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中國工商銀行股份有限公司  
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

(於中華人民共和國註冊成立的股份有限公司)

(股份代號：1398)

## 2011 社會責任報告

茲載列中國工商銀行股份有限公司同時在上海證券交易所網站刊登的「中國工商銀行股份有限公司2011社會責任報告」，僅供參閱。

中國工商銀行股份有限公司  
董事會

中國北京  
2012年3月29日

於本公告刊發日期，董事會成員包括執行董事姜建清先生、楊凱生先生、王麗麗女士及李曉鵬先生；非執行董事環揮武先生、汪小亞女士、葛蓉蓉女士、李軍先生、王小嵐先生及姚中利先生；獨立非執行董事梁錦松先生、錢穎一先生、許善達先生、黃鋼城先生、M•C•麥卡錫先生及鍾嘉年先生。

中国工商银行股份有限公司

# CSR2011 社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT/2011



# 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：2011年1月1日至2011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《可持续发展报告指南（GRI 3.1）》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2011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2011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](http://www.icbc.com.cn)、[www.icbc-ltd.com](http://www.icbc-ltd.com)）。本报告以中英文两种文字出版，在对两种文本的理解上发生歧义时，请以中文文本为准。

## (六) 联系方式

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## i. Scope of the Report

Organizational scope of the Report: This Report is primarily about Industrial and Commercial Bank of China Limited, covering domestic tier-one branches, branches directly controlled by the Head Office, colleges directly controlled by the Head office, institutions directly controlled by the Head Office, and overseas institutions. Reporting period: January 1, 2011 – December 31, 2011  
Reporting cycle: Annual.

## ii. Preparation Principle of the Report

This Report is prepared with reference to the "Sustainable Development Reporting Guidelines" of Global Reporting Initiative (GRI 3.1) 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 2011 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 2011, 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](http://www.icbc.com.cn), [www.icbc-ltd.com](http://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.

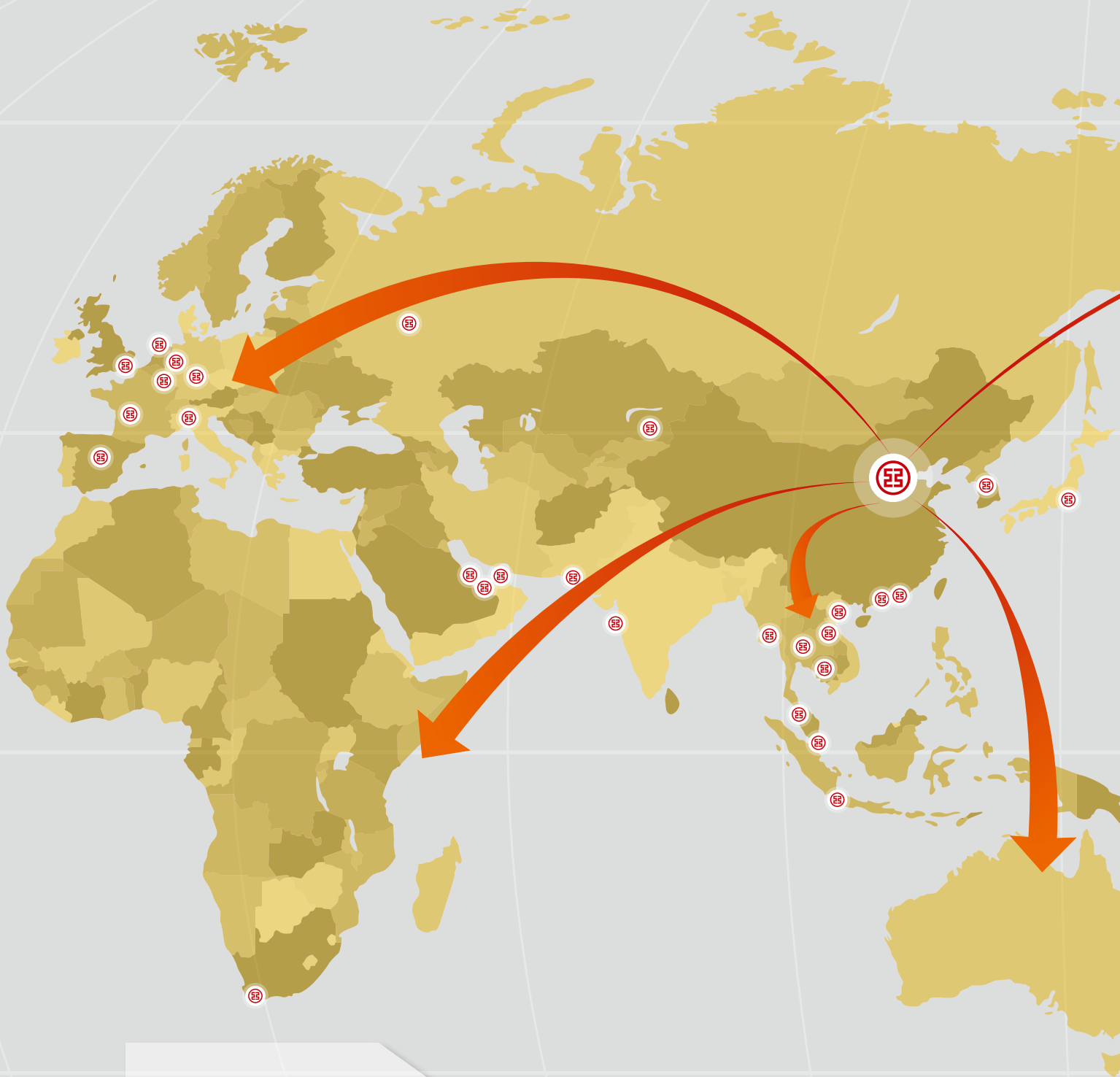
## vi. Contact Approach

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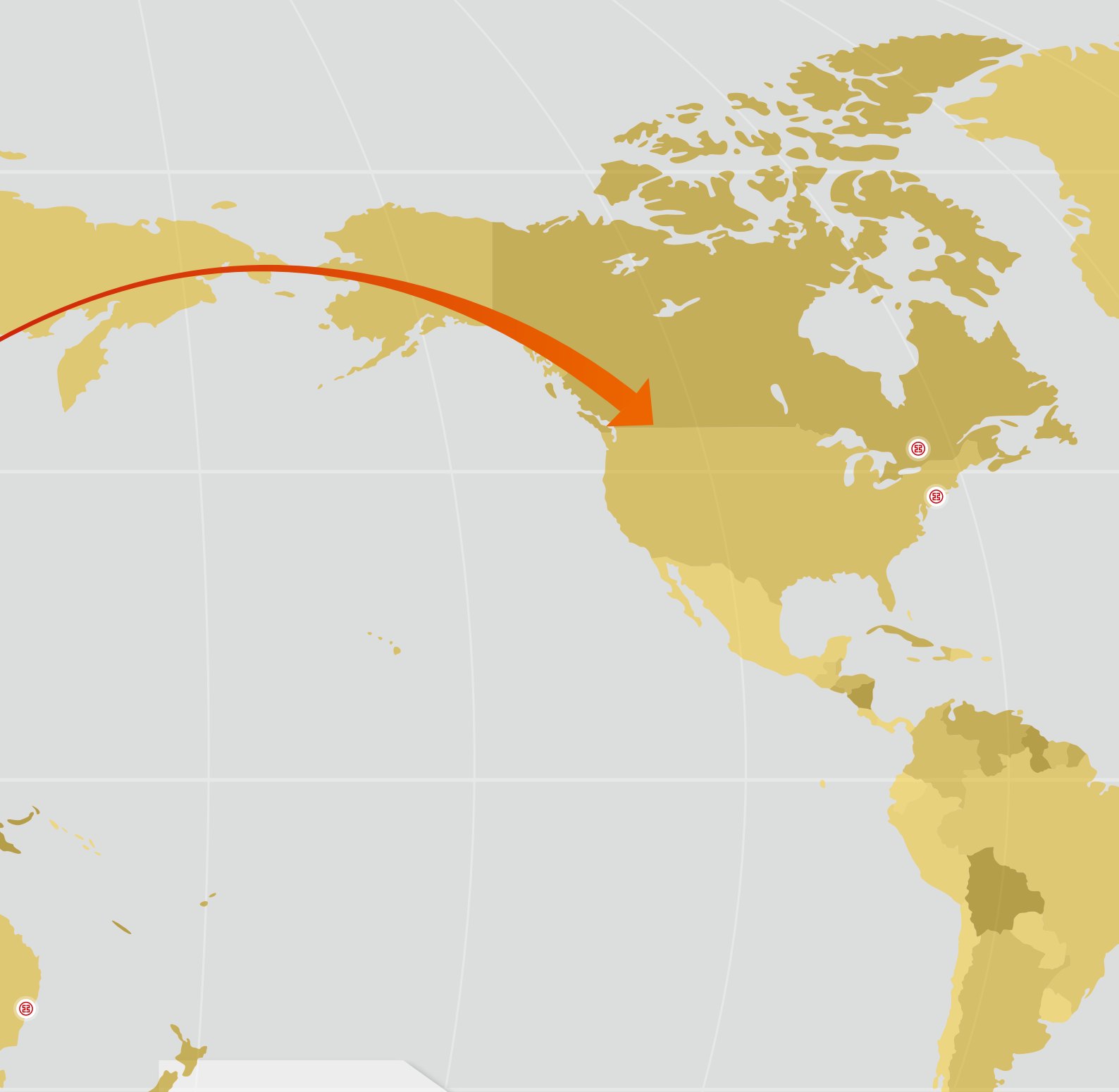
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## 公司简介

中国工商银行成立于1984年1月1日，总部在北京。2005年10月28日整体改制为股份有限公司（全称“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交所同日挂牌上市。

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、澳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16,648个境内机构、239个境外机构和遍布全球的逾1,669个代理行以及网上银行、电话银行和自助银行等分销渠道，向411万公司客户和2.82亿个人客户提供优质高效的金融服务。本行不仅在存款、贷款及结算等基础业务领域具有传统竞争优势，而且在绝大多数新兴业务领域保持中国同业领军地位。本行是全球成长性最好的大型金融机构之一，连续多年保持全球市值、盈利、客户存款和品牌价值第一的上市银行地位，每年获得“中国最佳银行”、“亚洲最佳银行”、“新兴市场最佳银行”等各类称号和奖项上百个。



## 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 on October 28, 2005. On October 27, 2006, the Bank was listed on both the Shanghai Stock Exchange and The Stock Exchange of Hong Kong Limited.

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 across Asia, Africa, Europe, America and Australia, as well as a commercial bank-oriented, cross-market diversified operational pattern. The Bank provides superior and efficient financial services for 4.11 million corporate customers and 282 million personal customers by virtue of the service network consisting of 16,648 domestic institutions, 239 overseas institutions and 1,669 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 not only possesses competitive edge in traditional businesses such as deposits, loans and settlements, but also maintains a leading position among domestic banks in most of the emerging businesses. ICBC is one of the large financial institutions in the world with the fastest growth, and maintains its position as the world' s No.1 listed bank over the past years in terms of market capitalization, profit, customer deposits and brand value. The Bank won over a hundred titles and awards each year such as "Best Bank in China", "Best Bank in Asia" and "Best Bank in Emerging Markets".





# 董事长致辞 | Chairman's Statement



董事长 姜建清

Chairman of the Board of Directors **Jiang Jianqing**

民生不息，责任不止。刚刚过去的 2011 年，是实现国家“十二五”规划良好开局的一年，也是全球金融业应对各种困难考验最为集中的一年。面对挑战，我们脚踏实地，求真务实，确保了全行三年规划的顺利完成；我们戮力前行，共克时艰，奏响了战略转型发展的时代强音；我们投之以桃，报之以李，培植了勇于担当责任的道德沃土；我们心怀感恩，造福社会，展现了以奉献为宗旨的社会形象。

2011 年，我们在复杂经济形势的挑战中，肩负起服务实体经济、创造卓越价值的历史使命。我们顺应国家政策导向，完善公司治理，推进经营转型，在探索业务发展与资本约束相协调、风险与收益相平衡的可持续发展道路上迈出了新步伐；我们优先支持国家重点在建续建项目，不断加大中小企业扶持力度，积极推进新农村建设和县域经济发展，在支持实体经济健康发展中发挥了大银行应有的作用；我们灵活务实地应对复杂环境变化，以提高金融服务能力和创造客户价值为导向，不断推进金融创新，持续保持了全球盈利、市值、客户存款、品牌价值第一的上市银行地位。

2011 年，我们在应对气候变化的征程中，探寻出支持绿色经济、倡导低碳金融的发展路径。我们以科学管理方式引导信贷资源的优化配置，严格控制“两高一剩”行业的信贷准入，通过信贷杠杆促进产业结构向绿色、低碳方向优化升级，有力支持了我国经济发展方式的转变；我们加强绿色服务渠道的延伸与拓展，电子银行业务量占比超过 70%，形成了物理渠道与电子渠道协同互补的良好格局，为客户创造了便捷服务体验的同时，有效地防范了金融风险；我们积极响应国家节能减排号召，注重员工节能环保意识的培养，加强对节能降耗的日常管理，着力营造环境友好型“绿色银行”的公司氛围。

2011 年，我们在企业公民责任的求索中，传承了关注国计民生、致力回馈社会的企业文化。我们以“公益慈善”和“普惠民生”为主轴，在赈灾扶贫、文化教育、社区医疗、环境保护、学术研究等多个领域，矢志不渝的推动公益事业发展。我们创新与社会发展同步的扶贫方式，以慈善的力量改变当地经济落后的现状；我们积极参与抗震救灾，为需要帮助的民众送去爱心与温暖；我们激发贫困失学儿童的生活追求与学习动力，把教育扶持升华为生命引导；我们加大社区投资，深入开展“为民服务，创先争优”，在流程再造与服务创新中丰富客户体验；我们视员工为实现企业可持续

发展的动力源泉，努力营造和谐并充满活力的人才培养环境，为员工搭建起充分施展才华的舞台，实现了公司与员工价值的同步提升。

2011 年，我们在全球金融品牌的塑造中，专注于跟随客户发展，满足客户需求的服务模式。我们跟随中国经济全球化进程，积极支持有条件的企业迈向国际化竞争，稳步拓展境外机构布局，积极推进人民币跨境业务，着力提高全球化服务水平。境外经营网络扩展至 33 个国家和地区、239 家分支机构，覆盖亚、非、欧、美、澳五大洲的全球一体化综合服务网络已初具规模。在有效拓宽中外经贸往来服务渠道的同时，我们尊重和理解东道国文化差异，成功塑造了扎根当地、关注民生、回报社会的负责任大行形象。

持续发展，须以责任为本；基业长青，当以民生为念。积极履行社会责任，努力实现经济、环境、社会综合价值最大化，始终与工商银行的企业文化一脉相承，始终与工商银行的转型发展和和谐相依，始终与工商银行的改革创新紧密相随，始终与工商银行的反哺之道牵手相伴。经过国际金融危机洗礼后的我们更加坚信：责任的双手可以改变世界，责任的力量可以创造未来。

风潮正劲，自当扬帆破浪；任重道远，更须策马扬鞭。2012 年工商银行开启了“建设全球最盈利、最优秀、最受尊重的国际一流现代金融企业”的新征程。尽管金融市场复杂多变，转型发展绝非一路坦途，但社会大众的支持厚爱、全体员工的同心同德，始终鼓舞着我们在感恩中奋进、在共赢中前行。新的起点蕴含新的希望，新的征途承载新的梦想，机遇与挑战同在、艰辛与荣耀共存的风帆已经扬起，让我们以更加广阔的视野、更加坚定的信心、更加饱满的热情、更加坚实的步伐，与社会各方携手并肩、和衷共济，为实现社会、经济和环境的持续发展做出更大的贡献。



董事长：姜建清

二〇一二年三月二十九日





# 董事长致辞 | Chairman's Statement

People's livelihood is an eternal concern, and so is our social responsibility. 2011, the year which has just passed, marked a successful launch of the national 12th Five-year Plan and witnessed the most demanding tests for the global financial industry. In the face of these challenges, we have ensured the successful fulfillment of the Bank's three-year plan with down-to-earth efforts, kicked off our strategic transformation in spite of the hard times, nourished a ground which will courageously shoulder its responsibility, and displayed a service-oriented social image by translating our gratitude into benefit to society.

In 2011, facing a complicated economic situation, we shouldered the historical responsibility of serving the real economy and creating outstanding value. In keeping with the State's policy direction, we improved corporate governance and promoted operational transformation, taking new strides in our pursuit of a sustainable development marked by a balance between business development and capital restraint as well as between risks and returns. We gave priority to supporting key national projects being newly or continuing to be implemented, steadily increased our aid to enterprises of all sizes, and actively promoted the development of a new socialist countryside and regional economy, thus playing our due role as a major bank in supporting the sound development of the real economy. Furthermore, we took flexible and pragmatic steps to deal with complicated changes in the business environment. With a view to improving our financial service and creating value for our customers, we made steady progress in financial innovation and continued to maintain our position as a listed bank ranking first in the world in profit, market capitalization, customer deposits, and brand value.

In 2011, during our battle against climate change, we devised an approach to development which supports green economy and advocates low-carbon finance. We guided the optimized allocation of credit resources by means of scientific management, imposed a strict control on the access to credit for

industries with "high energy consumption, high pollution and overcapacity", and assisted in the green and low-carbon upgrading of the industrial structure by the use of credit as a lever, which gave vigorous support to the change of China's mode of economic development. Stepping up our efforts to extend and expand the green service channels, we achieved a favorable combination of the physical and the electronic channels, with the proportion of E-banking representing over 70% of all our business. Apart from offering our customers an experience of efficient service, this has effectively forestalled financial risks. Actively responding to the State's call for energy conservation and emission reduction, we sought to enhance environmental awareness among our employees and strengthened the routine management designed to save energy and reduce consumption, in order to create an environment-friendly corporate atmosphere of a "green bank".

In 2011, in pursuit of fulfilling our corporate citizen responsibility, we carried on the corporate culture of caring for the national economy and people's livelihood and giving back to society. Focusing on "public welfare" and "universal livelihood", we devoted ourselves to the development of social welfare undertakings in the areas of disaster and poverty relief, culture and education, community healthcare, environmental protection and academic research. We initiated an innovative approach to poverty relief synchronized with social progress for the improvement of economically backward regions with the power of philanthropy. We took an active part in the earthquake disaster relief, offering love and care to the people in need. We inspired children who had dropped out of school because of poverty to pursue a better life through learning, upgrading educational support to life guidance. We increased our investment in communities and deepened our pursuit of excellence in serving the people, and thereby enrich our customer experience through re-engineering our service process and reshaping our service delivery. Seeing employees as the source of motivation for the Bank's sustainable development,

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we tried to create a harmonious and dynamic environment for personnel training in order to give our employees a platform for a full display of their talent and enhance their value along with that of the Bank.

In 2011, in our endeavor to build a global financial brand, we focused on a service mode that satisfied the needs of customers by tracking their development. Following the process of China's economic globalization, we encouraged quality enterprises to join global competition, steadily broadened the range of our overseas offices, and actively promoted RMB cross-border trade in order to improve our global service. We have expanded our overseas business network to 33 countries and regions and increased the number of our overseas offices to 239. As a result, an integrated global service network covering Asia, Africa, Europe, America and Australia has taken shape. While effectively expanding the service channels for Sino-foreign trade, we respected and understood the different cultures of the host countries and successfully built the image of a responsible large bank rooted in the local area, caring for people's livelihood and repaying the community.

Sustainable development should be based on a sense of responsibility, and enduring success should be founded on caring for people's livelihood. To actively fulfill our social responsibility and maximize our economic, environmental and social value have been mutually consistent with ICBC's corporate culture, mutually dependent on our transformation, closely following our reform and innovation, and closely accompany our emphasis on the principle of repaying society. Having braved the global financial crisis, we are even more convinced that the sense of responsibility has the power to change the world and usher in a bright future.

Time and tide invite us to set sail and cleave the waves, and the long and arduous journey that lies ahead requires us to advance at a higher speed. In 2012, ICBC will initiate the new task of building

itself into one of the world's most profitable, most outstanding and most respected first-rate financial enterprise. The financial market is complicated and unpredictable and our transformation will by no means be easy and smooth. Nevertheless, the public's support and the unity of our staff have always encouraged us to forge ahead in a grateful frame of mind, marching forward in a win-win manner. A new starting point generates new hope, and a new journey carries new dreams. Opportunities will be accompanied by challenges, and glory will coexist with pains. Now that the sail has been hoisted, let us join hands with people from all walks of life to make a greater contribution to the sustainable development of society, economy and environment with a broader horizon, increasing confidence, greater enthusiasm, and steadier steps.

Chairman: Jiang Jianqing  
March 29, 2012



# 行长致辞 | President's Statement



行长 杨凯生

*President* **Yang Kaisheng**

2011年，世界经济在多重冲击下如履薄冰，欧美债务危机搅动全球市场，西亚北非国家持续动荡。面对新世纪以来最为复杂的外部环境，中国工商银行认真贯彻党中央、国务院的决策部署和金融监管要求，积极防范和化解风险，深化责任意识，加快改革创新，推进经营转型，抓住危中之机，保持了健康平稳的发展态势，在探索可持续发展的道路上迈出了新的步伐。

#### 创造卓越企业价值，稳健增长回报股东

我们始终将创造价值、回报股东作为履行自身社会责任的主要体现。2011年，本行资产规模达154,769亿元，同比增长15.0%；实现税后利润2,084亿元，同比增长25.6%，平均总资产回报率和加权平均权益回报率分别达到1.44%和23.44%，比上年提高0.12个和0.65个百分点，向国家缴纳税收919.54亿元，同比增长30.1%；每股社会贡献值1.76元，比上一年增加0.42元。在应对国际金融危机的“大考”中，我们脱颖而出，成长为全球盈利、市值、存款和品牌价值第一的银行，迈入世界领先大银行之列，带给投资者的回报稳步增长。

#### 积极调整信贷结构，全力支持实体经济

我们贯彻落实国家宏观政策，坚持商业银行经营原则与支持实体经济发展相统一。本行合理把握信贷投放，保持总量均衡增长，2011年，境内分行新增人民币贷款8,117亿元，同比增长13.1%。同时，我们把着力点放到信贷结构调整上，通过提升服务推动实体经济发展方式转变，促进经济结构调整。我们加大对小微企业的信贷支持力度，全年小微企业贷款余额9,593亿元，同比增幅46.1%；推动区域经济协调发展，对中部、西部和东北地区分别新增贷款13.94%、14.81%和13.29%，最大限度的发挥金融服务综合优势；助力保障房民生建设，在全行房地产贷款总量下降的情况下，对保障房的贷款增幅达67.44%；进一步加强对“三农”的金融支持力度，深入推进县域支行改革，加大对农产品生产、加工、流通各环节的信贷支持。本行努力助推实体经济的健康发展，实现实体经济与货币经济发展的良性循环。

#### 致力发展公益事业，恪守优质服务承诺

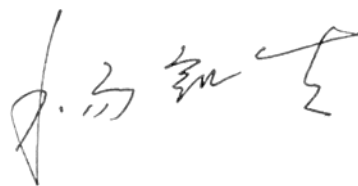
我们牢记“服务客户、奉献社会”的企业使命，积极投身公益事业，加强服务创新意识。本行围绕赈灾扶贫、文化教育、社区服务、环境保护、学术研究等领域，加大公益投入、创新活动形式。2011年，本集团累计向公益事业投入3,920万元，实施了“中国工商银行

母婴平安120行动”，架设了秦巴山区的“溪桥工程”，开展了银行博物馆精品展、举办了校园产品创意设计大赛等，以实际行动树立了良好的企业公民形象。本行以“中国服务最好银行”为目标，以接力式开展服务提升活动为载体，以世园会、大运会、艺博会和九运会等金融服务为检验，从渠道建设、流程改造、业务分流、服务管理和品牌建设方面加以系统改进，有效提升了服务承载能力，提高了服务水平，共有17家网点获得“2011年度中国银行业文明规范服务百佳示范单位”荣誉称号，居同业首位。

#### 关爱员工健康成长，谋求人企和谐发展

我们坚持以人为本的价值理念，积极构建员工和企业共同成长的和谐道路。2011年，本行以提升经营管理水平和国际竞争力为核心，致力于促进不同地域、不同民族员工的多元融合。境内分行女性占比48.3%，少数民族员工占比5.2%，境外员工当地雇员占比约90%。在全行范围内推进员工培训和资源建设，启动了国际化人才培养项目，提升了员工自身素质，拓宽了职业发展路线：年内举办各类培训3.8万期，培训223万人次。我们积极保障各类员工合法权益，加强民主制度建设，关注员工身心健康，将人才队伍建设凝聚成本行核心竞争力的重要组成部分和支撑力量。

2012年，面对复杂严峻的国际国内经济形势，我们将继续坚持以科学发展观为指导，加快全行战略转型和业务创新，将履行社会责任融入到业务发展中去，为实施新一轮三年发展规划开好局、起好步，为实体经济的健康发展提供更好的金融服务，为利益相关者创造更多的价值。



行长：杨凯生  
二〇一二年三月二十九日



# 行长致辞 | President's Statement

In 2011, the world economy was made fragile by repeated heavy blows, the global market was disrupted by the European debt crisis, and countries in West Asia and North Africa suffered continual unrest. Faced with the most complicated external environment since the beginning of the new century, ICBC has conscientiously complied with the CPC Central Committee's and the State Council's policies and financial regulatory requirements. We have proactively forestalled and mitigated risks, deepened our sense of responsibility, accelerated reform and innovation and furthered operational transformation. Seizing opportunities amid the crisis, we have maintained a sound and steady development and taken new steps in our pursuit of sustainable development.

## **Creating value as an outstanding company and rewarding our shareholders with a steady growth**

We have always deemed it a primary way of fulfilling our social responsibility to create value and reward our shareholders. In 2011, the value of the Bank's assets reached RMB15,476.9 billion, marking an increase of 15.0% over the previous year; the Bank made an after-tax profit of RMB208.4 billion, up 25.6%; the average return on assets and weighted return on equity reached 1.44% and 23.44% respectively, up 0.12 percentage points and 0.65 percentage points from the previous year; the Bank paid the State RMB91.954 billion in taxes, up 30.1%; our social contribution was RMB1.76 per share, up RMB0.42 year on year. Having passed through the crucible of the global financial crisis, we now rank top in the world in terms of profit, market capitalization, deposits and brand value. We have become one of the world's leading banks, with a steady growth in return to our investors.

## **Actively adjusting the credit structure and giving full support to the real economy**

In compliance with the State's macroeconomic policy, we have persisted in unifying the business

principles of a commercial bank whilst supporting the development of the real economy. The Bank has maintained a reasonable control over credit extension and a balanced growth in the total loan amount. In 2011, RMB new loans granted by our domestic branches totaled RMB811.7 billion, up 13.1% over last year. Meanwhile, we focused on adjusting the credit structure. By improving our service, we contributed to the change in the development mode for the real economy and the adjustment of the economic structure. We stepped up our credit support for small and micro enterprises. The balance of loans to such enterprises during the year was RMB959.3 billion, up 46.1% from the previous year. To promote the coordinated development of the regional economy, we increased loans to the central region, the western region and the northeastern region by 13.94%, 14.81% and 13.29% respectively to fully exert comprehensive advantage of the Bank's financial services to the largest extent. To support the construction of government-subsidized housing, we increased the loans for such housing by 67.44%, despite the decline in our total real estate loans. We gave a stronger financial support to agriculture, rural areas and farmers, deepened the reform of the Bank's county sub-branches, and increased our credit support for the production, processing and circulation of farm produces. The Bank will vigorously promote the sound development of the real economy and bring about a sound cycle for the development of both the real economy and the monetary economy.

## **Developing our public welfare undertakings and keeping our promise about service quality**

Keeping in mind the Bank's mission of "serving customers and contributing to society", we have taken an active part in public welfare undertakings and enhanced our awareness of service innovation. The Bank has increased its public welfare investment and introduced new forms of campaigns in terms of

disaster and poverty relief, culture and education, community service, environmental protection, and academic research. In 2011, the Group invested a total of RMB39.2 million in public welfare undertakings. It launched ICBC's "Safety of Mothers and Babies 120" campaign, built bridges over streams in the Qinshan and Bashan mountainous areas, staged a Bank Museum exhibition of refined works and held a competition for innovative designs of campus products. These concrete actions have helped the company to establish a favorable corporate citizen image. With a view to offering the best service among all Chinese banks, we have held a succession of service-enhancing activities and tested our capability by offering financial services to the International Horticultural Exposition, the Universiade, the Shanghai Art Fair and the 9th National Traditional Games of Ethnic Minorities. Thus we have effectively enhanced our service capacity and raised the standard of service through systematic improvements in terms of channels, processes, division of business, service management and brand development. Seventeen outlets of the Bank were listed among the "100 Model Entities with Civilized and Normative Service in 2011" by the China Banking Association, ranking top among its peers.

#### **Caring for the healthy development of employees and seeking harmony between company and employees**

We have adhered to the value concept of "people Oriented" and actively promoted the harmonious development of both the company and its employees. In 2011, focusing on enhancing its business management and international competitiveness, the Bank devoted itself to the integration of employees from different regions and of different ethnic groups. In its domestic branches, female staff represented 48.3% of all the employees and members of ethnic groups represented 5.2%; in its overseas branches, local people accounted for more than 90% of the

total. To promote personnel training and resource development across the Bank, we launched a project for training international talent, enhanced the quality of employees, and broadened the courses of career development; we offered 38,000 training courses to 2.23 million person-times. We made active efforts to protect the legal rights and interests of all categories of employees, strengthened a democratic system and cared for the employees' physical and mental health, in order to make talent development an important component and pillar of the Bank's core competitiveness.

In 2012, faced with a complicated and challenging economic situation at home and abroad, we will continue to accelerate the Bank's strategic transformation and business innovation under the guidance of a scientific outlook on development. We will incorporate the fulfillment of our social responsibility into business development in order to give a good start to the implementation of a new three-year development plan, to provide better financial services for the sound development of the real economy and to create more value for stakeholders.

President: Yang Kaisheng

March 29, 2012





# 监事长 | Board of Supervisors



监事长 赵林

*Chairman of the Board of Supervisors* Zhao Lin

# 企业文化

Corporate Culture

## 使命 Mission

提供卓越金融服务——服务客户、回报股东、成就员工、奉献社会

Excellent for you — Excellent services to clients, Maximum returns to shareholders,  
Real success for our people, Great contribution to society

## 愿景 Vision

建设最盈利、最优秀、最受尊重的国际一流现代金融企业

A global leading bank with the best profitability, performance and prestige

## 价值观 Value

工于至诚，行以致远

Integrity leads to prosperity

## 基本价值取向 Basic dimensions of Value

诚信、人本、稳健、创新、卓越

Integrity, Humanity, Prudence, Innovation and Excellence

## 品牌形象 Brand image

您身边的银行，可信赖的银行

A reliable bank that's always by your side



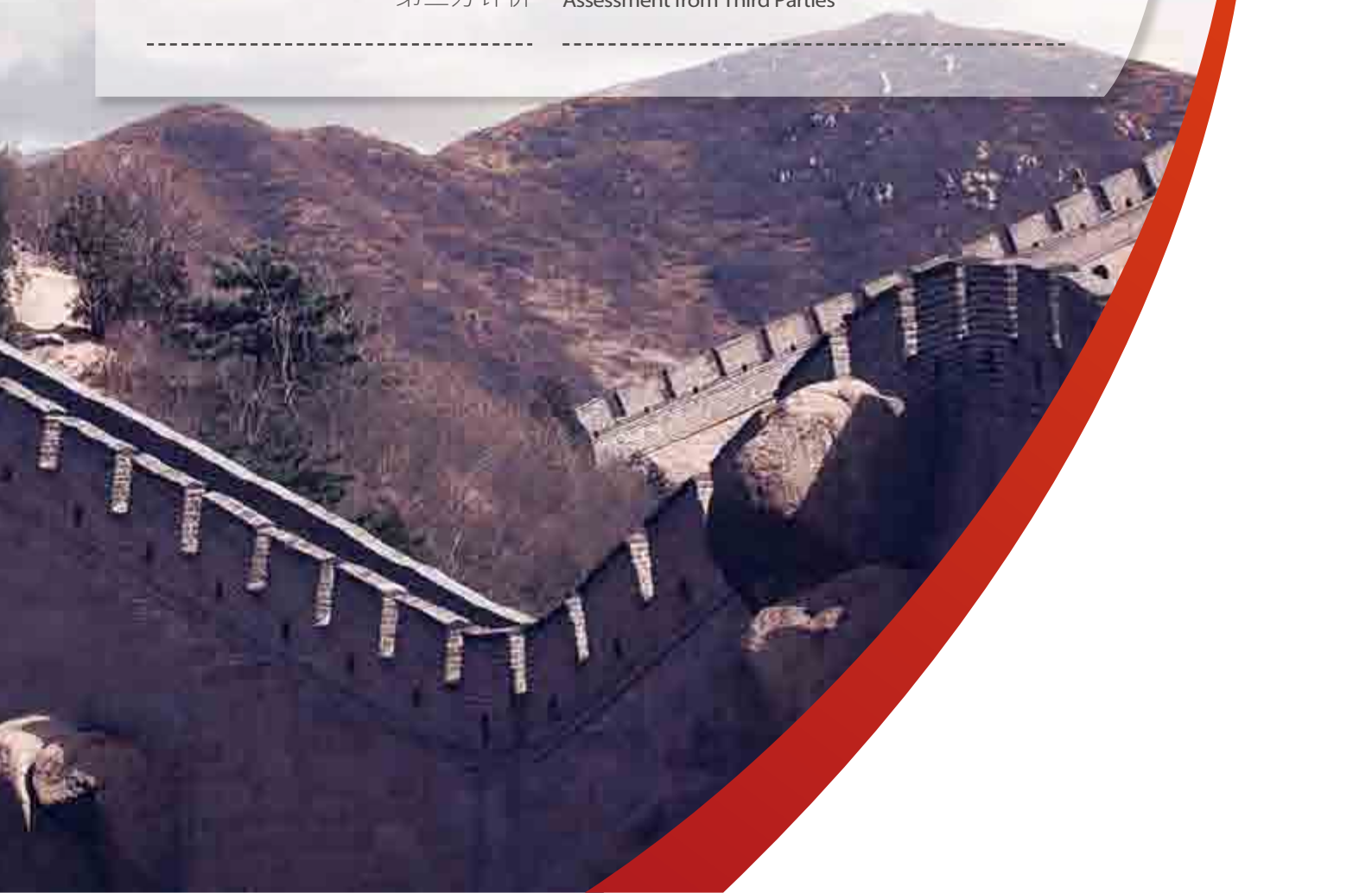


# 战略与概况 STRATEGY AND PROFILE

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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
2011亮点回顾	2011 Highlights
第三方评价	Assessment from Third Parties

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## 公司概况

### 公司治理

本行坚持把完善公司治理作为提升发展水平的关键举措，持续优化由股东大会、董事会、监事会和高级管理层组成的“三会一层”现代公司治理架构，围绕“建设最盈利、最优秀、最受尊重的国际一流现代金融企业”的战略愿景，持续提升公司治理水平，有效促进了改革发展战略的推进、经营管理效率的提升和核心竞争力的增强。

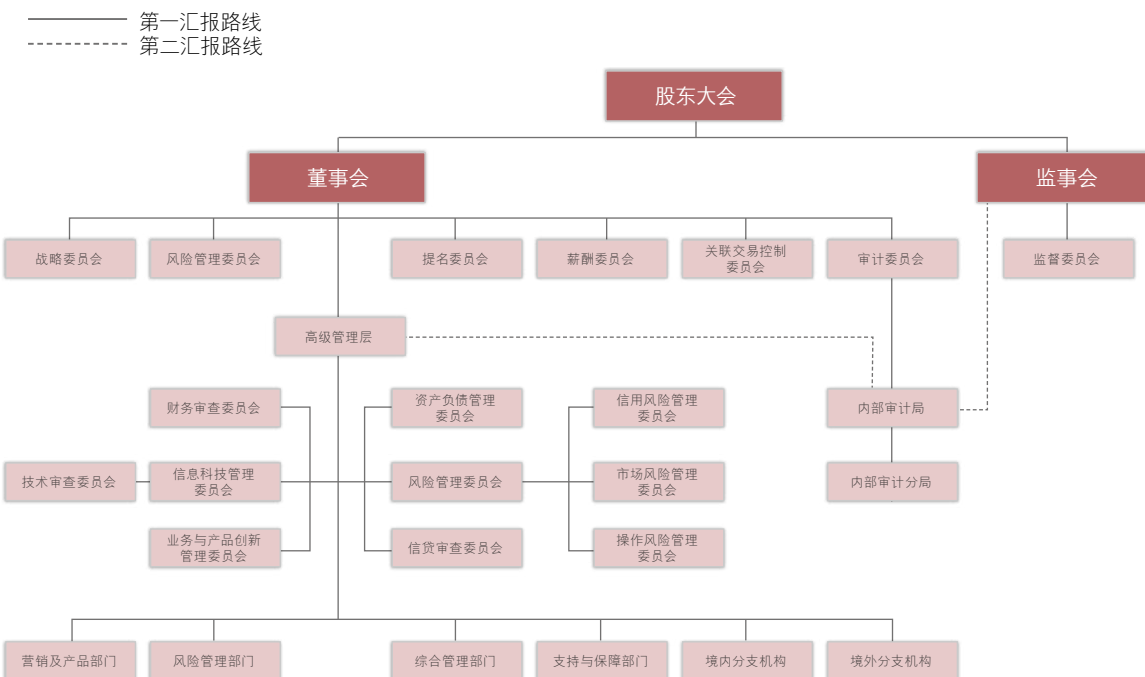
报告期内，本行依照相关监管规定和要求，积极开展董事、监事及高级管理人员履职评价，顺利完成董事、监事换届选举；加强董、监事会及其专门委员会履职建设，修订公司章程和完善治理细则，强化全面风险管理及关联交易管理；提高信息披露质量，提升公司透明度；稳步推动全行国际化、综合化、集团化发展战略。报告期内，本行先后荣获“亚洲公司治理杰出表现奖”、“最佳企业管治资料披露大奖—H股板块白金奖”等 32 项境内外公司治理重要奖项。



姜建清董事长出席“感动工行”员工颁奖典礼  
Chairman Jiang Jianqing attended the Inspiring ICBC Employees award ceremony

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；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。

## 公司治理架构





## Overview of ICBC

### Corporate Governance

The Bank focused on the improvement of corporate governance to boost its development, and constantly optimized its modern corporate governance framework comprising the Shareholders' General Meeting, Board of Directors, Board of Supervisors and Senior Management. In line with the vision of "a global leading bank with the best profitability, performance and prestige", ICBC continuously improved the corporate governance to facilitate the advancement of the development strategy, improvement of operation efficiency and the enhancement of core competitiveness.

During the reporting period, the Bank conducted performance appraisal for directors, supervisors and senior management members and completed the re-election of directors and supervisors according to relevant rules and regulatory requirements. It enhanced the performance of duties of the Board of Directors, the Board of Supervisors and their special committees, amended the Articles of Association, improved the governance rules, and strengthened the comprehensive risk management and connected transactions management. The Bank also raised the information disclosure quality, enhanced corporate transparency, and steadily progressed with its international and integrated development strategy. During the reporting

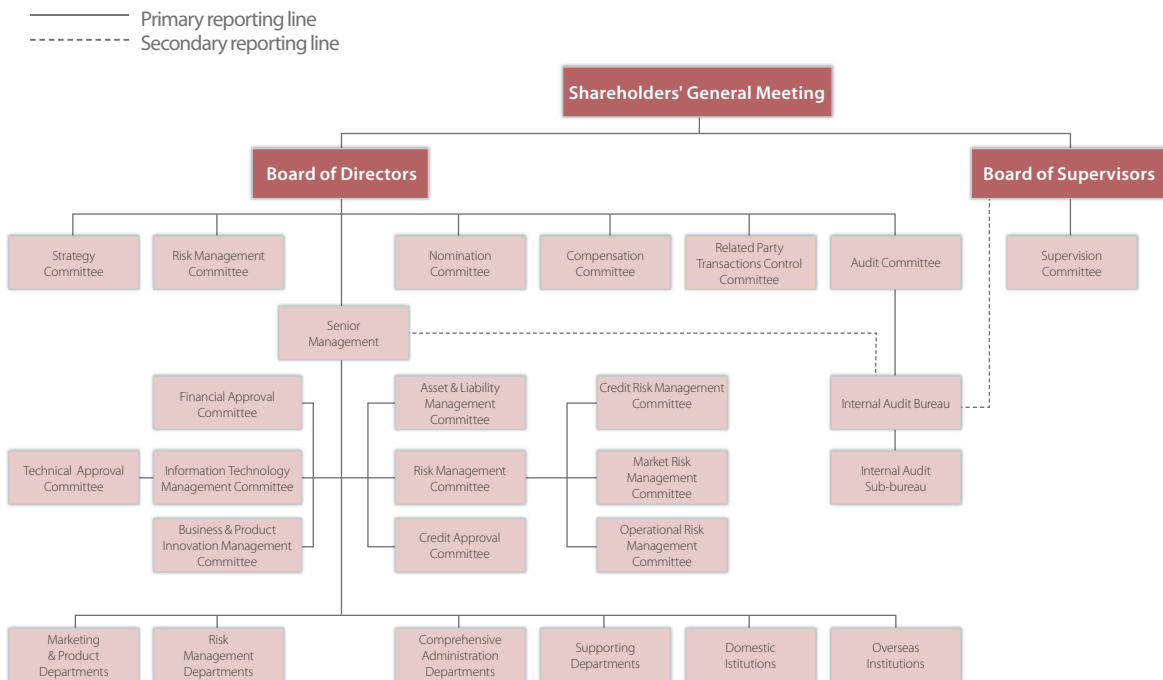


杨凯生行长出席“荣誉全球雇员”颁奖典礼  
President Yang Kaisheng attended the ICBC Honorary Global Employees award ceremony

period, the Bank won 32 corporate governance awards at home and abroad including "Asian Excellence Recognition Award" and "Best Corporate Governance Disclosure—H-Stock Platinum Awards."

As at the end of the reporting period, the Board of Directors of the Bank consisted of 16 directors, including 4 executive directors, 6 non-executive directors and 6 independent non-executive directors. The Board of Supervisors consisted of 6 supervisors, including 2 shareholder supervisors, 2 external supervisors and 2 employee representative supervisors.

### Corporate Governance Structure







## 责任品牌

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，支持实体经济的可持续发展，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。

### 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。

### 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。

### 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

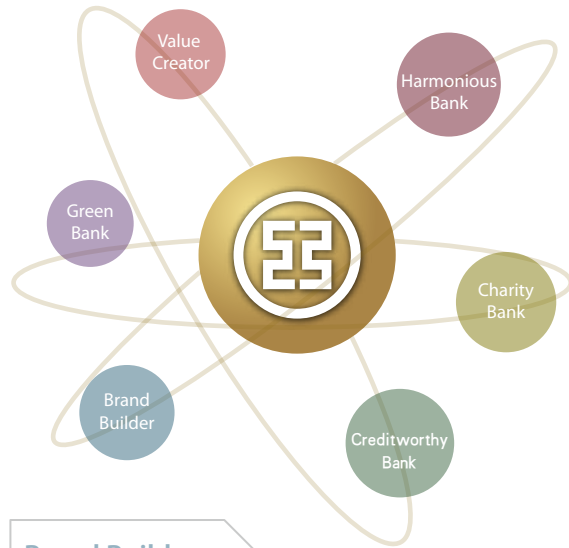
坚持依法合规经营，着力建设诚信体系，积极履行反洗钱义务，加强内部控制，不断培养全员诚信意识，塑造“诚信、稳健、效益”三者相结合的经营理念，切实维护金融安全和客户利益。

### 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

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.

### 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.

### 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.

### 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.



# 战略与概况 | Strategy and Profile

## 利益相关方参与

本行致力于构建清晰有效的利益相关方参与机制，明确诉求担当，拓宽沟通渠道，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、健康发展 协助公共财政，服务政府发展目标	贯彻落实国家宏观政策，优化资源配置功能，支持实体经济可持续发展，支持中小企业、三农、民族地区等民生金融发展，纳税额稳定增长，增加就业机会
监管机构	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，加强内控建设，推进巴塞尔新资本协议实施
股东	满意的投资回报，良好的市值水平 充分了解公司经营情况	稳健经营，提高盈利能力 加强投资者关系管理，及时披露信息
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，优化业务流程，创新产品服务 提升服务品质，关注客户体验，升级改造网点
合作伙伴	公平采购 诚信互惠	公开透明的采购机制 坚持平等互利、和谐双赢原则
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	关注社区发展 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 倡导绿色办公，推行绿色采购，开展环保公益活动

## 责任历程

### Milestones in Responsibility



#### 1984-1993 专业银行时期 1984-1993 as a specialized bank

1993：出台第一个贷款风险管理办法  
1989：颁布首份《中国工商银行章程》  
1987：提出教育兴行战略思想  
1984：中国工商银行正式成立

In 1993, the first Measures for Credit Risk Management was formulated.  
In 1989, the initial version of the Articles of Association of ICBC was published.  
In 1987, the strategic policy of "education drives growth" was put forward.  
In 1984, ICBC was officially incorporated.








#### 1994-2004 国有商业银行时期 1994-2004 as a State-owned commercial bank

2004：实施贷款质量12级分类管理  
2002：率先完成内部数据大集中  
1997：开通工商银行网站

In 2004, the twelve-category classification of loan quality rating was implemented.  
In 2002, ICBC took the lead in completing data centralization.  
In 1997, www.icbc.com.cn was launched.

## 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, reached consensus on harmonious development, and formed a win-win situation.

	Expectation and needs	Responses of ICBC
 <b>Government</b>	Enhance sustainable and sound development of the economy Facilitate the public fiscal plan and serve the development objectives of the government	Earnestly carry out macro-economic policies, optimize resource allocation function, and support the sustainable development of the real economy, support the financial development, stable tax growth and provision of job opportunities for SMEs, agriculture, rural areas and farmers, and ethnic minority regions
 <b>Regulatory authorities</b>	Operate in a compliant manner and conduct fair competition Maintain stability of the financial system	Strengthen compliance management, creditworthy operation Improve corporate governance, strengthen development of internal control, and promote the implementation of the New Basel Capital Accord
 <b>Shareholders</b>	Gain satisfactory returns and market value Fully understand the operating status of the Bank	Sustain healthy and stable operations, enhance profitability Strengthen investor relation management and ensure timely disclosure of information
 <b>Customers</b>	Convenient and efficient financial products and services Comfortable business environment	Develop E-banking, optimize transaction process and innovate products and services Improve service quality, focus on customer experiences, upgrade and restructure branches
 <b>Partners</b>	Fair procurement Honesty and mutual benefits	Adopt a fair and transparent procurement mechanism Stick to the principle of equality, mutual benefits and harmony
 <b>Employees</b>	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
 <b>Communities</b>	Pay attention to community development 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
 <b>Environment</b>	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, carry out environmental protection and public benefit activities

### 2005-2006股份制商业银行时期

#### 2005-2006 As a joint-stock commercial bank

2006：在沪港两地同步上市，成为公众持股银行  
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

In 2006, ICBC was dually-listed in Shanghai and Hong Kong, and became a public-owned bank.

In 2005, Industrial and Commercial Bank of China Limited was founded, adopting a modern corporate governance mechanism.

### 2007-2011上市之后

#### 2007-2011 after the IPO

2011：制定《绿色信贷建设实施纲要》  
2011：启动“国际化人才”培训项目  
2011：入选恒生可持续发展企业指数系列成份股  
2011：制订社会责任工作第二个三年规划  
2010：连续多年成为全球市值、盈利、客户存款和品牌价值第一的上市银行  
2010：发布企业文化体系  
2009：制订《社会责任信息披露管理办法》  
2008：制订社会责任工作首个三年规划  
2007：全面推行绿色信贷政策  
2007：编制首份社会责任报告

In 2011, ICBC formulated the Implementation Outline for Green Credit Development  
In 2011, ICBC launched the "International Talents" training project  
In 2011, ICBC was selected as a constituent stock of Hang Seng Corporate Sustainability Index Series  
In 2011, the second Three-Year Plan for Disclosing Social Responsibility Information was formulated.  
In 2010, ICBC was a listed bank with the largest market capitalization, the most profits and customer deposits, and the best brand value in the world for consecutive years.  
In 2010, ICBC released its enterprise culture system.  
In 2009, ICBC's Administrative Measures on Social Responsibility Information Disclosure was formulated.  
In 2008, the first Three-Year Plan for Disclosing Social Responsibility Information was formulated.  
In 2007, the green credit policy was fully launched.  
In 2007, ICBC prepared its first Corporate Social Responsibility Report.



# 战略与概况 | Strategy and Profile

## 责任推广

### 责任体系

本行已逐步形成一套成熟的多维度、多层次社会责任规划管理和落实监督体系。在董事会和管理层的领导下，总行战略管理与投资者关系部牵头协调社会责任整体工作，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。

### 责任培训

本行致力于构建规范化、可持续的社会责任培训机制，连续四年聘请行内外讲师，在全行范围内定期举办全方位的社会责任系列培训课程。

### 丰富培训内容，贴近工作步调

培训涵盖社会责任基本概念、社会责任长期规划、社会责任履行情况及国际比较、社会责任报告编制与国

际审验标准等概念性信息，还结合工作加入绿色信贷中环境风险考量等操作性内容。

### 聘请优秀师资，普及责任知识

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。

### 扩容培训范围，覆盖集团受众

培训基本覆盖总行所有部门和一级分行、直属机构及海外分行不同层级的干部和员工。

### 多样培训形式，促进全面认知

将课堂培训、经验交流和公益实践有机结合，增强了员工对社会责任的概念理解和直观认知。

## 责任成果

### Responsibility Results



## 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 and the management, 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 of the Head Office and institutions are organized to separately implement relevant work and jointly promote the performance and fulfillment of social responsibility.



### Responsibility Training

The Bank is dedicated to building a standardized and sustainable social responsibility training mechanism by inviting trainers from within and outside the Bank and organizing an all-round and periodic series of training courses for four consecutive years.

#### Enriching training contents and aligning with daily work

The training covered conceptual informations such as basic concepts of social responsibility, long-term planning for social responsibility, performance of social responsibility and international comparison, formulation of corporate social responsibility report and international verification standards, as well as operational contents including environment risk consideration in green credit.

#### Inviting outstanding trainers to popularize responsibility knowledge

The Bank has invited internationally renowned verification institutions such as 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.

#### Extending trainings to cover the whole group

The training covered employees of all levels, from almost all departments of the Head Office, tier-1 branches, institutions directly under the Head Office and overseas branches.

#### Diversified training methods to promote knowledge popularization

The training also integrated experience sharing and public welfare practices, thereby strengthening employees' understanding of social responsibility.





# 战略与概况 | Strategy and Profile

年份	地点	培训内容	
2008	杭州 	<ul style="list-style-type: none"> <li>社会责任报告编制经验总结及三年规划</li> <li>企业社会责任的基本概念和执行</li> <li>GRI 报告编写指南和银行业补充标准</li> <li>金融业社会责任报告的最佳实践</li> <li>可持续发展银行</li> <li>银行业如何把企业社会责任风险转变为机会</li> </ul>	
2009	长春 	<ul style="list-style-type: none"> <li>金融业环境、社会、治理风险评估</li> <li>绿色信贷与赤道原则</li> <li>品牌建设与社会责任</li> <li>社会责任报告编制实务</li> <li>金融业相关指标的统计与计算方法</li> </ul>	
2010	重庆 	<ul style="list-style-type: none"> <li>商业银行的社会责任及工行实践</li> <li>企业社会责任报告编制及鉴证指引研讨</li> <li>打造工行青年爱心行动品牌</li> <li>工商银行企业文化</li> </ul>	<ul style="list-style-type: none"> <li>低碳经济与商业银行的机遇与挑战</li> <li>社会责任工作经验交流</li> <li>社会责任爱心公益实践</li> </ul>
2011	北海 	<ul style="list-style-type: none"> <li>工行社会责任实践及三年规划</li> <li>赤道原则与商业银行可持续发展</li> <li>绿色信贷中的环境风险考量</li> <li>员工职业生涯规划</li> <li>全球契约与 ISO 26000</li> </ul>	<ul style="list-style-type: none"> <li>社会责任国际指标体系的本土化应用</li> <li>中国远洋集团社会责任体系建设</li> <li>社会责任环保公益实践</li> </ul>

## 责任交流

时间	主办方	会议名称
1月	环保部等	2011 中国低碳经济论坛
3月	环保部	钢铁、造纸以及煤焦行业绿色信贷指南研讨活动
4月	世界自然基金会	“金融、环境与发展”论坛
5月	中国北京国际科技产业博览会	2011 金融高峰论坛
5月	银监会	“绿色信贷国际比较研究”项目讨论
9月	全球报告倡议组织	可持续发展报告指南 (GRI 3.1) 发布会
9月	环保部	基于证据的绿色信贷政策评估项目启动会暨座谈会
10月	中国银行业协会	社会责任培训暨社会责任工作会
10月	联合国环境规划署	“全球可持续金融峰会”及其社会和环境风险培训
11月	银监会	“绿色信贷指引”研讨会
12月	本行	邀请国家环保部、国研中心、行业协会、大学等机构的专家来本行就钢铁、有色、煤炭、水泥、造纸和服务业等行业绿色信贷领域进行专题讲授和研讨。

Year	Place	Training Content		
2008	 Hangzhou	Summary of formulation of the corporate social responsibility report and three-year planning Definition and execution of corporate social responsibility GRI Guidelines on Report Formulation and Supplementary Standards of the Banking Industry Best practices of social responsibility report of the financial industry Sustainable development bank How to transform risks of corporate social responsibility into opportunities for banking industry		
2009	 Changchun	Evaluation on environment, society and management risks in the financial industry Green credit and equator principles Brand building and social responsibility Practice of preparing corporate social responsibility report Statistics and computing manners of relevant indicators of the financial industry		
2010	 Chongqing	<table border="0"> <tr> <td>                             Social responsibility of commercial banks and ICBC's practices                              Discussion on preparation and authentication guidelines on corporate social responsibility report                              Building the brand of "Love Action of ICBC Youth"                         </td> <td>                             ICBC's corporate culture                              Low-carbon economy and challenges and opportunities for commercial banks                              Exchange of social responsibility experiences                              Public practice courses on social responsibility                         </td> </tr> </table>	Social responsibility of commercial banks and ICBC's practices Discussion on preparation and authentication guidelines on corporate social responsibility report Building the brand of "Love Action of ICBC Youth"	ICBC's corporate culture Low-carbon economy and challenges and opportunities for commercial banks Exchange of social responsibility experiences Public practice courses on social responsibility
Social responsibility of commercial banks and ICBC's practices Discussion on preparation and authentication guidelines on corporate social responsibility report Building the brand of "Love Action of ICBC Youth"	ICBC's corporate culture Low-carbon economy and challenges and opportunities for commercial banks Exchange of social responsibility experiences Public practice courses on social responsibility			
2011	 Beihai	<table border="0"> <tr> <td>                             Practices of and three-year planning for ICBC's social responsibility                              Equator principle and sustainable development of commercial banks                              Environment risk consideration in green credit                              Planning for employees' career                              Global Compact and ISO 26000                         </td> <td>                             Localization of international indicator system for social responsibility                              Building of social responsibility system of COSCO Group                              Environmental protection and public welfare practices for social responsibility                         </td> </tr> </table>	Practices of and three-year planning for ICBC's social responsibility Equator principle and sustainable development of commercial banks Environment risk consideration in green credit Planning for employees' career Global Compact and ISO 26000	Localization of international indicator system for social responsibility Building of social responsibility system of COSCO Group Environmental protection and public welfare practices for social responsibility
Practices of and three-year planning for ICBC's social responsibility Equator principle and sustainable development of commercial banks Environment risk consideration in green credit Planning for employees' career Global Compact and ISO 26000	Localization of international indicator system for social responsibility Building of social responsibility system of COSCO Group Environmental protection and public welfare practices for social responsibility			

## Responsibility Exchanges

Time	Sponsor	Conference
January	Ministry of Environmental Protection, etc.	2011 China Low Carbon Economy Forum
March	Ministry of Environmental Protection	Discussion on green credit guide for steel, papermaking and coal industries
April	World Wide Fund for Nature	Finance, Environment and Development Forum
May	China Beijing International High-tech Expo	2011 Summit Forum on Finance
May	CBRC	Discussion on "International Comparative Study on Green Credit"
September	Global Reporting Initiative	Press Conference on Sustainable Development Reporting Guidelines (G3.1)
September	Ministry of Environmental Protection	Launching Meeting and Symposium on Assessment Project for Evidence-based Green Credit Policy
October	China Banking Association	Social Responsibility Training and Working Meeting
October	United Nations Environment Programme	"Summit Forum on Global Sustainable Finance" and trainings on social and environmental risks
November	CBRC	Seminar on "Green Credit Guidelines"
December	ICBC	Experts from the Ministry of Environmental Protection, Development Research Center of the State Council, industry associations and universities were invited to provide lectures or have discussions in ICBC on green credit in steel, nonferrous metal, coal, cement, papermaking and service industries.



## 2011 亮点回顾

### 战略层面

报告期内，本行印发了《绿色信贷建设实施纲要》，立足于整个集团范围，从战略层面明确了绿色信贷建设的基本宗旨、基本原则和实施要点，从信贷文化、分类管理、政策体系、流程管理、产品与服务创新、考核机制以及能力建设等方面，提出了今后全行绿色信贷体系建设的方向与工作要求，在全行进一步统一了思想、明确了绿色信贷发展方向。

香港恒生企业可持续发展指数系列通过评定企业可持续发展能力（环境、社会及企业管治三个范畴），为全球日渐关注的可持续发展投资提供重要指标，也是对企业在可持续发展方面付出的持续努力给予的认可和鼓励。报告期内，本行成功入选恒生企业可持续发展指数系列中的“恒生A股可持续发展企业指数”、“恒生内地及香港可持续发展企业指数”、“恒生可持续发展企业基准指数”和“恒生A股可持续发展企业基准指数”的成份股。其中，在入选的恒生A股可持续发展企业指数的15支成份股中，我行以10%的权重（10%为权重上限）位列第一。

### 经济层面

本行贯彻落实国家政策与监管要求，不断推进经营转型，创新金融服务，在应对国际金融危机的挑战中保持了健康发展态势，在支持实体经济健康平稳发展中发挥了大银行应有的作用。报告期内，荣获“中国最佳银行”、“亚洲最佳银行”、“新兴市场最佳银行”等各类称号及奖项191个。

### 服务实体经济，平稳信贷投放

本行坚持服务实体经济发展，根据国内经济逐步转入常态运行的实际需要，在保持信贷总量合理均衡增长、保障国家经济平稳协调较快发展的基础上，加大信贷结构调整力度，通过信贷杠杆推动经济发展方式转变、促进经济结构调整。报告期内，本行境内分行新增贷款8,117亿元，增幅为13.1%。



王丽丽副行长出席普惠金融国际研讨会  
Vice President Wang Lili attended the International Seminar on Financial Inclusion

### 落实国家政策，助力小微企业

本行是最早办理包括个体经济在内的小微企业信贷业务的国有控股银行，多年来持续加大对小微企业金融支持力度。截至报告期末，本行小微企业贷款余额已达到9,593亿元，较年初增加3,028亿元，增幅46.1%；其中小企业贷款余额6,958亿元，比年初增加2,233亿元。

### 着力稳健经营，提供价值回报

截至报告期末，本行资产规模达到154,769亿元，同比增长15.0%；报告期内实现税后利润2,084亿元，同比增长25.6%；每股盈利0.6元；平均总资产回报率和加权平均权益回报率分别达到1.44%和23.44%，比上年提高0.12个和0.65个百分点；向国家缴纳各类税金（包括企业所得税、营业税及附加以及其他其他税金）919.54亿元；每股社会贡献值<sup>1</sup>1.76元；上市以来，累计向股东分红2,259亿元，2008-2010年度现金分红连续三年位列A股上市公司和H股上市公司首位，彰显了本行对社会、国家和股东的责任。

<sup>1</sup>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

## 2011 Highlights

### Strategic performance

During the reporting period, the Bank published the Implementation Outline for Green Credit Development. From the perspective of the Group, it clarified at the strategy level the basic aims and principles and key points for the implication of green credit development, and specified the direction and requirements for the building of the green credit system across the Bank in the future in terms of credit culture, classified management, policy system, process management, product and service innovation, evaluation mechanism and ability development. As a result, it unified thoughts and set forth the direction of green credit development across the Bank.

By rating enterprises' sustainable development capability (regarding environment, society and corporate governance), Hang Seng Corporate Sustainability Index Series provides important indicators for sustainable development investment that has received increasing attention across the globe, and also acknowledges and encourages the consistent efforts of enterprises in sustainable development. During the reporting period, the Bank was selected as a constituent stock of the Hang Seng (China A) Corporate Sustainability Index, Hang Seng (Mainland and HK) Corporate Sustainability Index, Hang Seng Corporate Sustainability Benchmark Index and Hang Seng (China A) Corporate Sustainability Benchmark Index within the Hang Seng Corporate Sustainability Index Series. Among the 15 listed stocks selected into the Hang Seng (China A) Corporate Sustainability Index, the Bank ranked top with a weighting of 10% (the upper weighting limit for each stock is 10%).

### Economic performance

The Bank has earnestly implemented the State's policies and regulatory requirements and continuously advanced operational transformation to innovate financial services. It has maintained a sound development trend in response to the challenges brought by the international financial crisis and played the role as a large bank in supporting healthy and steady development of the real economy. In the reporting period, ICBC won 191 titles and awards including "Best Bank in China", "Best Bank in Asia" and "Best Bank in the Emerging Markets".

#### Serving Real Economy, Granting Credit Steadily

The Bank has insisted on serving the real economy development, increased adjustment on credit structure on

the basis of keeping reasonable and balanced growth of total loan volume and guaranteeing the steady, coordinated and rapid development of national economy and in accordance with the actual needs of the domestic economy which has gradually changed into normal performance, and pushed forward the transformation of economic development methods and promoted the economic structure adjustment by credit leverage. During the reporting period, new loans granted by domestic branches of the Bank amounted to RMB811.7 billion, representing an increase of 13.1%.

#### Implementing the State's Policies, Boosting the Development of Small and Micro Enterprises

As the first state-controlled bank that provided financing to small and micro enterprises including self-owned businesses, and has continually increased support to small and micro enterprises. As at the end of the reporting period, the balance of small and micro enterprise loans amounted to RMB959.3 billion, increasing by RMB302.8 billion or 46.1% over the beginning of the year; the balance of small enterprises loans was RMB 695.8 billion, representing an increase of RMB223.3 billion over the beginning of the year.

#### Focusing on Steady Operation, Providing Valuable Returns

As at the end of the reporting period, the Bank recorded total assets of RMB15,476.9 billion, representing an increase of 15.0% compared to the same period of last year; achieved after-tax profit of RMB208.4 billion during the reporting period, representing an increase of 25.6% compared to the same period of last year; achieved earnings of RMB0.6 per share; realized return on average assets and return on weighted average equity of 1.44% and 23.44% respectively, representing an increase of 0.12 percentage points, and 0.65 percentage points respectively compared to last year. Moreover, the Bank paid total tax of RMB91.954 billion (including business income tax, the business tax and surcharges, and other taxes) to the State. A social contribution was RMB1.76 per share<sup>1</sup>. Since its listing, the Bank had distributed an aggregate dividend of RMB225.9 billion to the shareholders, and came atop all the companies listed in the A-share market and the H-share market in terms of cash dividend during 2008-2010, and that showed ICBC's responsibility to the society, country and shareholders.

<sup>1</sup>Social contribution per share = Basic earnings per share + (ratal + staff costs + interest expense + total input in public welfare)/total equity at the end of the period.



李晓鹏副行长代表本行领取“最受两地投资者欢迎的上市公司奖”  
Vice President Li Xiaopeng received the "Award of Most Popular Listed Company for Investors in Mainland China and Hong Kong" on behalf of the Bank

## 环境层面

本行致力于推广和完善绿色金融服务体系，推动信贷结构绿色调整，促进经济增长模式绿色转型，协调经济、社会与自然环境的可持续发展。

### 执行绿色信贷，推动经济转型

本行持续推动绿色信贷的制度建设，优化绿色信贷分类标准，强化环保风险监测，细化绿色信贷操作；严格控制“两高一剩”行业的信贷准入，优先支持环保、节能和资源综合利用项目。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，绿色经济领域贷款余额同比增长 16.3%。

### 发展电子银行，引导节能减排

截至报告期末，本行电子银行业务量占比超过 70%，相当于替代了 21,000 个物理网点、21 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，2011 年本行近 250 万网上银行企业客户全年可以节省纸张约 34,000 吨，相当于种植 68 万棵树，减少了约 8,400 吨的二氧化碳排放。

### 倡导绿色办公，促进节能降耗

本行积极实行绿色办公，鼓励创新节能减排模式，降低运营能耗，打造环境友好型的“绿色银行”。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 2,530 万元。

## 社会层面

本行围绕爱心银行、和谐银行、诚信银行、品牌银行等方面，努力成为热心公益事业、坚持以人为本、弘扬诚信文化、关注客户体验“多位一体”的优秀企业公民。截至报告期末，除员工个人捐赠外，本集团在公益事业方面共投入 3,920 万元。

## 热心公益事业，致力普惠民生

本行以“公益慈善”和“普惠民生”为主轴，从赈灾扶贫、文化教育、社区服务等多个角度积极参与社会公益事业。报告期内，本行先后开展了定点扶贫、健康快车光明行、宝贝成长快乐六一等形式多样的慈善活动，举办了银行博物馆精品展、产品创意设计大赛，推出了国内首张非遗主题银行卡等公益银行卡，以实际行动树立了良好的企业公民形象。

## 关注客户体验，提升服务品质

本行坚持“以客户为中心”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，努力打造国际一流金融服务平台。报告期内，本行尽力做好世园会、大运会、艺博会、九运会等重大活动的服务工作，17 家网点获得“2011 年度中国银行业文明规范服务百佳示范单位”荣誉称号，获评家数居同业首位。

## 关爱员工成长，营造和谐文化

本行围绕员工职业发展、能力建设、薪酬福利、压力疏导等关键环节，努力形成广大员工与我行同进步、共发展的良好局面。截至报告期末，本行共有员工 408,859 人，比上年末增加 11,520 人；境内机构员工中，女性员工占比为 48.3%，少数民族员工占比 5.2%，少数民族聚集地区少数民族员工占比达 22.98%；境外员工总数近 6,000 人，当地雇员占比约 90%。

## 社会认可

报告期内，本行在履行社会责任方面的良好表现获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“年度最佳社会责任机构奖”、“年度最佳绿色金融奖”、“人民社会责任奖”、“年度最佳社会责任银行”等诸多大奖。



罗熹副行长走访济南市住房公积金管理中心  
Vice President Luo Xi visited housing provident management center in Jinan



### Environmental performance

The Bank has devoted to the promotion and improvement of green financial service system, promoted the green adjustment of credit structure and green transformation of economic growth methods, and coordinated the sustainable development of the economy, society and natural environment.

#### Implementing Green Credit, Promoting Economic Transformation

The Bank continuously promoted the green credit system, optimized the classification standards for green credit, strengthened the monitoring of environmental risk, and elaborated the operation of green credit. Moreover, the Bank strictly controlled the credit access for the industries of "high energy consumption, high pollution and over capacity", placed a priority on environmental protection, energy saving and comprehensive resource utilization projects. At the end of the reporting period, the number of environment-friendly and environment-compliant customers of the Bank and their proportion in the total loan balance of the Bank both came at above 99.9%, and the loan balance to green economic areas rose by 16.3% year on year.

#### Developing E-banking, Leading Energy Saving and Emission Reduction

The Bank has constantly innovated E-banking products and service to provide green financial service of energy saving and environmental protection for customers and also save large number of fugitive resources and reduce carbon emission. At the end of the reporting period, the E-banking volume accounted for over 70% of the Bank's total business volume. This is equivalent to a business scale of 21,000 physical outlets and 210,000 tellers. On the basis of every enterprise saving one kilogram of paper per month, about 2.5 million corporate customers of the Bank's internet banking could save some 34,000 tons of paper in the entire year. This is equivalent to planting 680,000 trees and reducing the carbon dioxide emission by some 8,400 tons.

#### Advocating Green Office, Promoting Energy Saving and Consumption Reduction

The Bank has actively practiced green office, and has encouraged the innovation of the energy saving and emission reduction models to reduce the energy consumption in operation and build an environment-friendly "green bank". According to the partial statistics, the Bank has cut down paper expenditure by some RMB2.3 million each year, and cumulatively saved RMB25.3 million.

### Social Performance

Centering on Charity Bank, Harmonious Bank, Creditworthy Bank and Brand Bank, the Bank strived to become an excellent corporate citizen that is dedicated to public welfare undertakings, protection of interests of employees, operation with good faith and care about customer experience. During the reporting period, in addition to personal donations by

employees, the Group donated RMB39.2 million in aggregate to all kinds of public welfare undertakings.

#### Dedicating to Public Welfare Undertakings and Universal Livelihood

Focusing on "public welfare" and "universal livelihood", the Bank actively participated in social welfare undertakings in areas including disaster and poverty relief, culture and education, and community service. During the reporting period, the Bank conducted various charity activities such as targeted poverty alleviation, Lifeline Express to Eyesight and Baby Growth and Happy Children's Day, held an exhibition of selected works in the Bank Museum and the competition in innovative design of banking products, and launched the first bankcard themed on intangible cultural heritage in China, building up a favorable corporate citizen image.

#### Focusing on Customer Experience and Enhancing Service Quality

The Bank, adhering to the "customer-oriented" operating philosophy, continuously accelerated technological innovation, promoting product upgrade, intensifying channel building and improving global network. It focused on solving the problem of long queuing time, made maintaining customers' rights and interests its core area of service improvement and due social responsibility, continuously improved the customer complaint management mechanism, and strived to build an international top-ranking financial service platform. During the reporting period, the Bank used its best efforts to serve the International Horticultural Exposition, the Universiade, the Shanghai Art Fair and the 9th National Traditional Games of Ethnic Minorities. 17 of its outlets won the title of "100 Model Entities with Civilized and Normative Service in 2011", ranking top among domestic peers.

#### Caring employee development and building harmonious culture

Focusing on career development, ability development, compensation and benefits, and pressure alleviation, the Bank took measures and endeavored to realize common development with its staff. As at the end of the reporting period, the Bank had 408,859 employees, up 11,520 over the previous year-end; among employees of domestic branches, 48.3% were female, and 5.2% from ethnic groups. In the regions inhabited by ethnic groups in compact communities, as high as 22.98% of the employees were from ethnic groups. There were nearly 6,000 overseas employees, of which about 90% were hired locally.

### Social Recognition

During the reporting period, the Bank obtained widespread recognition on its performance of CSR from all walks of life at home and abroad. The Bank was honored with a number of awards concerning CSR, such as "2011 Best Social Responsibility Institution", "2011 Best Green Finance", "People's Award for Social Responsibility", and "2011 Best Social Responsibility Bank".





# 战略与概况 | Strategy and Profile

## 2011 年社会责任领域获奖情况

奖项名称	颁奖机构
年度最佳社会责任机构奖、年度最佳绿色金融奖	中国银行业协会
2011 年度公益大使奖	中国扶贫基金会
人民社会责任奖	人民网
年度最佳社会责任银行	金融时报
最具责任感企业	中国新闻周刊
中国企业社会责任榜杰出企业奖	第一财经
2011 年中国最受尊敬中资银行	理财周报
最具社会责任的上市公司	每日经济新闻
社会责任报告 AA 级企业	润灵环球评级
金蜜蜂 2011 优秀企业社会责任报告·领袖型企业	WTO 经济导刊
中国绿色公司百强	道农研究院
中国低碳先锋银行	中国低碳经济论坛
2011 绿色银行创新奖	2011 中国金融高峰论坛
第七届中华宝钢环境奖	被银监会推荐



## 2011 Awards for Social Responsibility

Award	Award granter
2011 Best Social Responsibility Institution, 2011 Best Green Finance	China Banking Association
2011 Charity Ambassador Award	China Foundation for Poverty Alleviation
People's Award for Social Responsibility	People's Daily Online
2011 Best Social Responsibility Bank	Financial News
Most Responsible Enterprise	China Weekly
Excellent Enterprise Award of CBN - The Corporate Social Responsibility Ranking in China	CBN
2011 China's Most Respectable Bank	Money Week
Most Responsible Listed Company	National Business Daily
Social Responsibility Report AA Enterprise	Rankins CSR Ratings
Golden Bee 2011 Excellent CSR Report · Leading Enterprise	China WTO Tribune
Top 100 Chinese Green Companies	Daonong Center for Enterprise
China Low-Carbon Pioneer Bank	China Low Carbon Economy Forum
2011 Green Banking Innovation Award	2011 Summit Forum on Finance
7th China Environment Award	Recommended by CBRC





## 第三方评价

青岛海容电器有限公司对青岛分行支持小微企业表示感谢：

工商银行 2011 年为我们做的国内贸易融资，对我们海容来说，是“雪中送炭”，是“及时雨”，是助海容升空的“长征运载火箭”，在海容发展史上是具有浓墨重彩的一笔，我们永远不会忘记！



本行定点扶贫地区南江县、通江县和万源市受助学生对本行援助表示感谢：感谢工商银行的叔叔阿姨们对我们贫困山区孩子们的关心，我们一定好好学习，长大为国家做出贡献。

浙江风驰机械有限公司董事长向本行寄来的感谢信：

上世纪 90 年代后期，我们企业刚从集体企业转制过来，一无产品二无资金，只有一套自主研发的摩托车轮胎钢圈生产设备，正是在工行台州温岭支行 24 万元担保贷款的帮助下顺利起步，今年公司产值预计将接近 2 亿元。滴水之恩，当涌泉相报，这些年别的银行找上门来要求合作，都被我们谢绝了，始终只有工行一个账户。

大运会组委会对本行深圳分行大运会期间的优质服务表示肯定：

贵行在大运会期间的服务热情周到，工作井井有序，从你们身上，可以看到工行人服务大运的精神！

本行新疆分行对口扶贫单位，新疆疏勒县塔孜其乡党委，对新疆分行表示感谢：

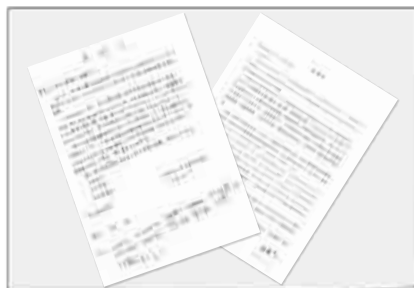
我们代表塔孜其乡 1 村 347 户、1,556 名被帮扶群众向你们表示衷心的感谢，感谢你们对我乡贫困群众的真诚帮扶，感谢你们的无私帮助！

河南济源贫困山区小学生对工行援助表示感谢：

济源工行的叔叔阿姨对我们伸出援助之手，给予我们的不仅仅是金钱，这更多的是代表社会没有忘记我们这些贫困的学生。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。

女儿在 ICU 住院达 7 月之久的广东中山分行员工刘银燕，在接到本行员工 17.2 万元捐款、女儿病情得到控制时，写来感谢信：

你们的爱心我收到了，你们的捐款我也收到了，感谢你们伸出仁爱之手，感谢你们伸出博爱之手，让我全家感受到中山分行这个大家庭的温暖，感受到同事的友情与真爱！让我们体验到和谐社会里的温暖。愿你们爱的春风暖遍工行。



西藏曲松乡中心小学全体师生对本行援助表示感谢：

贵行不仅在促进西藏经济社会发展中作出了突出贡献，还一直为西藏的社会公益事业尽心尽力。这种无私奉献的精神深深感动着我们每一个人的心，我们将好好学习你们的这种精神，在今后的学习和工作中，我们将倍加努力以报答贵行对我们的帮助，绝不辜负你们的期望。

## Assessment from Third Parties

Qingdao Hairong Electric Appliance Co., Ltd. expressed gratitude to the support of Qingdao Sub-branch for small and micro enterprises:

ICBC provided timely assistance to us in 2011 through the domestic trade finance, which helped Hairong a lot and was of great significance in the development of Hairong. We will never forget it.

Assisted students in Nanjiang County, Tongjiang County and Wanyuan City, targeted poverty-alleviation areas of the Bank, expressed thanks for the Bank's help:

We want to thank uncles and aunts in ICBC for their care to us in the impoverished mountainous areas. We will study hard and make our contributions to the country in the future.

Chairman of Zhejiang Fengchi Mechanical Co., Ltd. sent a letter of thanks to the Bank:

In late 1990s, our company just completed the restructuring from a collectively-owned enterprise, and had neither products nor funds except for a set of independently developed production equipment for motorcycle tire steel ring. Thanks to the RMB240,000 guarantee loans granted by ICBC Taizhou Wenling Sub-branch, we got a smooth start, and will realize an estimated output value of RMB200 million this year. We never forget the help from ICBC, and have rejected the intents of cooperation from other banks during these years, and maintained the account only with ICBC.

The Organizing Committee of the Universiade 2011 confirmed the quality services provided by ICBC Shenzhen Branch during the games:

You provided considerate and orderly services during the Universiade and delivered the ICBC spirit of "Serving the Universiade".

The CPC Committee of Tagarqi Township, Shule County, Xinjiang, poverty relief unit of ICBC Xinjiang Branch, expressed gratitude to the branch:

On behalf of the 1,556 people from 347 households in one village of Tagarqi Township who received assistance, we would like to express our heartfelt thanks to your sincere and selfless assistance for the poverty-stricken masses.

Primary school students from Henan Jiyuan poverty-stricken mountainous area expressed their thanks:

Aunts and uncles from ICBC Jiyuan Branch helped us, and the money they offered meant that the society has never forgotten poor students like us. This is not just material help, but also gave us confidence and courage.

Employee of Guangdong Zhongshan Branch Liu Yinyan whose daughter was in hospital in ICU for seven months wrote a letter of thanks to the Bank after she received donation of RMB172,000 from ICBC employees and her daughter's condition was under control:

I have received your donation. Thank you very much for your love, care and kindheartedness which makes my family feel the warmth of the large family of Zhongshan Branch and the harmonious society as well as the friendship of my colleagues. ICBC is a place full of love and care.

Teachers and students of Tibet Qusong Central Primary School were grateful to the assistance of ICBC:

Your bank not only makes remarkable contributions in promoting the socioeconomic development of Tibet, but also makes all-out efforts for the development of social welfare undertakings of the region. Moved by your dedication, we will learn from the spirit, and repay your help by working hard in future study and work and never let you down.







# 经济层面

## ECONOMIC PERFORMANCE

经营业绩和创造价值

Operating Results and Value Creation

促进实体经济平稳健康发展

Promoting Steady and Healthy Development of the Real Economy

推动区域经济协调发展

Supporting the Coordinated Development of Regional Economies

支持国家战略性重点产业

Supporting the Strategic Key Industries of the State

助力小微企业发展

Boosting the Development of Small and Micro Enterprises

提升“三农”金融服务

Enhancing the Financial Services Related to “Agriculture, Rural Areas and Farmers”

推进民族地区经济发展

Promoting the Economic Development in Ethnic Minority Regions

服务保障性住房建设

Serving the Construction of Low-income Housing

加快海外布局提升全球服务

Speeding up Overseas Expansion, Enhancing Global Services







## 经济层面 | Economic Performance

经济决定金融，实体经济的好坏，决定货币经济的好坏。2011年，面对严峻复杂的国内外经营环境，本行贯彻执行国家宏观政策要求，自觉服务于全国经济大局，在支持实体经济健康、可持续发展中彰显了大银行的应有责任，为股东、客户、员工等利益相关方创造了卓越的价值。

### 经营业绩和创造价值

报告期内，本行加快金融创新，推动战略转型，改进金融服务，强化风险控制，经营业绩和价值创造能力得到较大提升。

按照国际会计准则，报告期末，本行资产规模达到154,769亿元，同比增长15.0%；报告期内实现税后利润2,084亿元，同比增长25.6%；每股盈利0.6元；平均总资产回报率和加权平均权益回报率分别达到1.44%和23.44%，比上年提高0.12个和0.65个百分

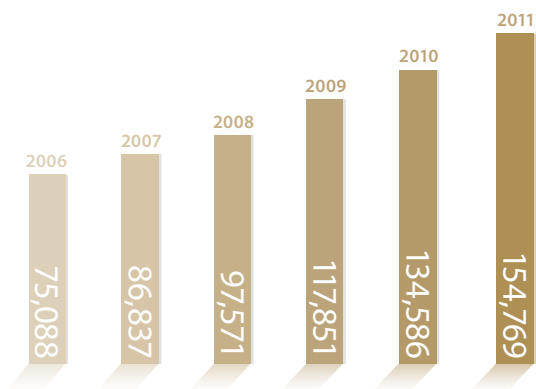
点；全年不良贷款余额下降2.30亿元，不良率下降0.14个百分点，降至0.94%；拨备覆盖率较上年末提高38.72个百分点，达266.92%。

### 促进实体经济平稳健康发展

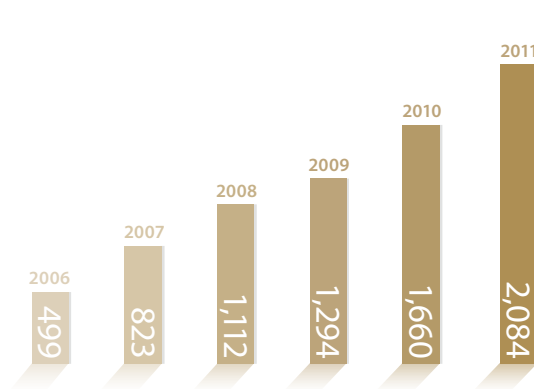
本行始终坚持服务实体经济发展，以创新的思路加大对经济结构调整和经济社会发展薄弱领域的支持，全面提升服务实体经济的质量和水平，在支持实体经济增长中发挥了大银行的积极作用。报告期内，本行境内分行新增贷款8,117亿元，增幅为13.1%。

本行山西分行紧扣山西“十二五”期间经济发展主题，坚持把支持省内骨干企业发展作为第一要务，加大重点项目和重点行业的支持力度；以核心企业为龙头，多点辐射上下游小企业客户；积极介入循环经济、高端制造业，充分发挥了金融主力军的作用。

总资产 (亿元)  
Total assets (RMB100 millions)



税后利润 (亿元)  
Profit after tax (RMB100 millions)



Economy determines finance, and the status of the real economy determines the status of the monetary economy. In 2011, facing the severe and complex operating conditions at home and abroad, the Bank earnestly carried out the macroeconomic policies of the State, consciously served general interest of the national economy, highlighted the due responsibilities of a large bank to support the sustainable development of the real economy, and created remarkable values for the shareholders, customers, employees and other stakeholders.

### Operating Results and Value Creation

During the reporting period, the Bank expedited financial innovation, pushed forward strategic transformation, improved financial services, reinforced risk control, and substantially enhanced the operating results and the value creation capacity.

In accordance with international accounting standards, the Bank recorded total assets of RMB15,476.9 billion at the end of the reporting period, representing an increase of 15.0% compared to the same period of last year; achieved an after-tax profit of RMB208.4 billion during the reporting period, representing an increase of 25.6% compared to the same period of last year; achieved earnings of RMB0.6 per share; realized return on average assets and return on weighted average equity of 1.44% and 23.44% respectively, representing

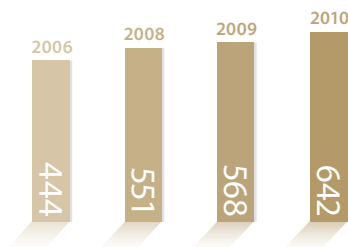
an increase of 0.12 percentage points and 0.65 percentage points, respectively compared to last year; reduced the NPL balance by RMB0.23 billion and the NPL ratio by 0.14 percentage points to 0.94%; and increased the provision coverage ratio by 38.72 percentage points to 266.92%.

### Promoting a Steady and Healthy Development of the Real Economy

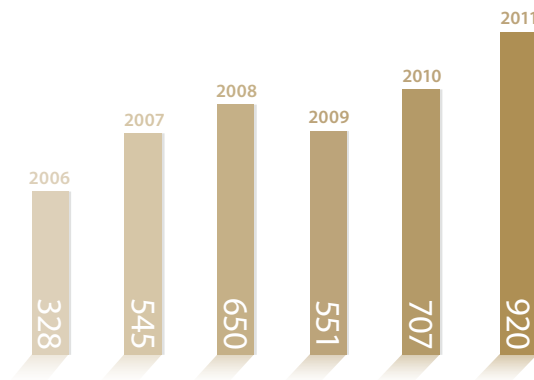
The Bank has always persisted in serving the development of the real economy, developed innovative thoughts for economic restructuring and to support in the economic and social areas where development is lagging, enhanced the quality and level of assisting the real economy, playing an active role as a large scale bank in supporting the growth of the real economy. During the reporting period, newly granted loans of domestic branches of the Bank amounted to RMB811.7 billion with an increase of 13.1%.

Closely revolving around the economic theme in the Twelfth Five-Year Plan, Shanxi Branch saw it as the top priority to support the development of key enterprises in the province, and stepped up the support for key projects and key industries; focused on core enterprises as the drive, and covered small enterprise customers in the upstream and the downstream; and actively involved in the circular economy and hi-end manufacturing industry, and fully played the role as the financial main force.

现金分红 (亿元)  
Cash dividend (RMB100 millions)



纳税额 (亿元)  
Ratal (RMB100 millions)



本行陕西分行继续贯彻落实国家宏观调控政策，充分发挥大型商业银行在支持地方经济建设，促进地方经济平稳较快发展方面的融资主渠道作用。报告期内，新增各项贷款 178.03 亿元，增幅 14.7%。

本行宁波分行围绕先进制造业、现代服务业、海洋经济、优质工业技改项目、县域和经济强镇经济发展需求、单户授信 500 万元以下的小型微型企业的“六个优先”战略，为地方经济发展提供了强有力的金融支持。

本行河北分行围绕当地“一圈、一带、一区、一批”战略重点，加大对重点战略区域及重点县域市场的拓展力度。截至报告期末，先进制造业、现代服务业贷款余额分别较年初增加 84.1 亿元和 93.9 亿元，分别高于公司贷款增幅 22.8 个和 85.2 个百分点。

### 推动区域经济协调发展

本行积极参与西部大开发、中部地区崛起、东北老工业基地振兴建设，在信贷准入、资源配置和授信授权等方面给予上述地区分行资源倾斜和政策支持，为区域经济发展提供全面的金融服务。报告期内，本行对中部、西部和东北地区分别新增贷款 1,282.01 亿元、1,691.05 亿元和 543.05 亿元，增幅分别为 13.94%、14.81% 和 13.29%，有力地支持了区域经济协调发展。



陕西分行支持的延长石油集团项目  
Project of Shaanxi Yanchang Petroleum Group supported by Shaanxi Branch



广东分行支持的天然气管网项目  
The natural gas pipeline network project supported by Guangdong Branch

报告期内，本行继续加大对国家重点战略区域的信贷投入，16 个国家重点战略区域全年新增公司贷款 2,825.15 亿元，占全行新增公司贷款的 54%。



本行与四川省政府签订《金融战略合作协议》  
The Bank signed the Financial Strategic Partnership Agreement with the Sichuan Provincial People's Government

Shaanxi Branch continued carrying out the macroeconomic regulation policies of the State, and brought to full play the role of a large scale commercial bank as the primary financing channel in supporting the local economic construction, and promoting the steady and rapid development of the local economy. During the reporting period, different types of loans of the branch rose by RMB17,803 million, representing an increase of 14.7%.

Ningbo Branch delivered a strong financial support to the local economic development by carrying out the "six priorities" strategy covering the advanced manufacturing industry, the modern service industry, the marine economy, the high-quality industrial technique-reconstruction projects, the demand of the economically affluent counties and towns to develop the economy, and the small and micro enterprises with the single credit extension below RMB5 million.

Focusing on the strategic highlights of "one circle, one zone, one region, and one batch" in the local region, Hebei Branch stepped up the efforts to penetrate into the key strategic regions and the key county markets. As at the end of the reporting period, the balance of the loans to the advanced manufacturing industry and the modern service industry witnessed an increase of RMB8.41 billion and RMB9.39 billion respectively compared to the beginning of the year, which outgrew the corporate loans by 22.8 percentage points and 85.2 percentage points respectively.

### Pushing the Coordinated Development of Regional Economies

The Bank has played an active part in the development of the western region, the rise of the central region and the revitalization of the old industrial bases in the northeastern region by providing the branches in the aforesaid regions with prime resources and policy support to boost the regional economic development with comprehensive financial services. During the reporting period, the new loans granted by the Bank to the central region, the western region and the northeastern region reached RMB128.201



上海分行支持的虹桥综合交通枢纽工程  
The Shanghai Hongqiao comprehensive traffic hub project supported by Shanghai Branch



湖北分行支持建设的城市轻轨  
The city light rail project supported by Hubei Branch

billion, RMB169.105 billion and RMB54.305 billion, respectively, representing an increase of 13.94%, 14.81% and 13.29%, supporting the coordinated development of regional economies.

During the reporting period, the Bank continued the effort to strengthen credit extension to key strategic regions of the State, and newly extended corporate loans of RMB282.515 billion, accounting for 54% of the new corporate loans of the Bank, to 16 key strategic regions of the State.



工银国际与海南国际旅游岛开发公司签约仪式  
ICBC International, a subsidiary of the Bank, signed the agreement with Hainan International Tourism Island Development & Construction Co., Ltd.



本行安徽分行围绕国家示范区发展规划，抓住皖江城市带承接产业转移示范区加快区域一体化综合交通设施建设的有利时机，积极推进“一轴双核两翼”的产业布局建设；支持装备制造业、原材料产业、轻纺产业、高新技术产业、现代服务业和现代农业等六大支柱产业发展，促进产业升级。全年支持承接产业转移企业 429 家、项目 168 个、产业园区 62 个，年末贷款余额 125.03 亿元。



天津分行支持的南港工业区项目  
South Port Industrial Zone Project supported by Tianjin Branch



吉林分行支持的东边道铁路建设项目  
The northeast railway construction project supported by Jilin Branch



江西分行支持的世界生态典范鄱阳湖旅游项目  
The Poyang Lake tourism project, known as the world model of ecology, supported by Jiangxi Branch



海南分行积极支持海南著名旅游景区—南山旅游文化景区建设  
Hainan Branch actively supports the construction of South Mountain, a famous tourism and culture destination in Hainan

## 支持国家战略性重点产业

本行密切关注国家相关部门关于战略性新兴产业政策发展规划和实施细则，及时跟踪产业发展动态并加强相关行业研究，对节能环保产业、新能源产业、新一代信息技术产业、高端装备制造业、生物产业以及文化产业等国家重点产业及时制定有关信贷政策，积极推进战略性新兴产业的金融服务。



本行与新闻出版总署签署《支持新闻出版产业发展战略合作协议》

The Bank signed the Strategic Partnership Agreement on Supporting the Development of the Press & Publication Industry with the General Administration of Press and Publication

In support of the development program for the national demonstrative region, Anhui Branch of the Bank seized the opportunity created by the Anhui-Jiangsu city zones as the demonstrative region for taking a lead in the industrial transformation to accelerate the regional integrated traffic construction, actively pushed ahead the establishment of the industrial layout featuring "one axis, double cores and two wings", and supported the development of six pillar industries, including equipment manufacturing, raw materials, textile industry, hi-tech industries, modern services and modern agriculture, and promoted the industrial upgrade. In the whole year, the branch gave support to 429 enterprises accepting the industrial transfer, 168 projects and 62 industrial parks, and reached a loan balance of RMB12,503 million at the end of the year.

### Supporting the Strategic Key Industries of the State

The Bank closely watched the policies, development and implementation rules of relevant authorities of the State concerning the strategic emerging industries, closely tracked the dynamics of these industries, strengthened the research on these industries, timely made relevant credit policies for the energy saving and environmental protection industry, the new energy industry, the new-generation information technology industry, the hi-end equipment manufacturing industry, the biological industry, the cultural industry and other key industries of the State, and actively delivered financial services to these strategic emerging industries.



全国政协经济委员会副主任张国宝同志就我国能源发展战略及规划作专题讲座  
Zhang Guobao, Vice Chairman of the Economic Committee of the Chinese People's Political Consultative Conference, delivered a special report on China's energy development strategy and program



张红力副行长赴沈阳某集团公司调研金融服务需求  
Vice President Zhang Hongli visited a company in Shenyang to survey the financial service needs of the company



胡浩董事会秘书会见国务院南水北调工程办公室张野副主任  
Board Secretary Hu Hao met with Zhang Ye, Vice Director of the Office of the South-to-North Water Diversion Project Commission of the State Council



王丽丽副行长出席 CSBF 两岸金融研讨会暨高峰论坛  
Vice President Wang Lili attended the Conference on Cross-Straits Banking and Finance & Summit Forum (CSBF)



• 案例：聚焦文化产业发展

本行上海分行制定了支持现代服务业发展三年规划，将会展、旅游、新闻和出版、广播电视电影、新兴媒体等文化产业发展作为重点支持领域，创新融资模式，优化担保方式，提供信贷、债券、信托、基金、投行、租赁等多种工具相融合的一揽子金融服务，有效缓解文化产业融资难问题。与全国首家支持文化产业的私募基金“华人文化产业投资基金”开展合作，积极探索重大文化产业项目跨地区、跨行业、跨所有制发展的社会融资机制。



国务院发展研究中心产业经济部冯飞部长作题为“战略性新兴产业发展情况及银行业的机会与挑战”的视频讲座

Feng Fei, Director of the Industrial Economy Department of the Development Research Center of the State Council, gave a video lecture entitled the "Development of Strategic Emerging Industries and Opportunities & Challenges for the Banking Sector"



浙江分行与浙江省委宣传部签署《支持文化产业发展战略合作协议》

Zhejiang Branch signed the Strategic Partnership Agreement on Supporting the Development of the Cultural Industry with the Propaganda Department of the Zhejiang Provincial Party Committee

## 助力小微企业发展

本行是最早办理包括个体经济在内的小微企业信贷业务的国有控股银行，始终将发展中小企业金融业务作为一项重要战略举措，持续加大对小微企业金融支持力度，小微企业贷款总量持续多年居于国内银行业之首。截至报告期末，本行小微企业贷款余额已达到 9,593 亿元，较年初增加 3,028 亿元，增幅 46.1%；其中小企业贷款余额 6,958 亿元，比年初增加 2,233 亿元，占全部境内公司贷款比例为 13%。



姜建清董事长、易会满副行长和魏国雄首席风险官出席小企业金融服务座谈会并部署中小企业扶持战略

Chairman Jiang Jianqing, Vice President Yi Huiman and Chief Risk Officer Wei Guoxiong attended the forum on financial services to small enterprises, and mapped out the SME support strategy



李晓鹏副行长出席个人经营贷款与小微企业贷款业务管理座谈会并探讨小微企业支持模式

Vice President Li Xiaopeng attended the workshop on the management of personal operating loans and loans to small and micro enterprises, and discussed the model for supporting small and micro enterprises

• Case: Focusing on development of the cultural industry

Shanghai Branch has made the three-year program in support of the development of the modern service industry. It has identified the development of convention & exhibition, tourism, press & publication, radio, film, TV, emerging media and other cultural segments as the key areas to be supported, innovated the financing mode, optimized the guarantee mode, delivered a package of financial services integrating credit, bonds, trust, fund, investment banking, leasing and other instruments, and effectively reduced the financing difficulty faced by the cultural industry. Moreover, the branch entered into a cooperation program with the Chinese Cultural Industry Investment Fund, the first private equity fund in support of the cultural industry in China, and actively explored the social financing mechanism for major cultural industry projects across regions, industries and ownership systems.



北京分行举办“融入创意、激扬文化—影视融资座谈会”

Beijing Branch held the Film & TV Financing Forum themed "Integrating Creative, Inspiring Culture"



河南分行与省文化厅签署文化产业战略合作协议

Henan Branch signed the agreement of strategic partnership in the cultural industry with the Henan Provincial Department of Culture

## Boosting the Development of Small and Micro Enterprises

The Bank is the first state-controlled bank that provided financing to small and micro enterprises including self-owned businesses, it has always seen financing for SMEs as an important strategic move, and has continually increased support to small and micro enterprises. As at the end of the reporting period, the balance of small and micro enterprise loans amounted to RMB959.3 billion, increasing by RMB302.8 billion or 46.1% over the beginning of the year; the balance of small enterprises loan was RMB 695.8 billion, representing an increase of RMB223.3 billion over the beginning of the year, the loan balance to small enterprises accounted for 13% of all the domestic corporate loans.



魏国雄首席风险官出席网商微型企业贷款(易融通)业务推广会

Chief Risk Officer Wei Guoxiong attended the meeting on promoting the micro enterprise loan (E-financing) to online vendors



## 经济层面 | Economic Performance

专营的渠道网络。本行从总行到 38 个一级（直属）分行都设立了专门为小微企业服务的部门，在二级分行以下建立了超过 300 家的小微企业专营支行，全行累计超过 1,400 家小企业专营机构，基本覆盖了我国小微企业发展较为集中的城市和地区。

专职的服务团队。目前经总分行考评合格的小微企业金融专职从业人员已达到 3.5 万人。

专属的产品设计。针对小微企业资金需求“短、频、急”的特点，本行建立起中期周转贷款、循环贷款、贸易融资、经营型物业贷款、标准厂房按揭贷款等一系列专属融资产品体系。其中，本行创新推出的“网贷通”业务，实现了中小企业通过网上渠道自助申请、提取和偿还贷款。2011 年，全行累计发放网贷通贷款 3,010 亿元，占全行小企业贷款累计发放量的 29.5%；网贷通贷款余额 1,799 亿元，比年初增加 906 亿元，增幅达 101.5%。

专业的信贷风险管理。通过建立独立的中小企业信贷评级、授信、业务流程等制度体系，持续优化中小企业信贷业务操作流程；针对小型企业向中型企业过渡期间的融资需求，逐步实现对不同规模企业差别化管理，因地制宜开展中小企业信贷业务。

未来本行将继续致力于成为一家以小企业服务为特色之一的大银行，为中国经济社会发展更好地履行企业社会责任。

本行浙江分行、江苏分行积极探索小企业产品创新，服务模式和业务发展走在全行前列。报告期内，两家分行小企业贷款余额均突破千亿，贷款客户均过万户。

本行广东分行针对微型企业创新推出了“小额便利贷”产品。该产品无须提供任何担保，业务办理效率更高。自 2011 年 8 月推出以来，该行为当地 3,500 多户微型企业发放融资 47.5 亿元，有效扩大了客户服务范围，对促进经济转型和个人就业进行了有益探索。

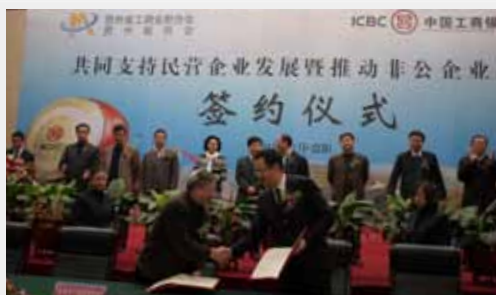
本行苏州分行针对小企业“担保难”问题，大力向小企业推介订单融资、发票融资、商品融资和保理等贸易融资业务；针对不同专业市场、产业集群客户，创新运用第三方增信、第三方保证、小企业联保、组合担保等多种措施，为当地小企业量身定做融资方案。

本行大连分行为中小企业提供包括贸易融资在内的多项“一揽子”综合金融服务，建立以“高效便捷”为特点的差别化小企业贷款审批机制，以“2+2”和“四位一体”的差别审批制度，有效地解决中小企业融资难的问题。

本行青岛分行大力发展小企业金融业务，在全市各辖区、县域均成立了小企业专营机构，组建了一支百余人的小企业专业队伍，推行小企业全产品服务模式。截至报告期末，该行小企业贷款余额 108 亿元，贷款规模两年翻两番。

本行山东分行通过大力推广小企业产业集群联保、小企业“网贷通”等方式，加快中小企业各类融资产品在产业供应链上的延展。截至报告期末，该行本外币小企业贷款余额达到 550.99 亿元，贷款增幅 42.64%，高于各项贷款平均增幅 29.05 个百分点。

本行上海分行聚焦中小企业，努力打造“一站式、一揽子、一条龙”的“三个一”服务模式，设立 102 家小企业专营机构，重点解决中小企业融资难问题。



贵州分行与贵州省工商联共同支持民营企业发展合作协议签约仪式  
Signing Ceremony for the Cooperation Agreement on Jointly Supporting the Development of Private Enterprises by Guizhou Branch and Guizhou Provincial Federation of Industry and Commerce



宁波分行了解余姚市科农兔场兔养殖及融资需求  
Ningbo Branch surveyed the operating status and financing demand of Yuyao Kenong Rex Rabbit Farm

Specialized channels. The head office and the 38 tier-one branches (branches directly controlled by the Head Office) all established departments specializing in serving small and micro enterprises, and established over 300 specialized sub-branches under the tier-two branches. The 1400 specialized institutions serving small and micro enterprises covered almost all of the cities and regions where the small and micro enterprises are concentrated.

Specialized service team. The number of staff specifically serving small and micro enterprises and with qualifications from the head office and branches reached 35,000.

Specialized products. Addressing the characteristics of financing small and micro enterprises, namely "short, frequent and urgent", the Bank built specialized financing products systems such as mid-term turnover loans, circular loans, trade financing, operational property loans, standard plant building mortgages etc. Among them, the innovative "E-loan Express" business made it possible for SMEs to apply for, receive and pay back loans on the internet. In 2011, the Bank granted "E-loan Express" loans of RMB301 billion, accounting for 29.5% of the total small enterprises loans; the balance of "E-loan Express" loans reached RMB179.9 billion, increasing by RMB90.6 billion over the beginning of the year, or 101.5%.

Professional credit risk management. The bank has persistently optimizing the operational process of SME credit by establishing independent SME credit systems with regard to rating, review and business flow; gradually implemented differentiated management of corporate clients with different sizes in order to customize services to address small enterprises' transitional financing needs when they develop into medium enterprises.

In the future, the Bank will endeavor to become a large bank with small enterprise services as one of the features, and better perform corporate social responsibilities for the economic and social development of China.

As a result of active exploration, Zhejiang Branch and Jiangsu Branch took the lead within the Bank in product innovation, service model and business development of the small enterprise business. During the reporting period, both branches have each reached a loan balance in excess of RMB100 billion to more than 10,000 small enterprises.

Guangdong Branch launched the "Micro Facility" product as an innovative product for micro enterprises. The product requires no guarantee and boasts a higher efficiency. Since the launch of the product in August 2011, Guangdong Branch provided loans in a total of RMB4,750 million to

more than 3,500 micro enterprises in the province, which has effectively expanded the scope of customer service, and represented a meaningful exploration on promoting the economic restructuring and personal employment.

To resolve the "guarantee problem" faced by small enterprises, Suzhou Branch actively promoted a host of trade financing services such as order financing, bill financing, commodity financing and factoring. Also, the branch took a diversity of measures such as third-party credit enhancement, third-party guarantee, joint guarantee of small enterprises and package guarantee for different professional markets, industrial clusters and other cluster customers. The branch designed tailor-made financing solutions for local small enterprises.

Dalian Branch delivered several packages of integrated financial services, including trade finance, to small and medium enterprises, established the differential loan review mechanism featuring "high efficiency and convenience" for small enterprises, and effectively resolved the financing problem of small and medium enterprises with the "2+2" and "four in one" differential review mechanisms.

Qingdao Branch actively developed the financial services for small enterprises, established special operating institutions for small enterprises, created a professional talent team for small enterprises with more than 100 members, and launched the all-product service model for small enterprises. As at the end of the reporting period, the branch kept a loan balance of RMB10.8 billion to small enterprises, meaning the loan scale redoubled within two years.

Shandong Branch accelerated the development of different kinds of financing products for small and medium enterprises along the supply chain of relevant industry, by actively promoting the joint guarantee of the industrial cluster of small enterprises, the E-Loan Express and other methods. As at the end of the reporting period, the balance of the loans to small enterprises in both Renminbi and foreign currencies reached RMB55,099 million, and represented a growth rate of 42.64%, exceeding the average growth rate of various loans by 29.05 percentage points.

Shanghai Branch focused on SMEs, strived to build the "three ones" service model of "one stop, one package, and one set", and set up 102 special outlets for small enterprise business mainly to resolve the financing difficulty faced by SMEs.



### 提升“三农”金融服务

随着国家“三农”政策的深入实施，本行进一步加强对农村的金融支持力度，通过多种渠道和方式支持“三农”建设。报告期内，本行支持农村基础设施建设和农机行业健康发展；全面深入推进县域支行改革，不断提高县域支行信贷发展水平；加大农产品生产加工流通各环节信贷资金支持力度，扶持农产品生产，保障农产品供应，促进农产品市场价格稳定。

2010年，本行在浙江省和重庆市分别开办了嘉兴平湖村镇银行和重庆璧山村镇银行。开业一年多来，上述两家银行提供了种类多样、覆盖全面、服务高效的金融服务，更好地改进和加强了当地农村的发展建设，解决了当地农村金融机构覆盖率低、金融供给不足及金融服务缺位等实际问题。

本行青岛分行针对当地农产企业在采购、生产、销售阶段的特点，设计了个性化的创新产品——“农融通”农业产业链融资方案，将农产企业生产经营的各个链条紧密结合起来，实现了“公司+担保机构+农户”的个人贷款、基于特色农产品的商品融资、供应链融资产品等多业务品种的联动营销。



黑龙江分行与北大荒粮食电子交易市场签约仪式

Heilongjiang Branch signed an agreement on the electronic grains exchange with Beidahuang Group

报告期内，本行与黑龙江农垦总局及北大荒集团建立战略合作关系，将北大荒集团纳入总行直营客户，在黑龙江分行试点开办个人现代化农业机械贷款业务，鼓励农户购买先进适用的农机产品，不断推动农机化的进程，推进新农村的建设步伐。

本行贵州分行积极服务“三农”，深入开展农民工银行卡特色服务，为农民工提供上门服务、一站式服务的个人信贷业务，配合劳动保障部门做好代发农民工工资业务，研究开发适合服务于农民工的代理结算方式。



安徽分行发动员工购买滞销萝卜，为菜农排忧解难

Anhui Branch mobilized their staff to buy unmarketable carrot, and solve problems for farmers



青海分行深入中小企业了解客户融资需求

Qinghai Branch surveyed the financing demand of SME customers

### 推进民族地区经济发展

本行长期重视民族地区经济建设，致力于促进民族地区团结，不断改善少数民族地区金融服务，推进民族地区经济稳步发展。报告期内，本行紧紧围绕民族地区工业化、城镇化建设，积极参与并支持当地关系国计民生重大项目的实施，推进“绿色信贷”的执行，切实解决当地中小企业融资难的问题，为民族地区经济建设提供强有力的金融服务支持。

## Enhancing the Financial Services Related to "Agriculture, Rural Areas and Farmers"

As the State is carrying out the policies concerning "agriculture, rural areas and farmers" in depth, the Bank has further reinforced the financial support for the rural areas, and supported the construction of "agriculture, rural areas and farmers" through different channels and methods. The Bank supported the infrastructure construction in the rural areas and the healthy development of the farming equipment industry, carried out the reform of county sub-branches in depth and in a comprehensive manner, continuously enhance the credit development of these outlets and the credit support for different stages of the production, processing and circulation of agricultural products, supported the production of agricultural products, guaranteed the supply of agricultural products, and promoted the stability of market prices of these products.

In 2010, the Bank opened Jiaxing Pinghu Village Bank and Chongqing Bishan Village Bank in Zhejiang Province and Chongqing Province respectively. One year since their openings, the two banks provided various financial services with wide coverage and high efficiency, improving and facilitating the development and construction of local villages, solving existing problems of local village financial institutions such as low coverage, insufficient financial supply and lack of financial services.

In view of the characteristics of local agricultural enterprises during the stages of the procurement, production and sales, Qingdao Branch designed a personalized innovative product of "Agro Financing Express" agricultural industrial chain financing solution. The solution closely combines different parts of the production and operation of agricultural enterprises, and achieved the collaborative marketing of the personal loan of "company + guarantee institution + rural household", the commodity financing based on specialty agricultural products, supply chain financing products and other business varieties.

During the reporting period, the Bank entered into the strategic partnership with Heilongjiang Agricultural Reclamation Bureau and Beidahuang Group, and included the group as the direct customer of the Head Office. Also, Heilongjiang Branch piloted the program of personal loans for modern farming machinery, encouraged rural households to buy advanced and applicable farming machinery, continuously help driving ahead the process of agricultural mechanization, and to accelerate the development of the new rural areas.

Guizhou Branch actively served the goals of "agriculture, rural areas and farmers", offered distinctive services for the bank cards for migrant workers, delivered the personal credit business by offering door-to-door services and one-stop



广东分行成立工银商友俱乐部  
Guangdong Branch established ICBC Merchant Club

services to migrant workers, assisted the labor and social security authority to handle the withholding and payment of wages of migrant workers, and researched and developed the agency settlement model suitable to serve migrant workers.

## Promoting the Economic Development in Ethnic Minority Regions

The Bank has long recognized the importance of the economic construction in the regions where the ethnic minorities reside, devoted itself to promoting the unity in these regions, continuously improved the financial services there, and driven the steady economic development in the ethnic minority regions. During the reporting period, the Bank closely watched the tide of industrialization and urbanization in the ethnic minority regions, actively participated in and supported the development of important projects relating to the national economy and people's well-being in these regions, pushed the "green credit" concept, effectively solved the financing difficulty of local small and medium enterprises, and delivered a strong financial service support for the economic development in the ethnic minority regions.



凉山彝族自治州冕宁支行开业  
Mianning Sub-branch of the Bank in Liangshan Yi Autonomous Prefecture opened



本行宁夏分行积极为自治区中南部地区生态移民工程提供高效、优质的金融服务。为当地某房地产开发公司建设海原生态移民新区搬迁安置工程投放贷款 6,000 万元，配合建设安置工程 914 套，安置搬迁人员 2,700 余人；先后向劳务移民安置就业企业发放融资 16.5 亿元；支持自治区城市棚户区改造项目 1.5 亿元。

本行西藏分行持续加大对当地的信贷支持力度，报告期内，为某集团公司援建阿里过渡电源项目发放贷款 5,389 万元；为拉日铁路项目发放营运资金贷款数十亿元。

本行新疆分行积极参与并支持关系国计民生重大项目，为自治区新型工业化、农牧业现代化和新型城镇化建设提供强有力的金融服务支持。截至报告期末，该行公司贷款较年初新增 48.92 亿元。

### 服务保障性住房建设

本行严格执行国家房地产行业调控政策，支持居民购买自住住房的信贷需求，积极为各地保障性安居工程建设提供信贷支持和金融服务。2011 年，本行累积发放个人住房贷款 2,548.47 亿元，主要用于支持居民购买自住性住房，新发放贷款中首套房贷款占比为 94.22%。截至报告期末，本行保障性住房建设贷款余额为 221.04 亿元，在全行房地产贷款总量下降的情况下，该类贷款比年初增加 89.03 亿元，增幅为 67.44%。

本行北京分行加大对保障性住房建设的金融支持，报告期内为某集团公司大兴区限价商品住房项目提

供 7 亿元开发贷款；为当地某保障房项目发放个人公积金贷款 245 笔，金额近 1.22 亿元。

本行厦门分行为福建省首个保障性安居工程综合体项目——厦门洋唐居住区保障性安居工程建设项目融资 2,800 万元。该项目总用地面积 70,429 平方米，总建筑面积 248,989 平方米，预计解决 2,968 户居民的住房问题。

### 加快海外布局提升全球服务

本行主动顺应经济全球化趋势，积极推动国际化战略，加快全球网络布局。报告期内，本行新增 36 个境外机构，年末境外机构总数达到 239 家，遍布全球 33 个国家和地区，境外代理行总数达到 1,553 家，较上年末新增 100 家，覆盖 136 个国家和地区，有效提升了全球客户的综合服务能力；跨境人民币业务量突破万亿大关，业务范围覆盖贸易、服务、资本及融资等众多领域，人民币清算网络覆盖 55 个国家和地区，清算账户数稳居同业第一；积极通过贸易融资业务推动外贸企业转型升级和外贸机构优化调整，累计向外贸企业发放各类国际贸易融资 1,500 多亿美元，居国内同业首位。本行还深入实施有效的本地化发展战略，推动东道国业务健康发展，成功塑造扎根当地、关心民生、回报社会的负责任一流大行形象。截至报告期末，本行境外机构总资产达到 1,247.29 亿美元，同比增幅为 64.70%，有力支持了当地经济的发展。



广西分行深入企业了解融资需求  
Guangxi Branch surveyed the financing demand of enterprises in depth



山西分行签署保障性住房建设银企合作协议  
Shanxi Branch signed the cooperation agreement on low-income housing construction with various enterprises

Ningxia Branch actively provided efficient and high-quality financial services for the ecosystem-oriented migration project in the central and southern parts of Ningxia Hui Autonomous Region. The branch extended a loan of RMB60 million to the Haiyuan Ecosystem-oriented Migration New District, a relocation project undertaken by local Real Estate Development Co., Ltd., assisted the building of 914 relocation houses, and arranged more than 2,700 persons; successively lent RMB1.65 billion to local enterprises accepting labor migrants; and extended RMB150 million to the shanty town reconstruction projects in the cities in the autonomous region.

During the reporting period, the Tibet branch extended a loan of RMB53.89 million to the Ali Transitional Power Supply Project aided by a power generation group, and lent billions of RMB as the working capital to the Lhasa-Shigatse Railway Project.

Xinjiang Branch actively participated in and supported major projects relating to the national economy and people's well-being, and provided effective financial service supports for the new industrialization, agricultural modernization and new urbanization construction in the autonomous region. At the end of the reporting period, the corporate loans of the branch achieved an increase of RMB4,892 million compared to the beginning of the year.

### Serving the Construction of Low-income Housing

The Bank strictly executed the real estate regulation policy of the State, supported the credit demand of residents to buy houses for their own use, and actively provided credit support and financial services for low-income housing projects in different regions. During the reporting period, the Bank successively extended RMB254,847 million of personal housing loans which were mainly used to support residents' purchase of houses for their own residence, and 94.22% of the newly distributed loans were used to buy the first houses. At the end of the reporting period, the Bank had a balance loan of RMB22,104 million to the low-income housing projects, representing an increase of RMB8,903 million or 67.44% compared to the beginning of the year, while the total real estate loans of the Bank decreased.

Beijing Branch continued the effort to strengthen credit extension to the low-income housing projects. During the reporting period, the branch offered a development loan of RMB700 million to the price-restricted commodity house project of a local corporation in Daxing District, and extended 245 personal loans, involving a total amount of nearly RMB122 million.



河北分行支持的棚户区改造项目

The shanty town reconstruction project supported by Hebei Branch

Xiamen Branch lent RMB28 million to the low-income housing project in Yangtang Residential District in Xiamen City, the first of its kind in Fujian Province. The project covers a total land area of 70,429 square meters and a total floor space of 248,989 square meters, and is expected to accommodate 2,968 households.

### Speeding up Overseas Expansion, Enhancing Global Services

The Bank has taken initiatives to adapt to the trend of economic globalization, proactively facilitated internationalization strategy, and sped up overseas expansion. During the reporting period, the Bank opened 36 overseas subunits, the total number of overseas subunits amounted to 239 by the end of year, covering 33 countries and territories; the number of overseas correspondent banks reached 1,553, increasing by 100 compared to the end of 2010, covering 136 countries and territories, effectively elevating the comprehensive capabilities of serving global clients; the cross-border RMB business exceeded the threshold of RMB1,000 billion, covering business areas such as trade, service, capital and financing; the RMB clearing network expanded to 55 countries and territories, thus the Bank had the most clearing accounts among its peers; the Bank facilitated the transformation and upgradation of foreign trade enterprise and institutions, lent USD 150 billion in total to foreign trade enterprises, ranking top among its peers. The Bank has also implemented effective localization strategy, contributing to the healthy development of host country businesses, successfully building the first-class bank image of being rooted in the local community, caring for the livelihood of local people and repaying the society. As at the end of the reporting period, the total assets of overseas institutions amounted to RMB124.729 billion, representing an increase of 64.70%, providing strong support to local economic development.



# 环境层面

## ENVIRONMENTAL PERFORMANCE

推行绿色信贷，支持低碳经济  
倡导绿色金融，推广电子银行  
施行绿色办公，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

Advocating Green Finance, Promoting E-banking

Implementing Green Office, Promoting Energy Saving and Consumption Reduction

Promoting Green Concept, Boosting Environmental Protection Cause



## 环境层面 | Environmental Performance

低碳经济是全球经济发展的必然趋势，环保节能的生活方式是未来人类文明的发展方向；积极应对气候变化、推动绿色低碳发展已成为中国发展的重要政策。本行始终坚持“绿色银行”的发展道路，致力于绿色信贷的推广创新，加速发展电子银行服务，坚持绿色办公，提倡绿色生活理念，推动经济、社会与自然环境的协调与可持续发展。

### 推行绿色信贷，支持低碳经济

本行持续推动绿色信贷的制度建设，进一步明确全行绿色信贷体系建设方向，优化绿色信贷分类标准，加强环保风险监测，细化绿色信贷操作；严格控制“两高一剩”行业的信贷准入，优先支持环保、节能和资源综合利用项目，加大绿色信贷产品创新力度，通过信贷手段促进产业结构向绿色、低碳方向升级优化，有力支持了我国经济发展方式的转变。

### 完善制度建设，强化绿色信贷

报告期内，本行制订了《绿色信贷建设实施纲要》，立足于整个集团，明确了本行绿色信贷建设的基本宗旨、基本原则和实施要点，在信贷文化、分类管理、政策体系、流程管理、产品与服务创新、考核机制以及能力建设等方面，提出了今后全行绿色信贷体系建设的方向与工作要求。

此外，本行根据国家环境保护和节能减排的相关政策，于报告期内先后制订了《关于优化完善公司客户绿色信贷分类的通知》、《关于印发〈环保重点关注行业客户贷后管理办法〉的通知》、《关于做好淘汰落后产能企业风险控制工作的通知》、《关于严格控制中小涉铅企业信贷风险的通知》、《关于加强涉镉、汞、铬和类金属砷行业环保风险防控工作的通知》、《关于加快中小铅蓄电池企业贷款清退工作的通知》等多项制

度，进一步完善绿色信贷分类体系，落实并加强环保重点关注行业客户的环保风险监测、贷后检查、贷后风险控制要求以及贷后管理责任，明确了落后产能企业风险控制的工作机制与管理要求，使绿色信贷管理有章可循、有据可依，更具操作性与一致性。

### 严格授信审批，加快结构调整

本行在行业信贷政策中明确“扶优限劣、有保有压”的总体信贷原则，确定产能过剩行业为本行信贷限制或谨慎进入类行业，从严把握“两高一剩”行业的信贷准入；在国家产业政策和环保政策的基础上，进一步提高和完善行业绿色信贷标准，对于不符合绿色信贷标准的客户和项目实行一票否决制。同时，加大对存量融资的结构调整力度，明确信贷退出标准，通过客户分类名单制管理、融资品种转化等方式进一步加大产能过剩企业的融资压降力度。

截至报告期末，本行对钢铁、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为1,429.75亿元，占境内分行公司贷款余额的2.74%，两年内下降约0.4个百分点。



杨凯生行长、易会满副行长出席本行与中国节能环保集团战略合作协议签字仪式

President Yang Kaisheng and Vice President Yi Huiman attended the signing ceremony of the strategic partnership agreement with China Energy Conservation and Environmental Protection Group



Low-carbon economy is an inevitable trend of the global economic development, and energy-saving and environment-friendly lifestyle is the direction of future human civilization. It has also become an important policy of China's development to actively respond to the climate change and push for the green and low-carbon development. The Bank has persisted in the development of "green banking", devoted itself to the promotion and innovation of green credit, accelerated the development of E-banking services, adhered to a green operation, advocated a green lifestyle, and promoted the coordinated and sustainable development of the economy, the society and the natural environment.

### Promoting Green Credit, Supporting Low-carbon Economy

The Bank continuously established the green credit system, further identified the direction of the green credit system, optimized the classification standard for green credit, optimized the monitoring of the environmental risk, and refined the operation of green credit. Moreover, the Bank strictly controlled the credit access for the "high energy consumption, high pollution and excess capacity" industries, placed a priority on environmental protection, energy conservation and comprehensive resource utilization projects, strengthened the innovation of green credit products, promoted the upgrade and optimization of the industrial structure towards a green and low-carbon direction, and actively supported the transformation of China's economic development pattern.

### Improving System Development, Reinforcing Green Credit

During the reporting period, the Bank formulated the Outline for the Implementation of Green Credit, which covers the entire ICBC Group, defines the basic philosophy, basic principle and implementation points of the Bank's green credit construction, and sets the direction and working requirements for the green credit system in credit culture, classification management, policy system, flow management, product & service innovation, evaluation mechanism, capacity building and other dimensions.

Additionally, according to relevant policies of the State concerning environmental protection, energy conservation and emission reduction, the Bank, has during the reporting period, successively made a series of policies, including the Notice on Optimizing and Improving the Green Credit Classification of Corporate Customers, the Notice on Printing and Distributing the Post-credit Management

Procedure for Environmental Protection Industries under Key Attention, the Notice on Strengthening the Risk Control on Enterprises with Outdated Capacities, the Notice on Strict Control over the Credit Risk Associated with Small & Medium Lead-related Enterprises, the Notice on Strengthening the Prevention and Control of the Environmental Risk of Industries Involving Cadmium, Mercury, Chrome and Metalloid Arsenic and the Notice on Accelerating work in relation to Loan Exit from Small & Medium Lead Accumulator Enterprises. The Bank further improved the classification system for green credit, carried out and strengthened the monitoring of environmental risk, post-credit inspection, post-credit risk control requirements and post-credit management responsibilities with respect to customers in industries with a key focus on environmental protection, clarified the working mechanism and management requirements for risk control associated with enterprises with outdated capacities, and made the green credit management justifiable, evidential, more operable and consistent.

### Reinforcing Credit Review and Accelerating Structural Adjustment

The Bank defined the overall credit principle of "supporting the good while restricting the bad; having both protection and limitation" in the industry credit policy, identified the industries with excess capacity as the industries subject to credit restriction or prudent access, and strictly controlled the credit access for "high energy consumption, high pollution and excess capacity" industries. Based on industrial policy and environmental protection policy of the State, the Bank further enhanced and improved the green credit standard, and implemented a policy of vetoing environmentally unqualified projects by a single vote for customers and projects which are not in compliance with the green credit standard. At the same time, the Bank reinforced the structural adjustment of stock financing, clarified the credit exit standard, and further reduced financing to enterprises with excess capacities through the customer classification list management, conversion of various financing and other methods.

As at the end of the reporting period, the Bank had a loan balance of RMB142,975 million, representing 2.74% of the total corporate loan of the domestic branches, which it has lent to seven industries with excess capacity, including steelmaking, cement, flat glass, coal chemical, polysilicon, wind power equipment and shipbuilding. The proportion was reduced by approximately 0.4 percentage point within two years.



• 案例：否决产能过剩项目贷款

山东某化肥厂以甲醇为主要原料生产聚甲醛，年产量4万吨，固定资产投资 7.7 亿元。本行审查后认为，目前国内甲醇产能严重过剩，导致甲醇生产企业纷纷向下游聚甲醛等行业延伸，且目前国内规划中聚甲醛产能的增长速度快于市场需求的增长速度，随着规划产能的陆续投产，聚甲醛市场将出现产能过剩现象。因此该项目被否决。

• 案例：否决高污染项目贷款

海南某石化公司拟就年产 210 万吨精对苯二甲酸 (PTA) 项目向本行寻求贷款。本行经审查认为，海南为国家规划的国际旅游岛，PTA 属环境敏感的化工项目，国家有关部门对海南省发展重化工业的态度尚未明朗，并且近年国内在建的 PTA 项目产能快速释放，目前国内 PTA 产能已供过于求。因此，否决了该项目的贷款申请。

### 加大绿色供给，调整信贷结构

报告期内，本行坚持资源低耗和环境友好的“绿色信贷”要求，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。

2011 年，本行同某投资有限公司正式签署了围绕碳排放权项目开展的金融市场业务合作协议，标志着本行正式推出碳金融合约交易业务，有效提高了国内节能环保企业在国际碳排放权交易中的议价能力。

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，绿色经济领域贷款余额同比增长 16.3%。



魏国雄首席风险官考察环保新材料洁具生产线及多晶硅产品生产和控制区

Chief Risk Officer Wei Guoxiong surveyed the production line of sanitary ware made of environment-friendly hi-tech materials as well as the polysilicon production and control area

● 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	1,696
清洁能源开发利用	2,082
生态与历史文化保护	1,398
资源综合利用	728
绿色经济领域合计	5,904

- Vetoed proposal to provide loans to an excess capacity project

A chemical fertilizer factory based in Shandong Province uses methanol as the major raw material to produce polyformaldehyde, it has an annual production of 40,000 tons and a fixed asset investment of RMB770 million. After the examination, the Bank is of the view that the methanol capacity in the domestic market is seriously excessive, which has forced methanol producers to extend their business to polyformaldehyde and other downstream businesses; besides, the growth rate of the planned polyformaldehyde capacity in China is growing faster than the growth rate of the market demand; and as the planned projects successively come into production, the polyformaldehyde market will suffer from an excess capacity. Hence, the Bank has vetoed the loan application for such project.

- Vetoed proposal to provide loans to a high pollution project

A petrochemical company based in Hainan Province sought a loan from the Bank to fund its pure terephthalic acid (PTA) project with an annual production of 2.10 million tons. After the examination, the Bank is of the view that Hainan is a State-planned international tourism island, PTA is an environment-sensitive chemical project, relevant authorities of the State have not clarified their attitudes on the development of heavy chemical industry in Hainan, and the PTA capacity has exceeded its demand in China due to completion of PTA projects in China in recent years. Hence, the Bank vetoed the loan application for such project.

### Enhancing Green Supply, Adjusting Credit Structure

During the reporting period, the Bank adhered to the requirements of "green credit" emphasizing on low resource consumption and environmental friendliness, actively supported key energy saving projects, key environmental protection projects and reconstruction and upgrade projects adopting advanced energy-saving and environment-friendly technologies in the State, placed a priority on supporting customers in green credit projects involving new energies, energy saving, environmental protection, comprehensive resource utilization and related areas, and strengthened the innovation of green credit products in carbon emission, energy saving and related fields.

In 2011, the Bank formally signed a cooperation agreement with an investment corporation in relation to financial market focusing on carbon emission right projects. This represents that the Bank has formally launched the carbon finance contract trading business, and effectively enhanced the bargaining power of domestic energy saving and environmental protection enterprises in the international carbon emission trading.

As at the end of the reporting period, the quantity of the Bank's environment-friendly and environment-compliant customers and their proportion to the total corporate loan balance of the Bank were above 99.9%, and the loan balance to green economic areas rose by 16.3% as compared to last year.

- Statistical Table on Loans to Green Economic Areas

Unit: RMB100 millions

Area	Loan balance at the end of the reporting period
Energy saving and emission reduction	1,696
Clean energy development and utilization	2,082
Ecology, historical and cultural conservation	1,398
Comprehensive resource utilization	728
Total green economic areas	5,904

- 案例：洁净煤发电项目

本行天津分行投放贷款 2 亿元支持当地某煤气化发电公司燃气与蒸汽联合循环发电装置及配套工程。该项目是国家洁净煤燃烧示范工程，采用一种发电效率高，且可实现污染物近零排放和资源回收的先进洁净发电技术，对推动洁净煤发电技术发展，促进煤炭资源清洁、高效利用和电源结构优化具有重要意义。

- 案例：环保降解塑胶项目

本行河南分行为商丘某环保降解塑胶的高科技龙头企业办理 2,000 万元网贷通融资业务，最大程度地满足了企业资金需求，在当地中小企业中引起较大反响。

- 案例：东南热电中心项目

本行北京分行积极支持北京市“十二五”规划四大燃气热电中心的“东南热电中心”项目。该项目采用天然气作为燃料，充分利用高碑店污水厂处理后的排放水，既满足了热电厂日常用水问题，又解决了污水处理厂排放水的出路问题。项目建成后将替代同等容量的城区燃煤锅炉，对实现节能减排目标、改善北京市供暖期的环境状况具有积极意义。

- 案例：清洁能源项目

本行宁夏分行年内累计向国投石嘴山光伏发电项目、华电宁夏宁东风电项目和月亮山风电项目、中电投中卫新能源风电项目、大唐吴忠新能源风电项目、京能宁夏新能源风电项目发放贷款 3 亿多元。这些项目的投产建设将有利于改善当地能源结构，对于减少常规能源的消耗、减少大气污染、保护生态环境具有重要意义。

- 案例：环境治理项目

本行参与东太湖环境治理工程项目银团贷款，贷款余额逾 3 亿元。通过退渔还湖、退垦还湖、疏浚清淤、生态修复建设等治理措施，使东太湖的自然环境得到最大限度的恢复，从而满足流域防洪、供水、水资源保护和生态功能恢复的需要，促进流域经济社会可持续发展。

- 案例：市政环保改造项目

本行针对重庆市北碚区道路照明 LED 路灯改造项目设计了个性化的“订单融资 + 国内保理”贸易融资整体组合方案，首次办理订单融资 1.27 亿元，有力推动当地的节能减排、生态环境保护和宜居城市建设，并有效促进 LED 产业这一战略性新兴产业的健康发展。

- 案例：“六鳌风电场”项目

该项目属国家提倡、扶持和鼓励发展的新能源和洁净能源项目之一，符合国家产业发展政策，为福建目前最大的风力发电项目。项目实施后对改善当地电力紧缺的局面，促进区域经济的发展，保护自然环境，丰富福建沿海旅游资源产生巨大的社会效应。截至报告期末，本行福建分行已为该项目累计发放贷款 7.56 亿元。



福建分行支持“六鳌风电场”项目

Fujian branch supported "Liua Wind Power Plant" project

- Case: Clean coal power generation project

Tianjin Branch extended a loan of RMB200 million to a local gas power generation company in order to support the cycle power generation device which combines gas and steam and associated projects. As a national demonstrative project for clean coal combustion, the project adopts an advanced clean power generation technology that offers a high efficiency of power generation, and achieves almost zero pollutant emission and recycling of resources. The project is of great importance to the Bank as it will drive the development of clean coal power generation technology, and promote clean and efficient utilization of coal resources as well as improves power structure.

- Case: Environment-friendly degradable plastic project

Henan Branch granted an online loan of RMB20 million to a local leading hi-tech enterprise engaged in the production of environment-friendly degradable plastic. The loan has satisfied the financing needs of the enterprise to the largest extent, and triggered a broad response among the local SMEs.

- Case: Southeast thermal power center project

Beijing Branch has actively supported the Southeast Thermal Power Center project, one of the four gas thermal power centers planned under the Twelfth Five-year Plan of Beijing Municipality. The project will use natural gas as fuel, and leverage the reclaimed water from Gaobeidian Sewage Treatment Plant, which will both satisfy the daily water demand of the thermal power plant, and provide a way out for the water discharged from the sewage treatment plant. After completion, the project will replace coal-burned boilers in the city with the same capacity and play an important role in realizing the objective of energy saving and emission reduction and improve the environmental status of the city during the heat supply period.

- Case: Clean energy project

In 2011, Ningxia Branch extended a loan in the aggregate amount of over RMB300 million to the SDIC Shizuishan Photovoltaic Power Generation Project, Huadian Ningxia Ningdong Wind Power Project and Huadian Yueliangshan Wind Power Project, CPI Zhongwen New Energy & Wind Power Project, Datang Wuzhong New Energy & Wind Power Project and Power Beijing Ningxia New Energy & Wind Power Project. The commissioning and construction of these projects will be of great importance as they will improve local energy structure, reduce the consumption of regular energy, mitigate the atmospheric pollution and protect the ecosystem.

- Case: Environmental governance project

The Bank participated in the syndicate loan for the environmental governance project at the East Taihu Lake, and extended a loan in the amount of more than RMB300 million. Through a host of measures such as returning fishing to the lake, returning reclamation to the lake, dredging the mud and repairing the ecosystem, the project has recovered the natural environment of the East Taihu Lake to the largest extent, satisfied the needs of flooding control, water supply, conservation of water resources and recovery of ecological functions, and promoted the sustainable economic and social development along the river basin.

- Case: Municipal environmental reconstruction project

The Bank has designed a personalized integrated trade finance solution combining "order financing and domestic factoring" for the LED street lamp reconstruction project in Beibei District of Chongqing Municipality, and for the first time handled an order financing of RMB127 million. This has vigorously promoted energy saving, emission reduction, ecosystem conservation and construction of a livable city in the local community, and effectively boosted the healthy development of the strategic emerging industry such as the LED industry.

- Case: "Liuaowind Power Plant" project

As a new energy and clean energy project advocated, supported and encouraged by the government, the project follows the state policies on industrial development, and is the largest local wind power generation project. The project has generated profound social effects by improving the power shortage, boosting economic development, protecting natural environment, and enriching coastal tourism resources of Fujian Province. As at the end of the reporting period, ICBC Fujian Branch granted a total of RMB756 million loans to this project.



## 环境层面 | Environmental Performance

### 开展培训交流，把握最新动向

本行主动参加监管部门、环保组织的各类论坛和研讨，宣传本行的绿色信贷实践和经验，并就环境、能源、绿色信贷等领域的最新进展举办各类专题讲座和论坛，加强员工对低碳经济的认识和理解，提高员工在绿色信贷方面的政策水平和专业能力。

报告期内，本行参加了由银监会、科技部、联合国规划署等国内外机构举办的“金融、环境与发展”论坛、“2011 中国低碳经济论坛”和“全球可持续金融峰会”；参与了监管机构组织的多个绿色信贷研讨会及研究活动；邀请全国政协的专家就我国能源发展战略及规划进行专题讲座，仔细解读我国“十二五”能源规划、日本核事故原因及影响、金融机构在能源领域的机遇和风险等重点问题；邀请国家环保部、国研中心、行业协会、大学等机构的专家来本行就钢铁、有色、煤炭、水泥、造纸和服务业等行业的绿色信贷领域进行专题讲授和研讨。

### 倡导绿色金融，推广电子银行

本行充分借助电子银行无纸化、低消耗、高效率的优势，不断推出创新产品及服务、提高客户的安全意识，电子银行业务量占比逐年上升。此举在为客户提供节能环保的绿色金融服务的同时，为社会节省了大量易耗资源，减少了碳排放。

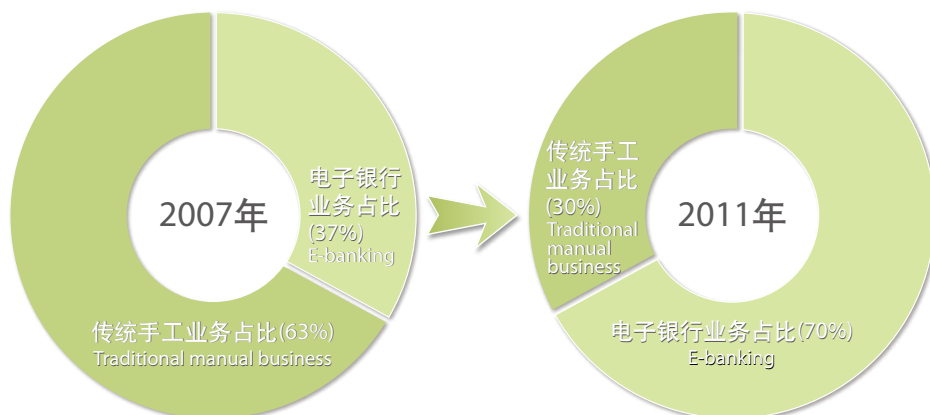
### 打造电子渠道，铸就行业领先

自 2000 年开办电子银行业务以来，本行电子银行交易额于 2010 年达到 249 万亿元，年交易额十年间增长了 124 倍，年复合增长率超过 60%。在国内同业中牢固树立了产品功能最丰富、客户数量最多、市场份额最大、经营效益最好的“中国第一电子银行”地位。

报告期内，本行电子银行交易额同比增长 25.5%，个人网银客户突破一亿户，在国内同业中率先建立了“亿级”个人网银客户群，企业网银客户同比增长 18.8%。如果按照每家企业每月节省纸张 1 公斤计算，2011 年本行约 250 万网上银行企业客户全年可以节省纸张约 34,000 吨，相当于种植 68 万棵树，减少了约 8,400 吨的二氧化碳排放。

截至报告期末，本行电子银行业务量占比超过 70%，相当于替代了 21,000 个物理网点、21 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；全行一半以上的个人基金、个人理财产品销售，以及 95% 以上的外汇买卖和账户贵金属交易均通过电子银行渠道进行，电子银行交易主渠道作用日益发挥，渠道贡献显著增强。

电子银行业务占比变化  
Changes in Proportion of E-banking





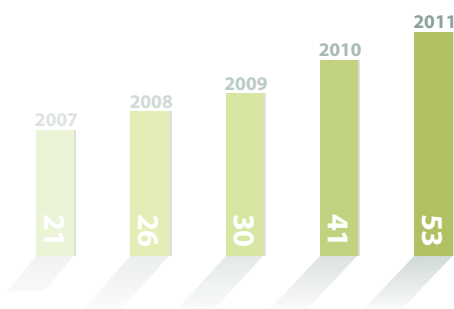
### Conducting Trainings and Exchanges, Mastering the Latest Dynamics

The Bank has actively participated in different kinds of forums and seminars organized by regulatory authorities and environmental protection organizations, promoted the practice and experience of green credit, and held different kinds of special workshops and forums on the latest dynamics in the environment, energy, green credit and other fields to strengthen employees' awareness and understanding of a low-carbon economy, and enhance their knowledge on policies and professional capacity in green credit.

During the reporting period, the Bank participated in the "Finance, Environment & Development" forum, the "2011 China Low-carbon Economy Forum" and the "Global Sustainable Finance Summit" sponsored by China Banking Regulatory Commission, the Ministry of Science and Technology and the United Nations Environment Programme, and took part in a number of green credit seminars and research events organized by regulatory authorities. The Bank invited experts from the Chinese People's Political Consultative Conference to hold seminars on China's energy development strategy and planning, explain in detail China's Twelfth Five-year Plan for the energy sector, the reasons and influences of Japan's nuclear accident, opportunities and risks of financial institutions in the energy sector; invited experts from the Ministry of Environmental Protection, the Development Research Center of the State Council, industry associations, universities and other organizations to hold special lectures and seminars on green credit in steelmaking, nonferrous metals, coals, cement, papermaking, services and other industries.

ATM 累计交易笔数 (亿笔)

Cumulative Transactions on ATM (100 million transactions)



### Advocating Green Finance, Promoting E-banking

Leveraging the advantages of E-banking in that it is paperless, low consumption and high efficiency, the Bank has continuously launched innovative products and services, enhanced the security awareness of customers, and gradually enhanced the proportion of E-banking. This has saved a lot of consumable resources for the society and reduced carbon emission, while delivering energy-saving, environment-friendly and green financial services to customers.

#### Building Electronic Channels and Forging Industry Leadership

Since the launch in 2000, transactions through the Bank's E-banking reached RMB249 trillion in 2010, representing an increase of 124 times over the last ten years, or a compound annual growth rate of over 60%. The Bank has firmly established the position as the "No. 1 E-banking in China" with the largest variety of product functions, the largest customer base, the biggest market share and the best operating result among the domestic peers.

During the reporting period, E-banking volume of the Bank grew by 25.5% as compared with the previous year, the number of personal E-banking customers exceeded 100 million, which has made the Bank first establish a 100 million-grade personal customer group of internet banking among its domestic peers, and customers of corporate internet banking increased by 18.8% as compared with the preceding year. If each enterprise can save one kilogram of paper per month, about 2.5 million corporate customers of the Bank's internet banking could save some 34,000 tons of paper in the entire year. This is equivalent to planting 680,000 trees and reducing the carbon dioxide emission by some 8,400 tons.

At the end of the reporting period, E-banking volume accounted for over 70% of the Bank's total business volume. This is equivalent to a business scale of 21,000 physical outlets and 210,000 tellers, which has saved a lot of human resources and physical resources, enhanced business processing efficiency and reduced energy consumption. The E-banking channels undertook the sale of more than half of the personal fund and personal wealth management products of the Bank as well as more than 95% of the foreign exchange trading and trading of precious metals on account. Hence, E-banking has played an increasing role as the primary trading channel, and made an evident contribution.



## 环境层面 | Environmental Performance

### 坚持产品创新，发展绿色服务

本行依托强大的信息系统和研发力量，持续面向客户推出创新产品、改进产品功能。报告期内，本行发布了“工银移动银行”品牌产品，借手机终端为客户提供全面金融服务。其中，iPhone 手机银行、iPad 网上银行成功入选苹果中国区 2011 年度最佳应用；工银电子密码器、工银 e 支付等新产品均为业内首创。

报告期内，本行成功通过网银售出我国首张铁路电子客票，电子银行的产品引领优势进一步巩固和强化。本行还推出了电话银行语音自动识别功能，客户只需直接说出待办理业务，系统便智能接入相应菜单，显著提升了操作便捷性。

随着国际化发展，本行电子银行业务优势也开始向全球辐射。截至报告期末，本行已在 22 家境外机构对外开通网上银行业务，形成了包括门户网站、个人网银和企业网银在内、9 种语言版本的产品体系，客户规模进一步扩大，电子化水平进一步提升。



易会满副行长出席产品创新暨产品体验月活动启动仪式  
Vice President Yi Huiman attended the launching ceremony for the Product Innovation Day and Product Experience Month

### 加大宣传力度，提高安全意识

报告期内，本行积极开展柜台分流宣传营销活动，充分发挥网点大堂经理的营销引导作用，在网点持续开展电子渠道业务宣传，推出电子银行优惠活动，吸引客户从柜台渠道转向使用电子银行；依托门户网站、网上银行、电话银行、手机短信、官方微博等多种渠道，向客户大力宣传普及金融知识，积极推动短信认证、二代 U 盾、工银电子密码器等安全产品的应用，培育客户良好的电子银行使用习惯，提高客户风险意识和风险防范能力。

### 施行绿色办公，促进节能降耗

本行积极实行绿色办公，鼓励创新节能减排模式，降低运营能耗，打造环境友好型的“绿色银行”；注重培养员工的节能环保意识，提倡员工从自身做起，营造全行重节能、讲环保的良好文化氛围。

### 树立环保意识，开展节能教育

本行定期举办环保知识讲座，利用多种形式向员工普及相关知识与技巧；并且通过一系列环保活动的开展，培养员工环保理念，让员工自觉养成低碳环保习惯。

本行数据中心（北京）积极响应节能减排要求，在园区内开展了“旧电池回收”、“拒绝浪费，从我做起”、“关爱你我，文明吸烟”系列活动，对员工比较关注的问题进行宣传引导，增强了员工的绿色低碳意识。

本行广东分行开展“垃圾分类我先行、低碳生活系你我”的宣传活动，通过放置分类垃圾桶、张贴标语横幅、树立温馨提示牌等，时刻提醒员工自觉进行垃圾分类。



北京分行开展“减少现钞使用、为节能减排尽力”宣传活动  
Beijing Branch launched an event to promote the reduction of cash usage, energy saving and emission reduction



北京分行开展“商业银行支付系统宣传月”活动以鼓励客户进行绿色支付  
Beijing Branch hosted the "Month of Promoting Payment System of Commercial Banks" to encourage customers to make green payments

### Insisting on Product Innovation and Developing Green Services

Relying on the powerful information systems and the R&D force, the Bank has continuously launched innovative products for customers, and improved product functions. During the reporting period, the Bank released the "ICBC Mobile Banking" brand, which delivered comprehensive financial services to customers on mobile phone terminals. In particular, the iPhone Mobile Banking and the iPad Mobile Banking were successfully assessed to be the best application of Apple China Region in 2011, while the ICBC Electronic Password Manager, the ICBC e-Payment and other new products were the first of their kinds in the industry.

During the reporting period, the Bank successfully sold the first electronic railway passenger ticket in China via its E-banking system, thereby further consolidating and reinforcing the leadership of E-banking products. The Bank also released the automatic vocal identification function for its phone banking, under which the system will intelligently access the corresponding menu after customers verbal indication of which business to handle, and thus enhances operational convenience evidently.

Amid internationalized development, the advantages of E-banking services of the Bank have started spreading to the entire world. As at the end of the reporting period, the Bank has internet banking services at 22 overseas institutions, formed a product portfolio covering portal website, personal banking, corporate banking in nine languages, further expanded its customer size, and taken its electronic services to a higher level.

### Strengthening Promotion and Enhancing Security Awareness

During the reporting period, the Bank actively launched promotional and marketing activities which diverts from the counter channel, made full use of the role of lobby managers in marketing and guiding, continuously promoted electronic channels at outlets, initiated E-banking preference events, and attracted customers to shift from the counter channel to E-banking. At the same time, through different channels such as the portal website, internet banking, phone banking, mobile phone short messages and the official micro-blog, the Bank vigorously promoted financial knowledge to customers, actively promoted application of short message certification, second-generation USBkey, ICBC Electronic Password Manager and other security products to cultivate customers' good habit of using E-banking and enhance their risk awareness and risk prevention capacity.

### Implementing Green at Work, Promoting Energy Saving and Consumption Reduction

The Bank has actively practiced green management in the office, and has encouraged innovation of energy saving and emission reduction modes to reduce energy consumption in its operation and build an environment-friendly "green bank". It has paid much attention to fostering the employees' awareness of energy saving and emission reduction, and advocating employees to start with themselves to create a good cultural atmosphere of stressing energy saving and highlighting environmental protection across the Bank.

### Establishing the Awareness of Environmental Protection and Conducting Energy Saving Education

The Bank has regularly held lectures on environmental protection, promoted relevant knowledge and skills to employees through various means, and hosted a series of environmental protection events to foster employees' awareness of environmental protection, in order for employees to consciously develop environment-friendly and energy-saving habits.

In an active response to the call for energy saving and emission reduction, the Data Center (Beijing) of the Bank initiated a series of civilization events titled "Recycle of Old Batteries", "Start with Me to Refuse Waste", and "Care for You and Me, Smoke in a Civilized Way". Moreover, the center guided the employees to understand their concerns, and strengthened the employees' green and low-carbon awareness.

Guangdong Branch launched a promotional event titled: "Waste classification starts with me, low-carbon life connects you and me", and reminded the employees to consciously classify wastes by putting them into the relevant classified bins, posting slogans and banners, and setting up gentle reminder signs.



甘肃分行在兰州理工大学启动“金融@家——‘亿’路有您，共续辉煌”为主题的“电子银行校园行”宣传活动

Gansu Branch sponsored the "E-banking Campus Journey" event themed "Finance @ Home – The way to 100 million with You to Continue the Splendor" at Lanzhou University of Technology

### 倡导绿色办公，节约从我做起

本行从 2001 年推广无纸化办公以来，先后开发投产了公文处理系统、公文审批系统、综合档案管理系统，实现了电子公文、信息文档在总行、分行及内部部室之间的无纸化流转，大幅度减少了纸介质。据不完全统计，自实施办公自动化以来，全行每年减少纸张支出约 230 万元，累计节省 2,530 万元。

本行注重对节能降耗的日常管理，鼓励分支机构创新节能降耗模式，形成了“人人谈节约，事事讲成本”的良好氛围。报告期内，本行严格空调运行管理，严控夜景及办公照明用电，杜绝“长明灯”、“长流水”，



数据中心（北京）员工收集旧电池  
Collecting old batteries by employees of the Data Center (Beijing)

严控差旅人数和天数，提倡双面打印、双面复印，鼓励使用视频会议、电话会议等方式。

● 总行本部办公能耗统计表  
• Statistical Table on Energy Consumption of the Head Office

项目 Item	2009	2010	2011
办公耗电量（千瓦时） Office power consumption (kWh)	11,905,200	11,814,560	17,675,573
办公耗水量（吨） Office water consumption (t)	109,841	102,736	150,936
锅炉蒸汽耗水量（吨） Boiler water consumption (t)	4,304	3,972	4,885
锅炉燃气量（立方米） Boiler gas consumption (cubic meters)	298,922	318,479	404,544
办公用纸量（张） Quantity of paper for office use (pieces)	10,134,300	10,666,300	11,095,400
公务车耗油量（升） Fuel consumption of office vehicles (liters)	189,996	193,038	205,134

说明：报告期内本行总行本部大楼二期开始投入使用，在人员和办公面积大幅增加的情况下，本行通过各种方法，将各项能耗的增长降到最低。

Note: During the reporting period, the second phase of the Head Office Building of the Bank came into operation. While the employees and office area sharply increased, the Bank reduced energy consumption to the lowest by applying different methods.

• 案例：

报告期内，本行数据中心（上海）自行研发的运行操作管理系统（F-OMPS）正式投入使用，运行操作人员通过该系统进行日常运行操作和维护工作，取消了需要消耗大量纸张和打印机碳粉的传统运行操作模式，大大节约了成本，进一步提高了绿色运营水平。

• 案例：

本行 PC 服务器虚拟化实施推广工作于 2011 年 11 月底顺利完成，全国 36 家分行在 413 台物理服务器上共部署虚拟机 2,887 台，为全行节省了 2,474 台物理服务器资源、300 个机柜机房空间及 1,000KW 的电力消耗，进一步降低了全行业务运行成本，有效缓解了各分行机房空间及电力不足困难。

• 案例：

本行新疆分行大力推行视频和网络远程培训等低成本、高覆盖的培训方式。报告期内，视频培训较上年增加 15 期，培训人次增加 2,500 多人次，培训天数较面授减少 3,000 天，大大提高了培训效率、降低了资源消耗。

### Advocating Green at Work and Starting Reduction of Usage with Every Employee

Since the start of the paperless office in 2001, the Bank has successively launched the business document processing system, the business document approval system and the comprehensive archive management system, realized the paperless circulation of electronic business documents and information documents among the Head Office, the branches and the internal departments, and significantly slashed the use of the paper media. According to partial statistics, the Bank has cut down on paper expenditure by some RMB2.3 million each year, and cumulatively saved RMB25.3 million since the implementation of green at work.

The Bank emphasizes on daily management of energy saving and emission reduction, encourages the branches to be creative in their energy saving and emission reduction methods, which forms a good atmosphere for "everybody to discuss about reduction of usage, everything stresses on cost". During the reporting



period, the Bank intensified the management of the air-conditioning operation, strictly controlled the power consumption of the night landscape and offices, eliminated the "constant-on lights" and "constant-flowing water", strictly controlled the number of people taking business trips and the period of such travel, advocated printing and photocopying on both sides, and encouraged the use of video conference, phone conference and other methods.

• Case:

During the reporting period, the operation management system (F-OMPS) developed by the Data Center (Shanghai) of the Bank in house formally came into operation. The system permits operators to conduct daily operation and maintenance without consuming a lot of paper and carbon powder as compared with the traditional operating mode, this has significantly slashed the cost, and further lifted the level of green operation.

• Case:

The Bank smoothly completed the implementation and promotion of the virtualization of PC servers at the end of November 2011. 36 domestic branches deployed a total of 2,887 virtual machines on 413 physical servers, which saved 2,474 physical servers, the space of 300 cabinets and computer rooms and the power consumption of 1,000KW for the Bank. This has further cut down on the business operation cost of the Bank, and effectively mitigated the Bank's difficulty in dealing with inadequacy of space and electric power for its computer rooms at the branches.

• Case:

Xinjiang Branch energetically carried out video training, online remote training and other training modes with low cost and high coverage. During the reporting period, the Bank held 15 additional video trainings, increased the number of trainees by more than 2,500, reduced training by 3,000 days as compared with the face-to-face training, greatly enhanced training efficiency, and reduced resource consumption.



## 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，开展与环保机构、公益组织间的交流合作，推出环保公益产品，组织员工参加植树造林、景区保护、青年志愿者等各项环保公益活动，主动践行、宣传环保理念，促进环境友好型社会的建设。

### 种植绿色家园，保护自然环境

本行始终坚持把植树造林作为履行企业社会责任的方式之一。报告期内，总行本部共完成植树任务 5,520 株，养护树木 4,500 株。义务植树活动改善了环境，增强了员工植绿、护绿、爱绿的责任感。

本行陕西分行组织青年志愿者深入开展“倡导低碳生活 建设绿色家园——我为秦岭植片林”公益植树主题团日活动，与热心公益环保事业的当地群众共同种植了一片紫荆和侧柏的混交林。

为积极响应“创建国家森林城市，建设绿色大连”的号召，本行大连分行组织青年员工参与集中行动日活动，在大连市金州区向应镇种下“幸福林”。



赵林监事长参加中央国家机关绿化委员会组织的共和国部长义务植树活动  
Chairman of the Board of Supervisors Zhao Lin participated in the voluntary tree planting event of the ministers of the republic organized by the Landscaping Committee of Central State Organs

### 促进环保公益，增强责任意识

报告期内，本行组织来自全行的 100 多名社会责任管理培训班学员开展了“绿色银行、你我同在”环保爱心公益活动，放生了鱼苗和小鸟，并开展了海岛徒步生态保护行，沿途捡拾垃圾，为保持物种多样性和维护生态环境做出贡献。

本行软件开发中心组织“绿色骑行”活动，通过员工的切实行动，宣传环保理念，努力维护人类赖以生存的环境。

本行厦门分行先后组织两场 300 多人参加的“清洁绿化带、净化鼓浪屿景区”大型志愿者活动，并向市民和游客分发 2,000 多把印有工行企业文化和文明城市知识问答的折扇。《厦门日报》对该志愿者系列活动进行专版报道，展示了本行服务社会的良好形象。

本行山西分行组织员工冒严寒赴孝义市繁华街道进行了环境卫生清理，清洗护栏和清除建筑物上的小广告，充分体现了本行员工保护环境，勇担责任的优秀品质。



云南分行组织员工营建“杨善洲纪念林”  
Yunnan Branch organized its employees to help build the “Yang Shanzhou Memorial Forest”



北京分行组织青年员工进行护林劳动  
Beijing Branch organized its youth employees to take care of the forest



软件开发中心组织开展“绿色骑行”活动  
The Software Development Center carried out the “green ride” event

## Promoting Green Concept, Boosting Environmental Protection Cause

The Bank has actively involved in the environmental protection cause, developed exchange and cooperation with environmental protection organizations and philanthropic organizations, launched environmental protection and philanthropy products, organized various environmental charity events for employees to participate in activities such as tree planting, forestation, scenic spot protection and youth volunteers, actively practiced and promoted the concept of environmental protection, and boosted the construction of an environment-friendly society.

### Planting a Green Home, Protecting the Natural Environment

The Bank has always seen the tree planting and forestation as one of the ways to perform its corporate social responsibility. During the reporting period, the Head Office planted 5,520 trees, and maintained 4,500 trees. The voluntary tree planting event has improved the environment, and also increased the employees' awareness of their responsibilities to plant green, take care of green and love green.

Shaanxi Branch organized youth volunteers to carry out the philanthropic tree planting event titled "Advocating a Low-carbon Life, and Making a Green Home- Planting a forest for Qinling Mountain" thoroughly. The volunteers jointly planted a mixed forest of Chinese redbud and oriental arborvitae together with the local community devoted to the philanthropic environmental protection cause.

In an active response to the call for "Creating a National Forest City, Building a Green Dalian", Dalian Branch organized young employees to participate in a one-day

event, and planted a "happiness forest" in Xiangying Town, Jinzhou District, Dalian City.

### Boosting Environmental Protection Cause and Strengthening Awareness of Responsibility

During the reporting period, the Bank organized more than 100 trainees from the social responsibility management workshop to launch the philanthropic environmental protection event titled "Green Bank, in our Presence". The trainees released baby fishes and baby birds, walked around the sea island, picked up garbage on the way, and made contribution to maintaining the biodiversity and ecosystem.

The Software Development Center of the Bank organized the "green ride" event to promote the environmental protection concept through action, and strive to maintain the environment where mankind survives.

Xiamen Branch successfully organized two large volunteer events involving more than 300 persons titled "Cleaning the Green Belt, purifying the Gulangyu Islet scenic spot", and distributed more than 2,000 folding fans printed with ICBC's corporate culture and questions and answers about a civilized city. Xiamen Daily reported the series of volunteer events with special pages, and presented the good image of the Bank in serving the society.

Shanxi Branch organized its employees to clean the busy streets of Xiaoyi City regardless of the cold weather; the employees cleared small advertisements on the guard rails and buildings, and this fully reflects the excellent character of the Bank's employees in protecting the environment, and undertaking their responsibilities bravely.



厦门分行女员工参与城市环境美化活动  
The female employees of Xiamen Branch participated in the event of beautifying the urban environment



广西分行组织青年员工走进湘山寺景区进行学雷锋树新风活动，义务清理垃圾，美化景区  
Guangxi Branch organized its youth employees to hold an event on learning from Lei Feng and establishing a new style in the Xiangshan Temple Scenic Spot. Employees cleared garbage free of charge, and beautified the scenic spot.





# 社会层面

## SOCIAL PERFORMANCE

倾力回报社会，营造爱心银行  
致力以人为本，创建和谐银行  
助力合规经营，打造诚信银行  
鼎力服务客户，成就品牌银行

Dedication to Repaying Society to Build a Charity Bank

Caring for Employees to Build a Harmonious Bank

Operating with Good Faith to Create a Creditworthy Bank

Vigorously Serving Customers to Build a Brand

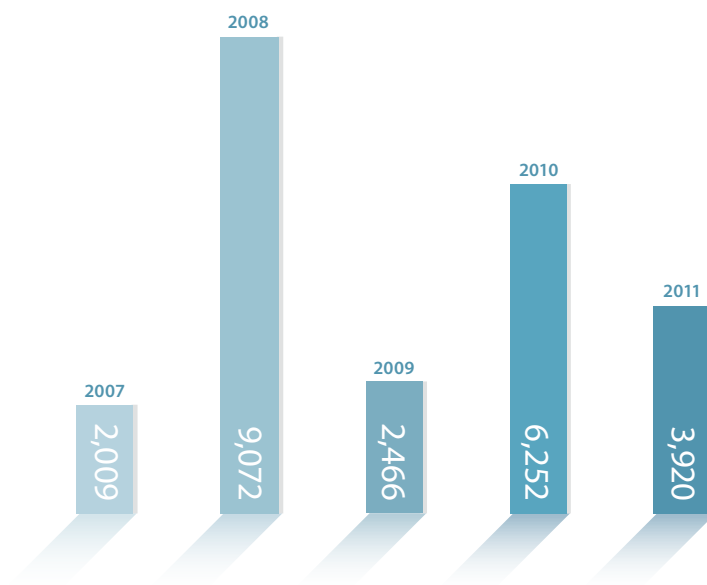


## 社会层面 | Social Performance

本行以和谐发展为使命，以强国富民为己任，以关爱民生为宗旨，以扶危济困为目标，以优秀的企业文化、卓越的金融服务和反哺的责任意识为理念，围绕爱心银行、和谐银行、诚信银行、品牌银行等方面，努力成为热心公益事业、坚持以人为本、弘扬诚信文化、关注客户体验“多位一体”的优秀企业公民。

历年公益投入(万元)

Public welfare undertakings in recent years (RMB10,000)



### 倾力回报社会，营造爱心银行

报告期内，本行秉持“源于社会、回馈社会、服务社会”的宗旨，遵循“全局规划、突发优先、统筹配置、双线并行、注重创新”的原则，以“公益慈善”和“普惠民生”为主轴，从赈灾扶贫、文化教育、社区服务等多个角度积极参与社会公益事业。截至报告期末，除员工个人捐赠外，本集团在公益事业方面共投入 3,920 万元。

#### 慈善援助

##### 情系灾区

2011 年 3 月 10 日，云南省德宏州盈江县发生 5.8 级地震，造成 25 人死亡，250 人受伤，28.25 万人受灾。

地震发生后，本行云南分行紧急启动了应急方案，赶赴灾区看望受灾员工，及时派车将所需帐篷等救灾物资送往灾区，对受灾的 16 户退休和内退员工按每户 5,000 元进行补助。同时，本行向德宏盈江地震灾区捐款 100 万元，本行员工自发捐款 681,971 元，帮助受灾群众早日重建家园。

2011 年初，贵州发生重度大面积灾害，本行及时划拨 105 万元抗凝冻救灾专款，确保向当地公众提供正常、持续的金融服务；上半年，贵州发生历史罕见的春夏连旱，本行贵州分行向重旱区捐款 10 万元，当地员工自发捐款 6,700 多元，衣物 350 多件，并及时赶赴兴隆镇水崖子村送去桶装水 100 桶，向受灾群众伸出援助之手。



Centering on the idea of harmonious development, the Bank is committed to contributing to the Country, caring for people's well-being, assisting the needy, and carrying forward the excellent enterprise culture, quality financial services and awareness of responsibility. The Bank endeavors to build a charity bank, harmonious bank, creditworthy bank and a branded bank and to perform its responsibilities as a corporate citizen that is dedicated to public welfare undertakings, focuses on people, promotes the culture of honesty and stresses on customer experience.

### Dedication to Repaying Society to Build a Charity Bank

During the reporting period, the Bank made overall planning, prioritized emergencies, co-ordinated configurations, leveraged parallel efforts and stressed innovation under the "rooted in society, rewarding society and serving society" principle. The Bank took part in a range of public welfare activities in terms of "public welfare" and "universal livelihood", including disaster and poverty relief, culture and education and community services. As at the end of the reporting period, the Group contributed an aggregate total of RMB39.2 million to public welfare undertakings, in addition to the donations from individual employees.

#### Charity Activities

##### Disaster Relief

On March 10, 2011, a 5.8-magnitude earthquake hit Yingjiang County, Dehong Prefecture, Yunnan Province, causing 25 deaths, 250 injuries and 282,500 people



罗熹副行长赴盈江地震灾区看望慰问受灾员工  
Vice President Luo Xi visited employees who are victims in earthquake-hit areas in Yingjiang

affected. After the earthquake, Yunnan Branch of the Bank launched an emergency plan, visiting employees who were victims in the earthquake-hit areas, dispatching vehicles on a timely basis delivering tents to these areas and subsidizing RMB5,000 to each of the 16 retiring households. Meanwhile, the Bank donated RMB1 million to the affected area, and employees donated RMB681,971 to help the affected individuals to rebuild their home.

At the beginning of 2011, large areas in Guizhou were severely hit by freezing weather, and in response, the Bank allocated RMB1.05 million to fight the disaster so as to ensure normal and persistent financial services to the local public. During the first half of the year, a rare spring-summer drought occurred in Guizhou. Guizhou Branch of the Bank donated RMB100,000 to severely affected areas; local employees donated over RMB6,700 and 350 pieces of clothing, and sent 100 barrels of water to help the victims.



本行向云南省盈江县地震灾区捐款  
The Bank made donations to the areas affected by earthquake in Yingjiang, Yunnan



贵州分行积极支持抗旱救灾  
Guizhou Branch supported anti-drought efforts

# 4

## 社会层面 | Social Performance

2011年本行积极谋划扶贫工作新思路，先后投入扶贫资金748万元、港币130万元，帮助引入各类资金近5,000万元，在四川省巴中的南江县、通江县和万源市开展扶贫开发工作，努力为当地群众办实事办好事。

### 定点扶贫

2011年，在前期累计投入630余万元实施绿色扶贫的基础上，本行投入134万元在四川省南江县长赤镇林家村和万源市茶垭乡重点开展沼气绿色能源建设，新建沼气200口，并配套完成改厨、改圈、改卫等工作，同步提升新农村环境卫生水平；捐资66万元在通江县陈河乡启动了通江段木银耳栽培项目，引导打造“饲料-养殖-能源-肥料-种植”等绿色产业经济一体化链条，提高其自身造血能力，促进当地群众脱贫致富。

本行高度关注扶贫地区群众“看病难”的问题，捐款60万元在四川省南江县、通江县和万源市的妇幼保健院，实施“中国工商银行母婴平安120行动”项目，为1,000名符合条件的贫困高危孕产妇提供住院分娩补贴。本行捐款21万元为万源市妇幼保健院购置了救护车，帮助其延伸了服务半径，使周边数个乡镇更多的急性孕产妇得到及时救治。

为改善四川省秦巴山区有河无桥、汛期时孩子上学和村民出行困难问题，本行投入资金120万元，与中国扶贫基金会合作实施了“溪桥工程”，资助15个自然村，每村资助架设一座桥梁。

本行本着“扶贫先扶智”的原则，相继投入377万元资金，加大了在定点扶贫地区开展扶贫助教活动的力度。一是举办了优秀贫困大学生助学行动和优秀乡村教师评选活动，选择扎根山区教育工作的150名优秀乡村教师和品学兼优但家庭经济条件特别困难的200名新入学大学生，分别资助1,000元/人、5,000元/人，弘扬了乡村教师扎根农村、吃苦耐劳、无私奉献的精神，帮助大学生顺利步入了大学校园，实现人生理想。二是针对当地中学语言教学设备缺乏的情况，向通江二中捐建了价值20万元的语音实验室，并向“新长城高中生自强班”学生赠送了价值5万元的电子词典。为有效解决当地交通不便、中小学生在中午就餐难问题，捐资180万元实施了“爱心小厨房”工程，为48所贫困地区学校搭建了厨房并配备炉灶、餐桌、餐具等用餐设施，惠及4万余名学生。三是协调爱心人士捐助资金31万元，重建了通江县九层乡袁家庙村小学，改善了当地的办学条件；捐款26万元帮助南江县元潭乡凉水希望小学改善教学和生活设施。



南江县优秀教师表彰大会  
Award ceremony for excellent teachers in Nanjiang County



贫困大学生捐助仪式  
Donation ceremony to college students in poverty

In 2011, the Bank innovated poverty-alleviation framework, invested RMB7.48 million and HKD1.3 million poverty-relief funds in succession, and helped to attract various funds of RMB50 million. The Bank carried out poverty-alleviation and development activities in Nantong County, Tongjiang County and Wanyuan City in Bazhong, Sichuan Province, striving to perform real services and do good for local masses.

#### Targeted Poverty Alleviation

In 2011, following a previous input of more than RMB6.3 million in aggregate in green poverty alleviation, the Bank invested RMB1.34 million for biogas green energy development in Linjia Village, Changchi Town, Nanjiang County and Chaya Township, Wanyuan City of Sichuan Province, building 200 biogas facilities and completing kitchen, livestock pen and bathroom renovation, which helped improve sanitary conditions in new countryside; the Bank donated RMB660,000 to the edible tree fungus cultivation project in Chenhe Township, Tongjiang County, assisting in build-up of a green industrial economic integration chain covering feedstuff, breeding, energy, fertilizer and planting, so as to strengthen local wealth-generating capacity and promote poverty alleviation.

Paying great attention to the issue of "unavailable medical service" in poverty alleviation areas, the Bank donated RMB600,000 to implement the "Safety for Mothers and Babies 120" campaign in the maternal and child care service center in Nantong County, Tongjiang County and Wanyuan City in Sichuan Province, providing 1,000 eligible pregnant and lying-in women in danger and in poverty with hospital delivery subsidy. It also donated RMB210,000 for the purchase of an ambulance for the maternal and child care center in Wanyuan City, helping it to extend its service radius and make timely medical treatment available for more pregnant and lying-in women in emergency from surrounding areas.

To address the problem in Qinshan and Bashan mountainous areas in Sichuan Province with respect to rivers without bridges and difficult access during flood season, the Bank invested RMB1.2 million in implementing "River Bridge Project" by cooperating with China Foundation for Poverty Alleviation, helping each of the 15 villages to build a bridge.

Under the principle of "alleviating poverty by supporting education", the Bank invested RMB3.77 million in aggregate to intensify financial support for education uplift activities in targeted poverty alleviation areas. Firstly, the Bank held the "Initiative to Support Excellent College Students from Poverty-stricken Households" and the "Outstanding Rural Teacher" selection activities, awarded RMB1,000 to each of the 150 outstanding rural teachers who chose to work in the mountainous areas and RMB5,000 to each of the 200 excellent fresh college students from poverty-stricken households. By doing so, the Bank promoted the teachers' spirit of dedication to the countryside, tolerance for hard work and selfless contribution, and helped the college students to go to college and realize their dreams. Secondly, in response to the lack of language teaching facilities in local secondary schools, the Bank donated a language lab worth of RMB200,000, to Tongjiang No.2 Middle School and donated digital dictionaries worth RMB50,000 to the "New Great Wall Senior Secondary School Students Self-improvement Class". To tackle the school meal issues for primary and secondary students due to inconvenient local traffic, the Bank donated RMB1.8 million to launch the "Little Kitchens of Love" project, setting up kitchens with complete auxiliary dining facilities such as stove, dining tables and cutleries for 48 schools in poverty-stricken areas, benefiting over 40,000 students. Thirdly, by donating RMB310,000 after co-ordinating with caring individuals, the Bank rebuilt the primary school in Yuanjiamiao Village, Jiuceng Township of Tongjiang County, greatly improved the local school environment; it also donated RMB260,000 to help Liangshui Hope Primary School in Yuantan Township, Nanjiang County improve its teaching and living facilities.



本行开展“母婴平安120”项目  
The Bank launched "Safety for Mothers and Babies 120" Campaign



本行向四川万源市妇幼保健院捐赠救护车一辆  
The Bank donated an ambulance to Wanyuan maternal and child care service center

• 案例：

2011年9月，本行开展了“捐资助学，爱心结对”的主题公益活动，给予新疆边远地区贫困儿童生活资助、开展情感交流，帮助他们完成小学学业，让孩子们感受到来自工商银行的关爱与来自社会大家庭的温暖。



正在用功读书的新疆贫困儿童  
Poor children in Xinjiang areas with living assistance studied hard

### 健康快车光明行

本行长期支持贫困白内障患者慈善救治领域，致力于为患者及其家庭重燃希望之光。2011年4月，本行向中华健康快车基金会捐赠270万元设立的内蒙古首个公益型眼科显微手术培训中心正式开幕运营。该中心不仅为自治区内的眼科医生提供前沿理论培训、手术实验培训和参加国际眼科协会ICO公开考试等机会，



“健康快车-工商银行内蒙古眼科手术培训中心”人员为白内障患者实施手术  
Doctor of "Lifeline Express-ICBC Inner Mongolia Ophthalmic Surgery Training Center" did surgery for a cataract patient

每年将为200名贫困白内障患者进行免费或减免费用的手术治疗。

2011年10月，本行捐款200万元开展“健康快车-工商银行楚雄光明行”活动，为云南楚雄彝族自治州贫困白内障患者免费实施复明手术，同时为当地医院建立白内障治疗中心，培训眼科医生，改善医疗设施。截至报告期末，已治疗505名患者。2007年以来，本行累计向防盲治盲领域捐赠910万元，资助3,300余名贫困白内障患者接受复明治疗，并三次荣获中华健康快车基金会颁发的“光明功勋奖”。

### “宝贝成长 快乐六一”

报告期内，本行组织全辖开展“宝贝成长 快乐六一”关爱农民工子女主题活动。该活动面向农民工家长、子女，通过举办亲子教育专题讲座、结对帮扶、爱心捐赠、学业辅导、亲情陪伴等多种志愿者服务形式开展，提高了全社会对农民工子女的关注度。



“健康快车-工商银行楚雄光明行”受助复明者致辞  
"Lifeline Express-ICBC Brings Eyesight to Chuxiong" aid recipient who has recovered his eyesight gave a speech



河南分行举办“宝贝成长 快乐六一”爱心捐助活动  
Henan Branch held "Baby Growth and Happy Children's Day" Donation Event



• Case:

In September 2011, the Bank launched the charity program "Donation to School Education, Heart to Heart" charity program, providing poor children in remote Xinjiang areas with living assistance, initiating emotion exchange and helping them finish their primary school education, so that these children could feel the love and care from ICBC and warmth of the society.



本行通过“捐资助学，爱心结对”活动资助新疆贫困儿童完成学业

The Bank helped poor children in Xinjiang finish their school education through the "Donation to School Education, Heart to Heart" charity program

**Lifeline Express to Eyesight**

The Bank has been supporting the charity program of treatment for cataract patients who are in poverty, dedicated to rekindling hope for them and their families. In April 2011, the first public-good micro-ophthalmic surgery training center in Inner Mongolia, which was set up with a RMB2.7 million donation the Bank made to Lifeline Express, officially commenced its operation. The center not only provides local ophthalmic surgeons with cutting-edge theoretic training, surgery experimental trainings and opportunities to take part in International Council of Ophthalmology examinations, but also provides surgery treatment for 200 cataract patients in poverty free of charge or with reduced charge each year.

In October 2011, the Bank donated RMB2 million to conduct the "Lifeline Express – ICBC Brings Eyesight to Chuxiong" activities, in which it provided local patients who are in poverty with cataract surgery free of charge in Chuxiong Yi Autonomous Prefecture, Yunnan Province,

and set up cataract treatment centers for local hospitals to train ophthalmic surgeons and improve medical service standard. As at the end of the reporting period, 505 patients were treated under this program. Since 2007, the Bank has donated RMB9.1 million in total to eyesight recovery treatment, helped over 3,300 cataract patients in poverty receive the treatment, and received the "Meritorious Award of Eyesight" granted by China Lifeline Express Foundation three times.

**"Baby Growth and Happy Children's Day"**

During the reporting period, the Bank initiated programs on caring for the children of migrant workers titled as "Baby Growth and Happy Children's Day". Targeted at migrant worker parents and children, the programs helped raise social awareness of migrant workers' children by unfolding in various volunteering activities such as holding lectures on parenting, pairing up people who can help each other, raising donations for this cause, providing tutoring and companionship to the children.



电子银行中心为孩子们送去大辞典

E-banking Center donated dictionaries to children



广西分行向贫困学生、留守儿童赠送学习用具

Guangxi Branch gave stationery as gift to students in poverty and left-behind children



报告期内，本行河南分行先后组织开展 6 场“宝贝成长 快乐六一”关爱农民工子女主题活动，爱心捐款 66,120 元，帮扶农民工子女 1,118 人次，与农民工子女帮扶结对 52 个；本行宁夏分行携手窝窝团大型社会公益活动“把爱背起来，工商银行携手窝窝团在行动”，与来自南部山区的 100 个从未走出过大山的孩子一起度过“六一”儿童节；本行福建分行向社会发出“爱心集结号”，向闽侯上街星光小学捐赠了 100 个“爱心红书袋”；本行云南分行捐资 3 万元，购置 10 组书柜及 1,143 册各类图书，为昆明瑞和实验学校捐赠了“爱心书屋”，并举行了“快乐童心，畅想六一”联欢活动。



湖北省分行与留守儿童共庆“六一”  
Hubei Branch spent the Children's Day with "left-behind" children of migrant workers

#### 优秀外来工平安返乡大型关爱活动

2011 年农历春节前夕，本行与宁波市总工会等联合推出“幸福宁波，乘机返乡”优秀外来工平安返乡大型关爱活动，提供 30 万元资金帮助 320 名在宁波打拼的优秀外来工在春节即将到来之际踏上温情返乡路。这是本行向这一特殊群体伸出援手的又一次积极行动，并荣获第二届“宁波慈善奖”——幸福宁波，平安返乡项目奖。

#### 支持科研事业

报告期内，本行向“中国行政体制改革研究会行政改革研究基金”捐赠 300 万元，支持其开展政府自身改革与建设和政府管理创新研究、公共行政理论研究和



福建分行启动“爱心银行”行动，关心宝贝成长  
Fujian Branch launched "Caring Bank" event, caring for baby growth

学术探讨等中国行政体制改革问题研究，设立中国行政体制改革研究奖项、表彰在这一领域做出突出贡献的机构和人员。

#### 慈善募款宣传合作

为方便捐款人进行捐赠，协助慈善机构解决捐赠信息管理问题，本行与中国红十字会、宋庆龄基金会等慈善机构开展合作，开发了公益捐款专项业务，实现了免收汇款手续费、特定公益项目捐款、回单反馈捐款人联系信息等功能，有力地支持了公益事业的健康发展。同时，本行运用自身渠道优势，在 37 个城市行网点与中国红十字会开展了公益宣传合作，通过电视广告、主题海报、宣传折页的形式，广泛宣传人道精神与公益项目，产生了良好的社会影响。



宁波分行资助优秀外来务工人员免费乘机返乡  
Ningbo Branch helped excellent migrant workers return home by flight for free

During the reporting period, Henan Branch of the Bank organized six such programs, during which it donated RMB66,120, assisted 1,118 children of migrant workers, and paired up with 52 children. Ningxia Branch joined hands with 55tuan.com in launching the large-scale public welfare event "Spreading Love—ICBC and 55tuan in Action", spending the International Children's Day with 100 children who are from the southern mountainous areas but had never been anywhere else before. Fujian Branch called upon the society for "Assembly of Love", donating 100 schoolbags to Xingguang Primary School in Minhou County. Yunnan Branch donated RMB30,000, bought 10 sets of book cabinets and 1,143 books of various kinds, donated a book house to Ruihe Experimental School in Kunming, and held celebration activities on the International Children's Day.



安徽分行为当地留守儿童举行“百花齐绽放，工行温暖行”主题公益活动  
Anhui Branch sponsored a series of entertainment activities for left-behind children

#### Excellent Migrant Workers Returning Home Safely

Before the Spring Festival in 2011, the Bank and Ningbo Municipal Federation of Trade Unions jointly launched the large-scale caring event of "Happy Ningbo and Returning Home by Flight" to help excellent migrant workers return home, donating RMB300,000 to help 320 such workers working in Ningbo with a warm trip back home. This was another effort the Bank made for this special group, winning the second "Ningbo Philanthropy Award"—Happy Ningbo and Safe Trip Back Home project award.



宁夏分行开展“把爱背起来，工商银行携手窝窝团在行动”  
Ningxia Branch held "Spreading Love—ICBC and 55tuan together in Action" event

#### Supporting on Scientific Research

During the reporting period, the Bank donated RMB3 million to Administrative Reform Research Fund, China Society of Administrative System Reform, supporting its research on Chinese administrative reform such as the reform and building of government, government management innovation, public administrative theoretic study and academic discussion, and setting up administrative system reform research awards to honor the government departments, experts and scholars making outstanding contributions to the field.

#### Cooperation on Welfare Donation and Promotion

To facilitate donors and help charitable organizations with donation information management, the Bank cooperated with Red Cross Society of China and China Soong Ching Ling Foundation, developed special public welfare donation business and activated the programs of no remittance fees, donation designated for public welfare project and feedback receipt on donor contact information, all of which greatly promoted the healthy development of public welfare undertakings. Meanwhile, by tapping into its own channel advantages, the Bank cooperated with Red Cross Society of China to promote public welfare in 37 city outlets, of humanity, love and contribution through TV advertisement, posters and brochures, which exerted positive social influence.



《金融奇葩——银行博物馆馆藏书画精品展》受欢迎  
Financial Wonder—Display of Calligraphy and Painting Collection of Bank Museum was warmly received

### 支持文教体育事业

#### 金融奇葩——银行博物馆馆藏书画精品展

长期以来，本行在致力于金融文化建设、支持文化艺术事业发展中，集藏了几代书画艺术家创作的金融题材作品，如今蔚为大观。2000年，本行组建了中国首家金融行业博物馆——银行博物馆，广收实物典藏，截至目前已汇聚清末以来的各类金融史物三万余件。

2011年12月，由本行主办的《金融奇葩——银行博物馆馆藏书画精品展》北京巡展在中华世纪坛正式开幕，海内外参观者络绎不绝。展览围绕金融文化这一主题，汇聚了银行博物馆馆藏书画中的百余幅金融题材绘画及书法精品，以独特的艺术视角再现了银行业改革发展历程，刻画了银行业的沧桑巨变和近现代银行业者的鲜明形象。

#### 服务世园会

2011西安世界园艺博览会是继北京奥运会、上海世博会和广州亚运会之后在我国举行的又一次大型国际盛



本行员工热情接待外宾  
The Bank staff warmly received foreign guests

会。作为在陕西拥有最多营业网点的商业银行，本行始终以饱满的热情和细致的工作迎接八方来客，将优质服务延伸到世园的每个角落，以实际行动传播着“城市与自然和谐共生”的理念。

本行陕西分行全员参与世园服务，不断完善服务渠道，在世园会服务政务大厅设立了专门的服务网点——西安浐灞商务中心分理处，为世园会商户提供对公服务、大量的现金和零钱，为游客提供全面的个人外汇服务，努力做到服务设施一流、服务品质一流、服务效率一流和服务环境一流。

#### 助力大运会

2011年，第26届世界大学生运动会成功在深圳举办。本行为该体育盛会提供了优质服务和安全保障，出色地完成了大运金融服务工作。深圳分行创新服务手段，以“享工行服务、品深圳精彩”为主题，开展了“固定银行”+“流动银行”1+2模式特色服务、大运志愿者服务、发现大运之美摄影大赛等一系列专题服务活动。

大运会期间，本行选派16名新入行员工担任大运联络经理及志愿者，深入大运村、大运场馆，第一时间将工行服务精神带入大运会；与大运会官方合作媒体、深圳团市委合作推广大运“U”彩志愿者服务项目，通过网络互动、新闻报道、路演活动、工行业员工配戴U彩标识开展志愿服务等方式，多方位向公众宣传志愿服务精神。



## Aid to Education and Sports

### Financial Wonder—Display of Calligraphy and Painting Collection of Bank Museum

In its continuing dedication to financial cultural building and support for cultural and art development, the Bank has a large collection of works with financial themes created by generations of calligraphers and painters. In 2000, the Bank set up China's first financial-related museum, Bank Museum, which has so far collected over 30,000 financial antiques since the end of the Qing Dynasty.

In December 2011, the Beijing display of Financial Wonder—Display of Calligraphy and Painting Collection of Bank Museum hosted by the Bank opened in the China Millennium Monument, attracting a large number of visitors. Centered on the theme of financial culture, the display gathered over 100 selected works related to finance, unfolding the reform development process of the banking industry from a unique perspective and portraying the great changes in the industry and also vivid images of people in modern and contemporary banking industry.

### Service for International Horticultural Exposition

International Horticultural Exposition 2011 Xi'an was another international event held in China after the Beijing Olympic Games, Shanghai Expo and Guangzhou Asian Games. As a commercial bank with the most outlets in Shaanxi Province, the Bank continued to receive customers with passion and provided high-quality services, promoting the concept of "harmonious coexistence of city and nature" with its own action.

Shaanxi Branch of the Bank fully participated in the event, and constantly improved service channels. It set up a special service center, Xi'an Chanba Commercial Center Banking Office, in the service and administration hall of the

exposition, providing event vendors with public service and large amount of cash and change, and providing retail foreign exchange service for tourists, aiming to achieve top service facility, top service quality, top service efficiency and top service environment.

### Support for Universiade

The 26th Universiade was successfully held in Shenzhen in 2011. The Bank provided quality services and safety guarantee services for the event, successfully fulfilling its job as financial services provider. Shenzhen Branch, by innovating in service, conducted a series of activities with the theme of "Enjoying ICBC Service and Experiencing Shenzhen Charm", such as "fixed bank" + "mobile bank" feature service, volunteer service and photography competition on finding beauty of the Universiade etc.

During the event, the Bank selected 16 new employees as contact managers and volunteers, who visited the Universiade Village and venues to bring the ICBC spirit of service to the event. In cooperation with the event official press and Shenzhen Youth League, it promoted "U-shaped Color" volunteer service project and spread the spirit of volunteers by volunteer activities such as Internet interaction, news report, roadshow and ICBC employees wearing "U-shaped Color" signs.



陕西分行世园会志愿者队伍  
Shaanxi Branch Volunteer Team for International Horticultural Exposition 2011



深圳分行大运会志愿者  
Shenzhen Branch volunteers for the Universiade

#### 支持艺博会及九运会

为进一步推进文化产业与金融资本的有效嫁接，本行上海分行作为全程支持单位，积极参与第十五届上海艺术博览会，提供全方位金融服务，对推动当地艺术文化产业健康发展起到积极作用。

本行贵州分行作为当地金融系统唯一一家捐助民运会的机构，在 2010 年捐赠资金 300 万元的基础上，为做好 2011 年在贵州举办的九运会的金融服务工作，制订《中国工商银行贵州省分行“精彩盛会、魅力工行”金融服务方案》，强化金融服务能力，提升服务水平，完善投诉处理和应急响应机制，构建起支付便利、服务优质、安全高效的民运会金融服务体系，努力做好文明规范服务工作。



上海分行全程支持第十五届上海艺博会  
Shanghai Branch supported the Shanghai Art Fair 2011

#### 第二届“工商银行杯”全国大学生银行产品创意设计大赛

本行与对外经济贸易大学合作举办了第二届“工商银行杯”全国大学生银行产品创意设计大赛。大赛共吸引了来自北京大学、中国人民大学、对外经济贸易大学、西雅图大学等 394 所高校的 2,658 名学生报名参赛，累计征集作品 594 件。本次大赛通过普及金融知识、提供实习培训机会、开展产品服务体验等，为大学生提供了深入开展社会实践、理论联系实际、展现自身社会价值的平台。

#### 宝贝成长卡杯“我是城市环保小主人”卡面绘画大赛、创意征文大赛

本行上海分行与上海书画出版社、小主人报社联合举办了宝贝成长卡杯“我是城市环保小主人”卡面绘画



本行举办第二届“工商银行杯”全国大学生银行产品创意设计大赛  
The Bank held the 2nd "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students

大赛、创意征文大赛。本次大赛旨在弘扬环保理念、倡导低碳生活、发掘少儿才艺，共收到了 1,900 多幅绘画作品、2,200 余篇征文作品。此次大赛是本行在客户服务模式上的一次全新尝试，表达了关注未来成长的拳拳之心。



上海分行举办“我是城市环保小主人”卡面绘画大赛、创意征文大赛  
Shanghai Branch held "I'm A Little Responsible Citizen for the City's Environment" Card Cover Painting and Creative Writing Competition

#### 公益主题银行卡

报告期内，本行与张军先生及其创立的张军昆曲艺术基金合作发行“张军昆曲艺术基金灵通卡”。该卡是国内首张以非物质文化遗产为主题卡面的公益银行卡，通过持卡人“月捐”的形式，为上海文化发展基金会张军昆曲艺术基金募集款项，开创了公益性文化类基金运作的新渠道和新模式。截至报告期末，累计发行 9,250 张。

报告期内，为促进中华传统文化艺术与现代金融服务的结合，推动中国传统中国文化的弘扬，本行上海分行与上影集团、上海美影厂联合发行了“大闹天宫灵通联名卡”。



### Supporting on Shanghai Art Fair and 9th National Traditional Games of Ethnic Minorities

In order to promote effective connection between the cultural industry and financial capital, Shanghai Branch of the Bank, a supporting party, actively participated in the Shanghai Art Fair 2011, providing all-round financial services. It played a positive role in promoting healthy development of the local art and cultural industry.

As the only local financial institution that donated to the National Traditional Games of Ethnic Minorities, after its donation of RMB3 million in 2010, Guizhou Branch of the Bank formulated ICBC Guizhou Branch "Excellent Games and Charming ICBC" Financial Service Program in order to provide better financial service for the 9th National Traditional Games of Ethnic Minorities held in Guizhou in 2011. It strived to strengthen financial service capacity, improve customer services and better complaint processing and emergency response mechanism, so as to establish a service system featured by convenient payment, quality service, safety and high efficiency.



上海分行全程支持第十五届上海世博会  
Shanghai Branch supported the Shanghai Art Fair 2011

### The 2<sup>nd</sup> "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students

The Bank and the University of International Business and Economics jointly held the second "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students. The event attracted 2,658 student participants from 394 colleges, including Peking University, Renmin University of China, University of International Business and Economics and Seattle University, and received 594 entries in total. Through disseminating financial knowledge, providing internship and training and conducting product service experience, the competition set up a platform for college students to participate in practical training, test theories with real scenarios and exhibit their own social value.

### Baby Growth Card Cup "I'm A Little Master of City Environment" Card Cover Painting and Creative Writing Competition

Shanghai Branch of the Bank held the Baby Growth Card Cup "I'm A Little Responsible Citizen for the City's

Environment" Card Cover Painting and Creative Writing Competition in cooperation with Shanghai Calligraphy and Painting Press and Young Master Press. Intended to promote environmental protection, advocate low-carbon life and explore young talent, the competition received around 1,900 paintings and 2,200 writings in total. As a new attempt in customer service model, the event expressed ICBC's attention on youth growth.

### Public Welfare Bankcards

During the reporting period, the Bank issued "Zhang Jun Kunqu Opera Art Fund Money Link Cards" in cooperation with Mr. Zhang Jun and Zhang Jun Kunqu Opera Art Fund he set up. This was China's first public welfare bankcard with intangible cultural heritage as its theme. Through "monthly donation" cardholders made, they donated to Zhang Jun Kunqu Opera Art Fund under Shanghai Cultural Development Foundation, which created a new channel and new model for public welfare culture fund operation. As at the end of the reporting period, the Bank issued 9,250 such cards in total.

During the reporting period, intending to promote the integration of the traditional Chinese culture and art and the modern financial service, and carrying forward the traditional Chinese culture, Shanghai Branch joined hands with Shanghai Film Group Corporation and Shanghai Animation Film Studio in issuing the "Havoc in Heaven Money Link Card".



本行发行的张军昆曲艺术基金灵通卡  
Zhang Jun Kunqu Opera Art Fund Money Link Card the Bank issued



本行发行的大闹天宫灵通联名卡  
Havoc in Heaven Money Link Card the Bank issued

### 加大社区投资

本行以“您身边的银行，可信赖的银行”为使命，不断加大社区投资力度，积极利用广播电视、网络论坛、理财讲座等形式，以基层行为单位，广泛开展金融知识宣传。报告期内，本行组织开展了“投资理财知识普及万里行”、“金融知识进社区”、“全国青少年学生财商教育读书暨社会实践活动”等形式多样的社区公益活动；不断延伸服务渠道，提供代发工资、代收公共事业费等金融服务；发行加载金融功能的社会保障卡，满足公众金融服务需求。截至报告期末，本行代发工资单位 45.09 万家，代发工资客户总量 1.05 亿人，报告期内累计代发工资总额 13,096.20 亿元。

#### “普及金融知识万里行”

报告期内，本行深入开展“普及金融知识万里行”系列活动，组织全行在网点内部、社区街头设置固定宣传台向客户、市民进行宣传，专门设计宣传折页、客户体验护照等宣传材料，内容涵盖了银行理财、信用卡、自助机具、个人贷款、电子银行及金融安全方面的知识，对普及金融常识，改善金融服务，构建和谐金融起到了积极的助推作用。

#### “警银携手防诈骗”

针对社会电信诈骗的高发态势，为切实维护客户资金安全，本行部署开展了防范电信诈骗专项行动，通过编制发放诈骗口诀、拍摄投放《防电信诈骗宣传片》



湖南分行开展“普及金融知识万里行”公众教育宣传活动  
Hunan Branch launched public education campaign of "Dissemination of Financial Knowledge"



苏州分行积极开展“送金融知识下乡”活动  
Suzhou Branch carried out "Bringing Financial Knowledge to the Countryside" activities

等形式开展安全宣传，并成功堵截大量诈骗案件，获得社会各界的一致好评。此外，本行加强与公安机关的沟通协作机制，协同配合开展安全宣传和打击犯罪相关工作，取得显著成效，为保护客户资金和维护金融安全铸起坚实防线。



上海分行举办“身边银行校园行”金融讲座  
Shanghai Branch held "Bringing Financial Knowledge to Campuses" lectures



上海分行对社区民众进行谨防诈骗金融宣传  
Shanghai Branch introduced financial fraud prevention to community citizens

### More Investment in Community

To fulfill the commitment of "a reliable bank that's always by your side", the Bank constantly increased its investment in the community, through radio and television, Internet forums and wealth management seminars to disseminate financial knowledge at local branches. During the reporting period, it conducted various community public welfare activities such as "Dissemination of Investment and Wealth Management Knowledge", "Bringing Financial Knowledge to Communities" and "National Youth Student Financial Education and Book Reading & Social Practice Activities". The Bank continuously extended service channels, providing payroll service, utility bill collection and other financial services; it issued social security cards embedded with financial functions to meet public demand for financial services. As at the end of the reporting period, payroll service of the Bank covered 450,900 enterprises, with a total payroll customer number of 105 million. During the reporting period, payroll volume of the Bank reached RMB1309.62 billion.

#### "Dissemination of Financial Knowledge"

During the "Dissemination of Financial Knowledge" campaign the Bank launched during the reporting period, the Bank organized employees to set up stands inside outlets and on community streets to introduce knowledge to customers and citizens. It also designed brochures and customer experience passports with tips on banking wealth management, credit cards, self-service banking terminals, personal loans, E-banking and finance security. These all positively helped the financial knowledge dissemination, service improvement and harmonious finance development.

#### "Police and Bank Fight Fraud Together"

With regard to the frequent telecommunication frauds, to protect fund security of customers, the Bank conducted



山西分行通过第六届中博会积极宣扬金融知识  
Shanxi Branch introduced financial knowledge through the 6th Expo Central China



广东分行营业部举办“金融知识进社区活动”  
Banking Department of Guangdong Branch held "Bringing Financial Knowledge to Communities" activities

special campaigns against telecommunication frauds, and intercepted a large number of telecommunication frauds by publicizing anti-fraud mnemonic rhymes and playing Publicity Footage on Anti-telecom Frauds, receiving wide praise from all social circles. Besides, the Bank strengthened the communication and coordination mechanism with public security agencies, and assisted them in safety publicity and crime fighting, realizing remarkable achievements and building a solid defense line to protect customer funds and maintain financial security.



广西分行举行“普及金融知识西部行”主题晚会  
Guangxi Branch held "Bringing Financial Knowledge to the west" evening party



江苏分行开展普及金融知识宣传活动  
Jiangsu Branch disseminated financial knowledge



### 境内首家“地铁银行”

2011年6月28日，本行上海分行地铁支行正式成立。地铁支行作为地铁银行专业经营管理机构，紧贴城市居民出行，辐射地铁网络沿线领域，采取自助机具加有人值守网点的服务模式，每家“地铁银行”网点都内设有理财业务柜台，并配备了服务经验丰富的客户经理，大大提升了网点的服务能级。目前，本行上海分行已有12家地铁银行网点正式投入运行，主要布局于地铁网络中人流密集、商业配套完善的核心换乘枢纽，为当地加快服务民生、繁荣经济做出了贡献。



上海地铁2号线工商银行人民广场站支行  
ICBC People's Square Station Sub-branch along the Shanghai Subway Line 2

### 发行金融社会保障卡

社会保障卡是国家人力资源和社会保障部统一规划，由其面向社会发行，应用于劳动和社会保障业务领域的集成电路(IC)卡。该卡不仅可以存储包括劳动就业、职业培训、养老保险、医疗保险、失业保险、工伤保险、生育保险等社会保障信息，提升社会信息化应用水平，同时通过在IC卡上集成银行卡的各项金融服务功能，将社保服务从社保机构延伸到银行物理营业网点、自助终端及网上银行，使该卡成为社保和银行都可以使用的“社保卡”，即“一卡多能、全国通用”，满足了参保人员社会保障和金融服务需求。

捐资助学、公共服务等一系列丰富多彩的青年爱心行动，在教育引导青年员工感恩回馈社会的同时，也树立了良好的社会形象。报告期内，本行开展各类爱心行动1,785次，参加员工6万人次，直接受助者超过17万人次，捐赠金额749万元。

### 积极开展青年志愿者活动

本行秉承“工行在哪里，爱心到哪里”的青年爱心行动理念，积极开展了金融宣传、扶贫帮困、助老助残、



新疆分行为当地孤儿院送去学习用品  
Xinjiang Branch brought stationary to a local orphanage

### ● 本行青年志愿者活动统计表

项目	项目数	参与人数 / 次	捐资金额 (万元)	受助人数 / 次
扶贫帮困	286	17,337	388.66	15,331
助老助残	120	3,279	51.33	4,850
金融教育宣传	880	19,179	13.36	103,707
助学支教	174	9,250	233.04	31,843
环保交通	175	6,501	8.72	5,969
医疗卫生 (含无偿献血)	102	2,807	30.10	6,666
其他	48	3,377	23.95	2,838
合计	1,785	61,730	749.15	171,204

**The First "Subway Bank" in China**

On June 28, 2011, a subway sub-branch of the Bank's Shanghai Branch was officially set up. As a professional operational management organ for subway banks, the sub-branch was convenient for citizens' travelling, and covered areas along the subway lines. Adopting the service mode of self-service machines plus employees in position, each "subway bank" outlet was equipped with wealth management counters and experienced customer managers, greatly improving the outlet service capacity. Today, 12 subway bank outlets have been put into operation in Shanghai Branch, mainly located in kernel transfer hubs with high-density passengers and complete auxiliary commercial facilities, making due contribution to the improvement of local livelihood and economic growth.

**Issue of Financial Social Security Cards**

Social security cards were IC cards planned and issued by the Ministry of Human Resources and Social Security and used in labor and social security field. They could not only store social security information including employment, occupational training, pension insurance, medical



海南分行开展“讲文明、献爱心、无偿献血活动”  
Hainan Branch unfolded "manners, love and voluntary blood donation" activities

insurance, unemployment insurance, work-related injury insurance and maternity insurance, which improved the social IT application, but also extended the social security services from dedicated institutions to physical bank outlets, self-service machines and e-banking by integrating financial service functions of bankcards into the IC cards. In this way, the cards became the "social security cards" that were "multi-functional and universal nationwide" both dedicated institutions and banks could use, meeting the social security and financial service demand of the insured.

**Youth Volunteer Activities**

In accordance with the spirit of youth volunteer activities of "wherever ICBC is, our care goes", the Bank actively launched a series of youth care activities such as financial knowledge dissemination, poverty alleviation, assisting the old and the disabled, supporting learning and teaching and public services, which not only guided the young employees to repay the society, but also built a positive social image. During the reporting period, the Bank made 1,785 charity actions that involved 60,000 person-times and donated a total of RMB7.49 million to over 170,000 direct beneficiary-times.



湖北分行举行社会保障卡发卡仪式  
Hubei Branch held social security cards issuing ceremony

• Statistics sheet of youth volunteer activities

Project	Number	Participants/ Participating Times	Donation Amount (RMB10,000)	Persons/Times Aided
Poverty Alleviation	286	17,337	388.66	15,331
Assisting the Old and the Disabled	120	3,279	51.33	4,850
Financial Education and Dissemination	880	19,179	13.36	103,707
Assisting Learning and Teaching	174	9,250	233.04	31,843
Environmental Protection and Transportation	175	6,501	8.72	5,969
Medical Care and Health (Including Voluntary Blood Donation)	102	2,807	30.10	6,666
Others	48	3,377	23.95	2,838
Total	1,785	61,730	749.15	171,204





天津分行组织慰问孤儿院  
Tianjin Branch employees visited an orphanage



河北分行举办“月饼传爱心 情暖敬老院”活动  
Hebei Branch held "bringing moon pancakes to seniors' home and bringing love" activities

海外分支机构积极参与当地公益事业

本行境外机构深入实施本地化发展战略，在保证业务健康良好发展的同时，在其驻在国（地区）积极履行企业公民责任，成功塑造了扎根当地、关心民生、回报社会的负责任一流大行形象。

工银澳门经济参与公益事业

工银澳门向澳门日报读者公益基金会捐款 20 万澳门元以支持“公益金百万行”活动。该活动作为当地最负盛名的慈善活动之一，已连续开展 28 年，筹得的善款全部用于开展紧急救援、关心弱势社群、扶贫助学、医疗援助等工作。报告期内，工银澳门还向澳门同善堂捐赠 5 万澳门元，支持当地民间慈善事业发展。

工银亚洲积极为香港明爱卖物会筹款

工银亚洲作为香港明爱筹款委员会主席，通过举办高尔夫慈善筹款活动、代售明爱慈善奖券、参加义卖活动等方式，为香港明爱筹款逾 200 万港币。

工银泰国

报告期内，泰国遭遇历时数月、历史罕见的洪水灾害。工银泰国在保证正常营业的同时，密切关注灾情，对部分确实因灾短期无力支付贷款本息的客户采取必要的缓期或减免短期利息的措施，并且积极发动员工捐款捐物。

新加坡分行

新加坡分行与新加坡报业控股集团在当地“月圆河畔庆中秋”大型游园会期间，合作推出首届“中国工商银行杯才艺达人秀”，深受新加坡政府及民众的认可和关注。



工银澳门积极参与公益金百万行活动  
ICBC (Macau) participated in "Walk for Millions" charity event



工银亚洲积极为明爱卖物会筹款  
ICBC (Asia) raised money for Caritas Bazaars



重庆分行开展农民工子女关爱活动  
Chongqing Branch initiated programs on caring for the children of migrant workers



西藏分行为曲松乡中心小学及楚鲁松杰苹果小学带去学习生活用品  
Tibet Branch brought stationary to Qusong Township Central Primary School and Chulusongjie Apple Primary School

### Overseas Branches' Active Participation in Local Public Welfare Undertakings

While ensuring healthy business development in host countries, overseas branches of the Bank actively fulfilled its corporate citizen responsibility in order to better implement the localization strategy, successfully shaping the image of a responsible top major bank that focused on local market, cared for people's well-being and repaid the society.

#### ICBC (Macau) Actively Participated in Public Welfare Undertakings

ICBC (Macau) donated MOP200,000 to Macau Daily News Readers Charity Foundation to support the Macau "Walk for Millions" event, one of the most honored local charity events which had been held for 28 years in a row and raised money for emergency aid, caring for the weak, poverty alleviation, supporting education and medical assistance. During the reporting period, it also donated MOP50,000 to Macau Tung Sin Tong Charitable Society to support local folk charity undertakings.

#### ICBC (Asia) Actively Collected Donation for Caritas Hong Kong Bazaars

As the chairman of Caritas Hong Kong Fund-raising Committee, ICBC (Asia) raised over HKD2 million for Caritas Hong Kong Bazaars through holding golf charity fund-raising activities, providing Caritas charity lottery service and participating in charity sale etc.

#### ICBC (Thai)

During the reporting period, Thailand was hit by a rare flood that lasted for months. While ensuring normal operation, ICBC (Thai) paid close attention to the disaster, took necessary measures of short-term interest suspension, reduction or exemption for customers who temporarily lost the ability to pay back loan principle and interest due to the disaster, and mobilized its employees to donate in cash and in kind.

#### Singapore Branch

During the local Mid-autumn Festival garden party, Singapore Branch cooperated with Singapore Press Holdings Ltd. in launching the first "ICBC Cup Talent Show", which was widely received and recognized by the local government and public.



工银亚洲参加慈善高尔夫球日活动  
ICBC (Asia) participated in the "Charity Golf Day" event



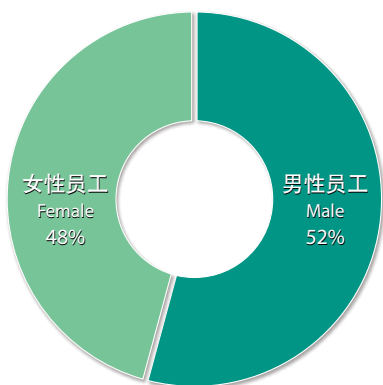
工银泰国为当地特大洪灾捐款  
ICBC (Thai) donated money for the local catastrophic flood

## 致力以人为本，创建和谐银行

员工是本行取得发展成就的重要力量，也是实现未来可持续发展的动力源泉。报告期内，本行以科学发展观为指导，召开全行首次员工工作大会，初步搭建了新时期员工工作制度体系，坚持严格管理与关心爱护相结合，坚持制度管理与文化建设相结合，围绕员工职业发展、能力建设、薪酬福利、压力疏导等关键环节，着重解决影响企业发展和员工成长的突出问题，着力营造戮力同心、团结奋进的工作氛围，努力形成员工与企业同进步、共发展的良好局面。

员工性别比例

Employee composition by gender



## 员工构成

截至报告期末，本行共有员工 408,859 人<sup>2</sup>，比上年末增加 11,520 人。其中，境内主要控股公司员工 373 人，境外机构当地雇员 5,135 人；报告期内，本行招录新员工 1.7 万人（其中应届大学毕业生 1 万余人）。在境内机构员工<sup>3</sup>中，具有大学本科及以上学历员工占比 44.7%，40 岁以下员工占比 42%，少数民族员工占比 5.2%，女性中高级管理人员 2,531 人。

## 保障员工权益

本行坚持以人为本，尊重员工的宗教信仰自由，在人员招聘录用、岗位调整、薪酬待遇、职业发展等各个环节，严格遵守国家有关法律、法规，对全体员工一



广东分行举办首届“工行情缘”大型员工集体婚礼  
First "ICBC Love" collective wedding for employees held in Guangdong Branch

视同仁、平等对待，有效保障员工知情权、参与权和监督权的落实，切实维护员工合法权益。

本行认真贯彻落实《劳动合同法》及国家相关劳动法律法规，以书面劳动合同形式明确银行与员工双方的权利和义务，为保护员工权益提供法律依据；同时科学设定岗位职责，有效配置人力资源，合理分配工作任务，通过建立高效有序的工作机制和加强劳动力优化组合，充分保障员工的休息休假权利；此外及时足额发放员工工资、缴纳各项社会保险及住房公积金，全面开展企业年金、补充医疗保险等补充福利制度，进一步提高了员工福利，也为广大员工及其家庭成员提供更多的医疗保障。



杨凯生行长、王希全党委委员到西藏分行员工宿舍慰问员工  
President Yang Kaisheng, CPC Committee Member Wang Xiquan visited employees in Tibet Branch dormitory

<sup>2</sup> 另有劳务派遣用工 33,669 人。

<sup>3</sup> 不含劳务派遣用工。



## Caring for Employees to Build a Harmonious Bank

Employees are an important force that enables ICBC to achieve historical improvement and the source of sustainable growth in the future. During the reporting period, the Bank had stuck to the guidance of the scientific outlook on development, held the first working conference on employees, established a preliminary institutional system for employees management in the new era, combined strict management with care for its staff, and insisted on the co-building of management system and cultural life. On the crucial issues of the staff's career build-up, capacity development, salary and benefits, and pressure alleviating, much efforts have been invested in solving prominent problems that affect the personal growth of the staff and the overall development of the Bank, creating an ideal and inspiring environment to stimulate the employees to advance and develop together with the Bank.

### Employees Composition

As at the end of the reporting period, there were in total 408,859 employees<sup>2</sup> in the Bank, amounting to an increase of 11,520 persons compared with the end of the previous year. Of the employees, 373 were in domestic major holding companies and 5,135 persons were locally hired by overseas institutions. During the reporting period, 17,000 persons were recruited, among which more than 10,000 were fresh university graduates. Of the employees in domestic institutions<sup>3</sup>, 44.7% had a bachelor's degree or above, 42% were under the age of 40, 5.2% were employees of ethnic



赵林监事长赴内蒙古分行慰问一线员工  
Chairman of the Board of Supervisors Zhao Lin visited front-line employees in Inner Mongolia Branch



新加坡总理李显龙为本行颁发热心公益奖杯  
Singapore Prime Minister Lee Hsien Loong presented the trophy to ICBC for its passion for public welfare

groups, and 2,531 persons were female middle and senior management personnel.

### Protecting Employees' Rights and Interests

The Bank insists on its "People Oriented" principle and respects employees' religious beliefs. In personnel recruitment, position adjustment, payment and benefits and career development, the Bank strictly abides by the applicable laws and regulations, and treats the employees in a fair and equitable way. The Bank has effectively protected the employees' legal rights including the right to know, participate and supervise.

In compliance with the Employment Contract Law and other applicable law and regulations, the Bank has clarified in the form of written employment contracts the mutual rights and obligations of the Bank and employees, which provides the legal basis for protecting the employees' rights. It has set job responsibilities scientifically, effectively allocated human resources, and reasonably assigned tasks. It has also established a highly efficient and orderly working mechanism, and optimized labor combination to insure employees' rest and leave entitlements. Salaries, social security contributions and housing provident funds were paid timely and in full, and were supplemented by enterprise annuity, supplementary medical insurance and other benefits for the employees. In addition, the Bank has made more efforts to provide medical security to the staff and their family members.

<sup>2</sup> Does not include labor dispatched for services totaling 33,669 persons.  
<sup>3</sup> Does not include labor dispatched for services.



### 加快文化传播

结合全行转型发展的新形势，本行开展了“文化聚人心，转型促发展”等形式多样的主题教育活动，引导广大员工学习本行核心价值理念；将《企业文化手册》翻译成中英文对照版，发至所有境外机构员工人手一册，促进核心价值理念在境外机构的传播，有效提升了广大员工的凝聚力与归属感；在全行开展《企业文化故事集（第二辑）》征集活动，以员工身边的真实故事，提高广大员工对企业文化体系的认识和理解。

### 关注员工健康

本行高度重视员工健康，积极为员工提供基础医疗保障，定期组织员工进行健康检查，对女性员工、大龄员工以及离退休人员增加体检项目；建立并完善总行传染病疫情防控网络，开展创建健康食堂活动，保障员工身体健康；提倡科学的生活方式，举办压力与情绪管理培训班等各类健康讲座以及心理咨询活动，缓解员工由于工作和生活带来的精神压力，构建“员工心灵绿色通道”。报告期内，本行组织完成总行近 2,600 名员工年度健康体检；江苏分行开展“健心工程”；数据中心（北京）出台员工帮助计划（EAP）实施方案；河北、安徽、四川、山东、河南等 10 家分行分别围绕“关爱员工成长”、“增强员工满意度”等专题，通过现场座谈、问卷调查、个别访谈等多种形式，为员工提供心理帮助。

#### • 案例：

2011 年 6 月，本行青海分行任锡礼同志被确诊患上“慢性粒细胞白血病”（俗称“血癌”），需进行骨髓移植手术，但巨额的治疗费用，使其家庭无力承担。本行及时采取倡议全行员工奉献爱心以及从当地分行“送温暖基金”和补充医疗保险中拨款救助等多种方式，共筹集医疗费用约 28 万元（其中全行员工捐款近 20 万元），帮助任锡礼同志有效控制了病情。

#### • 案例：

2011 年 11 月 17 日，本行湖北分行员工雷鸣同志在京出差时突发疾病，生命垂危。在本行高级管理人员的高度重视以及全体行人的热切关注下，雷鸣同志得以及时抢救和转院；在得知其手术需要大量血浆的紧急情况下，42 位来自总行相同血型的兄弟姐妹踊跃报名，其中 24 人的及时献血，保证了雷鸣同志的手术成功。目前，雷鸣同志正处于康复期，充分展示了本行员工间的血肉深情，彰显了“工行人、一家亲”的温暖。



刘立宪纪委书记赴深圳分行慰问一线员工

Secretary of Party Discipline Committee Liu Lixian visited front-line employees in Shenzhen Branch



东京分行组织员工开展防灾讲座

Tokyo Branch provided disaster relief lectures to employees

### 丰富员工生活

本行开展形式多样的文体活动，丰富员工的业余生活。报告期内，本行举办了“中国工商银行第二届员工乒乓球比赛”，全行 47 个单位代表队的 300 余名参赛选手参加了近 600 场比赛；成立了中国工商银行书法家协会、美术家协会及摄影家协会，在全行举办了书法、美术、摄影作品征集和文学艺术系列评选展示活动，向中国金融工会报送文学作品 27 篇、“再创辉煌”征文 32 篇。在金融系统桥牌赛中，本行代表队在 32 支代表队中脱颖而出，一举夺得冠军。



本行举办第二届员工乒乓球比赛

2nd Employees' Table Tennis Contest

### Accelerating Spreading of Corporate Culture

Aiming at the new era for business structure transition, the bank organized a series of thematic events as "Culture for Cohesion, Transition for Development" to instruct the employee to acknowledge the fundamental value of the bank. In order to publicise the bank's core concepts and enhance the attribution and cohesion between the employees and the bank, the Bank published a bilingual copy of the Corporate Culture Manual and distributed to all the employees all over the world. In 2011, the bank published a book with all the moving stories of employees practising corporate concepts, which effectively improved the understanding of corporate culture amongst all the employees.

### Caring for Health of Employees

The Bank values the health of its employees, and has actively provided basic medical insurance and organized regular health check-ups for all employees, and has added special health check-ups for female, senior and retired personnel. The epidemic prevention and control network has been built, and healthy canteens were constructed to insure the physical health of the employees. To promote the idea of scientific, healthy living, lectures on mental



数据中心(上海)举办员工压力管理培训

Data Center (Shanghai) carried out pressure management training for employees

health and psychological counseling services were offered to relieve the employees of the pressure from work and life, designed green passage of employ's spirit. During the reporting period, the Bank's head office completed the annual health check-ups for up to 2,600 employees; Jiangsu Branch organized the activity of "Mental Health Project"; the Data Center (Beijing) implemented "Employee Assistance Program (EAP)"; ten branches including Hebei, Anhui, Sichuan, Shandong and Henan etc. provided help for the employees' mental health through discussions, questionnaires, personal counseling on topics such as "caring for the development of employees" and "enhancing the degree of satisfaction of employees".

### Enriching Leisurely Life of Employees

The Bank organized a variety of cultural and sports activities to enrich the employees' leisurely life. During the reporting period, the "2nd ICBC Employees' Table Tennis Competition" was held with the participation of teams from 47 institutions and more than 300 players in nearly 600 matches. With the establishment of ICBC Calligraphy Society, Painters Association and Photographers Association, a series of Bank-wide collection, selection and display of related works were carried out. 27 literary writings were sent to China Financial Staff Union, and 32 writings to "Recreating Splendor" Composition Contest. In the bridge contest of the financial sector, the Bank's team won the championship out of 32 teams.



数据中心(上海)开设文化展板

Cultural exhibition launched in Data Center (Shanghai)

#### • Case:

In June 2011, Ren Xili from Qinghai Branch was diagnosed as having "chronic myelocytic leukemia" (leukemia in popular terms), and needed to have bone marrow transplantation, but the medical expense was too great to be affordable for his family. The Bank immediately organized fund-raising activities to mobilize donations among the staff, and tried other measures such as allocating funds from the local branch "warmness funding" and supplementary medical insurance. Finally RMB280,000 were collected (of which close to RMB200,000 were donations from the employees) and Ren's condition was brought under control.

#### • Case:

On November 17, 2011, Lei Ming from Hubei Branch suddenly fell ill and was in a critical condition when he was on a business trip to Beijing. With the care and help of the Bank's senior management and all ICBC staff, Mr. Lei received emergency treatment and was transferred to a better hospital. Upon knowing that a substantial amount of plasma is needed for his operation, 42 employees from the Head Office offered to donate blood. With the eventual blood donation of 24 persons, Mr. Lei's operation was successfully conducted. At the moment, he is in the recovery, which fully proves the blood and flesh tie among the ICBC employees, showing the warmth of "ICBC family".

• 案例：“感动工行”

2011年4月11日，本行举办了第二届“感动工行”员工颁奖典礼。本次评出的十位“感动工行”员工和集体之中，有刻苦自学，50多岁成功转岗并取得骄人业绩的中年员工；有临危不惧，为保护国家和客户财产奋不顾身的网点柜员；有努力拼搏，带领全体员工创造辉煌的支行行长。他们或用激情创造奇迹，或用责任诠释奉献，或用执着捍卫原则，或用信念书写正义，或用大爱谱写真情。他们的感人事迹展示了新时期工行人的道德情操和精神风采。

自2008年以来，本行每两年在全行开展一次“感动工行”员工评选活动。这项活动已成为本行树立和宣传全行改革发展先进典型，引导和激励广大员工践行先进文化的品牌载体。



第二届“感动工行”员工颁奖典礼  
2nd "Touching ICBC" Employees' Awarding Ceremony

强化员工培训

本行以提升经营管理水平和国际竞争力为目标，全面推进员工培训和资源建设，不断优化学习渠道，积极拓展国际合作，着力创新培训方式。报告期内，本行逐步建立健全基于岗位胜任能力的培训制度，完善员工职业生涯发展培训模式。截至报告期末，本行共举办各类培训3.8万期，培训223万人次，人均受训约8.2天；累计培训各类客户经理72.56万人次，覆盖率近90%；累计培训中年员工274,187人次，覆盖率达到100%；对新入行柜员和转岗柜员岗前培训覆盖率达到100%。



罗熹副行长为中年员工岗位技能比赛颁奖  
Vice President Luo Xi awarded prizes for technical contest of middle-aged employees

• 案例：国际化人才培养项目

本行创新人才培养模式，启动国际化人才项目，每年选派优秀干部员工到境外大学和金融同业进行学习锻炼；同时，拓展国际交流与合作渠道，积极推进与剑桥、哈佛等知名院校的高层互访，加强与多伦多大学、乔治城大学、沃顿商学院等机构间的培训合作，初步形成覆盖美洲、欧洲和亚洲的高端国际交流与合作网络。

报告期内，本行与标准银行从业务合作中开辟新的培训渠道，选派多名业务骨干赴标准银行（国际）进行实习。同时，本行还先后与剑桥大学、洛桑国际管理学院、乔治城大学、多伦多大学以及尚德商学院等世界知名机构开展了交流合作，丰富了人才储备资源，提升了员工的业务能力和国际视野。



本行“国际化人才”培训项目启动仪式  
Launching ceremony for "International talents" training program

• Case: "Touching ICBC"

On April 11, 2011, the Bank held the 2nd "Touching ICBC" Award Ceremony. Among the 10 selected "touching" employees and groups, there were middle-aged ones who had been engaged in diligent self-education and was successfully transferred in position at the age of 50; there were also fearless tellers at outlets who protected national and customers' property in dangerous circumstances; there were branch heads who managed to lead the staff to make remarkable achievements. They either created miracles with passion or displayed the spirit of contribution through their sense of responsibility; they either defended principles with their persistence, or left the imprints of justice with their faith, or wrote down stories of affection with their sincerity. Their touching personal stories exhibited the morality and spiritual standards of the new ICBC people.

Since 2008, the Bank has carried out the selection of "Touching ICBC" once every two years. This selection has become a brand-building activity for setting role models, promoting the idea of Bank-wide reforms and development, and encouraging the employees to participate in advanced corporate culture.

### Enhancing Employees Training

To enhance management and competitive strength in the globe, the Bank has been dedicated to training the employees and expanding the training resources through continuously extending channels of learning and international cooperation, and adopting innovative training methods. During the reporting period, the Bank has gradually established a competency-based training system that instills a working culture of career development among employees. As at the end of the reporting period, the Bank held in total 38,000 training sessions for 2.23 million person-times, which amounted to an average of 8.2 days of training per person. Altogether 725,600 person-times of customer managers were trained, which amounted to a coverage of 90%; altogether 274,187 person-times of middle-aged employees were trained, a coverage of 100%;



the coverage of providing the newly recruited and transferred tellers with pre-post training was 100%.

• Case: Training Program for International Talents

The Bank adopts an innovative training mode of international talents and selects outstanding employees to study in universities and financial institutions abroad every year. Meanwhile, the paths for international communication and cooperation have been expanded to engage in interaction in terms of high-level visits with eminent institutions such as Cambridge and Harvard as well as joint trainings with the University of Toronto, Georgetown University and the Wharton School of Business. The network of high-level communication and cooperation that covers America, Europe and Asia has initially been established.

During the reporting period, the Bank expanded new paths for training by cooperating with the Standard Bank, and selected many a backbone to do internships in the Standard Bank (International). The Bank has carried out many interactive programs with world-renowned institutions such as Cambridge University, International Institute for Management Development, Georgetown University, the University of Toronto and Sauder School of Business. These training programs enriched talent reserve and expanded the business capacity and international horizon of employees.



### 女员工权益保护

报告期内，本行高度重视女性员工权益保障，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，围绕职业女性寻找幸福、健康养生等话题邀请著名媒体人、专家学者进行讲座，受到广大女员工的喜爱。本行积极推进女员工权益保护专项集体合同签订工作，截至报告期末，全行有 21 家分行签订了女员工权益保护专项集体合同，10 家分行已完成前期工作，准备提交职代会审议，合同覆盖女员工 10 万余人。福建分行被全国总工会授予“全国推进女职工权益保护专项集体合同工作先进单位”荣誉称号。

### 困难员工帮扶

本行坚持把特困员工帮扶作为践行以人为本、关爱员工的具体行动，持续加大对因灾、病致困员工的及时救助。报告期内，本行累计五次发放特困救助金 7,000 万元。此外，本行高级管理层人员带队分赴云南、黑龙江等分行慰问，救助困难员工 28,000 多人次，解除了他们的后顾之忧。

### 关爱离退休员工

截至报告期末，本行共设立了 455 个离退休人员服务管理机构，配备了 1,461 名专兼职工作人员，全力做好 14 万离退休人员服务管理工作。报告期内，本行组织 14 万离退休人员进行了体检；先后慰问 11,994 名特困退休员工；依托 1,438 个离退休人员活动中心和 6 所自办老年大学，组织开展门球、舞蹈、合唱、书法等各类文体活动 8,371 次，约 26 万人次参加，使老同志的晚年生活更丰富、更健康、更幸福。



广西分行举行员工业务技能比赛  
Employees' Business Skills Contest held in Guangxi Branch



山东分行举办“女职工保健知识讲座”  
Lecture on "Health-care Knowledge for Female Employees" held in Shandong Branch



杨凯生行长、王希全党委委员看望青海分行离退休员工  
President Yang Haisheng, CPC Committee Member Wang Xiquan visited retired employees of Qinghai Branch



大连分行举办离退休员工台球邀请赛  
Billiards Contest for retired employees held in Dalian Branch

### 各民族员工共同成长

本行高度重视和关心少数民族员工成长，充分尊重各民族员工风俗习惯和宗教信仰，在少数民族重大节假日时按照国家规定给予假期，同时加大少数民族干部员工培训和人才选拔力度，努力营造团结和谐的工作氛围。截至报告期末，本行境内分行少数民族员工 21,095 人，占比 5.2%；在新疆、内蒙古、广西、宁夏、西藏五个少数民族聚集地区，少数民族员工占比达 22.98%。

### Protecting Rights and Interests of Female Employees

During the reporting period, the Bank highly respected the rights and interests of female employees. Female employees were provided with annual special health check-ups and covered by insurance for female-specific diseases or critical illnesses. Focusing on "finding happiness and living a healthy life" for female employees, famous media personnel, experts and scholars were invited to give lectures, which were highly appreciated by female employees. The Bank has also actively promoted the signing of collective contract protecting the rights and interests of female employees. As at the end of the reporting period, 21 branches had signed the contract and 10 branches had completed the preparatory work and submitted the contract to the employees' congress for review. Under the contract over 100,000 female employees were benefited. Fujian Branch was recognized as a national model entity for collective contracts protecting female employees' rights and interests by the All-China Federation of Trade Unions.

### Assistance to Employees in Difficulties

The Bank continuously assisted employees in difficulties to display its principles of people first and caring employees, and proactively increased its efforts to help employees in difficulties due to disasters or diseases. During the reporting period, a total of RMB70 million in assistance funds were allocated in a total of five times. Besides a care team led by senior management members, who visited many branches in Yunnan and Heilongjiang etc., helped over 28,000 person-times of employees in difficulties.

### Caring for Retired Employees

As at the end of the reporting period, the Bank established 455 service management organizations for retired employees and employed 1,461 full-time and part-time personnel, providing services to 140,000 retired employees.



《女职工权益保护专项集体合同》签字仪式  
Signing Ceremony for Collective Contract Protecting the Rights and Interests of Female Employees.

During the reporting period, the Bank organized health check-ups for 140,000 retired employees and provided care and help for 11,994 impoverished ones. With the help of 1,438 retired employees' recreational centers and 6 colleges for senior citizens established by the Bank, 8,371 sports and recreational activities participated by approximately 260,000 person-times were organized regarding gate ball, dance, chorus and calligraphy. These activities enriched the lives of the retired.

### Mutual Growth of the Staff of All Ethnic Groups

The Bank highly values and cares the growth of employees of ethnic groups, fully respects their customs and choice of religion, and has arranged holidays according to their major festivals. The Bank intensifies training and talent selection for employees of ethnic groups, in order to create a harmonious working environment. As at the end of the reporting period, there were 21,095 employees of ethnic groups at domestic branches, accounting for 5.2% of the total. In the five regions of Xinjiang, Inner Mongolia, Guangxi, Ningxia and Tibet which are inhabited by ethnic groups in compact communities, employees of ethnic groups cumulatively accounted for 22.98%.



李晓鹏副行长慰问河北分行离休干部  
Vice President Li Xiaopeng visited retired employees of Hebei Branch



上海分行组织离退休人员体检  
Health check-up for retired staff organized by Shanghai Branch

● 自治区少数民族员工统计表

分行	少数民族员工人数	少数民族员工占比
新疆	1,826	23.31%
内蒙古	2,476	19.48%
广西	3,055	28.83%
宁夏	388	15.11%
西藏	14	22.58%
五区合计	7,759	22.98%

• 案例：

本行新疆分行重视少数民族员工的技能培训，持续开展“一对一”、“面对面”、“人人过关”的新老员工取长补短的“岗位练兵”活动；通过宣传栏、张贴宣传标语，利用板报、网讯等载体，组织全行员工参加街道、社区的民族团结教育百题知识竞赛、座谈会等活动，增进各民族间的相互了解，增强了员工的团结意识。该分行注重对少数民族干部的培养选拔、择优使用，尤其注重储备一批政治素质好、年轻优秀的少数民族后备干部，进行重点培养。截至报告期末，新疆分行 175 名处级干部中，少数民族干部 23 人，占比 13.14%；123 名副处级、科级后备干部中，少数民族干部 12 人，占比 9.76%。

### 全球文化多元融合

在国际化发展过程中，本行秉持“One ICBC”全球雇员管理理念，在传承自身核心价值观的同时，尊重和理解东道国文化差异，兼容并包所在地人文和社会的差异性与多样性，建设既包容多元又强调绩效的全球文化；高度重视保护当地雇员权益，不断加强境外机构内部和机构间员工的交流和沟通，积极倾听员工意见和建议；针对当地社会经济情况和人文环境，结合自身实际，组织开展丰富多彩的员工文化体育活动。

报告期内，本行开展了全球荣誉雇员评选活动，提高了全球雇员的归属感和认同感；本行组织了工银亚洲、

工银澳门等多家境外机构当地雇员赴总行进行工作和学习交流；工银泰国在传统佳节之际在营业场所张贴中国剪纸和对联，悬挂灯笼，增添中国元素，让泰籍员工了解中国文化，感受中国的节日气氛；工银印尼连续四年同时在雅加达、万隆、泗水和棉兰四个城市举办斋月开斋（BREAK FASTING）活动，庆祝传统当地节日——拉马丹节的来临；工银中东举办“多彩中东”征文比赛，丰富了员工业余文化生活。截至报告期末，本行境外员工总数近 6,000 人，当地雇员占比约为 90%，国际化队伍日益壮大。



• Statistics for ethnic minority employees at branches in the five autonomous regions

Branches	Number of employees of ethnic groups	Percentage of employees of ethnic groups
Xinjiang	1,826	23.31%
Inner Mongolia	2,476	19.48%
Guangxi	3,055	28.83%
Ningxia	388	15.11%
Tibet	14	22.58%
Total of the five areas	7,759	22.98%

• Case :

Xinjiang Branch paid great attention to the skill training for employees of ethnic groups and carried out "one-on-one", "face-to-face" and "all pass" training activities among old and new employees. The branch organized employees to attend a variety of knowledge contests and seminars on the subject of national unity in streets and communities through means of publicity column, promotional slogan, blackboard newspaper and Internet news, to promote the mutual understanding among different nationalities and the consciousness of national unity of employees. The Bank valued the training and selection of executives of ethnic groups, and, in particular, cultivated those young executives with remarkable working capacity and political consciousness. As at the end of the reporting period, among the 175 departmental-level executives at Xinjiang Branch, 23 or 13.14% were from ethnic groups; among the 123 deputy departmental-level or section-level executives, 12 or 9.76 % were from ethnic groups cadres.

**Integration of Diversified Cultures around the World**

In the process of internationalization, the Bank insists on its global employee management principle "One ICBC", respecting and understanding the culture of the host country while bringing forward its own core values. Being tolerant to the differences and diversities in culture and society, the Bank promotes a global culture of diversification and performance. The Bank highly values the protection of the rights and interests of local employees, encourages exchanges among the staff of and between overseas institutions, and listens to opinions and suggestions of employees. It has organized a variety of cultural and sports activities according to local social, economic and cultural circumstances and its own situations.

During the reporting period, the Bank carried out the selection for global honorary employee to enhance the sense of belonging and identification among overseas employees. The Bank organized the local staff from overseas institutions, including ICBC (Asia), ICBC (Macau) and etc., to come to the Head Office for mutual study and communication. At Chinese festivals, ICBC (Thai) posted traditional Chinese paper cutting and couplets and hung lanterns in the offices, to help the Thai employees

understand the Chinese culture and traditions. ICBC (Indonesia) has for 4 years held Break Fasting in Jakarta, Bandung, Surabaya and Medan celebrating the local festivals of Ramadan. ICBC (Middle East) held the writing contest of "Colorful Middle East" to enrich the leisurely life of employees. As at the end of the reporting period, there were 6,000 overseas employees, of which about 90% were locally hired. The international team of ICBC has grown substantially.



工银加拿大举办新春晚会  
Spring festival gala held in ICBC (Canada)



### 助力合规经营，打造诚信银行

#### 完善内控体系，增强合规意识

本行严格遵循有关法律、规则和准则要求，按照“行为有规、授权有度、监测有窗、检查有力、控制有效”的内控合规总体要求，努力健全合规管理机制，积极开展合规管理工作，大力培育优良的合规文化。报告期内，本行制定集团口径的《合规管理基本规定》，明确了集团合规管理组织架构和管理责任；完善了《内部控制基本规定》，健全了涵盖行为准则、授权管理、制度规范、监督检查、问责处罚和内控评价的内控工作体系；在全行范围开展“内控和案防制度执行年”、“依法合规经营 防范操作风险”箴言征集等合规文化教育活动，增强全行员工合规意识。

#### 完善信息披露渠道，充分提示金融风险

本行坚持“将合适的产品销售给合适的客户”的服务原则，从严格产品准入、加强风险评估、充分揭示风险、加强从业人员管理等多个层面，加强个人理财业务领域诚信建设。报告期内，本行以“成本可算、风险可控、信息披露充分”作为标准，严格设计和销售环节风险

控制，在《产品说明书》《理财协议》等法律文本中，均以通俗易懂的语言对产品风险进行了全面描述，并在《产品说明书》的首页显著位置详细列示了各类情况下产品收益和风险的情景分析；当客户风险属性与其选择的金融产品不匹配时，系统将向客户进行风险提示，并对交易行为进行系统控制，充分揭示金融产品和服务的风险。



北京分行开展金融安全知识宣传活动

Promotional activities for financial security knowledge held in Beijing Branch

### 履行反洗钱职责，维护金融安全稳定

本行严格遵守我国及境外分支机构驻在国（地区）的反洗钱与反恐怖融资法律法规，认真履行反洗钱社会职责。报告期内，本行创新反洗钱“集中做、专家做、系统做”的工作机制，扎实开展客户身份识别及信息维护，投产全球特别控制名单处理系统，持续推进境内外一体化反洗钱监控系统建设，加强可疑交易报告和境外机构反洗钱合规管理工作，有计划、多层次、多形式开展反洗钱宣传培训活动，积极配合监管机构反洗钱调查，提高集团反洗钱和反恐怖融资风险控制能力。截至报告期末，本行举办反洗钱培训班 2,151 个，累计培训 8 万人次，全行机构和网点覆盖面达 100%，被人民银行授予“反洗钱工作先进集体”称号。

### 强化自主创新，保护知识产权

本行积极强化自主创新意识，加大知识产权保护力度。报告期内，本行新获专利 48 项，较上一年增加 24 项，目前拥有的专利总量达 163 个。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，坚持合法使用软件产品和技术服务，与 IBM、微软、ORACLE 等广大软件供应商签订企业级合作协议，充分尊重合作伙伴的正当权益。



陕西分行积极维护金融秩序

Good financial order maintained by Shaanxi Branch



河南分行开展“百城万店青年文明号信用示范周”活动

Activity of "Civil Youth Credit Demonstration Week" held in Henan Branch

## Operating with Good Faith to Create a Creditworthy Bank

### Improving the Internal Control System and Continuously Enhancing Compliance Management

The Bank endeavors to improve the compliance management mechanism, carries out compliance management, and develops a sound culture of compliance pursuant to applicable laws, rules and regulations as well as the requirements of "regulated conduct, moderate authorization, sound monitoring, efficient inspection and effective control" for internal control compliance. During the reporting period, the Bank stipulated the Basic Regulations for Compliance Management that clarifies the organizational structure and managerial obligations of the Group's compliance management. It improved the Basic Regulations for Internal Control, explicating the codes of conduct, authorization management, standard regulations, supervision and inspection, accountability and penalty and internal control assessment. The Bank-wide educational activities such as the "Year for Implementing Internal Control and Case Prevention Systems" and "Compliance Management and Prevention of Operational Risks" were carried out to enhance the employees' consciousness of compliance.

### Enhancing Information Disclosing Channels and Notifying Financial Risks

The Bank adheres to the service principle of "suitable products for specific customers", reinforcing the building of credibility related to personal wealth management business in terms of strict permission of products, improved risk assessment, full disclosure of risks and enhanced personnel management. During the reporting period, based on the principle of "cost calculable, risk controllable and full information disclosure", the Bank strengthened the risk control for procedures of product design and sales. In

the legal documents including Product Manual and Wealth Management Contract, clear and simple language is used to describe fully the product risks, and on the first page of Product Manual, different situations of product profits and risks under various circumstances are analyzed. If the risk property of customer does not match with the selected financial product, the system will prompt risk warning to the customer, practice control over the transaction and fully disclose the risks of financial products and services.

### Performing AML Obligations and Maintaining Financial Security

The Bank has adhered to the laws and regulations on anti-money laundering (AML) and antiterrorism financing of China and the countries (regions) where overseas branches are located and earnestly fulfilled its anti-money laundering obligations. During the reporting period, the Bank invented a new AML model of "practicing with concentration by experts and via systems", conducted customer identification and information maintenance, launched the global special control list processing system, and stepped up efforts in building the integrated anti-money laundering (AML) monitoring system for domestic and overseas institutions. It strengthened the doubtful transactions reporting and AML compliance management of overseas institutions, carried out various AML publicity and training activities in a planned and tiered manner, and coordinated with the AML investigations by regulators, enhancing the risk control capabilities for AML and anti-terrorist financing of the Group. As at the end of the reporting period, the Bank held 2,151 AML training sessions with 80,000 persons-time involved, covering all the institutions and outlets of the Bank. The People's Bank of China granted the title of "Anti-money Laundering Model Unit" .

### Enhancing Independent Innovation and Protecting Intellectual Property

The Bank makes active effort in enhancing independent innovation and protecting intellectual property. During the reporting period, the Bank obtained 48 new patents, representing an increase of 24 compared with the previous year and making the total number reach 163. Meanwhile, the Bank earnestly implemented national policies and regulations on the utilization of genuine software, always used legal software, products and technical services, and signed corporate cooperation agreements with software vendors such as IBM, Microsoft and Oracle to respect the legitimate rights and interests of the partners.



江苏分行开展反洗钱公众宣传活动

Publicity activity for anti-money laundering obligations held in Jiangsu Branch

### 健全反腐体系，塑造自律氛围

本行按照“标本兼治、综合治理、惩防并举、注重预防”的方针，以健全惩治和预防腐败体系为重点，促进企业经营环境的和谐稳定，塑造诚信、廉洁、合规的社会形象。报告期内，本行制订了《防止利益冲突管理办法》、《管理人员廉洁从业若干规定》、《管理人员廉洁从业承诺办法》等多项制度；将 29,552 名管理人员的廉政信息纳入了“廉政管理系统”进行实时监测管理，对 1,975 个机构开展了执法监察；组织开展治理商业贿赂有关检查 1,677 次，出台规范交易行为、推进银行业市场诚信体系建设的新制度和措施 1,245 个；开展各类反腐倡廉学习培训 15,406 次，培训员工 757,569 人次，编发活动简报 9,745 期，刊载活动网讯信息 21,008 次。

### 鼎力服务客户，成就品牌银行

#### 国际一流金融服务平台

中国第一零售银行。截至报告期末，本行零售客户达 2.82 亿个，基层营业网点超过 1.3 万个，继续保持中国最大零售银行的市场地位，连续 10 年荣获《亚洲银行家》“中国最佳零售银行”和“中国最佳大型零售银行”奖项。本行大力发展私人银行业务，深入研究投融资一体解决方案，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，被《欧洲货币》杂志、《亚洲金融》杂志授予“2011 中国最佳私人银行”奖。

领先的公司与投资银行。截至报告期末，本行公司客户 411 万户，投行业务收入达 225.92 亿元，公司与投资银行业务均领先国内同业。报告期内，本行进一步优化信贷结构，大力发展贸易融资、供应链融资、商品融资，创新股权融资产品，投产集自动推送研究报告、报告在线浏览、实时在线咨询、理财咨询网络论坛、网上预约服务、发布调查问卷功能的“财务顾问专区”服务平台，为客户提供更高效、便捷的沟通方式。报告期内，本行荣获证券时报“最佳银行投行”、中国社科院“卓越竞争力投资银行”、《首席财务官》杂志“最佳投行业务奖”等荣誉。

优秀的机构业务银行。本行自 1992 年承担养老金社会化发放工作以来，积极参与社保卡加载金融功能改革，在全国 100 个地区（含省和地、市）开展了社保卡项目合作，支持了社保领域的改革与发展；创新开展国内贸易信用保险业务，在北京、上海、苏州等 13 家一级（直属）分行进行试点，丰富了客户贸易融资渠道，缓解了中小企业资金压力；深入推进银银平台业务发展，通过合作模式创新与合作业务创新，提升了对中小银行客户的服务水平，扩大了金融服务的辐射范围。

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 503 万户，实现对公人民币结算量 1,350 万亿元，市场占比均保持第一。报告期内，本行持续优化财智账户、收款管家、票据池、账户信使等核心结算产品，积极推动现金管理产品整合，研发投产支付机构客户备付金存管系统，有效满足了客户流动性管理和资金风险管理的需求；契合全球化发展趋势，为国内外企业提供覆盖全球的现金管理服务，全面现金管理水平不断增强；推广“工商验资 E 线通”和“结算套餐”，为广大中小企业创业发展提供便利和优惠。报告期内，本行先后获得香港《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“中国最佳现金管理银行”、英国 Treasury Today 与 Euro finance “最佳现金与流动性管理奖”和“最佳全球与本地银行解决方案应用奖”、英国《Financial i》杂志“亚洲最具创新的现金管理供应商”等诸多奖项。



福建分行签定《服务质量管理责任书》

Fujian Branch signed the Letter of Responsibility for Service Quality Management

### Enhancing the corruption prevention and sanction system and building a self-disciplined environment

Adhering to the principles of "striking at the root of problems as well as its harmful effect, taking precautionary measures while imposing punishment", the Bank focuses on enhancing the corruption prevention and sanction system, promotes the harmony and stability of the operational environment, and hence has built up a social image of good faith, honesty and compliance. During the reporting period, the Bank stipulated several regulations including the Administrative Measures for Preventing Interest Conflicts, the Regulations on Honest Operation of Managers, and the Commitments of Honest Operation by Managers. The information of business conduct of 29,552 management personnel have been brought into the "honest management system" for timely monitoring and management, and 1,975 institutions have been supervised. The Bank organized 1,677 inspections on the governance of commercial bribery and formulated 1,245 measures that regulate transaction conducts and drive the establishment of a market credibility system for the banking industry. The Bank altogether carried out 15,406 trainings on combating corruption and promoting honest conduct of business with 757,569 person-times of employees being trained, and released 9,745 issues of brief reports, and published online information 21,008 times on anti-corruption activities.

### Vigorously Serving Customers to Build a Brand

#### World-class financial service platform

**Top Retail Bank in China.** As at the end of the reporting period, the Bank had 282 million retail customers and over 13,000 outlets, remaining as the largest retail bank in China. The Bank was awarded the "Best Retail Bank in China" and the "Best Large-scale Retail Bank in China" by The Asian Banker for ten consecutive years. The Bank stepped up efforts in developing private banking, conducted in-depth studies of integrated solutions to investment and financing and formed a business pattern that covered domestically important economic regions and non-banking service areas, delivering more considerate value-added services to customers. The Bank was awarded the "Best Private Bank in China" for 2011 by Euromoney and FinanceAsia.

**Leading Corporate and Investment Banking.** As at the end of the reporting period, the Bank had 4.11 million corporate customers and generated an income of RMB22.592 billion from investment banking, leading the industry in terms of corporate and investment banking. During the reporting period, the Bank further optimized the credit structure, strengthened the development of trade finance, supply chain finance and commodity finance, made innovation in equity financing products and rolled out the service platform "Financial Advisory Column" integrating such functions as automatic generation and online browsing of

research reports, real-time online consulting, online forum on wealth management consulting, online booking and issuing of questionnaires, providing customers with more efficient and convenient communication means. During the reporting period, the Bank was honored the "Best Bank in Investment Banking", the "Investment Bank with Outstanding Competitiveness" and the "Best Investment Banking Award" by Securities Times, the Chinese Academy of Social Sciences and CFO World, respectively.

#### Outstanding Bank in terms of Institutional Banking.

Since it became responsible for the payment of pension funds through social security channels in 1992, the Bank has been actively involved in the reform of adding financial features into social security cards. It supported the reform and development in the social security area by carrying out social security card cooperative projects in 100 regions (including provinces, prefectures and cities) nationwide; creatively introduced domestic trade credit insurance and tried it out in 13 tier-1 branches and branches directly controlled by the Head Office in Beijing, Shanghai and Suzhou, etc., which enriched trade finance channels for customers and eased fund pressure of SMEs; profoundly promoted the inter-bank platform business development, enhanced the service level of small and medium banks and scaled up the radiation of financial services through innovation in cooperative patterns and businesses.

**Best Settlement and Cash Management Bank in China.** As at the end of the reporting period, the Bank had 5.03 million corporate settlement accounts. The transaction volume of corporate RMB settlement reached RMB 1,350 trillion, maintaining the largest market share in China. During the reporting period, the Bank continued to optimize core settlement products including Caizhi Account, Collection Manager, Bills Pool and Account Messenger, actively promoted the integration of cash management products, researched, developed and rolled out the depositing system of reserves of payment institutional customers, which effectively addressed customers' needs for liquidity management and fund risk management; adjusted to the globalization trend, the Bank provided global cash management services for domestic and overseas enterprises, constantly enhancing comprehensive cash management level; the Bank facilitated and gave favorable conditions to the start-up and development of so many SMEs by promoting the "E Express for Industrial and Commercial Capital Verification" and "Settlement Package". During the reporting period, the Bank won many awards, including the "Best Cash Management Bank in China" by FinanceAsia magazine in Hong Kong, "Best Cash Management Bank in China" by The Asian Banker magazine in Singapore, "Cash and Liquidity Management" and "Best Global and/or Local Banking Solution" by Treasury Today and Eurofinance, and "Most Innovative Cash Management Provider Asia" by Financial i magazine in UK.



中国最大的信用卡发卡行。报告期内，本行推出国内首张分期付款专用信用卡——逸贷卡，目前受理环境已覆盖全国 10.1 万家商户；创新信用卡“多卡一额”管理模式，推进白金芯片卡、交通卡、ETC 高速公路联名卡、手机信用卡等项目，将芯片卡应用拓展至公共服务、社会生活等诸多领域，提升卡基支付的安全性和便利性。截至报告期末，本行信用卡发卡量达到 7,065 万张，客户数达到 4,944 万户，信用卡消费额达到 9765 亿元，同比增长 53%，卡均消费 1.4 万元，同比增长 30%，信用卡贷款余额 1,778 亿元，较年初增加 862.39 亿元，被 VISA 国际组织、万事达卡国际组织、《银行家》杂志、《金融理财》杂志等国际机构授予“年度最佳收单业务管理奖”、“年度最佳白金卡表现奖”、“金融产品十佳奖”、“年度最佳信用卡银行”等奖项。

中国最佳托管银行。报告期内，本行加大托管业务创新力度，顺利投产新一代托管业务处理系统——托管业务流程再造项目、资金系统和证券系统，成为国内首家对托管业务流程进行模块化与标准化处理的托管银行。截至报告期末，本行托管资产总净值达到 35,300 亿元，继续领军国内托管市场，被英国《全球托管人》、美国《环球金融》、香港《财资》等中外权威媒体评选为“中国最佳托管银行”。

国内一流的养老金管理与服务机构。报告期内，本行积极发展企业年金等养老金业务，服务于城乡居民社会保障体系建设；优化“如意养老”系列产品，为中小企业建立年金提供标准化服务方案；推出“如意人生”福利计划产品，满足客户综合养老保障管理需求；推进养老金综合管理系统建设，提升服务品质。

中国最佳资产管理银行。报告期内，本行在理财产品、量化技术和销售渠道等方面继续引领国内银行业资产管理业务创新方向，初步建成基于量化投资的研发平台和股票基金投资管理系统，推出了“工银环球成长”、“7 天增利”、“周周分红”、艺术品另类投资产品、可换股债券定向投资产品等系列创新型理财产品，满足了客户多元化的投资需求，被授予“年度最佳资产管理银行”、“最具魅力理财银行”等奖项。

领先的科技平台。本行不断夯实科技基础设施，进一步提高信息系统运行质量，全年信息系统保持平稳运行，日均业务量同比增长 18.36%，日峰值业务量同比



林晓轩首席信息官赴灾备中心现场指挥全行信息系统灾难恢复应急演练  
Chief Information Officer Lin Xiaoxuan guided the emergency drill for disaster recovery of bank-wide information systems at the Disaster Recovery Center

增长 13.47%；持续完善灾备体系建设，年内组织 33 家分行完成了机房灾备建设工作，基本实现“重大灾难事件发生后，分行辖内营业网点柜面终端关键业务服务不中断”，对外持续服务能力显著加强。截至报告期末，本行 ATM 和自助终端分别达到 5.9 万台和 3.9 万台，同比分别增加 1 万台和 5,000 台，有效拓展了服务渠道，为客户创造了优质、高效的服务环境。

强大的产品创新能力。本行以“人无我有，人有我优，推广应用一批、开发投产一批、研究储备一批”的产品创新战略，逐步完善产品创新考核奖励、产品跟踪评价、客户体验管理等一系列产品创新机制；创新研发了小企业账户卡循环贷款、易融通、账户贵金属定投、超短期融资券、iPhone 手机银行、iPad 网上银行、企业手机银行、工银电子密码器、短信客服智能咨询、电话银行自动语音识别、NRA 人民币结算账户、全球见证开户等新型银行产品；通过“产品创新日暨产品体验月”活动，吸引 13.5 万名客户参与产品体验，有效提升了服务供给能力和经营服务水平，切实满足了客户多元化的金融需求。截至报告期末，本行产品总数达 3,243 种，较上年末增长 15.2%。



北京分行向客户推介电子金融服务  
Beijing Branch employee introduced E-banking service to the customer

**Largest Credit Card Issuer in China.** During the reporting period, the Bank unveiled the first credit card especially for installment payment in China -- "Easy Loan Credit Card", which is accepted by over 101,000 merchants nationwide. It innovated the management pattern of the "Same credit line for more than one credit card", promoted the projects relating to Platinum chip card, traffic card, Electronic Toll Collection (ETC) card and mobile credit card, expanded the application of chip card to many fields such as public service and social life and improved the safety and convenience of credit cards-based payment. As at the end of the reporting period, the Bank issued 70.65 million credit cards to 49.44 million customers consuming RMB976.5 billion, an increase of 53% year-on-year, and averaging to RMB14,000 per card, an increase of 30% year-on-year. The balance of credit card loans was RMB177.8 billion, representing an increase of 86.239 billion compared with the year beginning. The Bank won a number of awards, including the "Acquiring Business Management Award of the Year", "Platinum Card Performance Award of the Year", "Top 10 Financial Products Award" and "Credit Card Bank of the Year" from VISA International, MasterCard International, The Banker magazine and Financial Money, respectively.

**Best Custodian Bank in China.** During the reporting period, the Bank made more efforts to achieve innovation in custody services and smoothly rolled out the new-generation custody service processing system -- Custody Service Process Reengineering Project, Treasury and Securities Systems, becoming the first custodian bank in China to have module-based and standardized processing of custody service process. As at the end of the reporting period, the total net value of assets under the Bank's custody reached RMB3,530 billion, maintaining the top position in Chinese custody market. The Bank was recognized as the "Best Custodian Bank in China" by several authoritative financial media, including the Global Custodian in UK, the Global Finance in the US and The Asset in Hong Kong.

**First-class Pension Management Service Provider in China.** During the reporting period, the Bank actively promoted the pension services as enterprises annuity management, and devoted to the development of civil social welfare system. The Bank upgraded a series of products as "Ruyi Retirement Plan" so as to provide standard annuity services package for SME, launched new welfare management package which is branched as "Ruyi Life" with the purposes of meeting the demand of comprehensive retirement management, and accelerated developing the comprehensive Pension Management System to improve service quality.

**Best Assets Management Bank in China.** During the reporting period, the Bank continued to lead domestic banks in the innovation of assets management business in terms of wealth management products, quantification

technologies and sales channels, and established a R&D platform and an equity fund investment management system based on quantitative investment. It also launched a series of innovative wealth management products including "ICBC Global Growth", "7-day Profit Increase", "Weekly Dividend", artwork alternative investment products and convertible bonds targeted investment products, satisfying the diverse investment demands of customers. The Bank was granted "Assets Management Bank of the Year" and "Most Attractive Wealth Management Bank" etc.

**Leading technological platform.** The Bank continued to solidify the technological infrastructure and further enhanced the operation quality of information systems. The Bank maintained steady operation of information systems throughout the year. The average daily volume of transactions processed increased by 18.36% year-on-year, and daily peak volume rose by 13.47% year-on-year. The Bank constantly improved the disaster recovery system construction and organized 33 branches to complete the disaster recovery construction of computer rooms in the year, basically realizing "uninterrupted key counter-based services in banking outlets of a branch where a material disastrous event occurs". Thus, the continuing service ability was remarkably enhanced. As at the end of the reporting period, the ATMs and self-service terminals saw an increase of 10,000 and 5,000, reached 59 thousands and 39 thousands, respectively, effectively broadening the service channels and creating a quality and efficient service environment for customers.

**Strong product innovation capacity.** According to the product innovation strategy of "developing new and excellent products, sustaining product research, development, introduction and promotion", the Bank gradually improved a series of product innovation mechanisms, e.g. on product innovation assessment and incentives, product tracking and evaluation as well as customer experience management; it creatively researched and development small enterprise account card-based revolving loans, Easy Financing, Regular Investment in Precious Metals at Fixed Amount. Super-short-term Financing Bills, iPhone mobile banking, iPad internet banking, corporate mobile banking, ICBC E-password Manager, SMS Intelligent Consulting through Customer Service, Automatic Speech Recognition of Telephone Banking, NRA RMB Settlement Account and global account-opening witness service; in the activity of "Product Innovation Day & Product Experience Month", it attracted 135,000 customers to experience various products, effectively enhancing the service provision capacity and operating service level and meeting the diversified financial needs of customers. As at the end of the reporting period, the Bank's products totaled 3,243, an increase of 15.2% compared with the end of the previous year.

# 4

## 社会层面 | Social Performance

### 加快服务渠道建设，提升服务供给能力

#### 关注客户服务体验、提高网点服务水平

截至报告期末，本行共有各类营业网点 16,284 家，其中财富管理中心 259 家、贵宾理财中心 4,773 家、理财网点 8,450 家、金融便利店 2,802 家，形成了业态分类、客户分层、服务分区的分层次网点服务体系。

报告期内，本行加大网络建设力度，全面推动县支行变革，加大在县域地区的网点建设、资源投放等方面的力度，新建营业网点 400 余家，其中半数以上网点投入县域和乡镇，并在部分金融服务空白的县域及乡镇合理设立了分支机构，进一步提升了服务能力、拓展了服务的范围。

#### 完善海外机构布局，增强全球服务能力

报告期内，本行加速全球服务网络布局，巴黎、布鲁塞尔、阿姆斯特丹、米兰和马德里分行相继开业，波兰华沙分行获银监会批准，葡萄牙代表处成功实现实质化运营；成功落子金边、万象、仰光三地，顺利实现在东盟地区的服务网络覆盖；巴基斯坦机构（卡拉奇分行和伊斯兰堡分行）、孟买分行的成立，标志着本行成为率先进入巴基斯坦、印度市场的中资商业银行；沙特利雅得分行、科威特分行获银监会批准，非洲设立代表处，工银秘鲁获颁机构设立“组织牌照”，珀斯分行已正式营业，覆盖亚、非、欧、美、澳五大洲的全球综合服务网络已初具规模。

本行努力提高本土化经营水平，持续加快零售业务、银行卡、电子银行、现金管理等优势产品线在境外机构的延伸；把握人民币国际化机遇，大力发展跨境人民币业务；深化本外币一体化经营和境内外机构联动，提升全球金融服务能力。截至报告期末，境外机构综合业务处理系统（FOVA）完成了在工银加拿大、工银泰国等 9 家境外机构的投产，投产 FOVA 系统的境外机构达到 34 家；推出境外网上银行、单证中心、信贷管理、信用卡、全球现金管理、外汇买卖、账户贵金属等一大批适应境外客户需要的产品和有竞争力的增值服务，有效满足境外客户多样的服务需求。

#### 着力提升服务品质，高度重视客户反馈

报告期内，本行将业务流程综合改造和优化作为提升网点服务效率的治本工程，积极实施了跨部门、跨机

构、跨平台、跨业务的流程改造和优化，网点运营效率和服务效率得到有效提升，实现了“一年显著变化”的目标。本行通过重点解决影响客户体验和员工体验的 340 个紧迫性问题，提高业务处理效率 20%；全面推进了涵盖网点受理服务、柜员处理操作等环节的 21 个流程优化项目的研发投产，有效发挥了“流程银行”前中后台协同效应和规模经济效应，客户和柜员体验得到明显改善。

本行将解决排队长队问题作为服务改进的重点，综合实施渠道优化建设、业务集中处理等重点工程，调整业务运营布局，加大柜面业务分流；研发投产专门的网点排队管理系统，实现客户精准识别和分层服务，加强客流监测和管理；科学调度网点资源，进一步加强大堂经理和柜员力量的配备，提高网点窗口开工率，实现与客户流量的高效匹配，提升网点服务能力和服务水平。报告期内，本行通过优化服务模式、创新服务手段，有效缩短了客户排队等候时间。



本行召开“深入推进为民服务创先争优优大会”  
The Bank held the "Meeting on Promoting Service and Making Excellence"



青岛分行开展“记者进工行”服务体验活动  
Qingdao Branch launched service experience activity of "Journalists into ICBC"

## Accelerating service channels construction to enhance service provision capability

### Being attentive to customer experience to improve service level of outlets

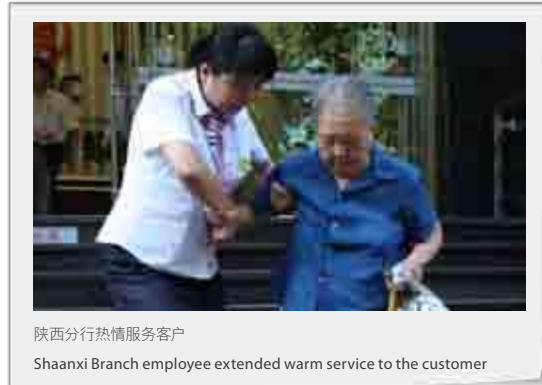
As at the end of the reporting period, the Bank had 16,284 operating outlets, including 259 premier wealth management centers, 4,773 VIP service centers, 8,450 wealth management outlets and 2,802 financial convenience stores, forming a tiered outlet service system with classified businesses, leveled customers and sectioned services.

During the reporting period, the Bank strengthened network construction by promoting county sub-branch reform on a full scale and stepping up efforts in outlet building and resource investment in counties. More than one half of the 400 newly built operating outlets were located in counties and townships. Besides, the Bank set up operations in some counties and townships where financial services were unavailable, further improving the service capability and expanding the service scope.

### Improving network of overseas institutions to enhance global service capacity

During the reporting period, the Bank accelerated the building of global service network. The branches in Paris, Brussels, Amsterdam, Milan and Madrid commenced operation successively, Poland's Warsaw Branch was approved by CBRC, and Portugal Representative Office realized actual operation. The Bank successfully made establishments in Phnom Penh, Vientiane and Rangoon, smoothly realizing service network coverage in ASEAN. The setup of institutions in Pakistan (namely, Karachi Branch and Islamabad Branch) and Bombay Branch marked that the Bank was the first and also the only Chinese commercial bank entering the Pakistani and Indian markets. Saudi Arabia's Riyadh Branch and Kuwait Branch were approved by CBRC, African Representative Office was established, ICBC (Peru) obtained the "organizational license" for establishing institutions, and Perth Branch started formal operation. Thus, the global comprehensive service network covering Asia, Africa, Europe, America and Australia began to take shape.

The Bank strived for enhancing localized operating level and constantly quickened the extension of superior product lines including retail banking, bankcard, E-banking and cash management in overseas institutions. Taking the opportunity of RMB internationalization, the Bank pushed hard cross-border RMB service. It deepened integrated operation of RMB and foreign currency businesses as well as interaction among domestic and overseas institutions to enhance global financial service capacity. As at the end of the reporting period, the Bank rolled out comprehensive business processing system (FOVA) in nine overseas institutions including ICBC (Canada) and ICBC (Thailand), increasing the number of overseas FOVA system users to



陕西分行热情服务客户

Shaanxi Branch employee extended warm service to the customer

34. Besides, the Bank introduced a broad range of customized products and competitive value-added services including overseas internet banking, bills centers, credit management, credit cards, global cash management foreign exchange trading and account precious metals, which effectively met diverse service needs of customers abroad.

### Improving service quality and valuing customer feedbacks

During the reporting period, deeming comprehensive business process reengineering and optimization as the fundamental project to improve outlets' service efficiency, the Bank actively carried out the reengineering and optimization of processes across departments, institutions, platforms and businesses. As a result, business and process operating efficiency of outlets were effectively improved, and the goal of "making obvious changes in one year" was fulfilled. The Bank enhanced the business processing efficiency by 20% by solving 340 urgency problems impacting customer experience and employee experience. It pushed forward the R&D and launch of 21 process optimization projects with regard to service acceptance at outlets and operation by tellers, giving full play to the synergy among front, middle and back offices and economies of scale of "process-based bank", and significantly improving the experience of customers and tellers.

By taking the long queues at outlets as a focus of service improvement, the Bank adjusted business operation layout and intensified counter-based business distribution through projects of channel optimization and centralized business processing. It developed and launched specific outlet queuing management system, realized accurate customer identification and classification, and stepped up efforts in customer flow monitoring and management. The Bank allocated outlet resources reasonably by increasing the staffing of lobby managers and tellers and making more counters available at the same time to match customer flow, hence enhancing the service level and capability of outlets. During the reporting period, the Bank effectively shortened queuing time by optimizing service mode and innovating service methods.



本行将维护消费者权益作为改进服务的核心及应尽的社会责任，积极利用广播电视、网络论坛、理财讲座等形式，以基层支行为单位，走进企事业、机关、学校、医院和社区，普及现代金融知识，培育理性金融消费观念；建立了基金、保险、银行理财等各类产品的事前、事中、事后信息披露机制，并确立了“网上银行+理财网点+手机短信”的立体化信息披露渠道。

对于中间业务收费，本行严格按照依法合规、谨慎稳妥、保本微利、收费与服务相匹配、收费总水平低于同业等原则，努力为社会公众提供物有所值的金融服务，切实保障社会公众享受基本银行服务的权利。本行成立了专门委员会，负责加强消费者金融权益保护的工作，明确要求各级行自觉接受监管部门、社会公众和媒体监督，确保依法合规收费。报告期内，本行进一步规范收费行为并强化消费价格信息的充分披露，做到每一笔收费都符合“依法合规”、“服务匹配”、“协议完备”和“客户自愿”的要求，通过门户网站和营业网点及时向客户公布服务项目、服务内容和服

务价格标准，并在营业网点、网上银行、电话银行、自助机具等各类渠道提供业务办理费用收取查询功能，有效保障了消费者的知情权和选择权。

本行不断完善客户投诉管理机制，全年客户投诉同比下降 37%。报告期内，本行完善客户投诉管理办法，健全涵盖 95588、媒体、信访、网点等在内的投诉监测体系，明确客户投诉处理流程，建立闭环式、全流程的投诉管理机制，确定了各类投诉解决的时限标准和要求。

在中国银行业协“2011 年度中国银行业文明规范服务百佳示范单位”评选活动中，本行 17 家网点在全国银行业 19.9 万家网点中脱颖而出，获得“2011 年度中国银行业文明规范服务百佳示范单位”荣誉称号，获评家数居同业首位；150 名大堂经理获得“2011 年度中国银行业文明规范服务明星大堂经理”荣誉称号，其中 21 人分获“明星大堂经理”之“财富之星”、“魅力之星”、“亲善之星”及“微笑之星”奖项，获评人数和上星人数均居同业之首。



深圳分行的服务受到外籍客户称赞  
The service of Shenzhen Branch was praised by the foreign customers



广西分行举办个人客户经理银行服务礼仪培训班  
Guangxi Branch held the training session on banking service etiquette of individual customer managers

#### • 案例：

本行明确提出“打造卓越金融服务、建设人民群众满意银行”的总体要求，并结合自身实际，坚持以客户满意为导向，想法设法解决客户关心的突出问题，精心组织开展了一系列主题鲜明、特色突出的创先争优活动。本行山东分行无条件接收和处理各种金融业务的“疑难杂症”，为遇到实际困难的群众雪中送炭；本行上海分行营业部要求柜员在受理汇款业务时与汇款人多次确认并作安全提示，成功堵截了多起电信诈骗案件，维护了客户资金安全；本行广东分行通过合理疏导和分区服务、推行“限时服务”等措施，不断缩短客户的等候时间；本行新疆分行手把手地教少数民族客户使用自助机具，得到了客户的交口称赞。

The Bank defends consumers' rights and interests as the core of service improvement and due social responsibility. Its sub-branches actively entered enterprises and public institutions, government organs, schools, hospitals and communities to popularize modern financial knowledge and foster rational financial consumption concept by means of broadcast, television, online forums and wealth management lectures. The Bank established the advance, concurrent and subsequent information disclosure mechanism regarding all kinds of products such as funds, insurance products and banking wealth management products as well as the three-dimensional information disclosure channel incorporating "internet banking + wealth management outlets + SMS".

Adhering to the principles of "operating with good faith, prudent and honesty, always make service in a priority position, charged fees match with services, fee rates lower than industry average level", the Bank provided consumers with cost-effective financial services, and effectively safeguarded consumers' rights to enjoy the bank's elementary services. The Bank established special committee to defend consumers' rights, and actively put all the institutions of the bank under the supervision from regulatory authorities, the public and media in accordance with compliance. During the reporting period, the Bank further standardized the charged fees and reinforced full disclosure of price information to meet the requirement of "operating with good faith", "charges fees match with services", "complete contract", "make choices by consumers"

for every charges. The Bank published service items, contents and pricing standards on its portal website and in operating outlets on a timely basis and added business charging enquiry functions into those channels like outlets, internet banking, telephone banking and self-service devices, thus effectively safeguarding consumers' rights to be informed and make choices.

The Bank constantly improved the customer complaint management mechanism. The number of customer complaints decreased by 37% year-on-year in the year. During the reporting period, the Bank improved customer complaint management measures, completed the complaint monitoring system consisting of 95588, the media, petition letters and outlets, defined the customer complaint handling process, established the closed-end and whole-process complaint management mechanism and specified time limits and requirements concerning handling of different complaints.

17 outlets of the Bank stood out from 199,000 banking outlets of the banking industry all over China in the selection of "100 Model Entities with Civilized and Normative Service in 2011" by China Banking Association and were given the honor, more than any other bank. 150 lobby managers were honored with the title "Star Lobby Managers with Civilized and Normative Service in 2011", and 21 of them were named "Wealth Star", "Charming Star", "Friendly Star" and "Smiling Star". The number of winners and star receivers topped the other banks.



北京分行为客户义务清点大额零钞  
Beijing Branch sorted out petty coins with a big value for the customer voluntarily



宁夏分行为参加中阿经贸论坛的客户提供优质服务  
Ningxia Branch provided quality services to customers in the China-Arab States Economic and Trade Forum

• Case :

The Bank clearly put forth the overall requirement of "building excellent financial service and a bank to people's satisfaction", tried every means to resolve outstanding customer concerns based on its own reality and under the orientation of customer satisfaction, carefully organized and carried out a series of distinctively themed and featured activities for making excellence. Shandong Branch unconditionally accepted and handled thorny financial services to lend a helping hand to the needed customers. The Banking Department of Shanghai Branch required the tellers to make more than one confirmation with remitters and gave them safety alert, successfully eliminating a number of telecom frauds and safeguarding the safety of customers' funds. Guangdong Branch cut down waiting hours of customers through reasonably distributing services to different functional zones and promoting "services within limited time". Xinjiang Branch taught ethnically minority customers to use self-service devices and was commended by them.



• 案例：

新年伊始，受北方冷空气扩散南下影响，湖南、贵州、江西出现大范围冰冻、雨雪天气。本行迅速行动，采取多项措施为当地抗凝冻灾害提供金融服务保障，得到了广大客户和社会公众的认可与好评。

及时应对，保障运营

本行及时制定了凝冻期间业务运营保障服务应急预案，对人员安排、资金调度、票据交换、应急保障等各项工作进行周密安排，确保了正常的办公和营业秩序，做到网点“保开门、保营业、保安全”。例如湖南怀化当地高速公路因冰冻实行交通管制，本行及时安排绕行线路，保证了距县城 80 多公里的辰州矿业支行开门营业。

特事特办，快速审批

在受灾严重的贵州省，连续的雨雪凝冻天气使全省电网 118 条线路遭受到不同程度的破坏，低温天气也造成电网用电负荷急剧攀升。为确保贵州生产生活用电和“西电东送”正常状态，当地电网公司启动了固定融冰装置和移动式直流融冰装置等多种方式进行融冰及线路抢修，急需抗灾资金。得知这一情况后，本行立即启动贷款绿色通道，在接到贷款申请当天即完成了贷款审批及发放全部流程，在第一时间向客户发放了贷款，为当地正常的生产生活秩序提供了保障。

温馨服务，温暖客户

本行贵州分行网点附近路面及人行道因强凝冻造成结冰，当地员工及时主动的进行扫雪除冰，并在网点张贴了温馨提示，台阶上铺设了防滑垫，确保客户来银行办理业务安全。为了减少客户来网点办理业务的时间，该分行根据业务忙闲情况合理安排营业窗口，抽调二线人员充实到一线网点担当大堂经理，协助网点做好对客户的接待疏导和宣传解释工作，避免客户等待时间过长；同时，还通过向客户发短信、张贴提示等渠道，建议客户使用网上银行、电话银行、手机银行等办理银行业务，缴纳电话、手机、水、电、煤气、数字电视等各类日常生活费用，减少出行。

在江西鹰潭，部分商户因为恶劣天气出行不便，本行想客户之所想，组织专家团队为客户设计抗严寒金融服务方案，主动上门提供零辅币兑换、安装网上银行、送达账户对账单等金融服务。针对车站交通滞留人员较多的情况，本行主动加强车站周边网点及自助银行 ATM 机的应急保障，提高加钞频率，确保了旅客的取现需求。

• Case :

In early 2011, when cold air in the North spread to the South, Hunan, Guizhou and Jiangxi suffered from freezing, rain and snow. The Bank took many actions immediately to provide financial service guaranty for local anti-freezing disaster projects, which was widely recognized and praised by customers and the public.

Timely responding to guarantee operation

The Bank prepared the emergency plan on services guaranteeing operation during the anti-freezing period, making thorough arrangement for staffing, fund transfer, bill exchange and emergency guaranty, which secured normal office and operation order and guaranteed that outlets "opened for business on a safe basis". For example, an alternative road was arranged when the expressway was subject to traffic control due to freezing in Hunan Huaihua county, guaranteeing Chenzhou Kuangye Sub-branch, more than 80 kilometers away from the county, was in operation.

Handling special matters differently for rapid approval

In severely hit Guizhou Province, continuous rain, snow and freezing weather damaged 118 province-wide electrical power lines to different degrees, and the low temperature also sharply increased electrical loads of the grid. To ensure power utilization for productive and living purposes in the province and normal "West-East Electricity Transmission", local grid company resorted to many methods including fixed thawing device and mobile direct current thawing device for deicing and emergency repairing of electrical power lines, which urgently needed anti-disaster funds. The Bank immediately opened the green loan channel, completed the entire loan approval and extension process on the day when it received the loan application and lent to the customer without delay, which guaranteed local normal production and living order.

Providing warm services to customers

The road and sidewalk close to the outlet of Guizhou Branch were frozen. The staff took initiatives to clean snow and ice on a timely basis, put up warm reminders in the outlet and laid anti-slipping mats on the steps, guaranteeing that customers were safe and sound. To shorten business handling time of customers, the Branch flexibly arranged windows according to business situation, and transferred second-line staff to be lobby managers in front-line outlets, assisting in receiving and distributing customers and giving them explanations and thus avoiding them waiting too long. Meanwhile, the Bank recommended customers use internet banking, telephone banking and mobile banking to transact businesses and pay daily living expenses for telephone, mobile phone, water, electricity, gas and digital television via such channels as sending short messages to customers and pasting notices.

In Yingtan of Jiangxi, it was inconvenient for some merchants to go out due to the bad weather. The Bank was so considerate that it organized expert teams to design anti-severe cold financial service schemes and provided onsite financial services like change of small notes, installment of internet banking and serving of account statements. In response to a big number of stranded persons at stations, the Bank actively strengthened emergency guaranty of outlets and ATMs close to stations and increased banknote filling frequency to serve customers' cash withdrawal needs.







未来展望

OUTLOOK

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# 未来展望 | Outlook

国际金融危机使世界经济金融格局正在发生深刻变化，中国正处于发展的重要战略机遇期，金融改革也正处于关键阶段。放眼未来，中国在较长时间内继续保持经济平稳较快发展具有不少有利条件，但结构性矛盾依然突出，各种不确定因素也在积聚，推动发展方式转变仍将是应对未来挑战的主要手段。

2012年是本行第三个“三年规划”开局之年，本行将牢固树立科学发展观，认真落实国家宏观调控政策，坚持“调整结构、创新驱动、优化格局、深化改革、提升服务、完善治理、人才兴行、文化引领”的

三十二字战略方针，加快发展方式转变，将履行社会责任与发展战略及日常经营紧密结合起来，为实体经济健康发展提供更好的金融服务，全面推进银行与经济、社会、环境的和谐可持续发展。

本行还将以“满意工行年”为目标，着力打造一流的服务渠道，构建全面、规范、先进的服务体系，力争用较短的时间将工商银行打造成为中国金融市场上客户满意度最高、社会责任感最强的商业银行，成为国际金融市场上有较大影响力的中资银行。

责任导向	2012 重点举措
价值银行	大力加强先进制造业、战略新兴产业、现代服务业、文化产业信贷支持 持续提高中小企业贷款比重，加大“三农”建设、民族地区信贷支持 大力支持国家重点在建续建项目和十二五规划确定的重大项目建设 加大对经济结构调整和经济社会发展薄弱领域的支持 积极稳妥地推进国际化发展战略，更好地服务于“走出去”企业
绿色银行	响应国家计划，淘汰落后产能，逐户落实信贷退出 将绿色信贷理念贯彻到全部资产业务，加大环保产业的支持力度 加大自助银行、ATM 等设备投放力度，加快网上银行、电子支付技术推陈出新 倡导绿色办公，推行绿色采购，力争实现人均能耗指标稳中有降
爱心银行	积极参与公益事业，组织员工开展志愿者活动 进一步推进定点扶贫工作 支持文教、体育和科技事业健康发展
和谐银行	切实保障员工基本权益，改善办公环境，推广工间操制度 拓宽员工职业发展路线，提供多序列上升空间 完善员工民主参与的渠道建设 加快多元化、国际化员工培训力度，提升员工自身价值
诚信银行	加强合规管理，弘扬诚信文化，倡导互利共赢 履行反洗钱义务，防范腐败风险 完善系统化风险评估，做好客户沟通
品牌银行	以“满意在工行”主题活动为抓手，把“为民服务创先争优引向深入” 推进流程改造，优化业务环节，加快网点改建 普及现代金融知识，培育理性金融消费理念 重视客户反馈，提升客户满意度，建立和完善客户体验机制

As a result of the international financial crisis, the world's economic and financial pattern is changing profoundly. China is in an important period of strategic opportunities concerning development, and its financial reform is also at an important stage. Looking forward, there are many favorable conditions for China to sustain stable and rapid economic development for a relatively long period of time. However, structural imbalance remains acute and various uncertain factors are accumulating. Therefore, to promote the transformation of development approaches is still the major measure in response to future challenges.

In 2012, the first year of its third "three-year plan", the Bank will firmly apply the scientific outlook on development, earnestly implement the State's macro-control policy, pursue the strategic guideline of "restructuring, innovation-driven, optimizing pattern, deepening reform, enhancing service, improving governance, talents-based prosperity

and culture-led" to accelerate the transformation of development approaches, closely link the performance of social responsibilities with the development strategy and routine operation and provide better financial services for the healthy development of real economy, so as to boost harmonious and sustainable development of the Bank with the economy, society and environment.

To achieve the goal of "Year of Satisfaction with ICBC", the Bank will strive to build a first-class service channel as well as a comprehensive, normative and advanced service system, in an effort to develop ICBC to a commercial bank with the highest level of customer satisfaction and the strongest sense of social responsibility in the Chinese financial market and an influential Chinese bank in the international financial market within a relatively short period of time.

Responsibility Orientation	Key Measures in 2012
Value Creator	<p>Vigorously strengthen credit supports to advanced manufacturing industry, strategic emerging industry, modern service industry and cultural industry</p> <p>Constantly scale up SME loans and enhance credit aids for the development of agriculture, rural areas and farmers and ethnic group areas</p> <p>Vigorously support the construction of China's key ongoing and follow-up projects as well as important projects specified in the 12th Five-year Plan</p> <p>Strengthen the support to economic structural adjustment and weak areas in economic and social development</p> <p>Actively and steadily propel the internationalization strategy and better serve "going-global" enterprises</p>
Green Bank	<p>Advocate the State's plan to eliminate outdated capacity and exit from such loans individually</p> <p>Practice the green credit concept in all of the asset businesses and increase the support to environmental-friendly industries</p> <p>Install more self-service banking facilities and ATMs and accelerate the innovation in internet banking and e-payment technology</p> <p>Implement paperless office and adopt green procurement to keep the indicator of energy consumption per capita at a reasonable level</p>
Charity Bank	<p>Actively participate in charitable activities and organize employees to participate in volunteering activities</p> <p>Further facilitate the poverty relief work in targeted areas</p> <p>Support the healthy development of education, culture and science and technology</p>
Harmonious Bank	<p>Protect the basic rights and interests of employees, improve office environment and promote work-break exercises</p> <p>Broaden employees' career growth channel and provide multi-sequential promotion room</p> <p>Improve channel building for democratic participation of employees</p> <p>Accelerate diversified and internationalized employee training to enhance their value</p>
Creditworthy Bank	<p>Strengthen compliance management, promote creditworthy culture and encourage reciprocity and mutual benefits</p> <p>Perform anti-money laundering obligations and prevent corruption risk</p> <p>Reinforce systematic risk assessment and communicate with customers</p>
Brand Builder	<p>Provide increasingly excellent service through the activity themed with "Feel Satisfied at ICBC"</p> <p>Promote process reengineering, optimize business links and speed up outlet rebuilding</p> <p>Popularize modern financial knowledge and foster rational financial consumption concept</p> <p>Value customer feedbacks, improve their satisfaction level, establish and improve customer experience mechanism</p>



## 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”)2011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2011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2011年度关键社会责任指标实施鉴证程序:

- 总行
- 上海分行
- 深圳分行
- 山西分行
- 宁夏分行
- 工银亚洲
- 工银澳门

除此以外,我们没有对其他分行及子公司实施鉴证程序。

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2011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、上述四家分行及上述两家子公司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2011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2011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 2011 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 2011 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, four branches and two subsidiaries to perform limited assurance procedures over key sustainability indicators in the Report for the year ended 31 December 2011. The sites selected included:

- Head Office
- Shanghai branch
- Shenzhen branch
- Shanxi branch
- Ningxia branch
- ICBC (Asia)
- ICBC (Macau)

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 (G3.1) | GRI Index (G3.1)

	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	P107
公司概况	2.1	机构名称	扉页
	2.2	主要品牌、产品及服务	扉页
	2.3	组织结构图	P13
	2.4	公司总部的地址	扉页
	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	扉页
	2.6	所有权性质及法律形式	扉页
	2.7	所服务的市场	扉页
	2.8	公司规模（含员工数量、营业收入、市值等）	P23, P25, P33
	2.10	报告期间获得的奖项	P27
	报告参数	3.1	所提信息的报告时间
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, P111, P113, P115
3.13		在可持续发展报告附带的认证报告中列出机构为报告寻求外部认证的政策以及现行措施。如果没有列出，请解释任何外部认证的范围以及根据，并解释汇报机构与验证者之间的关系	扉页
公司治理	4.1	机构的治理结构	P13
	4.2	说明最高治理机构的主席是否也兼任行政职位	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	P13
	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	P10, 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	P107
	4.11	说明机构是否以及如何提出预防性的措施	P107
	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

	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	P109
Organizational Profile	2.1	Name of the organization	Headpage
	2.2	Primary brands, products and services	Headpage
	2.3	Operational structure of the organization	P14
	2.4	Location of organization's headquarters	Headpage
	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	Headpage
	2.6	Nature of ownership and legal form	Headpage
	2.7	Markets served	Headpage
	2.8	Scale of the reporting organization (including number of employees, net revenues and total capitalization)	P24,P26,P34
	2.10	Awards received in the reporting period	P28
	Report Parameters	3.1	Reporting period for information provided
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,P112, 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	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	P14
	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	P10,P16,P18
	4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance	P107
	4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P107
	4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	Headpage





# GRI 索引 (G3.1) | GRI Index (G3.1)

	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, P34
	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, P107
	EC3	公司明确承诺的各种福利和补偿计划	P83-89
	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	P83
	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	P65-81
	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	P59
	EN3	按照主要源头划分的直接能源耗量	P59
	EN5	因环境保护及提高效益而节省的能源	P59
	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	P49-61
	EN7	减少间接能源耗量的计划以及计划的成效	P49-61
	EN8	按源头划分的总耗水量	P59
	EN18	减少温室气体排放的计划及成效	P55-61
	EN26	减低产品及服务的环境影响的计划及其成效	P49-61
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社会绩效	LA1	按雇佣类型、雇佣合同及地区分类的员工总数	P83
	LA2	按年龄组别、性别及地区划分的雇员流失总数及比率	P83
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	LA10	按雇员类别划分，每名雇员每年受训的平均时数	P87
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	LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	P84-90
	LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases	P84-90
	LA10	Average hours of training per year per employee by employee category	P88
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# GRI 索引 (G3.1) | GRI Index (G3.1)

	编号	内容	披露页码
社会绩效	HR3	雇员在作业所涉及的人权范围内的相关政策及程序方面受训的总时数, 以及受训雇员的百分比	P87
	HR10	接受人权审查和 / 或影响评估的运营点的百分比和总数	P99
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	SO3	已接受机构的反贿赂政策及程序培训的雇员的百分比	P93, P95
	SO4	惩治贿赂个案所采取的行动	P93, P95
	SO5	对公共政策的立场, 以及在发展及公共政策立法过程中的参与	P33-45
	SO6	按国家划分, 对政党、政客以及相关组织作出财务及实物捐献的总值	P65
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	No.	Contents	Pages
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# 读者意见反馈表 | Readers Feedback Form

感谢您在百忙之中阅读《工商银行 2011 年社会责任报告》。这是工商银行持续第五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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1. What is your overall evaluation for the report?

Very good                       Good                       General                       Poor

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