for the growth and development of employees of Hui Nationality and fully respects their customs. Ningxia Branch set up a Muslims' canteen, and a Hui sub-branch with Islamic features at Wuzhong City, which is highly populated by the Hui community. Further, Hui employees are entitled to take leave during major Hui holidays in accordance with state regulations. In this way, Ningxia Branch endeavors to create a united and harmonious environment.

Integration of diversified cultures around the world

With the accelerating pace of internationalization, the Bank has formed a staff team across different countries, territories and cultures. Leveraging on its sound operation, the Bank continued to recruit local staff and made active contributions to ease the pressure on local employment while the impact of the global financial crisis has not declined and a number of countries are still pressured by the rise in unemployment.

The Bank promotes a corporate culture of diversification and encourages exchanges among the staff from different countries and cultures. During the reporting period, the Bank arranged foreign management personnel to exchange their experiences on duty performance, organized senior executives of overseas institutions to attend a systematic study program with the senior executives of Head Office departments and domestic branches, carried out the first foreign staff training and exchange activity in the theme of "One World, One ICBC", and the foreign staff from 15 overseas institutions attended the training and visited Beijing Branch, Shanghai Branch and Zhejiang Branch to exchange experiences.



工银亚洲足球队获得工银协力杯足球赛冠军

ICBC (Asia) football team won the championship at ICBC Xieli Cup Football Match



中东分支机构员工积极参与当地体育活动

Middle East Branch employees actively participated in local sports events

依法合规经营，打造诚信银行

完善内部控制体系，不断加强合规管理

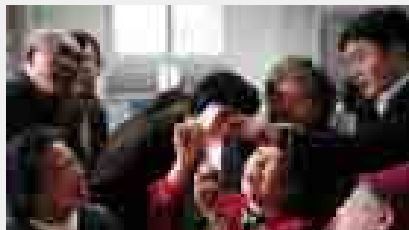
本行按照“行为有规、授权有度、监测有窗、检查有力、控制有效”的内部控制总体思路，完善内控制度，健全管理手段，积极开展合规检查，大力培育优良的合规经营文化，逐步建立起涵盖行为准则、授权管理、制度规范、监督检查、问责处罚和内控评价的完整的内控体系，全面提升依法合规经营管理水平。

充分提示金融产品风险，提高客户防风险能力

本行把金融消费安全保障机制建设放在重要位置，向客户充分提示和披露金融产品风险，着力加强外部欺诈风险防范，在门户网站、网上银行建立“安全提示”和“安全中心”栏目，录制网上银行安全教育视频讲座，帮助客户提高风险防范能力。

履行反洗钱、反假币义务，维护金融安全

本行遵守我国及境外分支机构驻在国的反洗钱和反恐怖融资法律法规，切实履行商业银行反洗钱义务。报告期内，本行积极完善反洗钱工作机制和内控制度；优化反洗钱数据集中处理模式，在全行范围内上线运行反洗钱客户分类系统；加大反洗钱现场检查力度，加强反洗钱对外交流和宣传培训；依法协助监管机构、司法机关开展反洗钱调查。



本行积极开展反假币宣传活动

The Bank launched the campaign against counterfeit banknotes

报告期内，本行积极履行反假币义务，不断提高鉴伪机具的电子化、智能化水平，依法开展货币鉴定和假币收缴工作。进一步加大反假货币知识宣传力度，各分支机构通过开展“反假币宣传月”等活动，采取悬挂宣传海报、发放宣传折页等多种方式，提高社会公众的假币识别意识与能力。

坚持自主创新，保护知识产权

本行主动开展科技创新成果的知识产权保护，对自主研发的应用软件办理了软件著作权登记。报告期内，本行自主研发近 800 个创新项目，新获专利 24 件，拥有专利数量达到 115 件。同时，本行坚持贯彻落实国家有关软件正版化的政策和规定，与微软和甲骨文等软件供应商签订企业级合作协议，合法使用软件产品和技术服务，从技术控制和管理措施两个方面严格禁止本行员工安装使用非授权软件，尊重合作伙伴的正当权益。报告期内，荣获世界知识产权组织（WIPO）授予的“世界知识产权组织版权金奖（中国）”。

完善防治腐败制度，构建廉洁自律环境

本行持续完善预防和惩治腐败监督体系，进一步提升全行员工廉洁从业意识，维护和展现本行风清气正、廉洁高效的企业形象。报告期内，本行制订完善《管理人员廉洁从业若干规定》等 18 项制度办法，综合运用巡视、执法监察等手段，加强对辖属机构反腐倡廉工作的监督检查，内部经济案件千人发案率达到近年来最低。制订采购供应商禁入名单管理办法，严格规范市场营销行为，组织开展治理商业贿赂检查 3,203 次。开展形式多样、范围涵盖广、富有针对性的反腐倡廉教育活动，报告期内，本行累计开展各类反腐倡廉学习培训 14,510 次，编发宣传教育简报 8,783 期。

Operating with Good Faith to Create a Creditworthy Bank

Improving the Internal Control System and Continuously Enhancing Compliance Management

The Bank enhanced its internal control systems, improved management approaches, actively carried out compliance inspections, strived to develop a sound culture of compliance based operation, gradually set up a complete internal control system that covers code of conduct, authorization management, standard regulations, supervision and inspection, accountability and penalty and internal control assessment to improve the management of compliance based operation according to the requirements of "regulated conduct, moderate authorization, sound monitoring, efficient inspection, effective control" for internal control.

Fully Disclosing Risks relating to Financial Products and Protecting Customers' Interests

The Bank gave top priority to setting up a security guarantee mechanism for financial consumption to remind and disclose the risks of financial products to the customers, made an effort to strengthen the prevention of external fraud risks, established the columns of "Safety Tips" and "Safety Center" on its portal website and in the internet banking system, and videotaped lectures on safety education of internet banking to help the customers improve the prevention of risks.

Performing AML and Anti-counterfeit Banknote Obligations and Maintaining Financial Security

The Bank has adhered to the laws and regulations on anti-money laundering and antiterrorism financing of China and the countries where overseas branches are located and earnestly fulfilled its anti-money laundering obligations as a commercial bank. During the reporting period, the Bank actively enhanced the anti-money laundering mechanism and internal control systems; optimized the integrated processing mode of anti-money laundering data and launched the customer sorting system on a bank-wide basis; stepped up the onsite inspection of anti-money laundering and strengthened external communication, publicity and training on anti-money laundering; and assisted regulatory authorities and judicial organs with anti-money laundering investigations.

During the reporting period, the Bank actively performed its obligations against counterfeit banknotes, with continuous improvements made in the automation and intelligence level of counterfeit banknote detectors and identified and collected counterfeit banknotes in accordance with the laws. The Bank increased publicity efforts on anti-counterfeit currency. All branches participated in various events such as the "publicity month on anti-counterfeit currency" and improved the public awareness on identifying and preventing counterfeit banknotes through printing and distributing posters and leaflets.



本行广西分行承办“金融系统反腐倡廉建设展”巡展

Guangxi Branch held the "Educational Exhibition on Anti-corruption in the Financial Sector"

Adhering to independent innovation and protecting intellectual property

The Bank took the initiative to launch intellectual property protection of technological innovation, and registered the copyright for self-developed application software. During the reporting period, the bank independently developed nearly 800 innovative projects and obtained 24 new patents, increasing the number of patents to 115. Meanwhile, the Bank earnestly implemented the policies and regulations on utilization of genuine software of the state, and signed corporate cooperation agreements with software vendors such as Microsoft and Oracle, to use software products and technical services legally; the Bank strictly prohibited installation of unauthorized software by the employees in terms of technological control and management measures to respect the legitimate rights and interests of the partners. During the reporting period, the Bank won the awarded of "WIPO Copyright Gold Medal (China)" conferred by World Intellectual Property Organization (WIPO).

Enhancing the corruption prevention and sanction system and building honest and self discipline environment

The Bank continued to enhance the corruption prevention and sanction system, further improved the staff's awareness of honest conduct of business, upheld and demonstrated its corporate image of harmony, honesty and efficiency. During the reporting period, the Bank formulated and enhanced 18 regulations including the Regulation on the honest conduct of business by management personnel, employed such approaches as inspection and supervision to strengthen the monitoring over the combat against corruption and promotion of honest conduct of business and the rate of internal economic cases per thousand employees reached the lowest point in recent years. The Bank formulated the measures on the management of prohibited suppliers, strictly regulated marketing conducts, organized 3,203 inspections on the governance of commercial bribery and promoted all forms of pertinent education activities across a wide areas on the combat against corruption and promotion of honest conduct of business. During the reporting period, the Bank had held 14,510 trainings and published 8,783 issues of education brief reports on anti-corruption.

提升服务品质，铸就品牌银行

本行始终坚持“以客户为中心，服务创造价值”的经营宗旨，不断加快科技创新，推动产品升级，加强渠道建设，完善全球布局，全力解决排队等候时间较长问题，提升金融服务品质，推进国际一流金融服务平台构建。

国际一流的金融服务平台

本行依托雄厚的集团资源优势、强大的科技实力、全方位的金融服务能力，不断提升全球客户服务水平。

中国第一零售银行。截至报告期末，本行境内储蓄存款余额 52,437 亿元，境内个人贷款余额 16,332 亿元，同比增加 4,263 亿元，继续保持中国最大零售银行的市场地位，连续 9 年获得亚洲银行家“中国最佳零售银行”、“中国最佳大型零售银行”奖项。本行积极发展私人银行业务，截至报告期末，私人银行客户突破 1.8 万户，管理资产达 3,543 亿元，形成了覆盖国内重点经济区域和非金融服务领域的业务布局，为客户提供更加贴合需求的增值服务，荣获《欧洲货币》杂志 2010 年度“中国最佳私人银行”和《21 世纪经济报道》“年度中资优秀私人银行品牌”等奖项。

领先的公司与投资银行业务。截至报告期末，本行境内公司存款余额 54,713 亿元，同比增长 6,828 亿元，境内公司贷款余额 47,003 亿元，同比增长 7,426 亿元，投行业务收入达 155.06 亿元，公司与投资银行业务位居国内同业第一。报告期内，本行进一步调整、完善信贷结构，大力发展中小企业融资业务，积极开拓重组并购、企业债务融资工具承销发行及理财投资等投资银行业务，荣获英国《金融时报》2010 年度“最佳公司银行”奖项，蝉联由中国证券时报评选的“最佳银行投行”和“最佳重组并购银行”两个奖项。

优秀的机构业务银行。报告期内，本行充分发挥自身优势，大力开展代理财政业务创新，代理财政收付业务规模、预算单位公务卡发卡量均领先同业；广泛参与社会保障卡、公积金委托贷款、新农保等业务，积极履行改善民生的责任；不断增强第三方存管业务的产品创新能力和服务效率，

第三方存管客户数及资金量均位居同业首位；进一步提高银银合作、银保合作水平，不断扩大期货保证金存款规模，期货投资者数量继续领先同业。

中国最佳结算与现金管理银行。截至报告期末，本行对公结算账户 505 万户，比上年末增加 65 万户；实现对公人民币结算量 870 万亿元，同比增长 30.2%，保持市场占比第一。本行推进渠道建设，开发财智账户卡、账户信使、收款管家、境外集中收付款、境外资金池、名义资金池、多语言与代码转换等特色产品，提升了产品服务能力和效率；顺应经济全球化趋势，与 1,000 多家企业建立了全球现金管理业务合作关系，全球现金管理服务能力不断增强。报告期内，本行先后荣获香港《财资》杂志“中国最佳现金管理银行”、香港《金融亚洲》杂志“中国最佳现金管理银行”、新加坡《亚洲银行家》杂志“中国现金管理成就奖”以及美国《环球金融》杂志“中国最佳财资与现金管理银行”等众多奖项。



张红力副行长出席本行首家贵金属旗舰店开业仪式

Vice President Zhang Hongli attended the ceremony of first precious metal flagship store

Improving Services to Build a Brand

The Bank has always followed its philosophy of "focusing on and creating value for customers", advanced the speed of technological innovation, promoted products upgrades, improved distribution of outlets, optimized global distribution, sought to solve the problem of customers' long wait for support services to deliver financial services quality, and made every effort to build a world-class banking service platform.

World-class financial service platform

In capitalizing its exceptional resources, strong technological support and full-dimensional financial services capabilities, the Bank has continuously improved the quality of its global customer services.

Top Retail Bank in China. As at the end of the reporting period, the Bank's balance of domestic savings deposits amounted to RMB5,243.7 billion, and the balance of domestic personal loans amounted to RMB1,633.2 billion, a year-on-year increase of RMB426.3 billion, remaining as the largest retail bank in China. The Bank was awarded the "Best Retail Bank in China" and the "Best Large Retail Bank in China" by The Asian Banker for the nine consecutive years. The Bank stepped up efforts in developing private banking. As at the end of the reporting period, the Bank has over 18,000 private banking customers and managed RMB354.3 billion worth of assets. The Bank has formed a network covering major economic regions and non-financial service fields in China, delivering more considerate value-added services to customers. The Bank was awarded the "Best Private Bank in China" for 2010 by Euromoney and "Excellent Brand of Chinese-funded Private Bank of the Year" by 21st Century Business Herald.

Leading Corporate Banking and Investment Banking Business. As at the end of the reporting period, the balance of domestic corporate deposits amounted to RMB5,471.3 billion, representing a year-on-year increase of RMB682.8 billion; and the balance of domestic corporate loans stood at RMB4,700.3 billion, representing a year-on-year increase of 742.6. The Bank has generated an income of RMB15.506 billion from investment banking, maintaining the first place in corporate and investment banking in the industry. During the reporting period, the Bank further adjusted and improved the credit structure, stepped up efforts in developing small and medium enterprise financing, and actively explored investment banking businesses such as restructuring and M&A, underwriting and issuance of corporate debt financing instruments, and wealth management and investment. The Bank was honored the "Best Corporate Bank" award in 2010 by UK Financial Times, and won the "Best Bank in Investment Banking" and "Best M&A Service Bank" for the second consecutive year by Securities Times.

Outstanding Bank in terms of Institutional Business.

During the reporting period, the Bank leveraged on its advantages and vigorously innovated the agency financial business, leading the industry in terms of the scale of agency financial collection and payment as well as the number of budget unit business cards issued. It widely engaged in businesses such as social security card, provident fund entrusted loan, and new rural social pension insurance program, fulfilling its responsibilities for improving people's livelihood. It kept enhancing the product innovation ability and service efficiency for third-party custody service, ranking first in the banking industry in terms of the number of customers and volume of funds of third-party custody service. The Bank also improved inter-bank cooperation and cooperation between banking and insurance businesses, and expanded the scale of futures margin deposits, leading the industry in the number of futures investors.

Best Settlement and Cash Management Bank in China.

As at the end of the reporting period, the Bank had 5.05 million corporate settlement accounts, representing an increase of 650,000 over the end of the previous year. The transaction volume of corporate RMB settlement increased by 30.2% year-on-year to RMB870 trillion, maintaining the largest market share in China. The Bank promoted channel establishment and developed feature products such as Caizhi Account cards, Account Messenger, Collection Manager, Overseas Centralized Receipts and Payments, Overseas Fund Pool, Nominal Capital Pool, Multi-Language and Code Conversion, enhancing its product service ability and efficiency. Adjusted to the globalization trend, the Bank established global cash management business partnership with more than 1,000 enterprises, and continued to enhance global cash management services. During the reporting period, the Bank won many awards, including "Best Cash Management Bank in China" by Hong Kong magazine The Asset, "Best Cash Management Bank in China" by FinanceAsia magazine in Hong Kong, "Achievement Award for Cash Management in China" by The Asian Banker magazine in Singapore, and "Best Treasury & Cash Management Bank in China" by US Global Finance magazine.

中国最大的信用卡发卡行。截至报告期末，本行信用卡发卡量达 6,366 万张，全年信用卡累计消费额 6,383 亿元，中国第一大信用卡银行的地位进一步巩固。本行首创“网上申请、就近领卡”的全流程网上办卡模式；积极探索手机信用卡、高速公路联名卡（ETC）等新兴支付领域；完善信用卡电话服务体系，建立了 134 家信用卡 VIP 客户服务中心。报告期内，本行先后荣获美国《环球金融》杂志“中国最佳信用卡银行”、中国银联“银行卡业务杰出贡献奖”、美国运通“环球网络业务最佳服务奖”等奖项。

中国最佳托管银行。截至报告期末，本行托管资产总规模达到 28,757 亿元，连续 12 年位居国内同业首位。报告期内，本行进一步加强对托管组合交易情况的监督，完整履行托管人监督职责；广泛开展业务创新，推出安心账户资金托管业务，发行首只可投资股指期货的基金，成功完成托管指令电子化等重点项目的开发与应用；被英国《全球托管人》、香港《财资》、美国《环球金融》等多家权威财经媒体评选为“中国最佳托管银行”。

国内一流的养老金管理与服务机构。截至报告期末，本行共为 22,790 家客户提供养老金服务，比年初新增 4,470 家；受托管理养老金 427 亿元，管理养老金个人账户 912 万户，托管养老金基金 1,487 亿元，为提升公众养老保障水平做出了积极贡献。报告期内，本行开发投产了养老金综合管理系统，显著提升了养老金服务和业务管理水平；推出“如意养老 3 号”企业年金计划产品，进一步丰富了业务和产品体系。

领先的科技平台。本行深入推进“科技引领战略”的实施，以科技创新推动服务水平的提升。全年信息系统保持平稳运行，数据中心日均处理业务量同比增长 23%，日峰值业务量同比增长 26%，信息系统整体可用率达到 99.989%。报告期内，本行顺利完成生产中心主机系统整合、生产运行操作自动化改造等重点项目，持续加大自助设备投入，自动柜员机 42,868 台，增长 25.8%，信息化科技化水平不断提高。本行继续位列“中国企业信息化 500 强”首位，并荣获中国银行家杂志评选的“中国最佳 IT 银行”称号。

强大的产品创新能力。报告期内，本行继续完善产品创新体制和客户体验管理机制，积极开展产品竞争力评估和新产品立项风险评估工作，重点打造了个人客户营销服务平台、对公客户营销服务平台、境内外一体化清算支付平台等八大服务平台，研发了卡贷通、城市圈卡、短信客服、系统内跨境汇款等一系列有较强竞争力的拳头产品，有效满足了广大客户多元化的金融服务需求。



林晓轩首席信息官出席人民银行关于中国电子商业汇票系统建设表彰暨业务推广会议，并发表演讲

Chief Information Officer Lin Xiaoxuan attended the Commendation and Business Promotion Conference of People's Bank of China concerning Chinese Electronic Commercial Draft System Construction and delivered a speech

Largest Credit Card Issuer in China. As at the end of the reporting period, the Bank issued 63.66 million credit cards, and aggregate annual credit card consumption reached RMB638.3 billion, consolidating its position as the largest credit card issuer in China. The Bank introduced a new online card issuance process that allows applicants do online application and collect the card at the nearest ICBC outlet, and explored emerging payment fields such as mobile credit card and Electronic Toll Collection (ETC) card. It further improved the credit card telephone service system, and established 134 VIP credit card service centers. The Bank won a number of awards during the reporting period, including the "Best Credit Card Bank in China" from Global Finance, "Outstanding Contribution to Bankcard Business" from China UnionPay, and the "Global Network Services – Best Service Award" from American Express.

Best Custodian Bank in China. As at the end of the reporting period, the total size of assets under the Bank's custody reached RMB2,875.7 billion, ranking first among domestic custodian banks for 12 consecutive years. During the reporting period, the Bank further strengthened the supervision on custody portfolio transactions, and fulfilled its supervisory function as a custodian. The Bank extensively conducted business innovation, launched the "Anxin" account custody service, issued the first stock index futures fund, and completed the development and application of key projects such as the computerization of custody order. The Bank was recognized as the best custodian bank in China by several authoritative financial media, including the Global Custodian in UK, The Asset in Hong Kong and the Global Finance in the US.

First-class Pension Management Service Provider in China. As at the end of the reporting period, the Bank provided pension service for 22,790 customers, representing an increase of 4,470 over the beginning of the year; pension funds under the Bank's trusteeship amounted to RMB42.7 billion; the Bank managed 9.12 million individual pension accounts with pension fund of RMB148.7 billion under custody, making proactive

contribution for promoting public retirement guarantee level. During the reporting period, the Bank developed and launched the comprehensive pension management system, which remarkably upgraded pension service and business management level. Moreover, the Bank launched "Ruyi Pension Management No.3" enterprise annuity scheme to further enrich the business and product system.

Leading technological platform. The Bank further implemented the "technology-led strategy", and promoted the enhancement of service ability based on technological innovation. The Bank maintained steady operation of information systems throughout the year. The average daily volume of transactions processed in the data centre increased 23% year-on-year, daily peak volume rose by 26% year-on-year, and the availability rate of information system of the Bank reached 99.989% as a whole. During the reporting period, the Bank completed the integration of host systems in the product center and the automation of operations. With heavier investment in self-service equipment, the Bank had 42,868 ATMs increased by 25.8% year-on-year to continuously enhance its IT application level. The Bank continued to rank first in the "Top 500 Enterprises Informatization in China, and won the title of "Best IT Bank in China" by The Chinese Banker.

Strong product innovation capacities. During the reporting period, the Bank continued to improve the product innovation system and customer experience management mechanism, and actively conducted product competitiveness assessment and risk assessment for new products. It focused on the establishment of eight service platforms, including the personal customer marketing service platform, the corporate customer marketing service platform, the integrated domestic and overseas clearing and payment platform. The Bank also developed a number of competitive products including the Card-Based Loan Express, City Circle Card, SMS Customer Service and Internal Cross-Border Remittance System, well satisfying diversified financial service needs of the customers.

升级服务渠道，提升服务能力

□ 加强境内网点建设

报告期内，本行境内营业机构总量保持在 1.6 万家以上，基本涵盖了所有大中城市和大部分县域地区，确保为客户提供优质便捷的金融服务。

本行深入推进网点装修改造“亮化工程”和“功能提升工程”，成功投产机构网络布局优化评估模型，进一步增强了本行营业网点区域配置的科学与合理性。加快推进营业网点升级改造，全年共改造升级 2,100 余个营业网点，新建财富管理中心 59 家，贵宾理财中心 797 家，使本行营业网点的服务环境得到明显改善，服务能力得到显著提升。加强县域机构网点建设和资源投入，深入实施县支行变革计划，将浙江义乌县域支行升格为二级分行，在甘肃环县等县域恢复设立分支机构。

本行依托强大的科技优势，加快各类自助设备、电子银行等渠道建设，目前已形成了由物理网点、ATM、自助银行和电子银行共同构建的全天候、多层次、立体化的客户服务网络。报告期内，本行新增 ATM 和各类自助设备 2.6 万台；电话银行接通率提高到 90% 以上，一次解决率提高到 95% 以上；电子银行对传统柜面业务的替代率已达 59.1%。

□ 完善海外机构布局

伴随我国企业“走出去”步伐的不断加快，本行积极构建全球化的金融服务平台，拓展境外金融业务渠道。报告期内，本行马来西亚子行、河内分行、阿布扎比分行相继营业，加拿大东亚银行、泰国 ACL 银行收购工作陆续完成，巴黎、布鲁塞尔、阿姆斯特丹、米兰、马德里等欧洲五国分行均已顺利完成境外监管审批，孟买分行已进入境外监管机构审批阶段，全球化机构布局已日趋完善。

本行积极延伸海外业务链条，依托境外机构综合牌照优势和 FOVA 系统较强的产品支持能力，在做好存贷汇等业务的基础上，着力打造零售、资金清算、贸易金融、全球现金管理、专业融资、投资银行、银行卡、网上银行、资产管理等九大特色产品线，提高对全球化客户的综合服务能力。截至报告期末，本行已将 FOVA 系统推广至 25 家境外机构，在法兰克福、印尼顺利发行借记卡产品，海外金融服务能力不断增强。

Promoting Service Channels Upgrade and Service Quality Boost

□ Intensifying the efforts of outlet building

During the reporting period, the Bank owned over 16,000 domestic operating institutions which basically covered all medium and large cities and the majority of counties, so as to provide quality and convenient financial services to customers.

The Bank has continued to promote the "Lighting Project" and "Function Enhancement Project" as part of its outlet improvement efforts. An assessment model for institutional network optimization was successfully launched to further enhance the rationale of the geographic distribution of outlets. The Bank has advanced the speed of banking outlet renovation and upgrading. Over 2,100 outlets were renovated and upgraded and 59 premier wealth management centers and 797 VIP service centers were built throughout the year to significantly improve the service environment and capability of the Bank's outlets. The Bank has enhanced its construction of outlets and injection of resources in county areas and has implemented the county sub-branch reform plan. Yiwu Sub-branch in Zhejiang Province was upgraded to a tier-two branch and branching was resumed in Huan County, Gansu Province and other county areas.

Based on its technological strengths, the Bank accelerated its expansion of service channels, such as self-service facilities and electronic banking. Thus far, it has formed a multi-tiered, multi-dimensional around the clock customer service network composed of physical premises, ATMs, self-service banking and electronic banking. During the reporting period, the Bank added 26,000 ATMs and other self-service machines. Call desks at the telephone banking centers answered as many as over 90% of calls and first call resolution rate increased to more than 95%. Electronic banking has taken over 59.1% of operations that were traditionally processed over the counter.

□ Improving distribution of overseas institutions

As Chinese enterprises are gaining pace in expanding abroad, the Bank actively builds its global financial service platform and expands overseas financial service channels. During the reporting period, the Bank's Malaysian Subsidiary, Hanoi Branch and Abu Dhabi Branch were established; acquisitions of the Bank of East Asia (Canada) and Thailand's ACL Bank were completed; overseas regulatory approvals were obtained for proposed branches in Paris, Brussels, Amsterdam, Milan and Madrid; and the proposed Bombay Branch proceeded to the overseas regulatory approval stage. The global network of institutions is close to complete.

The Bank has extended its overseas business lines. Based on full-service licenses of overseas institutions and strong product support capacity of the FOVA system, in addition to deposit taking, lending and remittance product lines, nine product lines have been developed to improve the capability of comprehensive global customer services. The product lines include retail, settlement, trade finance, global cash management, specialized finance, investment banking, bankcard, Internet banking and asset management. As at the end of the reporting period, the Bank extended the usage of FOVA to 25 overseas institutions, and issued debit cards product lines in Frankfurt and Indonesia. The Bank has continuously strengthened its capabilities in overseas financial services.

提升服务品质，重视客户反馈

本行高度重视提升服务品质，深入开展“服务价值年”活动，全面实施网点服务效率提升、电子渠道服务质量改善、客户投诉治理、大堂制胜等十大服务改进工程，客户服务水平得到提升。

报告期内，本行完善服务体系建设，建立健全服务工作领导负责制、服务质量考核等制度办法，进一步规范服务标准，优化业务操作流程，加强员工服务能力培训，采取现场服务管理与远程监控管理相结合的方式，加强对服务质量的全过程监督管理。

本行围绕解决客户排队等候时间较长问题，合理改善服务流程，通过调整劳动组合、实行弹性工作制、增开弹性窗口、开设快速通道等措施，切实提高网点服务能力。深入实施“大堂制胜”工程，强化大堂经理对客户识别、分流和引导作用，努力实现“客户分流、业务分层、功能分区”的差别化客户服务方式，使服务效率得以不断提高。



本行浙江分行启动“服务价值年”活动
Launch of "Service Value Year" program at Zhejiang Branch



本行为外籍客户提供优质服务
The Bank provided quality services to foreign customers

本行各级分支机构积极开展客户投诉专项治理工程，搭建一站式服务投诉管理平台，建立客户投诉定期分析及跟踪督办机制，明确客户投诉处理流程，集中治理了个人客户反映较为强烈的突出问题，客户投诉量较去年同期大幅下降。通过采取“细节 100 工程”、客户满意度测评、客户投诉现场检查等一系列措施，不断改进客户投诉处理效率。

长期以来，本行一直为社会公众提供便捷的汇款、转账、代发工资、代办社保等一系列中间业务服务，也因此承担了一定的服务成本与风险。本行坚持“保本微利”的原则，按照国家有关法律法规要求和程序，在成本核算的基础上向客户收取一定数额的中间业务费用，以保持可持续的金融服务能力。报告期内，本行各项收费标准均处于同业平均水平，采取多种措施，鼓励客户更多地使用自助机具和电子银行渠道，降低跨行和异地大额取现的收费标准，进一步推动金融服务电子化水平的提升。

Improving service quality and valuing customer feedbacks

The Bank pays great attention to the enhancement of its service quality. During the "Service Value Year" campaign, the Bank implemented ten service improvement projects, including enhancement of outlet service efficiency, improvement of E-channel service quality, handling of customer complaints, and comprehensive lobby services. All these efforts help to improve customer services.

During the reporting period, the Bank improved its service systems. Mechanisms and processes were established and improved, including the service leaders responsibility system and the service quality assessment mechanism. The Bank further standardized services, optimized service procedures and enhanced employee service skill training. Service quality was fully monitored and managed throughout by means of the combination of on-site service management and remote service monitoring.

In light of the long waiting queues at outlets, the Bank has reasonably improved service processes and has increased outlet service capacity through restructuring its labor allocation, implementing flexible working hours, adding flexible service counters and introducing express channels. The "Winning at Lobby" program has been implemented further to increase service efficiency through strengthening the lobby managers' role in customer identification, distribution, guidance, and strived to achieve differentiated customer service mode featuring "classification of customers, tiered businesses, and different functional areas".



本行积极开展一线员工服务能力培训
The Bank trained service skills of front-line staff



本行北京分行员工为客户清点残币
Staff at Beijing Branch sorted out worn bills for customers

Branches at all levels of the Bank have actively carried out the customer complaint handling programme, and established one-stop service complaint management platform and regular analysis, tracking and supervision mechanism for customer complaints. They have also developed the process for customer complaint handling with an emphasis on solving prominent problems reported by individual customers, resulting in a dramatic drop in the number of customer complaints over the previous year. Continuous improvements have been made in relation to the efficiency of customer complaint handling by the implementation of "Details 100 Initiative", customer satisfaction assessment and onsite examination of customer complaints.

The Bank has consistently provided a number of intermediate services for the public, including remittance, transfer, payroll and social security services, and as a result, assumed some cost and risk from these services. Under the principle of "protect your principal regardless of profit size", the Bank charges fees based on its costing results in accordance with relevant laws, regulations and procedures to ensure sustainable financial services. During the reporting period, all fee rates of the Bank were close to industry average level. The Bank encouraged customers to use other service channels such as self-service facilities and electronic banking in multiple ways to reduce the charge rates on inter-bank and off-site cash withdrawals significantly, which this further enhanced the electronic financial services.

客户评价

本行所作的努力得到客户的广泛认可，“您身边的银行，可信赖的银行”的社会形象进一步深入人心。

Assessment from Customers

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



本行福建分行帮助客户收回被冒领的现金支票
Fujian Branch assisted customers in recovering fraudulent cash check claims



大兴安岭果浆有限公司给予本行的感谢信
Letter of thanks from Greater Khingan Mountains Mashed Fruit Co.



本行宁波分行“服务价值年”活动受到媒体的高度关注和好评
The medium highly appreciated the performance of Ningbo Branch during "Service Value Year" campaign



本行河南分行员工拾金不昧
The employee of Henan Branch gave back the money they found

科学制定对策 信心迎接未来

未来展望 OUTLOOK



2011年是“十二五”规划的开局之年，也是本行股改上市五周年和深入推进国际一流现代金融企业建设的关键一年。放眼未来，尽管世界经济初放晴，但后危机时代的复苏态势并不稳固，国际金融监管的重大变革将对全球经济金融发展产生重大影响。中国经济已经步入平稳较快发展通道，但结构性矛盾依旧突出，通胀压力持续加大，未来推动发展方式转变将成为主攻方向。

立足新起点，应对新挑战，把握新机遇，本行将继续深入贯彻落实科学发展观，秉承“工于至诚，行以致远”的企业价值观，将履行社会责任与本行的发展战略和日常经营更加紧密地结合起来，聚焦中国经济发展方式转变、绿色金融服务推广创新和慈善公益事业，不断完善责任体系、丰富责任内涵、凝聚发展共识，全面推进银行与经济、社会、环境的协调可持续发展。

责任导向	2011 重点举措
价值银行	贯彻国家宏观政策，大力支持战略性新兴产业、现代服务业，促进产业结构升级 加大对中小企业、“三农”建设、民族地区、灾后重建地区的信贷支持 加快构建符合监管新规及未来发展需要的全面风险管理架构和体制机制 加快经营结构调整和发展方式的转变，全面增强可持续发展能力
绿色银行	倡导绿色金融，加大支持节能减排、循环经济、环保产业等绿色经济发展 关注环境保护和气候变化，探索低碳经济下的经营模式转型路径 推广电子银行，推进网上银行、自助银行、电话银行的普及与应用 实施绿色办公，推行绿色采购，力争实现人均能耗指标稳中有降
爱心银行	积极参与公益事业，继续做好定点扶贫工作 鼓励和组织员工开展志愿者活动 推进教育、文化和科技事业的发展
和谐银行	加快企业文化体系的深度传播，启动专业文化建设 完善员工民主参与的渠道建设 拓宽员工成长渠道，提供广阔的职业发展空间 改善办公环境，完善薪酬激励制度，切实保障员工基本权益
诚信银行	加强合规管理，弘扬诚信文化 倡导互利双赢，反不正当竞争 完善系统化风险评估，做好客户沟通
品牌银行	以客户为中心综合优化业务流程，加快网点升级改造 注重产品服务创新，提升客户体验 提示金融产品服务风险，重视金融消费教育责任

As the first year of the "Twelfth Five-Year Plan" and the fifth anniversary of the stock reform and public listing of the Bank, 2011 is a crucial year for ICBC to develop into a world-class modern financial institution. Looking ahead, although the world economy shows promising indicators, the trend of post-crisis recovery is not yet stable, and major changes in international financial regulations will have a significant impact on the global economic and financial development. China's economy has stepped on a stable and rapid development path, but acute structural imbalance and increasing inflationary pressures are forming barriers to further development. Promotion of the transformation of development patterns will be the top priority in the future China.

To respond to challenges and opportunities in the new period, the Bank will continue to thoroughly implement the Scientific Outlook on Development, adhere to the corporate value of "Integrity Leads to Prosperity", and integrate fulfillment of social responsibility the development strategy and daily operations of the Bank, and focus on the transformation of economic development patterns, along with the promotion and innovation of green financial services and participation into charities in China. With a constantly improved responsibility system and its implications, the Bank will make collective efforts to comprehensively boost coordinated and sustainable development of economy, society and environment.

Responsibility Orientation	Key measures of 2011
Value Creator	<ul style="list-style-type: none"> • Implement the State's macro-economic policies, vigorously support strategic emerging industries and modern service industries, facilitate the upgrade of industrial structure • Enhance credit aid for small and medium sized enterprises, development of "rural areas, agriculture and farmers", ethnic minority and post-disaster reconstruction areas • Accelerate the establishment of a comprehensive risk management framework and mechanism in line with new regulatory requirements and needs of the future development • Speed up structural adjustment and transformation of development patterns, and enhance the overall capacity for sustainable development
Green Bank	<ul style="list-style-type: none"> • Promote green finance, and increase support for the development of green economy including energy conservation and emission reduction, recycling economy and environmental-friendly industries • Pay attention to environmental protection and climate change, and explore the path of business pattern transformation in a low-carbon economy • Popularize E-banking, and promote the application of internet banking, self-service banking and telephone banking • Implement paperless office and adopt green procurement to keep the indicator of energy consumption per capita at a reasonable level
Charity Bank	<ul style="list-style-type: none"> • Actively participate in charitable activities and continue the poverty relief work in targeted areas • Encourage and organize employees to participate in volunteering activities • Boost the development of education, culture and science and technology
Harmonious Bank	<ul style="list-style-type: none"> • Expedite in-depth influence of corporate culture and launch professional cultural construction • Improve channel construction of democratic participation of employees • Extend employees' development channel and provide broader opportunities for their career development • Improve office environment and incentive mechanisms, and protect the basic rights and interests of employees
Creditworthy Bank	<ul style="list-style-type: none"> • Strengthen compliance management and promote creditworthy culture • Encourage reciprocity and mutual benefits, and fight against unfair competition • Reinforce systematic risk assessment and communicate with customers
Brand Builder	<ul style="list-style-type: none"> • Optimize business processes and accelerate branch upgrading and transactional process oriented by customers' needs • Focus on product and service innovation, and improve customer experience • Remind customers of the risk of financial products and services, and attach importance to the responsibility of financial consumption education

社会责任独立鉴证报告

中国工商银行股份有限公司董事会：

一、鉴证范围

中国工商银行股份有限公司（以下简称“贵行”）2010年社会责任报告（以下简称“报告”）由贵行管理层编制。收集和披露报告内容，保留充分的证据，以及设计、实施和维护与报告编制相关的内部控制是贵行管理层的责任。

我们的责任是根据贵行管理层的要求，对报告中披露的2010年度关键社会责任指标实施有限保证鉴证程序，并对报告是否遵循了全球报告组织（GRI）发布的《可持续发展报告指南（G3）》要求的重要性和包容性原则进行评价。

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

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

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

重要性：

- 贵行是否对重要社会责任事项在报告中作出平衡的表述？
- 包容性：
- 贵行是否识别了利益相关方？
- 贵行是否管理了利益相关方的参与过程？
- 贵行是否在报告中对重要社会责任事项向利益相关方做出平衡的回应？

二、鉴证工作

为了得出鉴证结论，我们进行了下列工作：

根据贵行管理层的要求，我们选取了如下范围进行工作，对报告中披露的2010年度关键社会责任指标实施鉴证程序：

- 总行
- 黑龙江分行
- 山东分行
- 广东分行
- 新疆分行

除此以外，我们没有对其他分行实施鉴证程序。

我们所实施的鉴证程序仅限于以下方面：

- 与贵行负责收集、整理和披露信息的管理层和员工进行访谈；
- 在上述选定的范围，抽样测试2010年度关键社会责任指标的准确性；
- 根据财务报表审计结果，与相关社会责任指标核对一致；
- 通过收集行业、其他同业以及媒体关注的焦点问题，检查贵行报告中是否涵盖了重要社会责任事项；
- 选取有关政策、文件等支持性证据，以评估重要社会责任事项的描述是否适当

三、鉴证的局限性

我们的鉴证工作不包括：

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

四、保证水平

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

五、结论

基于本鉴证报告所述的范围，实施的程序和上述局限性，我们的鉴证结论如下：

- 关键社会责任指标：我们没有注意到任何重大事项使我们相信贵行编制的2010年社会责任报告中披露的关键社会责任指标存在重大错报。
- 重要性和包容性：我们没有注意到任何重大事项使我们相信贵行编制的2010年社会责任报告不符合GRI(G3)要求的重要性和包容性原则。



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

Scope of Our Engagement

The 2010 Corporate Social Responsibility Report (the "Report") of Industrial and Commercial Bank of China Limited (the "Bank") has been prepared by management of the Bank (the "Management"). The Management is responsible for the collection and presentation of information within the Report and for maintaining adequate records and internal controls that are designed to support the corporate social responsibility reporting process.

Our responsibility was to carry out limited assurance procedures in relation to key sustainability indicators included in the Report for the year ended 31 December 2010 in accordance with the Management's instructions. We also evaluated the Report in terms of the principles of materiality and inclusivity set out in Global Reporting Initiative G3 Sustainability Reporting Guidelines.

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

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

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

Materiality

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

Inclusivity

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

Work Performed

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

In accordance with the Management's instructions, we selected Head Office and four branches to perform limited assurance procedures over key sustainability indicators in the Report for the year ended 31 December 2010. The sites selected included:

- Head Office
- Heilongjiang branch
- Shandong branch
- Guangdong branch
- Xinjiang branch

We did not perform limited assurance procedures on other sites.

The limited assurance procedures we carried out were limited to:

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

Limitations of Our Review Scope

Our scope of work did not include:

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

Level of Assurance

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

Our Conclusions

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

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



GRI 索引 (G3)

	编号	内容	披露页码
战略与分析	1.1	机构最高决策者关于企业战略与可持续发展的陈述	P2, P6
	1.2	对主要效果、危机及机遇的描述	P109
公司概况	2.1	机构名称	P11
	2.2	主要品牌、产品及服务	P11
	2.3	组织结构图	P13
	2.4	公司总部的地址	P11
	2.5	机构业务所在国及报告中涉及的与相关的国家的数量和名称	P11
	2.6	所有权性质及法律形式	P11
	2.7	所服务的市场	P11
	2.8	公司规模（含员工数量、营业收入、市值等）	P23, P27, P33
	2.10	报告期间获得的奖励	P29
报告参数	3.1	所提信息的报告时间	扉页
	3.2	最近一次报告的时间	扉页
	3.3	报告周期	扉页
	3.4	回应关于报告或内容相关问题的联系方式	扉页
	3.5	确定报告内容的程序	扉页
	3.6	报告的界限	扉页
	3.7	说明关于报告范围及界限的限制因素	扉页
	3.9	数据计算和处理方法	扉页
	3.12	列表标明报告引用的标准：标明页码和网络链接	扉页， P113, P115
公司治理	3.13	在可持续发展报告附带的认证报告中列出机构为报告寻求外部认证的政策以及现行措施。如果没有列出，请解释任何外部认证的范围以及根据，并解释汇报机构与验证者之间的关系	扉页
	4.1	机构的治理结构	P11, P13
	4.2	说明最高治理机构的主席是否也兼任行政职位	P13
	4.3	如机构有完整的董事会体系，说明独立董事与非执行董事的数量	P13
	4.4	股东和员工向机构最高治理层提供意见和建议的机制	P13
	4.5	公司治理层、高级经理及执行主管的薪酬与机构效益的联系	P89
	4.8	与经济、环境、社会效益及其实施情况相关的使命或价值观、行为守则及原则	P11, P15, P17
	4.9	最高决策层如何对机构进行监查，管理经济、环境、社会效益	P109
	4.11	说明机构是否以及如何提出预防性的措施	P109
	4.13	在协会（如行业协会）和 / 或国内、国际相关组织的成员资格	扉页

GRI Index (G3)

	No.	Contents	Pages
Strategy and Analysis	1.1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	P3-4,P7-8
	1.2	Description of key impacts, risks, and opportunities	P110
Organizational Profile	2.1	Name of the organization	P12
	2.2	Primary brands, products and services	P12
	2.3	Operational structure of the organization	P14
	2.4	Location of organization's headquarters	P12
	2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	P12
	2.6	Nature of ownership and legal form	P12
	2.7	Markets served	P12
	2.8	Scale of the reporting organization (including number of employees, net revenues and total capitalization)	P24,P28,P34
	2.10	Awards received in the reporting period	P30
Report Parameters	3.1	Reporting period for information provided	Headpage
	3.2	Date of most recent previous report	Headpage
	3.3	Reporting cycle	Headpage
	3.4	Contact point for questions regarding the report or its contents	Headpage
	3.5	Process for defining report content	Headpage
	3.6	Boundary of the report	Headpage
	3.7	State any specific limitations on the scope or boundary of the report	Headpage
	3.9	Data measurement techniques and the bases of calculations	Headpage
	3.12	Table identifying the location of the Standard Disclosures in the report, identify the page numbers or web links	Headpage, P114,P116
	3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s)	Headpage
Governance	4.1	Governance structure of the organization	P12,P14
	4.2	Indicate whether the Chair of the highest governance body is also an executive officer	P14
	4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	P14
	4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P14
	4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives, and the organization's performance	P90
	4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	P12,P16,P18
	4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance	P110
	4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P110
	4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	Headpage

GRI 索引 (G3)

	编号	内容	披露页码
公司治理	4.14	机构利益相关者的名单	P17
	4.15	识别及选择利益相关者的依据	P17
	4.16	利益相关者参与的程序	P17
	4.17	利益相关者参与提出的主要问题及机构如何进行回应	P17
经济绩效	EC1	产生和分配的直接经济价值	P33
	EC2	机构活动由于市场环境变化产生的财务问题和其他风险及机遇	P33, P109
	EC3	公司明确承诺的各种福利和补偿计划	P89-95
	EC5	机构在各主要营运地点工资的标准起薪点与当地最低工资的比例	P89
	EC6	机构在主要业务运营地地点对当地供应商的政策、措施以及支出比例	P17
	EC8	机构透过商业活动、实物捐赠或者免费，主要为大众利益而提供的基建投资及服务的发展与影响	P69-88
	EC9	机构了解并说明其重大的间接经济影响，包括影响的程度	P15, P17
环境绩效	EN1	所用物料的总量或者用量	P63
	EN3	按照主要源头划分的直接能源耗量	P63
	EN5	因环境保护及提高效益而节省的能源	P63
	EN6	提供具能源效益或以可再生能源为本的产品及服务计划，以及计划的成效	P51-67
	EN7	减少间接能源耗量的计划以及计划的成效	P51-67
	EN8	按源头划分的总耗水量	P63
	EN18	减少温室气体排放的计划及成效	P57-67
	EN26	减低产品及服务的环境影响的计划及其成效	P51-67
	EN30	按类型说明环境保护的总体支持及投资	P51-67
社会绩效	LA1	按雇佣类型、雇佣合同及地区分类的员工总数	P89
	LA2	按年龄组别、性别及地区划分的雇员流失总数及比率	P89
	LA3	按主要业务划分，只提供全职雇员（不给予临时或者兼职雇员）的福利	P89-95
	LA8	为协助雇员、雇员家属或者社区成员而推行的，关于严重疾病的教育、培训、辅导、预防与风险监控计划	P89, P91, P93
	LA10	按雇员类别划分，每名雇员每年受训的平均时数	P89
	LA11	加强雇员的持续职业发展能力及协助雇员转职的技能管理及终生学习课程	P89
	LA12	接受定期绩效考核及职业发展计划的雇员的百分比	P89
	LA13	按性别、年龄组别和少数族裔及其他多元性指标划分，管理层员工和普通雇员的细分	P89, P93, P95
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读者意见反馈表

感谢您在百忙之中阅读《工商银行 2010 年社会责任报告》。这是工商银行持续第四年公开发布的社会责任报告。为了更好的满足您的需求，向您及各利益相关方提供更有价值的信息，同时促进公司改善社会责任工作绩效，提高履行社会责任的能力和水平，我们殷切的期望您能够对报告提出宝贵意见，并通过以下方式反馈给我们：

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5、您认为本报告是否能真实反映工商银行社会责任实践对经济、环境、社会的影响？

☐ 能 ☐ 一般 ☐ 不能

6、您认为本报告披露的信息、数据、指标的清晰、准确、完整程度如何？

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7、您认为本报告的内容安排和版式设计是否方便阅读？

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您对工商银行社会责任工作和本报告的意见和建议：

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Corporate Strategy and Investor Relations Department

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1. What is your overall evaluation for the report?

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☐ Good

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