

中国工商银行股份有限公司

CSR 2012

社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT/2012





Introduction

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，涵盖全集团。

报告的时间范围：2012年1月1日至2012年12月31日。

报告的发布周期：本报告为年度报告。

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、联合国全球契约十项原则等标准要求编写，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。

报告中的财务数据摘自2012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2012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。

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。

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

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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 the whole group.
Reporting period: January 1, 2012 – December 31, 2012
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, the Ten United Nations Global Compact (UNGC) Principle 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 2012 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 2012, while others are related to previous years. Unless otherwise stated, financial and other data in the Report are in RMB.

iv. Assurance Approach of the Report

The Board of Directors and all the directors of the Bank undertake that the report contains no false record, misleading statement or material omission, and assume individual and joint and several liabilities to the authenticity, accuracy and completeness of the information in this report. Meanwhile, Ernst & Young is engaged to assure the Report in accordance with "ISAE 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information" and provide an independent assurance report.

v. Release and Interpretation of the Report

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

vi. Contact

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目录

Directory

01		03	Chairman's Statement
05		07	President's Statement
10	2012	10	2012 Highlights
11		11	Key Data



13 Strategy and Management of Social Responsibility

15	16	Overview of ICBC
17	18	Company Profile
19	20	Corporate Governance
21	22	Responsibility Concepts
21	22	Stakeholders Participation
25	26	Responsibility Management
25	26	Social Recognition



27 Value Creator

29	30	Boosting the Real Economy
31	32	Supporting the Emerging Industries
33	34	Promoting the Regional Coordination
33	34	Supporting the Small and Medium Enterprises
39	40	Reinforcing the "Agriculture, Countryside and Farmers" Services
43	44	Serving the Construction of Low-income Housing
45	46	Supporting the National Economy



47 Brand Builder

49	50	Promoting Customer Services
55	56	Strengthening Global CSR Practice
59	60	Building up First-class Brands



63

64 Green Bank

65

73

75

77

66 Promoting Green Credit and Constructing Ecological Civilization

74 Building Green Channels and Promoting E-banking

76 Raising the Awareness of Energy Conservation and Advocating Green Office

78 Cherishing the Green Home and Boosting Environmental Protection Cause



81

82 Creditworthy Bank

83

89

91

91

93

84 Protection of Customers' Rights and Interests

90 Improvement of Investor Relations Management

92 Procurement

92 Protection of Intellectual Property Rights

94 Anti-financial Crime



97

98 Harmonious Bank

99

99

101

101

105

100 Standardizing Recruitment Management, Protecting Employees' Rights and Interests

100 Paying Attention to the Needs of Employees, Taking Reasonable Advice

102 Concerning about Employees' Career Development, Caring for Their Growth

102 Creating Comfortable Working Environment, Dedicating to Giving Humanistic Care to Its People

106 Boosting Cultural Integration, Building Harmonious Team



107

108 Charity Bank

109

113

117

121

123

110 Targeted Poverty Alleviation

114 Public Welfare

118 Supporting Culture, Education and Sports

122 Volunteer Activities

124 Overseas Public Welfare



127

128 Outlook

131

132 Independent Assurance Statement

133 GRI

134 GRI Index

139

140 Table of Social Responsibility Performance Contrast with the Ten UNGC Principle

141

142 Readers Feedback Form





Chairman of the Board of Directors Jiang Jianqing

大商无算，利民为先。2012年，在复杂的经济金融形势下，我们坚持科学发展，将履行社会责任作为推动经济发展、促进社会进步的根本途径，视为建设生态文明、优化产业结构的必由之路；我们把握时代脉搏，将实现可持续发展作为心系社情民意、明确诉求担当的不竭动力，视为激发企业活力、凝聚全球共识的坚强力量；我们立足社会全局，将打造企业公民作为对责任时代民意呼唤的积极响应，视为谋划改善民生的长远之计。

面对经济形势变化，我们围绕国计民生握筹布画。2012年，我们完善公司治理，强化资本约束，加强风险管理，营造了安全稳定的经营发展环境，走出了资产质量优、资本效率高、盈利可持续的发展道路；我们结合经济周期特征，顺应经济转型方向，科学优化信贷结构，支持了新型工业化、信息化、城镇化、农业现代化发展，确保了小微企业、新农村、县域经济等实体经济领域的资金投向；我们专注自身发展优势，丰富客户服务体验，增强价值创造能力，成为市值、盈利、客户存款、贷款、品牌价值等多项指标全球第一、公司治理完善、风险抵御能力强的优秀上市公司，昂首步入世界领先大银行之列。

面对资源约束趋紧，我们致力生态文明转型发展。2012年，我们深入推进绿色信贷，建立环境问责机制，严格执行一票否决，从严把握信贷准入，把环境保护作为稳增长扩内需、调结构转方式的重要引擎和关键抓手，支持了绿色发展、循环发展、低碳发展；我们完善绿色服务渠道，丰富电子渠道产品，推进柜面业务分流，捕捉绿色发展商机，电子银行业务占比达到了75.1%的历史高点，加快了向信息化银行的转变；我们大力弘扬生态文明，创新节能减排机制，培养员工环保意识，倡导绿色生活方式，促进了资源节约型、环境友好型社会建设，用可持续发展的金融模式践行了绿色银行承诺。

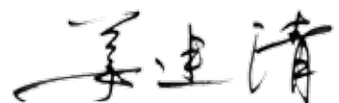
面对人文金融呼唤，我们坚持以人为本、饮水思源。2012年，我们坚持自身公益理想，激发公众心灵共鸣，广泛传递爱心能量，在救灾赈济、扶危救困、敬老爱幼、环境保护等领域中竭尽所能，形成了共荣共享的价值观念；我们连续18年实施定点扶贫，创新开展“六大扶贫工程”，改善当地生活条件，帮助群众脱贫致富；我们支持文化教育事业，致力普及金融知识，增强风险防范意识，以公益慈善助力民生改善；我们实施服务提升战略，注意倾听公众诉求，完善社会监督平台，成立了业内首家消费者权益保护办公室，维护了金融消费者的合法权益；我们倡导诚信立业理念，恪守现代商业伦理，提升员工廉洁从业意识，营造了和谐、

安全、稳定的经营发展环境；我们注重企业文化建设，实施人才兴行战略，推进国际化人才项目，建立了规范有序、公正合理、互利共赢、和谐稳定的劳动关系，为员工提供了多渠道的职业发展路径，形成了企业和职工利益共享机制。

面对世界经济一体，我们加强国际对话增进互信。2012年，我们贯彻国家对外开放战略，稳步拓展海外机构布局，境外网络已延伸至39个国家和地区，分支机构总数达383家，形成了横跨亚、非、拉、欧、美、澳六大洲的全球服务网络，成为境外机构覆盖范围最广的中资银行；我们加快全球产品线纵深发展，积极推进人民币国际化业务，通过FOVA系统的全覆盖，成为首家实现信息系统全球一体化延伸的中国银行，努力为有条件参与国际竞争的企业提供多元化的金融服务；我们尊重东道国人文和社会的差异性与多样性，通过共同的经营理念与企业精神，提高员工对跨国文化的认知，树立了扎根当地、惠及民生的国际形象。

回首工商银行29年的改革发展历程，我们积累的不仅仅是17万亿资产、13.6万亿的客户存款，我们获得的不仅仅是438万公司客户、3.93亿个人客户的支持，我们赢得的不仅仅是42万员工、94万投资人的信任，更重要的是我们传承了“服务客户、回报股东、成就员工、奉献社会”的责任文化和企业使命，遵循了“诚实守信、稳健合规、创新进取、敬业奉献”的价值取向和行为模式，树立了“以人为本、以民为先、以和为贵、以责为上”的道德准则和精神追求。2012年，我们在国内商业银行中率先加入联合国“全球契约”，开辟了一个让世界了解中国的窗口，创造了一个加强与国际社会交流合作的平台，也让我们向具有责任竞争力的全球企业公民更迈进了一步。

潮平两岸阔，风正一帆悬。“十八大”为我们描绘了今后十年乃至更长时期的发展蓝图，站在2013年这个面向未来的时代新起点，尽管国际政治经济金融环境仍将发生深刻变化，但股东的期许、客户的嘱托、社会的希冀、员工的企盼，都将让我们在奋斗和坎坷的前行中，收获拼搏和胜利的喜悦。激情与汗水成就了历史，智慧与坚韧铸就着未来。我们将以开放的姿态丰富经营智慧，以积极的举措解决社会问题，在发展中促转变，在转变中谋发展，为实现经济、社会、环境协调发展和实现生产发展、生活富裕、生态良好的目标而努力，为推进生态文明、建设美丽中国、推动全球可持续发展做出应有的贡献。



Prosperous business relies on more than commercial gains and always prioritizes public interests. In 2012, under complicated economic and financial conditions, we insisted on development in a scientific manner, upholding the fulfilment of our social responsibilities as an indispensable course to promote economic development and social progress, and the only way to establish a civilized environment and upgrade industrial structure. We grasped the pulse of the times and held sustainable development as the perennial force behind our identification with the community's public opinions and aspirations, and behind the stimulus for enterprise vitality and reaching global consensus. Based on overall social conditions, we treated good corporate citizenship as our response to the society's appeal in the era of responsibility and a long-term plan to improve people's welfare.

In the face of changing economic conditions, we made plans revolving around the national economy and people's welfare. In 2012, we improved corporate governance, strengthened capital constraint, and enhanced risk management. We created the environment for safe and stable operation and development, and carved out a road of superb asset quality, high capital efficiency and sustainable profit. Taking into account the characteristics of economic cycle and following the direction of economic transformation, we improved our credit structure, supported modern industrialization, informatization, urbanization and agricultural modernization, and ensured capital application towards such areas of the real economy as small and micro enterprises, new countryside and regional economy. We focused on our own development advantages, enriched customer service experience, and enhanced value creation ability. Through all these efforts, we became a leading listed company ranking the first globally in terms of such benchmarks as market capitalization, profit, customer deposits, lending and brand value and boasting sound corporate governance and strong risk resistance ability, and stepped into the rank of the world's leading banks.

In the face of tightening resource constraints, we were committed to transformation in ecological civilization development. In 2012, we pushed forward green credit and

established an environment accountability mechanism. We strictly carried out the one-ballot veto principle to control credit access, adopted environmental protection as the important engine and key support for steady growth and expansion of domestic demand, structure adjustment and transformation of development mode, as well as supporting green development, recycling development and low carbon development. We improved our green service channels, enriched electronic channel products, diverted some counter-based services, and captured green development opportunities. The proportion of transactions handled via electronic banking reached a new high of 75.1%, which sped up our transformation to an IT-based bank. We carried forward ecological civilization and made innovations to the energy conservation and emission reduction mechanism. Besides, we raised employees' awareness of environmental protection, advocated a green life, stepped up efforts in building a resource-saving and environment-friendly society, and committed ourselves to be a green bank through a sustainable financial model.

In the face of the appeal for humanistic finance, we insisted on people-oriented thinking and never forgot what makes us today. In 2012, we stuck to our own ideal of benefiting the community, aroused the resonance of the public, and spread the power of love. We did our best in disaster relief, helping the poor and saving the troubled, respecting the old and caring for the young, and protecting the environment, and formed the value of sharing honor and prosperity. We have continued targeting poverty alleviation for 18 years, carried out the innovative "Six Poverty Alleviation Projects", improved local livelihood, and helped the public to get rid of poverty and become richer. We supported cultural and educational undertakings, committed ourselves to popularizing financial knowledge and enhancing the awareness of risk prevention, and improved public welfare through public charity. We implemented service enhancement strategy, paid attention to public appeal, and improved the social supervision platform by setting up the first Consumer Protection Office in the industry, and protected the legal rights and interests of financial consumers. We advocated the philosophy of operation with good faith, adhered to modern business ethics, improved staff awareness of

honest practice, and created a harmonious, safe and stable operational development environment. We emphasized the fostering of corporate culture, adopted the strategy of our development relying on talents, and promoted programs of the internationalization of talents. We also fostered fair, reasonable, harmonious and stable labor relations which bring mutual benefits. We provided employees with multiple career development paths, and formed a benefit sharing mechanism between the Bank and the employees.

In the face of global economic integration, we strengthened international dialogue to enhance mutual trust. In 2012, we carried out the government's opening up strategy, and steadily expanded our platform of overseas entities to extend to 39 countries and regions with a total of 383 branches, forming a global service network across Asia, Africa, Latin America, Europe, America and Australia, becoming the Chinese bank with the largest overseas network. We quickened the vertical development of our global product lines, actively promoted RMB internationalization operations, and became the first Chinese bank which has accomplished the global integration of its information system through the complete coverage of FOVA system. We worked hard to offer diversified financial services to companies involved in international competition. We respected diverse nature of the host country's community and society, through the common operating philosophies and enterprise spirit, we improved employees' understanding of multinational culture and set up an international image that is rooted in the local community and benefits local people.

Looking back on ICBC's reform over the past 29 years, what we have accumulated is more than the RMB17 trillion assets and more than RMB13.6 trillion customer deposits, we have gained more than the support of 4.38 million corporate customers and 393 million personal customers, and what we have earned is more than the trust of 420,000 employees and 940,000 investors. What is more important is that, we have inherited this culture of responsibility and corporate mission of "excellent services to clients, maximum returns to shareholders, real success for our people, great contribution to society", followed the value orientation and behavior pattern of "being honest and trustworthy, steady

and compliant, innovative and enterprising, committed and dedicated", and built the code of ethics and spiritual pursuit of "being humanity-oriented, putting people first, valuing harmony, stressing responsibility". In 2012, we were the first domestic commercial bank to join the United Nations Global Compact (UNGC), opening a window for the world to know China and creating a platform to strengthen communication and cooperation with the international community. It also allows us to take one step forward to become a global corporate citizen with competitive edge in responsibility.

The waters are broad at full tide, and the sail is hanging high before the wind. The 18th National People's Congress of the CPC has painted for us the blueprint for the coming ten years or even a longer period. Standing now in 2013 which is a starting point for a new era, despite the ongoing profound changes in international political, economic and financial environment, the shareholders' and employees' expectations, clients' trust and society's hope will let us reap the joy from the struggle and victory following a bumpy struggling process. Passion and sweat make history, while wisdom and tenacity shape the future. We will be open to business wisdom, and take positive measures to solve social problems. We will promote changes in development and seek development in changes, in our efforts to target coordinated economic, social, environmental and production development, affluent life and good ecology. We will make due contributions to promote ecological progress, build beautiful China, and propel global sustainable development.

Chairman: Jiang Jianqing
March 27, 2013



President Yang Kaisheng

2012年是我行增强可持续发展能力，提升消费者保护和水平，绿色银行建设又上新台阶的一年。我们以战略思维和前瞻眼光，自觉将发展战略与全面建成小康社会和全面推进生态文明建设的要求相适应，与回报客户、股东、员工、社会的责任相结合，在建设最盈利、最优秀、最受尊重的国际一流现代金融企业的道路上又迈出了坚实的一步。

致力稳健健康发展，创造长期综合价值

我们始终坚持稳健经营，积极稳妥应对挑战，加快自身经营转型，持续创造长期回报。2012年，本行资产规模达175,422亿元，实现净利润2,387亿元，分别增长13.3%和14.5%，平均总资产回报率和加权平均权益回报率分别达1.45%和23.02%，资本充足率达13.66%，不良贷款率下降至0.85%，拨备覆盖率提高至295.55%，每股社会贡献值2.13元。本行为投资者和社会提供了长期稳定的贡献和回报。

积极优化信贷布局，助力实体经济发展

我们坚持金融服务实体经济和转型发展的本质要求，提高信贷资源配置效率，进一步巩固了信贷结构调整成效。2012年，本行保持信贷适度 and 均衡增长，境内分行人民币贷款新增8,672亿元，增长12.3%；坚持信贷结构调整方向，先进制造业、战略性新兴产业、现代服务业、文化产业等四大产业贷款占境内公司贷款余额较年初提升6.7个百分点；强化对重点县支行和涉农机构的信贷资源倾斜配置力度，涉农贷款余额增长20.23%；促进区域协调发展，加大对中西部和东北地区的信贷投放，对其贷款增速高于全行平均贷款增速1.4个百分点。

加强消费者权益保护，创新提升客户服务

我们加快推进服务提升战略，狠抓不规范经营治理及客户体验改善，投诉数量显著下降。2012年，本行积极开展“满意在工行”主题活动，全面推动服务改进，有116家网点入选中国银行业协会千佳名单，连续三年同业排名第一；在国内率先成立了消费者权益保护办公室，并制定了全行消费者权益保护制度，完成新版服务价目表等收费文件和合同的梳理和对外发布工作，从保护消费者权益角度引导产品和服务合理定价，稳妥高效处理各类客户纠纷维权事件；开展各类金融消费者知识教育活动5万余次。

支持生态文明建设，饮水思源反哺社会

我们努力践行“绿色银行”、“爱心银行”，从经营和生活的方方面面支持生态文明建设，投身公益事业。2012年，本行加强绿色信贷制度建设，发布了54个行业（绿色）信贷政策；充分依托科技领先优势，构筑绿色通道，推广电子银行，电子银行业务占比创75.1%的历史新高；倡导绿色办公，年均减少办公用纸1.5亿张。我们热忱反哺社会，积极投入赈灾扶贫、文化教育、社区服务等社会公益。

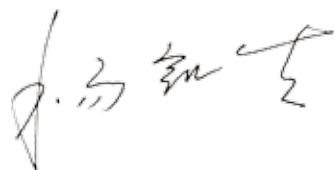
国际化再上新台阶，引领“走出去”新突破

我们稳步推进国际化战略，实现了国际化发展的大跨越。2012年末，本行境外网络覆盖39个国家和地区，分支机构总数达383家，成为境外机构网络覆盖范围最广的中资银行；境外机构的经营能力持续增强；累计支持“走出去”项目70个，融资总额达152亿美元，境内国际结算又创历史新高，跨境人民币业务领跑同业。

以人为本和谐发展，致力员工人文关怀

我们以员工为本行发展的根本，关注员工职业成长，致力员工人文关怀，注重民族团结和文化融合，努力实现员工与企业的共同成长。2012年，女性员工比例49.5%，少数民族员工占比5.3%。本行紧密围绕人才强行战略，建立健全“纵向可进退、横向可交流”的职业发展新机制；完成各类培训3.6万期，279万人次，人均受训约10.6天。

2013年，将是我行推进第三个三年规划的关键之年。我们将认真贯彻十八大“全面建成小康社会、全面深化改革、全面开放”的要求，主动适应国内外经济金融形势的新变化，充分用好金融杠杆，大力推进生态文明建设，积极支持和服务实体经济发展，不断推进健康可持续发展，履行大行使命，共建和谐美丽中国。



2013 3 27

2012 is the year in which we have strengthened the sustainable development capabilities, enhanced our consumer rights protection and service standards, and advanced the building of green bank. With our forward-looking and strategic view, we matched our healthy and sustainable development to the requirements of building a well-off society in all respects and advanced the construction of the ecological civilization. We immersed ourselves in our responsibility to return to customers, shareholders, employees, and society. We have made another great step in building the Bank into a global leading bank with the best profitability, performance and prestige.

Maintaining healthy development, creating long-term value for shareholders

We have always stuck to sound operation, actively responded to challenges, sped up our own business transformation, and created long-term returns continuously. In 2012, the Bank's total assets reached RMB17,542.2 billion, with a net profit of RMB238.7 billion, up 13.3% and 14.5% respectively, ROA and ROE hit 1.45% and 23.02% respectively, CAR registered at 13.66%, and NPL ratio fell to 0.85%, allowance to NPL rose to 295.55%, and social contribution value was RMB2.13 per share. The bank has created long-term returns and contributions to investors and society.

Actively optimizing credit portfolios, driving the development of real economy

We stuck to the fundamental requirements of serving the real economy and development transformation, improved the efficiency of credit allocation and enhanced the effect of credit structure adjustment. The Bank maintained moderate and balanced credit growth. In 2012, domestic branches of the Bank extended new loans of RMB867.2 billion, an increase of 12.3%. We stuck to the direction

of credit structure adjustment, and facilitated loans in advanced manufacturing industry, strategic emerging industries, modern service industry and culture industry, up 6.7 percentage points to the proportion against the total domestic loans over the beginning of the year. We continued to increase more credit to key county regions' sub-branches and agriculture-related institutions, with agriculture-related loans increased by 20.23%. We supported cross region balanced development, increased credit support to Central and Western China, with a loan growth of 1.4 percentage points higher than the average of the Bank.

Strengthening consumer rights protection, innovating and upgrading services

We accelerated the implementation of service improvement strategy, strengthened the control of non-compliance operations and improvement of customer experiences. In 2012, we actively promoted the event of "Feel Satisfied with ICBC", advanced the service improvement activities, and had 116 outlets listed on the "1,000 Best Banks" by the China Banking Association, the most among banks for the past three consecutive years. We set up the first Consumer Protection Office among Chinese banks, and formulated the regarding internal policies, rationalized and published the documentation of new fee-charging and service contracts with the goal of protection of consumers and reasonable pricing, dealt with all kinds of customer disputes efficiently. We actively held over 50,000 various financial education activities for the customers.

Supporting the advance of ecological civilization, rewarding and serving society

We strove to practise "Green Bank" and "Charity Bank", supported the construction of the ecological civilization in every business aspect and daily life. In 2012, the Bank stepped up efforts in formulating green credit policies, issued (green) credit policy for 54 sectors. Leveraged

our leading IT capabilities, we built green channels, and advocated electronic banking, e-transactions now accounted for a new record of 75.1% of all the transactions processed. We advocated green office, reduced paper useage by 150 million pieces per year. We further emphasized rewarding and serving society, dedicated ourselves to disaster and poverty relief, education and community service.

Elevating internationalization to a new level, leading the breakthrough of globalization

We executed our internationalization strategy steadily and realized a large leap. In 2012, our overseas network covered 39 country and regions, with total units of 383, making us the largest Chinese bank in overseas outlets coverage. The performance and operation kept strengthening. We have supported 70 outbound projects accumulatively, total financing amounted to USD 15.2 billion, and hit a new record of international settlement volume domestically, kept the leading position of cross-border RMB business among peers.

People-oriented harmonious development, humanistic care for employees

We regarded employees as the fundamental to our development, cared about our employee career development, committed ourselves to the humanistic care for employees, emphasized national unity and cultural integration, and kept on realizing common growth of both employees and our business. In 2012, female employees represented 49.5% of all staff and members of ethnic minorities represented 5.3%. The Bank focused on the strategy of success with the talents, established and enhanced the mechanism of mobility in both vertical and horizontal career development. The Bank completed 36,000 various training programs for total 2.79 million trainees, 10.6 day per person in average.

Year of 2013 will be crucial for the implementation of the third Three-Year plan. We will conscientiously carry out the requirements of "building a well-off society in all respects, deepening reform and opening up" by 18th National Congress of the CPC, take initiatives to adapt to new changes in both global and domestic economic and financial environment, and fully leverage on finance to strongly advance the construction of ecological civilization, actively support and serve the development of real economy, continually promote healthy and sustainable development, fulfil our responsibilities as a major bank, and contribute to building beautiful China.

President: Yang Kaisheng

March 27, 2013



Chairman of the Board of Supervisors Zhao Lin

2012 2012 Highlights

责任领域 Field of responsibility	责任绩效 Award granter
加强责任管理 Enhancing responsibility management	完善社会责任工作机制，深化社会责任工作内涵：连续第五年在全行范围举办社会责任专题培训班，传播了社会责任理念，增强了社会责任认知。 The Bank improved its social responsibility working mechanism and deepened the connotation of social responsibility work. It has held special training courses on social responsibility across the Bank for five consecutive years, which spread ideas and enhanced awareness of social responsibilities.
推进国际接轨 Promoting international communication	加入联合国全球契约，成为国内首家加入该组织的商业银行，并受邀出席全球契约中日韩网络会议；再次入选恒生可持续发展指数成份股，树立了良好的国际形象。 The Bank joined the United Nations Global Compact (UNGC), being the first domestic commercial bank to join this organization, and was invited to attend the network conference among China, Japan and South Korea. ICBC was once again included as a constituent stock of the Hang Seng Corporate Sustainability Index Series, which helped it build up a good international image.
支持实体经济 Supporting the real economy	报告期内，本行境内分行新增人民币贷款 8,672 亿元，增幅为 12.3%；中西部和东北地区分行贷款增幅高于全行贷款平均增幅 1.4 个百分点。 During the reporting period, domestic branches of the Bank extended new RMB loans of RMB867.2 billion, an increase of 12.3%. The growth rate of new loans in Central and Western China and Northeastern China was 1.4 percentage points higher than the average of the whole bank.
助力民生改善 Helping to improve people's wellbeing	中小微企业在公司贷款户中占比 92%，贷款余额 42,312 亿元，较年初增加 5,595 亿元；涉农贷款余额增长 20.23%。 Small, medium and micro enterprises accounted for 92% of the Bank's corporate loan customers, and the loan balance registered RMB4,231.2 billion, an increase of RMB559.5 billion over the year beginning. The balance of agriculture-related loans increased by 20.23%.
建设生态文明 Promoting ecological progress	全行环境友好及环保合格客户数量和贷款余额占全部境内公司客户数量及贷款余额的比例均保持在 99.9% 以上；投向绿色经济领域贷款余额合计为 5,934 亿元。 The number of environment-friendly and environment-compliant customers and their proportion in the total loan balance accounted for above 99.9% of all the domestic customers and their loan balance. The balance of loans extended to green economy sectors totaled up to RMB593.4 billion.
维护客户权益 Protecting customers' rights	国内率先成立了消费者权益保护办公室；开通了“投诉举报专线电话”，并建立了抽查督导、监测分析、全行通报等机制。 The Bank led the way to set up Consumer Protection Office. They also opened "hotline for complaint and reporting", and established mechanisms for sample inspection and supervision, monitoring and analysis and Bank-wide criticizing.
致力以人为本 Committed to being people-oriented	报告期末，本行共有员工 427,356 人，当年新创就业岗位 14,665 个；完成各类培训 3.6 万期，人均受训约 10.6 天。 At the end of the reporting period, the Bank had 427,356 employees, and 14,665 new jobs were created in the year. The Bank completed 36,000 trainings of all kinds, providing an average of 10.6 days of training per person.
热心公益事业 Devoted to public good undertakings	本行全年公益事业投入 4,098 万元；近三年，通过志愿者活动形式累计捐款 2,112 万元，受助人近 66 万人次。 The Bank invested RMB40.98 million in public good undertakings in the whole year. In the past three years, the Bank accumulatively donated RMB21.12 million in the form of voluntary programs, and the number of donees amounted to nearly 660,000.

Key Data

经济类指标 Economic indicators		单位 Unit	2012	2011	2010
净利润 Net profit	亿元 RMB100 million		2,387	2,084	1,660
纳税总额 Ratal	亿元 RMB100 million		1,061	919	695
现金分红 Cash dividend	亿元 RMB100 million		-	709	642
平均总资产回报率 Return on average assets	%		1.45%	1.44%	1.32%
加权平均权益回报率 Return on weighted average equity	%		23.02%	23.44%	22.79%
资产总额 Total assets	亿元 RMB100 million		175,422	154,769	134,586
贷款总额 Total loans	亿元 RMB100 million		88,037	77,889	67,905
客户存款 Customer deposits	亿元 RMB100 million		136,429	122,612	111,456
营业收入 Operating income	亿元 RMB100 million		5,297	4,706	3,807
不良贷款率 NPL ratio	%		0.85%	0.94%	1.08%
不良贷款余额 NPL balance	亿元 RMB100 million		746	730	732
拨备覆盖率 Allowance to NPL	%		295.55%	266.92%	228.20%
资本充足率 Capital adequacy ratio	%		13.66%	13.17%	12.27%
核心资本充足率 Core capital adequacy ratio	%		10.62%	10.07%	9.97%
环境类指标 Environmental indicators		单位 Unit	2012	2011	2010
绿色经济领域贷款 Loans to green economy sectors	亿元 RMB100 million		5,934	5,904	-
电子银行业务量占比 Proportion of business volume of E-banking	%		75.1%	70.1%	59.1%

环境类指标 Environmental indicators	单位 Unit	2012	2011	2010
办公用纸量 Office paper consumption	张 Piece	9,722,000	11,095,400	10,666,300
办公耗电量 Office power consumption	千瓦时 KWH	18,307,906	17,675,573	11,814,560
锅炉燃气量 Boiler gas consumption	立方米 Cubic meter	417,671	404,544	318,479
锅炉蒸汽耗水量 Boiler water consumption	吨 Ton	4,836	4,885	3,972

社会类指标 Social indicators	单位 Unit	2012	2011	2010
小微企业贷款余额 Loans to small and micro enterprises	亿元 RMB100 million	18,401	16,901	-
每股社会贡献值 Social contribution per share	元 RMB yuan	2.13	1.76	1.34
员工总数 Total number of employees	人 Person	427,356	408,859	397,339
女性员工比例 Proportion of female employees	%	49.5%	48.8%	48.2%
少数民族员工占比 Proportion of employees from ethnic groups	%	5.3%	5.2%	5.2%
人均培训天数 Average training days per person	天/人 Day/person	10.6	8.2	8.2
公益捐赠 Charitable donations	万元 RMB10 thousand	4,098	3,920	6,252

注 1: 办公耗电量、办公用纸量、锅炉燃气量、锅炉蒸汽耗水量为本行总部数据。

注 2: 2011 年本行总行本部大楼二期开始投入使用, 人员和办公面积大幅增加。报告期内, 本行通过各种办法有效控制能耗增长。

注 3: 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。

Note1 Office power consumption, Office paper consumption and Boiler gas consumption includes statistics only from the headoffice of the Bank.

Note2 In 2011, the second phase of the Head Office Building of the Bank came into operation, and the employees and office area sharply increased. During the reporting period, the Bank controlled energy consumption effectively by applying different methods.

Note3 Social contribution per share = Basic earnings per share + (ratal + staffcosts + interest expense + total input in public welfare)/total equity at the end of the period.



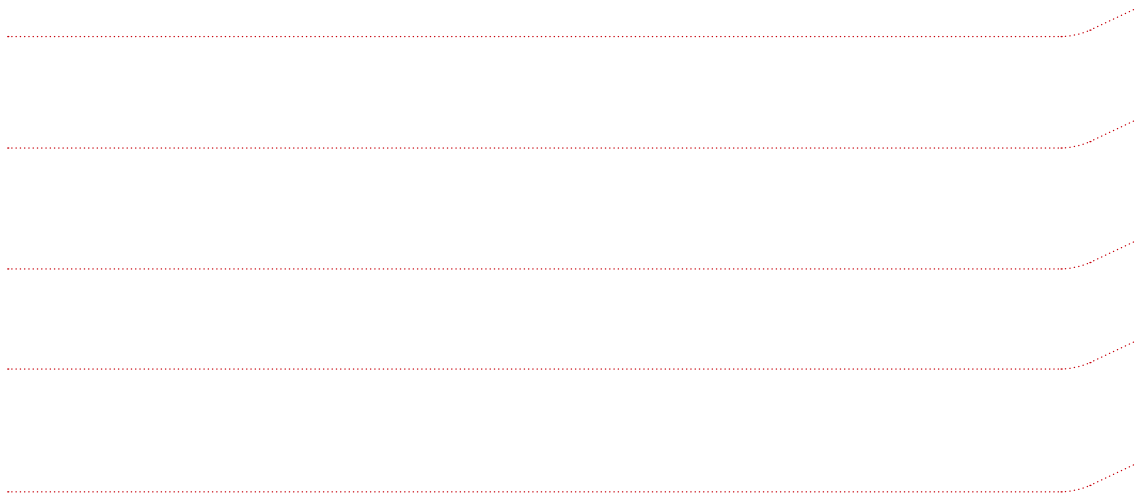
Strategy and Management of Social Responsibility

- ☀ 公司概况
Overview of ICBC
- ☀ 公司简介
Company Profile
- ☀ 公司治理
Corporate Governance
- ☀ 责任理念
Responsibility Concepts
- ☀ 利益相关方参与
Stakeholders Participation
- ☀ 责任管理
Responsibility Management
- ☀ 社会评价
Social Recognition





Chairman Jiang Jianqing attended the Awarding Ceremony for the Youth Day





President Yang Kaisheng was invited to introduce ICBC's practice for providing financial services to clients at People internet company

☀ Overview of ICBC

● Corporate culture

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

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

Value: Integrity leads to prosperity

Basic dimensions of Value: Integrity, Humanity, Prudence, Innovation and Excellence

Basic philosophies: Philosophies regarding development, benefit, risks, services, brand, team work, competent persons and learning

Brand image: A reliable bank that's always by your side



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。2006年10月27日成功在上海证券交易所和香港联合交易所同日挂牌上市，开创了证券市场中A股和H股同步发行上市的先河，并一举创造了28项世界之最，被媒体和业界誉为“世纪招股”。

通过持续努力和稳健发展，本行已经迈入世界领先大银行行列，成为全球市值、盈利、客户存款、贷款和品牌价值第一的上市银行。本行拥有优质的客户基础、多元的业务结构、强劲的创新能力和市场竞争力，通过约1.7万家境内机构、383家境外机构和遍布全球的1,630家境外代理行以及网上银行、电话银行和自助银行等分销渠

道，向438万公司客户和3.93亿个人客户提供广泛的金融产品和服务，基本形成了以商业银行为主体，跨市场、国际化的经营格局，并在绝大多数商业银行业务领域保持国内市场领先地位。本行始终坚持“以客户为中心、服务创造价值”的宗旨，持续提升金融服务水平，品牌内涵不断丰富，努力使“您身边的银行，可信赖的银行”的品牌形象深入人心，成为全球最具价值的金融品牌。

本行坚持履行经济责任与社会责任有机统一，在支持经济社会发展、保护环境和资源、支持社会公益等方面树立了负责任的大行典范，多次被评为“中国最受尊敬银行”、“最具责任感企业”。



◎ **Company Profile**

Industrial and Commercial Bank of China 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, becoming the first company publicly offering A shares and H shares simultaneously in the securities market, and it topped the world in 28 indicators. As a result, the Bank was accredited by media and the banking sector as "Centennial Offering".

Through its continuous endeavor and stable development, the Bank has developed into one of the top large banks in the world in terms of market capitalization, profit,

customer deposits, lending and brand value. The Bank boasts an excellent customer base, a diversified business structure, strong innovation capabilities and market competitiveness. The Bank provides extensive financial products and services for 4.38 million corporate customers and 393 million personal customers by virtue of its service network consisting of about 17,000 domestic institutions, 383 overseas institutions and 1,630 correspondent banks worldwide, as well as through its distributing channels including online banking, telephone banking and self-service banking. It has basically formed an internationalized trans-market operating structure focusing on commercial banking, and maintained a leading position in the domestic market in a majority of commercial banking areas. Upholding the management tenet of "focusing on customers and creating value through services", the Bank constantly improves its financial services to enrich its brand connotation. With the brand image of "A reliable bank that's always by your side" being widely recognized, the Bank has been the most valuable financial brand around the globe.

The Bank strives to realize the integration of economic and social responsibilities, establishing the image of a large responsible bank in the aspects of supporting economic and social development, protecting environment and resources, and participating in community services, and has won the awards of "China's Most Respectable Bank" and "Most Responsible Enterprise" for many times.



Value Creator

Brand Builder

Green Bank

Creditworthy Bank

Harmonious Bank

Charity Bank

Outlook



本行严格遵守营业所在地和上市地的法律法规及相关监管规定，坚持把完善公司治理作为提升发展水平的关键举措，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，不断完善“三会一层”架构和工作制度，提升对子公司的治理水平，积极推进战略转型以及经营模式和增长方式的转变，强化风险管理和内部控制，着力改进和提高服务质量，提升核心竞争力，全面促进各项业务健康发展。报告期内，本行荣获香港上市公司商会“2012年香港公司治理卓越奖”、香港会计师公会“最佳企业管治资料披露大奖—H股板块白金奖”、上海证券交易所“2012年度上市公司信息披露奖”、南开大学2012年度“中国最佳上市公司治理奖”等31项境内外公司治理重要奖项。

报告期内，本行持续优化公司治理架构，稳妥推进董事、

监事、高管选任和董事会专门委员会调整。董事会认真履行决策和监督职责，监事会积极发挥监督作用，管理层加大重点领域和关键环节的改革力度，确保了经营计划顺利完成。报告期内，本行不断完善公司治理制度和机制建设，积极开展公司治理基本制度修订工作，加强授权管理，不断加强全面风险、内审、内控和激励约束机制建设。进一步提高信息披露质量，在保证全体股东享有同等权利的同时，注重畅通沟通渠道，确保科学运作、民主决策，积极践行企业社会责任。

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7名，其中股东代表监事2名，外部监事2名，职工代表监事3名。

Shareholders' General Meeting

报告期内，本行共召开1次股东年会和2次临时股东大会，审议通过了14项议案并听取了2项汇报。各次会议的召开均履行了相应的法律程序，保证了股东参会并行使权利。本行聘请律师见证了股东大会并出具了法律意见书。以上股东大会决议公告亦可详见本行网站。

During the reporting period, the Bank convened one annual general meeting and two extraordinary general meeting, at which it deliberated and approved a total of 14 proposals and heard two reports. Each meeting was convened in compliance with relevant legal procedures which assured shareholders' participation and exercise of rights. The Bank engaged lawyers to witness these meetings and issue legal opinions. Detailed resolution announcements of the above meetings can be found on the website of the Bank.

Board of Directors

报告期内，本行共召开董事会会议14次，审议通过包括公司发展战略规划、调整董事会专门委员会委员、提名董事候选人、财务决算、利润分配等62项议案；听取了内部审计计划、风险管理情况等20项汇报

During the reporting period, the Bank convened 14 meetings of the Board of Directors, at which it deliberated and approved 62 proposals, including proposals on strategic planning for corporate development, member adjustment of special committees of the Board of Directors, director candidate nomination, final accounts and profit distribution. In addition, it heard 20 reports on internal audit plan, risk management and other issues.

Board of Supervisors

报告期内，监事会共召开7次会议，审议通过了年度报告、内部控制评价报告、社会责任报告等19项议案，并及时发表独立意见；听取了关于内部控制评价、全面风险管理、内部审计工作等23项汇报。

During the reporting period, the Board of Supervisors held seven meetings, at which it reviewed and approved 19 proposals, including proposals concerning annual report, internal control assessment report, social responsibility report and others, and timely expressed independent opinions. The Board of Supervisors heard 23 reports on internal control assessment, comprehensive risk management, internal audit and other issues.

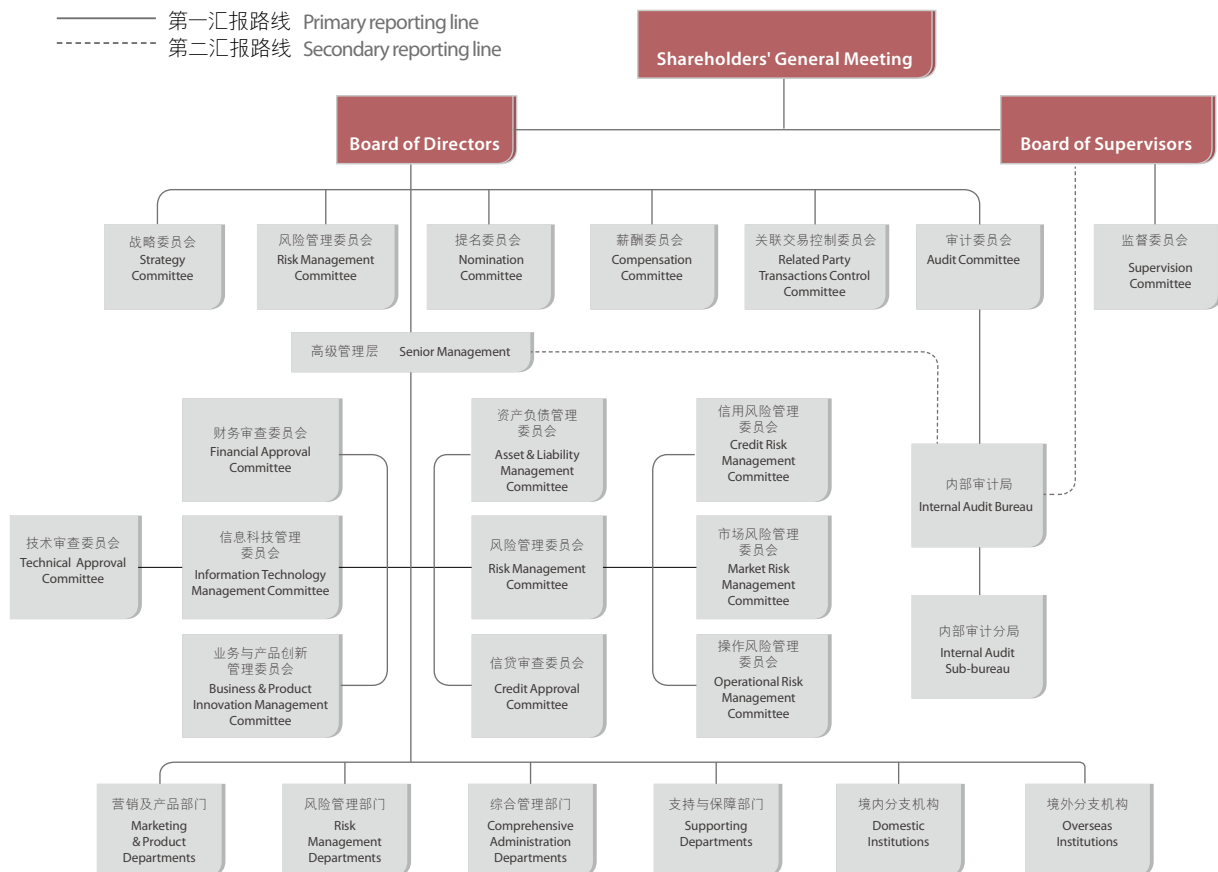
Corporate Governance

In strict accordance with laws, regulations and regulatory requirements in places of business and listing, the Bank took the improvement of the corporate governance as a key approach to promote its development. Centering on the strategic vision of "a global leading bank with the best profitability, performance and prestige", it constantly improved "the Shareholders' General Meeting, the Board of Directors, the Board of Supervisor and the Senior Management" framework and the working system, lifted the governance level to subsidiaries, actively advanced the strategic transformation and the shift of operating and growth modes, strengthened risk management and internal control, intensified improvement of service quality and enhanced core competitiveness to promote the healthy development of various businesses in an all-round manner. During the reporting period, the Bank bagged 31 major corporate governance awards at home and abroad, including the "2012 Hong Kong Corporate Governance Excellent Awards" conferred by the Chamber of Hong Kong Listed Companies, the "Best Corporate Governance Disclosure Awards 2012 – H Share Category Platinum Award" by Hong Kong Institute of Certified Public Accountants, the "Information Disclosure Award for Listed Companies" by Shanghai Stock Exchange, and the "China's Best Listed Companies in Corporate Governance" in 2012 by Nankai University etc..

During the reporting period, the Bank continuously improved the

corporate governance framework and steadily promoted the selection and appointment of directors, supervisors and the senior management, as well as the adjustment of special committees under the Board of Directors. The Board of Directors performed the decision-making and supervision responsibilities in earnest, the Board of Supervisors played the supervision function actively, and the Management intensified the reform in key areas and aspects, thus ensuring the smooth fulfillment of the business plan. During the reporting period, the Bank kept improving the corporate governance system and the mechanism, actively conducted the revision to the fundamental corporate governance system, strengthened the authorization management, and continuously enhanced the internal audit and control of enterprise risks and the building of the incentive and constraint mechanism. It further lifted the information disclosure quality, focused on smooth communication channels on the premise of guaranteeing equal rights enjoyed by all shareholders, ensured scientific operation and dynamic decision-making, and actively practiced the corporate social responsibility.

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 7 supervisors, namely 2 shareholder supervisors, 2 external supervisors and 3 employee supervisors.



Strategy and Management of Social Responsibility

本行把风险管理作为公司治理的核心内容，完善具有自身特色的全面风险管理体系，统筹推进巴塞尔新资本协议的实施准备，加强并表风险、国别风险和表外风险管理，努力提升各类风险管理技术水准。

报告期内，本行印发了《2012-2014 年风险管理规划》，明确了三年风险管理工作的重点和要求；修订风险管理评价、限额、评估办法，确保全面风险管理制度的适用性和前瞻性；修订《并表管理制度》，搭建集团并表管理体系；修订《国别风险管理办法》，完善国别风险评级体系。截至报告期末，本行三大支柱基础建设已完成。



中国工商银行的成长与发展源于客户、系于股东、发于员工、植于社会，赢得利益相关群体的认知和尊重是我们的不懈追求与价值精髓，取得利益相关群体的理解和共鸣是我们的坚定信念和行动指南。

我们紧紧围绕“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，从价值银行、品牌银行、绿色银行、诚信银行、



本行努力完善利益相关方的识别和参与机制，建立健全社会责任日常信息披露体系，积极创新社会责任沟通途径，通过交流对话、共同行动等多种方式，着力搭建社会责任信息交流平台，了解利益相关方期望与诉求，与利益相关方构建战略互信关系，增进了解、增加共识。

治理结构、制度体系、IT 系统与考核机制日益完善，风险计量体系日渐成熟，资本约束与激励机制逐步发挥有效作用，风险管理水平全面提升。

本行内部审计以风险控制为主线，以增值服务为宗旨，以精品审计为抓手，科学创新，较好地履行了内部审计在全行公司治理和风险管控体系中的职责。报告期内，重点开展了涉及财务效益、信贷业务、集团风险、资金市场、境外机构等方面的审计项目，实现了对全行发展的主要风险、重要系统和关键业务领域的集中覆盖。

和谐银行、爱心银行六维度深入践行社会责任，努力以优质的服务赢得客户的信任，以卓越的业绩赢得股东的青睐，以先进的文化赢得员工的认同，以优异的表现赢得社会的肯定，将“提供卓越金融服务”视为自身使命，把服务客户、回报股东、成就员工、奉献社会融入到公司的经营战略，刻于企业的发展蓝图，凝练成工行的责任文化，升华为全员的价值追求。



Chairman of the Board of Supervisors, Zhao Lin attended and addressed the IT Risk Management Conference of Chinese Banking Sector

Taking risk management as the core of corporate governance, the Bank has improved its comprehensive risk management system with characteristics of its own, carried forward the preparations for implementing Basel II, strengthened the management of consolidation risk, country risk and off-balance-sheet risk, and strived to improve the risk management technology.

During the reporting period, the Bank issued the Risk Management Planning for 2012-2014, which clarifies the focuses of and requirements for risk management in the three years. It revised the evaluation method and risk limit for risk management, to ensure the applicability and perception of the comprehensive risk management system. It also revised the Consolidated Management Rules to build up a consolidated management system at the Group level. In addition, the Bank amended its Administrative Measures for Country Risk, to improve its country risk rating

system. As at the end of the reporting period, the building of the three pillars was completed, governance structure, regulations, IT system and assessment mechanism were increasingly enhanced, the risk measurement system was more mature, and the capital incentive and constraint mechanism played a more effective role, indicating an overall enhancement of the Bank's risk management.

With the risk control as the focus, value-added services as the purpose, and quality audit as the breakthrough point, internal audit of the Bank has made scientific innovation and well performed its duties in corporate governance and risk management of the Bank. During the reporting period, internal audit of the Bank mainly carried out audits on financial performance, credit business, risks of the Group, capital market and overseas institutions, covering major risks, important systems and key business areas in the development of the Bank.

☀ Responsibility Concepts

The Bank's growth and development is based on customers, correlated with shareholders, derived from employees and rooted in the society. Wining the recognition and respect of stakeholders is our unremitting pursue and core value, and to be understood by stakeholders is our firm belief and guide of action.

The Bank focuses on its value of "Integrity Leads to Prosperity" to continuously improve its social responsibility performance consisting of six dimensions, namely Value Creator, Brand Builder, Green Bank, Creditworthy Bank, Harmonious Bank and Charity Bank, integrating the unique connotation of and standards for the financial industry based on the behavioral pattern required for a corporate citizen. The Bank strives to win the trust of customers with quality services, favor of shareholders with excellent performance, understanding of employees with advanced culture, and recognition of the society with brilliant performance. It integrates its mission,

"Excellent for you - Excellent services to clients, Maximum returns to shareholders, Real success for our people, Great contribution to society" into its operating strategy, and embeds it into the blueprint of the Bank, refines it as responsibility culture of ICBC and sublimates it into the pursuit of all employees.



☀ Stakeholders Participation

The Bank has made great efforts to improve its stakeholder identification and participation mechanism, enhance its routine information disclosure system of social responsibility, and actively innovate the methods for communications on social responsibility. The Bank strives to build a communication platform for social responsibility information to get to know expectations and appeals of stakeholders and establish strategic mutual trust with stakeholders to promote mutual understanding, through dialogues, joint actions and other means.

Strategy and Management of Social Responsibility

	期望与诉求 Expectations and appeals	沟通方式 Ways of communication	回应举措 Responses of ICBC
政府 Government	<p>促进经济持续、健康发展 协助公共财政，服务政府发展目标</p> <p>Enhance sustainable and sound economic development; Facilitate the public fiscal plan and serve the development objectives of the government</p>	<p>政策指引 上报统计报表 日常调研、沟通</p> <p>Policy guidelines; Submission of statistical statements; Routine surveys and communications</p>	<p>支持国民经济发展，优化资源配置功能 支持中小企业、三农、民族地区等民生领域发展，纳税稳定增长，增加就业机会</p> <p>Support the development of national economy and improve resource allocation; support the development of SMEs, agriculture, rural areas and farmers, and ethnic group areas; Realize stable tax growth and create more jobs</p>
监管机构 Regulatory authorities	<p>合规经营，公平竞争 维护金融体系稳定</p> <p>Operate in a compliant manner and conduct fair competition; Maintain stability of the financial system</p>	<p>监管政策 工作汇报 上报统计报表</p> <p>Regulatory policies; Work report; Submission of statistical statements</p>	<p>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</p> <p>Strengthen compliant management and creditworthy operation; Improve corporate governance, strengthen internal control, and promote the implementation of Basel III</p>
股东 Shareholders	<p>满意的投资回报 良好的市值水平 充分了解公司经营情况</p> <p>Gain satisfactory returns and market value; Fully understand the Bank's operating status</p>	<p>股东大会 公司公告 业绩路演 投资者热线、电邮、传真</p> <p>Shareholders' General Meeting; Company announcements; Business performance roadshow; Hotlines, emails and faxes for investors</p>	<p>稳健经营，提高盈利能力，分红稳定 加强投资者关系管理，及时充分披露信息</p> <p>Sustain sound operation, enhance profitability, and stable dividend growth; Strengthen investor relations management and ensure timely and full disclosure of information</p>
客户 Customers	<p>优质便捷的金融产品 满意的金融服务 舒适的业务环境</p> <p>Convenient and efficient financial products; Satisfied services; Comfortable business environment</p>	<p>座谈会 满意度调查 客服热线 官方网站、微博</p> <p>Forums; Satisfaction surveys; Customer hotline; Official website and microblog</p>	<p>电子银行业务量同比创新高，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 成立消费者权益保护办公室</p> <p>Share of e-banking business hit a new record high, improve business process and innovate products and services; Improve service quality, focus on customer experiences, and upgrade outlets Establish an office for protection of customers' rights and interests</p>

	期望与诉求 Expectations and appeals	沟通方式 Ways of communication	回应举措 Responses of ICBC
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合作伙伴 Partners	公平采购 诚信互惠 Fair procurement Honest and mutual benefits	招投标 业务交流合作 定期走访 Bid and tender; Business communication and cooperation; Regular visits	公开透明的采购机制 坚持平等互利、和谐双赢的业务合作 Adopt a fair and transparent procurement mechanism; Stick to equality, mutual benefits and harmony in business cooperation
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员工 Employees	良好的职业生涯规划 and 成长机会 完备的权益保障 Good career planning and development opportunities; Sound protection of rights and interests	职工代表大会 教育培训 员工调研 Staff representative meeting; Educational trainings; Employee surveys	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 Carry out human resources enhancement project, improve employee training system; Improve remuneration incentives, and insurance and benefits systems
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社区 Communities	关注社区发展 安全、健康的生活环境 Pay attention to community development; Safe and healthy living environment	公益活动 社区共建 Public benefit activities; Campaigns for community building	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 Conduct voluntary activities, help vulnerable groups, and participate in public good undertakings; Ensure safe operation, spread financial knowledge and advocate environmental protection
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环境 Environment	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 Pay close attention to climatic change and support low-carbon economy; Advocate energy conservation and emission reduction; Establish a conservation-minded society	节能减排政策及倡议 绿色公益活动 Policies and proposals on energy conservation and emission reduction; Environment-friendly public welfare activities	实施绿色信贷，推广电子银行，拓 展绿色金融渠道 倡导绿色办公，推行责任采购，开 展环保公益活动 Promote green credit, E-banking and green financing channels; Advocate green office and responsible procurement, and carry out public good activities related to environmental protection
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本行已逐步形成一套成熟的多维度、多层次社会责任管理体系。在董事会和管理层领导下，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。

Rule formulation

根据企业公民发展趋势以及利益相关方诉求，修订《社会责任信息披露管理办法》，通过制度化加强社会责任理念与实际工作的融合。

Based on the trend of corporate citizenship and appeals of stakeholders, the Bank revised the Administrative Measures on Social Responsibility Information Disclosure, to integrate social responsibility concepts into practical work, through institutionalized management.

Culture cultivation

连续第五年在全行范围举办社会责任专题培训，针对社会责任理论与实践、全球契约、社会责任报告编写等方面，安排了专家面授、经验交流以及公益实践，并将课件通过员工网络大学供全行分享。

The Bank has organized special trainings on social responsibility for five consecutive years, and organized face-to-face lectures given by experts, experience exchanges and public welfare activities regarding theories and practices of social responsibility, UNGC, compilation of social responsibility report and other aspects. In addition, the training materials were shared across the Bank through the online employee college.

International development

成功加入联合国全球契约，成为首家加入该组织的国内商业银行，提高了国际声誉和社会影响力；主动参加全球契约中日韩网络会议，交流银行业社会责任工作实践。

The Bank successfully joined the UNGC, being the first domestic commercial bank to join this organization, which enhanced its international reputation and social influence. In addition, the Bank actively attended the network conference among China, Japan and South Korea, at which it communicated banking sector's working practices in social responsibility.

External exchanges

围绕社会责任管理、考核体系建设、公益文化传播等主题，赴中国移动等机构开展社会责任实地调研，增进了业界交流。

Centering on social responsibility management, assessment system improvement and publicity of public good activities, the Bank conducted field studies and surveys on social responsibilities in China Mobile Communication Corporation and other institutions, enhancing exchanges with them.

Social responsibility report

2007年以来，本行已连续6年发布了社会责任报告，全面、客观地披露本行社会责任理念与绩效。报告已经成为本行加强利益相关方沟通、传播社会责任理念，完善企业管理模式的重要工具。

Since 2007, the Bank has released social responsibility reports for six consecutive years, which comprehensively and objectively disclosed its concepts and achievements regarding social responsibility. These reports have become an important tool for the Bank to strengthen communications with stakeholders, spread social responsibility concepts and improve enterprise management mode.



报告期内，本行在履行社会责任方面的良好表现赢得了社会各界的广泛认可，先后荣获“年度最具社会责任金融机构奖”、“2012年度扶贫大使奖”、“新长城教育扶贫突出贡献单位”、“年度最佳公益慈善贡献奖”、“社会责任管理最佳实践奖”、“促进社会责任发展最佳实践奖”、“十一五全国节能先进集体”等近二十项大奖。

☀ Responsibility Management

The Bank has initially established a multi-dimensional and multi-layer system for social responsibility management. Under the leadership of the Board of Directors and the management, the Corporate Strategy and Investor Relations Department of the Head Office coordinated the overall work of social responsibility, formulated and released the corporate social responsibility report in a united manner. Relevant departments of the Head Office and branches were responsible for organizing relevant work and jointly promoted the performance and fulfillment of social responsibility.

☀ 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 almost 20 awards concerning CSR, such as "Most Socially Responsible Financial Institution Award", "2012 Poverty Alleviation Ambassador Award", "Outstanding Contribution Award for New Great Wall Educational Support", "Best Charitable Contribution Award", "Best Practice Award for Social Responsibility Management", "Best Practice Award for Social Responsibility Promotion" and "Advanced Unit of Energy Conservation during 11th Five-Year-Plan".



Value Creator

- ☀ 助力实体经济
Boosting the Real Economy
- ☀ 支持新兴产业
Supporting the Emerging Industries
- ☀ 促进区域协调
Promoting the Regional Coordination
- ☀ 支持中小企业
Supporting the Small and Medium Enterprises
- ☀ 加大“三农”服务
Reinforcing the "Agriculture, Countryside and Farmers" Services
- ☀ 服务保障性住房
Serving the Construction of Low-income Housing
- ☀ 支持民族经济
Supporting the National Economy



金融服务经济，金融行业在坚持自身可持续发展的同时，在服务和支持实体经济发展方面发挥了重要作用。报告期内，面对错综复杂的国际国内经济形势，本行全力支持实体经济平稳健康发展，推动产业结构升级，加大战略性新兴产业支持力度，促进区域经济平稳协调发展，为利益相关方创造了一流的价值。



报告期内，本行继续坚持金融服务实体经济发展，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，通过信贷杠杆推动了经济发展方式转变和经济结构调整。对关系国计民生的重大项目给予合理支持，同时继续有序支持在建、续建重点项目建设。报告期内，本行境内分行人民币贷款新增 8,672 亿元，增幅为 12.3%。

本行河北分行针对一批产业带动性强的项目资金需求，制定综合金融服务方案，向包括重点区域路网、战略性新兴产业园区和港口等项目投放贷款 96.86 亿元。

本行安徽分行加快项目衔接和贷款投放进度，支持当地基础设施项目建设，投放贷款 23 亿元；着力推进民生项目建设，为市政供水、污水处理等公共事业投放贷款超过 7 亿元。

本行湖南分行针对长株潭城市群获批为国家资源节约型和环境友好型社会建设试验区，经济发展迅速驶入快车道后区域内融资需求的高速增长，主动上门服务，出谋划策，创造性地催生了“两型社会”产业投资基金新模式，并作为独家主理银行和托管银行，为率先试点的湘潭市产业投资基金提供“财务顾问+托管”的综合金融服务。



Chairman Jiang Jianqing visited the production workshop of a heavy machinery group

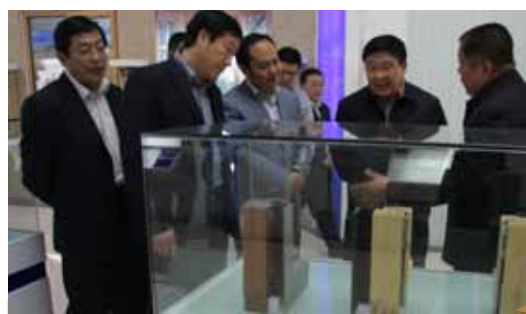


Working area of a bay port area of Fuzhou Port that received the credit support from the Bank

Finance serves the economy. Finance played an important role in serving and supporting the real economy while adhering to its own sustainability. In face of the complex economic situations both at home and abroad during the reporting period, the Bank spared no effort to support the steady and healthy performance of the real economy, propel the industrial upgrade, intensify the support for the strategic emerging industries, and promote the steady and coordinated development of the regional economies. In this respect, the Bank created the first-class values for all the stakeholders.

Boosting the Real Economy

During the reporting period, the Bank continued to serve the real economy development with financial services. It maintained a reasonable and balanced growth of credit amount and ensured a smooth, coordinated and fast national economy development. Besides, the Bank strengthened credit structure adjustment and promoted the transformation of economic development patterns and the economic structural adjustment through credit leverage. It provided reasonable support to major projects that would affect national economy and people's livelihood, while continuing to back up construction of key projects that were either under construction or expansion. During the reporting period, the new loans of all domestic branches reached RMB867.2 billion, up by 12.3%.



Hebei Branch visited international fair and exhibition city

CASE

Hebei Branch designed comprehensive financial solutions to deliver comprehensive financial supports to a batch of key projects in Hebei Province, and offered an accumulated loan of RMB9,686 million to key regional road networks, parks for strategic emerging industries, ports and other projects.

Anhui Branch expedited the project identification and loan granting. The branch granted a total loan of RMB2.3 billion to support the construction of national infrastructure projects in the local region, and lent over RMB0.7 billion to finance the building of projects relating to people's well-being in municipal water supply, sewage treatment and other public utility areas.

After approved to be a national pilot for the construction of an "energy-saving and environment-friendly society", the Changsha-Zhuzhou-Xiangtan city group showed a fast-growing financing demand in order to stake the swift economic development. Hunan Branch actively served the city group, acted as an advisor, and creatively designed the new mode of "energy-saving and environment-friendly society" for industrial investment funds. Besides, the branch delivered comprehensive financial services integrating "financial advisor + trusteeship" to the Xiangtan Industrial Investment Fund, which was the pilot of such new mode.

本行上海市分行紧密结合长三角地区高等级航道网发展、上海国际航运中心建设，维护上海港作为世界第一大港的地位，积极支持上海市内河航道整治工程项目，参与银团贷款 7.3 亿元。

本行福建分行为当地码头、港区中转库等项目投入金融资源，大幅度提升了区域基础设施；支持了福建省跨省区“北粮南运”和粮食进口物流通道无缝化连接，提高了全省粮食安全保障程度，对促进区域粮食产业聚集发展等具有重要意义。

本行宁波分行坚持“金融服务实体经济发展”的要求，积极实施从传统的“资产拉动力”向“投行引领型”和“商投互动型”服务转变。报告期内，通过牵头银团贷款、利用理财资金、发展租赁业务，新投放资金 274.7 亿元，为支持宁波经济发展提供了强有力的金融支持。



2012 年，根据国家战略性新兴产业发展规划，本行完善行业信贷政策，建立健全适应战略性新兴产业发展的信贷评审和管理制度，积极发展新型金融业务，加大对战略性新兴产业领域的信贷投放。报告期内，本行先后制定并印发了 54 个行业信贷政策，基本涵盖了国家确定的七大战略性新兴产业。为积极支持战略性新兴产业的出口增长，本行对全国重点出口地区及战略性新兴产业聚集地区制定了相关区域信贷政策；进一步细化了贸易融资产品政策，打造出口信贷、工程+金融、投行+贷款等具品牌效应的融资产品，帮助企业积极拓展海外市场。

本行广东分行和浙江分行围绕当地经济转型升级的战略机遇，加大对先进制造业、现代服务业、文化产业和战略性新兴产业等四大重点市场的信贷支持。报告期末，广东分行四大重点市场贷款余额达 2,922.5 亿元，其中，支持战略性新兴产业客户共 220 余户，贷款余额 107.6 多亿元，支持文化产业信贷客户近 500 户，近三年累计发放贷款 265.7 亿元；浙江分行四大重点市场贷款余额达 3,134.01 亿元，较年初新增 609.9 亿元，占全部公司贷款增量的 146.3%。



Project site of Tianjin Harmony High Power Locomotive Repair Base



President Yang Kaisheng visited an enterprise in Sichuan Province

本行天津分行积极支持“天津和谐型大功率机车检修基地”项目，该项目设计总规模满足管辖区内 3,000 台电力机车保有量的检修任务和年制造 200 台新车规模，项目建成后年产值约 40 亿元，实现了大功率机车的专业化集中检修，提高了我国机车检修标准和水平，对天津市重型装备制造行业的进步以及经济发展起到推动作用。

CASE

Shanghai Branch contributed RMB730 million to a syndicated loan, and actively supported the inland river channel improvement project in Shanghai, in an effort to support the development of the high-grade channel in the Yangtze River Delta and the construction of the international shipping center in Shanghai, and keep Shanghai's position as the world's largest port.

Fujian Branch injected financial resources into local ports, transit storages and other local projects, thereby enhancing the regional infrastructures to a large extent. Moreover, the branch supported the "north-to-south grain transport" project across different provinces and the seamless connection of the grain import logistics channel in Fujian Province, which boosted the grain security level of the whole province and was important to promote the cluster development of the regional grain industry.

Ningbo Branch persisted in the requirement that "finance serves the real economic development". The branch actively shifted from the traditional service type featuring "asset pull" to the service type featuring the "investment banking drive" and the "commercial-investment interaction". During the reporting period, the branch provided a mighty financial support for the local economic development, and newly granted RMB27,470 million by organizing syndicated loans, leveraging funds from wealth management products and developing the leasing business.

Supporting the Emerging Industries

In 2012, in accordance with the development planning of China's strategic emerging industries, the Bank improved the industrial credit policy, established and upgraded the credit review and management system that suits the development of the emerging industries, actively developed new financial services, and increased the supply of credit to strategic emerging industries. During the reporting period, the Bank formulated and published 54 industrial credit policies, basically covering the seven strategic emerging industries confirmed by the State. To actively support the export growth of strategic emerging industries, the bank drew up regional credit policies for the national key export areas and the strategic emerging industrial clusters; it also further refined the policies of trade financing products, created financing products with brand effects, such as export credit, engineering + financing, and investment banking + loans, and helped enterprises to expand overseas markets.

Guangdong Branch and Zhejiang Branch grasped the strategic opportunity created by the local economic reshuffle and upgrade, and intensified the credit support for four major areas, including advanced manufacturing, modern services, cultural industry and strategic emerging industries. As at the end of the reporting period, Guangdong Branch had a combined loan balance of RMB292.25 billion to the aforesaid key areas, including a loan balance of over RMB10.76 billion with more than 220 customers engaged in the strategic emerging industries, and a cumulative loan size of over RMB26.57 billion with nearly 500 customers in the cultural industry for the recent three years. Zhejiang Branch kept a consolidated loan balance of RMB313.401 billion with the aforesaid key areas, representing an increase of RMB60.99 billion compared to the beginning of the year and 146.3% of the total corporate loan increment.

Tianjin Branch actively supported the project of "Tianjin Harmony High Power Locomotive Repair Base", which was designed to overhaul 3,000 electrical locomotives in the local jurisdiction and produce 200 new locomotives every year. After completion, the project will

realize an annual output value of RMB4 billion, realize the professional concentrated overhaul of high-power locomotives, lift China's locomotive overhaul standard and level, and promote the advance of the local heavy machinery equipment manufacturing industry and the local economic development.



Chairman of the Board of Supervisors, Zhao Lin visited the clients production site



2X300MW Gas-steam circular power plant supported by Henan Branch



本行加强信贷政策与区域发展政策的协调配合，进一步加大对中西部和东北地区经济发展的信贷支持力度。截至报告期末，本行中西部和东北地区分行各项贷款余额达 32,284 亿元，较年初增加 14.4%，高于全行贷款平均增幅 1.4 个百分点，新增贷款 4,064.51 亿元，占全行新增贷款的 40.05%。

本行甘肃分行紧密结合全省经济社会发展重点，增加信贷投放额度，报告期末，各项贷款增长 17.41%；报告期内累计向电力、公路、铁路等重点行业投放贷款 246.26 亿元。

本行广西分行大力支持广西“一轴四纵四横”铁路网络体系建设、湘桂铁路扩能改造工程等一批重大项目的开工建设，为项目建设提供有针对性的服务方案，报告期内累计发放项目贷款（本外币）143.93 亿元，同比多投放 84.94 亿元，比年初增加 25.36 亿元。



Senior Executive Vice President, Wang Lili participated in the seminar for Qinghai's economic development.



Guizhou Branch actively supported the development of key tourism destinations



本行建立了完善的中小企业金融服务体系，包括组织机构、人员队伍、产品体系、政策制度和内部流程。本行中小企业贷款总量居国内银行业之首。报告期内，本行进一步加大对中小企业的金融服务力度，加大优势产品市场推广，满足客户需求。本行“网贷通”业务具有承诺授信、客户自主操作、资金实时到账、降低融资成本等诸多特质，适应小企业“短、频、急”的融资需求，让客户体验到现代金融的高效、便捷。至报告期末，本行中小微型企业有贷户在公司贷款户中占比 92%，较年初增长 11.8%；贷款余额 42,312 亿元，在公司贷款中占比 72%，较年初增加 5,595 亿元、增长 15.2%。其中：小型微型企业贷款余额 18,400 亿元，较年初增加 1,500 亿元、增幅 8.9%。



Fujian Branch paid a visit to a frozen food company in Fujian

☀ Promoting the Regional Coordination

The Bank strengthened the coordination and cooperation between the credit policy and the regional development policy, and further reinforced the credit support for the economic development in the central regions, the western regions and the northeastern regions. As at the end of the reporting period, the Bank kept an aggregate loan balance of RMB3,228.4 billion in the aforesaid regions, representing an increase of 14.4% compared to the beginning of the year and exceeding the average loan growth rate across the Bank by 1.4 percentage points, and newly granted RMB406,451 million worth of loans, accounting for 40.05% of the overall loan increment throughout the Bank.



Senior Executive Vice President, Li Xiaopeng attended the innovation salon for economic development of Central China Economy Zone.

CASE

Gansu Branch increased the credit granting to the key areas associated with the economic and social development in Gansu Province. As at the end of the reporting period, 17.41% of the overall loan increment. During the reporting period, the branch lent RMB24,626 million to such key industries as electrical power, road, railway.

Guangxi Branch energetically supported the development of the "One Axis, Four Vertical & Four Horizontal Railways" network system, the Hunan-Guangxi Railway Expansion Project and other significant projects in Guangxi Autonomous Region, and delivered special service solutions to these projects. During the reporting period, the branch cumulatively granted a total project loan of RMB14,393 million in both Renminbi and foreign currencies, representing an increase of RMB8,494 million compared to the prior year and an increase of RMB2,536 million compared to the beginning of the year.

☀ Supporting the Small and Medium Enterprises

The Bank is equipped with an adequate financial system serving small and medium enterprises, including organizational structure, staff team, product system, policy framework and internal flow. The Bank has ranked atop all the Chinese banks by the aggregate size of small and medium enterprise loans. During the reporting period, the Bank further strengthened the financial services for small and medium enterprises, and reinforced the promotion and marketing of advantaged products to satisfy the customer demand. The "online revolving loans" business of the Bank delivers functions as loan commitment, self-help operation by customer, real-time fund transfer and reduction of financing cost, so it well satisfies the financing demand of small enterprises featuring "short term, high frequency and urgent demand", and delivers an efficient and convenient experience of modern finance to customers. As at the end of the reporting period, small, medium and micro enterprises accounted for 92% of the total corporate loan customers and an increase of 11.8% compared to the beginning of the year, and the loan balance reached RMB4,231.2 billion, accounting for 72% of the

total corporate loans and an increase of RMB559.5 billion or 15.2% compared to the beginning of the year. The loan balance of small and micro enterprises with outstanding loans reached RMB1,840 billion, an increase of RMB150 billion or 8.9% compared to the beginning of the year.



Liaoning Branch paid a visit to an enterprise receiving the credit support from the Bank

本行上海分行成功携手宝钢集团，共同开发联接宝钢和工行的国内首家跨系统电子供应链融资系统，通过该系统，本行可以为宝钢集团在全国范围内近 3 万家经销商和供应商提供便捷的网络融资服务，拓宽了小企业融资渠道。

本行上海分行信贷支持改造
外滩 22 号旧建筑

Shanghai Branch provided
a credit support for the
renovation of the old building
located on the Bund No. 22



本行四川分行以产品创新为切入点，根据中小企业园区集群特点，年内创新实施 52 项个性化融资方案，因地制宜推出网贷通、集群联保贷、酒贷通等一系列创新型产品，为企业提供多元化融资渠道，有效破解中小企业融资担保瓶颈问题，满足了中小企业多样化和个性化的融资需求。截至报告期末，中型企业贷款余额 1,028.79 亿元，比年初增加 57.51 亿元；小企业贷款余额 524.92 亿元，比年初增加 151.50 亿元，分别占全行贷款净增额的 12.37% 和 40.57%。

本行福建分行为龙岩龙州工业园区设计“龙州工业园区小企业集群联保融资方案”。龙岩分行以福建龙州工业园区小企业为营销对象，针对园区内小企业因无法提供有效的资产抵（质）押担保导致融资难的情况，量身定制了龙州工业园区小企业集群联保融资方案。该方案实施后受到园区小企业的一致推崇，取得较好的社会效应。

本行广东分行为满足小企业贷款“短、频、急”的融资需求，创新开发了“审贷通”远程视频审批系统。2012 年 3 月，东莞市某橡胶制品有限公司急需贷款 100 万元。但该企业无法提供有效抵押物。本行东莞分行获悉后，迅速组织支行展开联动调查。调查结果表明，该企业生产经营状况较好，管理制度较为规范，信誉状况良好，原材料供应、产品销售都有稳定的渠道，有可预见的净现金流入量，第一还款来源有保证，因此迅速向该企业发放一笔 100 万元、期限 6 个月的免抵押“小额便利贷”，用于补充生产性流动资金，解决了资金周转紧张的问题，成功帮助企业渡过了难关。



Senior Executive Vice President, Luo Xi participated the Commendation Conference for the Competition of Financial Services to China's Micro-and-Small Enterprises.

CASE

Shanghai Branch successfully developed the first intersystem electronic supply chain financing system connecting Baosteel Group and ICBC, the first of its kind in China, hands in hands with Baosteel Group. With the system, ICBC can deliver convenient online financing services to nearly 30,000 dealers and suppliers of Baosteel Group throughout the country, thereby providing a broader financing channel for small enterprises.

CASE

During the reporting period, Sichuan Branch, starting from the product innovation, designed 52 personalized financing solutions based on the features of small and medium enterprise cluster in industrial parks, and launched a series of innovative products, including the online revolving loans, the cluster joint guarantee-backed loans and the alcohol loan express, so as to provide diversified financing channels for corporate financing, which effectively solved the bottleneck problem of financing guarantee for small and medium enterprises, and satisfied their diversified and personalized financing demands. As at the end of the year, the Branch kept a loan balance of RMB102,879 million with the medium enterprises, representing an increase of RMB5,751 million compared to the beginning of the year and accounting for 12.37% of the total net loan increase of the Branch, and recorded a loan balance of RMB52,492 million with the small enterprises, representing an increase of RMB15,150 million compared to the beginning of the year and accounting for 40.57% of the total net loan increase of the Branch.

CASE

Fujian Branch designed the "Longzhou Industrial Park Small Enterprise Cluster Joint Guarantee-backed Financing Plan" for Longyan Longzhou Industrial Park. In order to win small enterprise customers in Fujian Longzhou Industrial Park, Longyan Branch developed the Longzhou Industrial Park Small Enterprise Cluster Joint Guarantee-backed Financing Plan, a tailor-made financing solution aimed to solve the financing problem of those small enterprises that can't provide effective asset mortgage (pledge) guarantee in the industrial park. After implementation, the solution was warmly welcomed by the small enterprises in the industrial park, and created good social benefits.

CASE

Guangdong Branch creatively developed the Loan Review Express, a remote video review system, in order to satisfy the demand of small enterprises for "short, frequent and urgent" loans. In March, 2012, a rubber products company in Dongguan City was urgent to borrow a loan of RMB1 million. However, the company couldn't provide an effective mortgage. After learning such situation, Dongguan Branch quickly organized the sub-branches to carry out a collaborative survey. The survey indicated that the company could provide a reliable primary repayment source, considering its good production and operating status, sound corporate governance, good credit standing, stable supply of raw materials, stable product sales channels, and predictable net cash inflow. Therefore, the branch quickly offered a mortgage-free "petty convenient loan" involving an amount of RMB1 million and a term of 6 months. With the loan, the company replenished its working capital, mitigated its tight cash chain, and successfully tidied over the crisis.

本行宁波分行多措并举帮扶小微企业发展，开展了“行领导走访百家企业”、“百名客户经理进千家企业”等特色活动，加大实地走访频度，年内调研 280 次，走访企业 2,063 家，实地了解并着力解决企业在生产经营中遇到的困难和问题；深入开展银企对接、帮扶结对及产品推介等专项活动，开展“小微企业请进行”活动，组织银企座谈会、对接洽谈会近 40 次，对接企业近 800 家，帮助解决难题近 500 个。报告期内，向小微企业累计发放贷款 654.8 亿元，小微企业贷款余额达到 431.7 亿元。

重庆某百货公司为永川区零售行业龙头企业，其供应商有几百家，主要为经营服装、食品、农副产品等的小微企业，同时具有规模偏小、抵（质）押物缺乏、资金需求较旺的特点。其中，该公司采用先货后款结算方式的供应商就有 200 多家，挂账金额大都在 100 万元以下，挂账周期一般在 2-3 个月，这些供应商通过传统渠道难以从银行获得融资。针对上述难题，本行重庆分行为其设计个性化配套金融服务方案，引导其采用国内信用证结算方式，解决供应商因无抵（质）押物难融资的问题。该方案实施后，该公司通过本行，向其供应商累计开立了国内信用证 67 笔，本行向 23 户微型企业办理国内信用证议付 5,316 万元，笔均融资 79 万元，单笔最小金额仅 6 万元。通过上述方式，不仅解决了公司供应商融资难题，而且稳固了购销双方关系，实现了三方共赢。



Beijing Branch promoted financial services for small and micro enterprises



Banking Department of Guangdong Branch visited a local small enterprise



Heilongjiang Branch participated in the launch ceremony of the Heihe City Small and Medium Enterprise Service Platform

CASE

Ningbo Branch helped the development of small and micro enterprises with diversified measures. The branch hosted a series of personalized events, including the "branch leaders' visit to 100 enterprises", and "100 customer managers' contact with thousand enterprises". The heads of the institutions at different levels strengthened the on-site survey, and led 280 facts-finding visits. At the same time, the customer managers visited 2,063 enterprises to find and solve the difficulties and problems the enterprises encountered in production and operation. Besides, the branch launched special campaigns, such as the bank-enterprise interaction, the bank-enterprise pair and the product promotion, and opened the door wide to small and micro enterprises. The branch organized nearly 40 forums and fairs, which benefited nearly 800 enterprises, and helped solve about 500 problems. During the reporting period, the branch cumulatively granted loans of RMB65.48 billion to small and micro enterprises, and posted a balance of small and micro enterprise loans at RMB43.17 billion.

CASE

A department store is a leading retailer in Yongchuan District, and has hundreds of suppliers. Most of these suppliers are small and micro enterprises that specialize in apparels, foods and agricultural products, and feature small size, lack of mortgages (pledges) and robust financing demands. The company buys goods from more than 200 of these suppliers on credit, involving a single amount below RMB1 million and a credit period of 2-3 months in most cases. These suppliers were difficult to access the financing service from banks through the traditional channels. To this end, Chongqing Branch designed a personalized financial service solution, and suggested the company adopt the domestic L/C settlement to solve the financing problem of its suppliers due to the failure to provide mortgages (pledges). After implementation of the solution, the company issued 67 domestic letters of credit to its suppliers via the Bank, and the Bank paid RMB53.16 million to 23 micro enterprises under the domestic letters of credit, involving an average amount of RMB790,000 and a minimum amount of only RMB60,000. The solution solved the financing problem of the company's suppliers, consolidated the business relations between each party, and benefited all three parties.



Qingdao Branch promoted financial services for small and micro enterprises



Jiangxi Branch paid a visit to Anyi Industrial Park for in-depth research



本行持续加大对“三农”发展的信贷支持，提升重点涉农机构的信贷资源倾斜配置力度，有效推动了涉农贷款的平稳增长。截至报告期末，本行涉农贷款余额比年初增长 20.23%，较好发挥了大银行在支持“三农”发展中的表率作用，有力支持了“三农”发展。

本行于 2009 年启动了县支行变革，在积极做好县域现有机构网络布局优化调整的基础上，在县域及其下辖乡镇增建营业网点，填补本行在部分县域的服务空白点，对重点县支行在政策制度、资源配置等方面给予大力倾斜支持，有效增强了本行对县域经济的支持力度和对县域客户的服务水平。截至报告期末，本行县域机构网点数 5,242 家，较年初增加 221 家，增幅 4.4%。

截至报告期末，浙江平湖工银村镇银行和重庆璧山工银村镇银行贷款余额分别为 14.5 亿元和 4.8 亿元。两家村镇银行依托工商银行强大的市场品牌、科技实力与网络渠道，坚持“服务民生、服务三农、服务中小”的办行宗旨和错位竞争、差异发展、特色经营、个性服务的经营方针，充分发挥新型经营体制、机制优势，着力将自身打造成切实服务中小企业和农村经济的新型特色农村金融机构，取得了良好的经济效益和社会效益。

本行山东分行专门制定《关于加快重点县域支行信贷业务发展的意见》，配套出台业务流程、资源配置、渠道建设、激励考核等倾斜措施。报告期内累计在县域、乡镇地区新建网点 65 家；新增重点县域、乡镇贷款 181.05 亿元，余额达到 1,476.19 亿元；新增新农村建设专项融资 26 亿元，余额达到 33.9 亿元。

本行福建分行金融支持福鼎某水产食品有限公司。该水产集团从一家乡镇小企业成长为宁德市最大的集水产品养殖、加工、出口贸易为一体的工贸企业，也是福鼎市最大的出口创汇龙头企业，年出口额占全市年度出口额的 70% 以上。企业的跨越发展也带动了福鼎及周边地区 5,000 多户渔民的增产增收，以及当地以水产品养殖、加工为主的海洋经济的健康发展。



Hainan Branch introduced financial services to rural area



Fujian Mayan Tourism Ecological Farm received the credit support from the Bank



Jiangsu Branch reinforced the "Agriculture, Countryside and Farmers" Services

☀ Reinforcing the "Agriculture, Countryside and Farmers" Services

The Bank continuously promoted the credit support for the development of agriculture, countryside and farmers, guided the major institutions specializing in the agricultural loan business to scale up the allocation of credit resources, and effectively promoted the steady growth of agriculture-related loans. As at the end of the reporting period, the balance of agriculture-related loans increased by 20.23% compared to the beginning of the year. The Bank played a good leading role as a large bank in supporting the development of "agriculture, countryside and farmers", and effectively backed the development of "agriculture, countryside and farmers".

In 2009, the Bank started the county sub-branch reform. with optimizing and adjusting the distribution of the existing outlet network at the county level, the Bank opened more business outlets in counties and towns under these counties, thereby extending the financial services to these areas. Furthermore, the Bank gave a great preference for the key county sub-branches in policy, resource allocation and other aspects, effectively reinforced the support for the local economic development and enhanced the customer services in these areas. As at the end of the reporting period, the Bank owned 5,242 outlets at the county level, representing an increase of 221 ones or 4.4% compared to the beginning of the year.

As at the end of the reporting period, Zhejiang Pinghu ICBC Rural Bank Co., Ltd. and Chongqing Bishan ICBC Rural Bank Co., Ltd. recorded a loan balance of RMB1,450 million and RMB480 million respectively. Relying on ICBC' s powerful market brand, IT strengths and network, the two rural banks adhered to the mission of "serving people's well-being, serving agriculture, countryside and farmers, and serving small and medium enterprises", and persisted in the operating policy of stagger competition, differential development, specialized operation and personalized service. Besides, they made the most out of their advantages in the new operating system and mechanism, strived to build themselves into new featured rural financial institutions effectively serving small and medium enterprises and the rural economy, and attained good economic benefits and social benefits as a result.

Shandong Branch specially formulated the Opinions on Accelerating the Credit Business Development of Key County Sub-branches, and also carried out the preferential policy in business flow, resource allocation, channel building, incentive, evaluation and other aspects. During the reporting period, the branch built a total of 65 outlets in the counties and towns, granted new loans of RMB18,105 million to the key counties and towns and recorded a loan balance of RMB147,619 million. Meanwhile, the branch newly offered a special financing of RMB2.6 billion used for the construction of the new socialist countryside, and had a loan balance of RMB3.39 billion.

Fujian Branch financially backed a Fujian Fuding Fishing Food Co., Ltd. The company has grown from a small township enterprise to the largest industrial and trade enterprise integrating the breeding, processing and export trade of aquatic products in Ningde City. Also, the company is the largest local exporter, which contributes more than 70% of the annual export value of Fuding City. With its leaping development, the company has promoted the output and income growth of more than 5,000 fishermen in Fuding City and the surrounding areas, and driven the sound development of the local marine economy focusing on the breeding and processing of fishing products.



ICBC Leasing supported a Xinjiang leading agricultural enterprise



Henan Branch joined a project foundation stone laying ceremony

本行黑龙江分行为推动三江垦区建设，积极做好金融服务工作。一是保障春耕生产，累计为 15 家农机合作社发放贷款 7,505 万元。二是保障秋粮收储。2012 年，以信用或由所在地农场提供保证担保的方式为 8 家水稻合作社发放流动资金贷款 5.94 亿元。三是创新融资产品，本行向第三方合作机构——信托公司推荐，为农场设立特定耕地租金收益权信托计划，通过本行发行法人理财产品，募集来的资金投资于该信托计划，累计为 3 家农场办理财产收益权理财业务 3 亿元。

本行天津分行以新农村（小城镇）贷款为突破口，支农力度不断加大，涉农贷款余额不断增长。报告期内新支持西青区王稳庄镇、精武镇、北辰区北仓镇、津南区双桥河镇、八里台镇等示范小城镇建设项目。截至报告期末，小城镇贷款余额超过 100 亿元，对当地经济社会可持续发展做出了应有贡献。

本行陕西分行积极支持农业产业化重点龙头企业。报告期内，信贷支持一家集饲料生产、种猪繁育、商品猪生产、市场交易、屠宰加工、副产品深加工、生物制品和市场营销的农工贸一体化、生产、加工、销售一条龙的国家重点龙头企业。项目投产后，不仅可以在当地建立种猪养殖、生猪养殖、生猪屠宰、生猪深加工的全产业链，而且可以为当地农户的生猪养殖提供销售保障。



Qinghai Branch paid a visit to a leading enterprise specialized in agricultural industrialization



Jiangsu Branch provided financial services to aquaculture farmers



Jiangxi Branch set up a banking outlet for nearby farmers' convenience and held the launch ceremony for financial services oriented to agriculture, countryside and farmers as well as the bank-cooperative strategic partnership

CASE

Heilongjiang Branch actively offered financial services in support of the building of the Three Rivers Reclamation Area. Firstly, the branch cumulatively granted a total loan of RMB75.05 million to 15 agricultural machinery cooperatives to support the spring plowing. Secondly, the branch supported the harvest and storage of autumn crops. In 2012, the branch granted a total working capital loan of RMB594 million to 8 rice cooperatives unsecured or guaranteed by the farms where these cooperatives were located. Thirdly, the branch innovated financing products. The branch recommended the farms to third-party partners-trust companies, which launched the trust plans for the right to benefit from the rent of specific farmlands, issued corporate wealth management products via the branch, and invested the fund raised into the trust plans. The branch cumulatively handled the wealth management business involving RMB300 million for three farms based on the property usufruct right.

Tianjin Branch kept intensifying the support for agriculture, rural areas and farmers, and increasing the agriculture-related loan balance by offering the loans for the new countryside (small town) constructions. During the reporting period, the branch newly supported the small town pilot construction projects in Wangwenzhuang Town and Jingwu Town of Xiqing District, Beicang Town of Beichen District, and Shuangqiaohe Town and Balitai Town of Jinnan District. As at the end of the reporting period, the small town loans of Tianjin Branch reached a loan balance above RMB10 billion, and made due contribution to the sustainable economic and social development in the local region.

Shaanxi Branch actively supported the leading enterprises specializing in agricultural industrialization. During the reporting period, the branch supported a national leading enterprise specializing in agricultural industrialization, combining agriculture, industry and trade, and integrating feed production, boar breeding, commodity hog production, market trading, slaughtering, processing, deep processing of byproducts, biological products and marketing. After completion, the project could forge an entire industrial chain consisting of boar breeding, live pig raising, live pig slaughtering, and deep processing of live pigs in the local community, and provide sales support for the live pig breeding in the local community.



Liaoning Branch hosted the launch ceremony for the New Countryside Pioneers Club



报告期内，本行认真贯彻落实国家房地产宏观调控政策，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，履行大型国有商业银行应尽的社会责任。本行已开办的保障性安居工程建设贷款业务包括经济适用住房开发贷款、限价住房开发贷款、廉租住房建设贷款、城市棚户区改造贷款和公共租赁住房建设贷款。本行严格执

行国家及监管部门差别化住房信贷政策，在风险可控的前提下积极发展个人住房贷款业务，支持居民购买首套普通住房。报告期内，本行发放个人住房贷款中，一套房占比 95.45%，二套房占比 4.55%，暂停发放三套房及以上贷款。

本行广西分行在报告期内推进多项保障性住房建设项目，如贷款支持南宁市某二期经济适用房项目。该项目是南宁市第一个实行招投标选择开发商的经济适用房项目，也是南宁市政府为民办实事的项目之一，目前已陆续向准购居民推出，可解决 2,990 户低收入家庭的基本居住需求。

本行辽宁分行在报告期先后向辽宁两个房地产企业投放棚户区改造贷款 4.95 亿元，有力地支持了盘锦铁东棚户区和城北棚户区两个项目改造。同时，为保障两个棚户区改造项目的顺利实施，又为两个项目续贷 5.05 亿元，最大限度地满足棚户区改造项目在贷款额度和期限上的需求。

报告期内，本行厦门分行为当地最大保障性安居工程项目——某限价房项目，提供 6 亿元的融资额度。该项目系福建省首个保障性安居工程综合体项目——“洋唐居住区”建设规划之一，总用地面积 78,599 平方米，总建筑面积 206,992 平方米。



The affordable housing project supported by Shaanxi Branch



On-site promotion meeting on financial support for the renovation of shantytowns in the old district of Panjin City

☀️ Serving the Construction of Low-income Housing

During the reporting period, the Bank carried out the real estate regulation policy of the State in earnest, actively delivered credit support and financial services to the low-income housing projects in different regions, and performed the due social responsibility as a large state-owned commercial bank. In this respect, the Bank offered development loans for economically affordable housing projects, development loans for price-limited housing projects, loans for low-rent housing projects, loans for urban shanty town reconstruction and loans for public renting houses. The Bank strictly executed the differential housing credit policies made by the state and the regulatory authorities, actively developed the personal housing loan business while ensuring the controllable risk, and helped residents buy their first common houses. During the reporting period, loans of the first houses and the second houses were accounting for 95.45% and 4.55% of the total

personal housing loans respectively. The Bank suspended the loans for the third houses and more.



Resettlement housing project supported by Tianjin Branch

CASE

During the reporting period, Guangxi Branch implemented a number of affordable housing construction projects such as the phase-II project of building the economically affordable houses in Nanning City, which was successfully completed with the loan support. This project is the first affordable housing project of Nanning City subject to the selection of developers by bidding and tendering, and also the first project reflecting Nanning's policy of doing actual deeds for the people. At present, they have been opened to the qualified residents in succession, and the basic housing needs of 2,990 low-income families can be satisfied.

CASE

During the reporting period, Liaoning Panjin Branch issued the loans of RMB495 million to two real estate development companies, in succession for the purpose of renovating shantytowns, and effectively supported two projects of renovating shantytowns in Tiedong and Northern part of Panjin City. Meanwhile, to ensure the smooth implementation of the two projects, additional loan of RMB505 million was granted to maximally satisfy the demands of the projects in loan limit and term.

CASE

During the reporting period, Xiamen Branch provided the financing limit of RMB600 million for the largest affordable housing project, a price-fixed Housing Project. This project is a part of the construction planning of "Yangtang Residence Area", the first affordable housing project complex of Fujian Province. Its total land area is 78,599 square meters, with the total construction area of 206,992 square meters.



本行历来重视民族地区经济发展，致力于推动民族地区团结，持续改善少数民族地区金融服务，促进民族地区经济健康快速发展。报告期内，本行紧紧围绕民族地区工业化、城镇化建设步伐，积极支持当地国计民生重大项目的发展，切实解决当地中小企业及三农融资难问题，为民族地区经济发展提供持续的金融服务。



Chairman Jiang Jianqing accepted the letter of appointment of the "Financial Service Advisor of China-Arab States Economic and Trade Forum" granted by the People's Government of Ningxia Hui Autonomous Region

宁夏回族自治区南部山区处于贫困县以下的回族人口最为集中。近年来，本行宁夏分行累计新增 15 亿元贷款积极支持生态移民安置企业发展，有效提升了生态移民安置企业的承载能力；积极拓展以枸杞、羊绒、清真食品等地方特色产业为主的专业市场，创新开展了以农户联保形式的个人经营贷款、个人小额贷款，推动地方特色经济发展。

本行新疆分行围绕自治区经济发展重点，以优质项目贷款为主线，以贸易融资等短期信贷产品为补充，优化和调整信贷结构，稳步推进信贷业务的发展，有力推动了民族地区经济发展。报告期末，公司贷款余额达 490.68 亿元，较年初净增 101.88 亿元，增幅 26.2%。



Senior Executive Vice President, Zhang Hongli conducted a survey of Tibet Branch

☀ Supporting the National Economy

The Bank has always attached great importance to the economic development of ethnic areas, committed to promoting the unity of ethnic areas, and continued to improve the financial services in the ethnic minority areas and promote the healthy and rapid economic development in ethnic areas. During the reporting period, focusing on the industrialization and urbanization of ethnic areas, the Bank actively supported the development of major projects concerning the local people's livelihood, effectively solved the financing difficulties of local SMEs, agriculture, farmers and rural areas, and provided the sustainable financial services for the economic development of ethnic areas.

The Hui people below the poverty line mainly live in the southern mountain areas of Ningxia Hui Autonomous Region. In recent years, Ningxia Branch has totally granted new loans of RMB1.5 billion to support the development of ecological migration and resettlement enterprises, which effectively improved the bearing capacity of ecological

migration and resettlement enterprises. In addition, the branch actively expanded the specialized markets of local feature industries with regard to wolfberry, cashmere and Moslem food, and innovated the personal business loan and personal loan in the form of farmers' joint guarantee, which promoted the development of local feature economy.

Xinjiang Branch focused on the economic development priorities of the autonomous region, with the quality project loan as the main line, and trade finance and other short-term credit products as the supplement, optimized and adjusted the credit structure, and steadily promoted the development of credit operations, which vigorously promoted the economic development in ethnic areas. As at the end of the reporting period, the balance of corporate loans reached RMB49,068 million, representing an increase of RMB10,188 million and 26.2% compared to the beginning of the year.



Dam of the Xiaowan Hydropower Station supported by ICBC Leasing, a subsidiary of the Bank



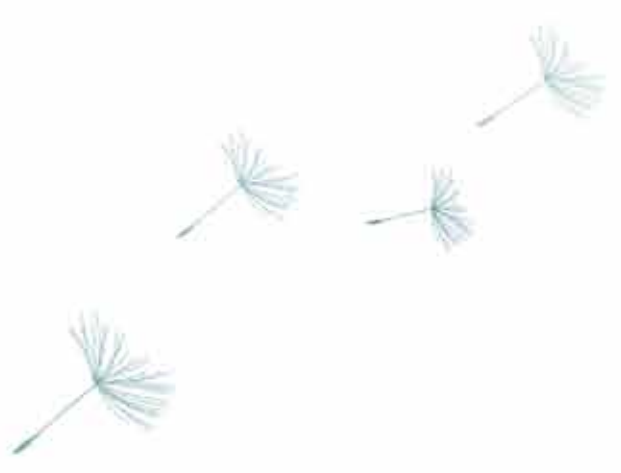
Inner Mongolia Genghis Khan tourism project supported by Inner Mongolia Branch



The Bank participated in the Road Surface Improvement Project in Qusong Village, Ali Region

ICBC 





Brand Builder

- ☀ 提升客户服务
Promoting Customer Services
- ☀ 加强全球履责
Strengthening Global CSR Practice
- ☀ 建立一流品牌
Building up First-class Brands



报告期内，本行积极推动“满意在工行”主题活动，实施标本兼治的服务改进策略，以改进窗口服务为重点，以解决突出问题为突破口，以构建长效工作机制为保障，通过拓展服务渠道、创新服务手段、优化业务流程、提高服务效率等措施，全面推动服务改进。全行服务面貌得到大幅提升，客户体验不断优化。



Chairman of the Board of Supervisors, Zhao Lin conducted a survey on the service capability of Shanghai Branch

报告期内，本行通过新建增设、迁址重装、优化调整等形式，使网点布局更加优化，客户服务更加便捷。截至报告期末，本行共有营业网点 16,718 家，其中财富管理中心 268 家、贵宾理财中心 5,028 家、理财网点 8,779 家、金融便利店 2,643 家，形成了更加科学、完善的客户分层服务体系。在各营业网点内，本行进一步加强了无障碍设施建设，完善了员工助残服务规范。在 2012 年中国银行业文明规范服务示范单位评选活动中，本行有 116 家网点入选中国银行业协会千佳名单，连续三年同业排名第一。

同时，本行加大自助设备布放和运营维护的力度，推广了自助发卡机等新型设备，提高了自助服务对客户的好感和吸引力，渠道服务能力不断提升。报告期内，全行可用 ATM 设备总量突破 7 万台，自助终端数量达到 4.35 万台，POS 设备达到 94 万台。

本行在电话银行服务上继续保持高水平。报告期内，电话银行 95588 接听率保持在 95% 以上，20 秒电话接听率保持在 90% 以上，还推出了外呼业务服务，服务内涵进一步深化，服务价值进一步提升。

为响应客户移动金融服务新需求，本行加快手机银行、

短信银行、电视银行等新型服务渠道建设，推出手机预约取现、移动生活客户端、移动在线客服、手机银行捐款和位置营销等新服务，积极利用移动终端功能让客户获得更加便捷和时尚的操作体验；在业界率先推出并不断拓展短信银行服务，内容涵盖金融信息查询、账户信息查询、转账支付、短信提醒、自助管理 5 大类服务 74 项功能。

报告期内，本行通过网上银行、电话银行、手机银行、自助银行完成的交易笔数占全部交易的比例提高到 75.1%。



The Bank launched the business skill competition for the tellers to develop service capacity and efficiency

Promoting Customer Services

◎ Sustainable improving customer services

During the reporting period, the Bank actively carried forward the event themed at "Feel Satisfied at ICBC", and implemented the service improvement strategy with thorough solutions. The Bank mainly focused on the counter service, and solved prominent problems in order to build a long-acting working mechanism. Moreover, the Bank opened more service channels, created new service modes, optimized business flows and increased the service efficiency. As a result, the Bank improved the service in every aspect, lifted the overall service level to a large extent and continuously optimized the customer experience.



Secretary of Party Discipline Committee, Liu Lixian conducted a survey of Guangxi Branch

The Bank opened more customer service channels, and delivered more convenient customer services

During the reporting period, the Bank further optimized the outlet distribution and delivered more convenient services to customers through the building of new outlets, relocations, redecorations, optimizations and adjustments. As at the end of the reporting period, the Bank owned a total of 16,718 outlets, including 268 wealth management centers, 5,028 VIP wealth management centers, 8,779 wealth management outlets, and 2,643 financial convenience stores, thereby forming a more scientific and refined hierarchical customer service system. At every outlet, the Bank further strengthened the service facilities accessible to the disabled persons, and refined the service standard for the disabled persons. During the rating of the model entities with civilized and normative services in the Chinese banking sector in 2012, 116 outlets of the Bank were selected into the list of the top 1,000 institutions prepared by China Banking Association, and the Bank ranked top among the peers for three consecutive years.

In the meantime, the Bank strengthened the deployment, operation and maintenance of the self-service equipment, promoted such emerging equipment as self-service card issuing machines, made self-help services more friendly and more attractive to customers, and continuously enhanced the channel service capacity. During the reporting period, the ATMs of the Bank available for use exceeded 70,000 units, the quantity of the self-service terminals reached 43,500 units, and the quantity of the POS terminals achieved 940,000 units.

The Bank continuously kept the telephone banking service at a high level. During the reporting period, the telephone banking hotline 95588 answered more than 95% of the calls, answered over 90% of the calls within 20 seconds, and launched the outgoing call service. Besides, the hotline further deepened the service contents and further enhanced the service values.

To respond to the new customer demands for mobile financial services, the Bank moved faster to build the mobile banking, the short message banking, the TV banking and other new service channels, released such new services as the appointment cash withdrawal on mobile phone, mobile life client, mobile online customer service, mobile banking donation and position marketing, and delivered a more convenient and fashionable experience to customers with the mobile terminal functions. Moreover, the Bank took the lead in launching and continuously launching the short message banking service, covering 74 functions under five categories, including financial information inquiry, account information inquiry, transfer & payment, short message alert and self-service management.

The proportion of the transactions completed through internet banking, telephone banking, mobile banking and self-service banking in all transactions rose to 75.1% in the full year.

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一项治本工程来推进，实施了跨部门、跨机构、跨平台、跨业务的流程改造和优化。如多次填单、多次授权、多次打印、多次输密等基层行反映强烈、严重影响客户和柜员体验的 533 项紧迫性问题全面解决，“一次填单、一次输密、一次授权”流程综合改造项目稳步推进，推出了网点排队管理系统，完善了产品预约服务和柜面预

填单服务，实现了近 20 项个人非实时业务集中处理，有效提高了业务处理和服务效率，客户业务办理时间明显缩短，客户体验明显改善。业务集中处理改革继续深化，本行柜面对公非现金业务集中处理比例达到 97%，业务集约运营成效进一步显现，业务运营和服务支持水平得到进一步提高。



Senior Executive Vice President, Yi Huiman attended the Service Capability Promotion Meeting of the Bank

结合现代金融服务的新要求和客户需求的新变化，本行加强了服务制度体系建设，构建起了一套涵盖服务标准、监督检查、考核评价等方面的服务工作制度框架，为客户服务改进打下了坚实的制度基础。本行进一步加强了营业网点服务规范落实情况的监督和监测，组织开展了营业网点服务非现场检查活动，推广应用了营业网点服务质量监测评价系统和排队管理系统，开展了个人客户满意度第三方调查工作，组织了“千名记者进工行，万篇文章评服务”的活动，调研了全行客户满意度状况，发掘了影响客户满意度的主要因素，为客户服务改进提供了数据支撑，夯实了服务工作的基础。

柜面对公非现金业务集中处理比例达到 97%

Increased the proportion of concentrated non-cash corporate transactions at counters to 97%

The Bank further optimized the business flow, and streamlined the business processing

The Bank saw the comprehensive flow reengineering and optimization as a fundamental move to enhance the service efficiency of the outlets, and carried out the flow reengineering and optimization across departments, across institutions, across platforms and across businesses. For example, the Bank solved all the 533 urgent problems that suffered strong complaints from the institutions at the basic level and badly influenced the customer and teller experience, such as repeated document filling, repeated authorization, repeated printing and repeated entry of passwords, and steadily carried forward the comprehensive flow reengineering project oriented to "document filling, password entry and authorization at one time", launched

the outlet queuing management system, refined the product appointment service and the preliminary document filling service at the counter, realized the concentrated processing of nearly 20 personal businesses requiring no real-time processing, and thus effectively upgraded the business processing and service efficiency. As a result, the Bank obviously reduced the business processing time and improved the customer experience. The Bank further deepened the concentrated business processing, increased the proportion of concentrated non-cash corporate businesses at counters to 97%, further exhibited the effect of the concentrated business processing, and further enhanced the business operation and service support.

The Bank gradually refined the long-acting service improvement mechanism, and monitored the service quality in a more timely and efficient manner

In view of the new requirements created by modern financial services and new dynamics of customer demands, the Bank strengthened the service policy regime, and established a service policy framework covering service standard, supervision, inspection, assessment, appraisal and other areas, thereby paving the way to improve the customer service. The Bank further intensified the supervision and monitored on the execution of service standards in the business outlets, carried out the offsite service inspection on the business outlets, promoted the service quality monitoring & assessment system and the queuing management system in the business outlets, investigated the third-party survey on personal customer satisfaction, organized the campaign of "Thousand Journalists Entering ICBC, Ten Thousand Articles Reviewing its Service", surveyed the overall customer satisfaction, and identified the major factors that influenced the customer satisfaction. This has provided a data support for improving the customer service and cementing the service work.



Anhui Branch launched the campaign of "Thousand Journalists Entering ICBC, Ten Thousand Articles Reviewing its Services"

客户投诉和重复投诉分别下降了
73 和 91%

The customer complaints and repeated complaints about the Bank fell down by 73% and 91% respectively



报告期内，本行大力加强新产品研发，着力强化服务创新，致力推进科技创新，不断通过创新推动全行经营转型，提升服务和能力。

在金融资产服务领域，创新推出了第三方支付机构备付金存管、账户原油、个人账户外汇买卖、外汇买卖双向交易、账户贵金属转换等产品，研发了无固定期限定投、黄金实物全回购、积存金延伸兑换功能、金融产品交易撮合等产品服务，助力了企业和个人客户财产性收入增长，推动了本行由持有资产大行向管理资产大行转变。

在信贷领域，创新推出了电子供应链商品质押融资、小企业账户卡循环贷款、个人助业贷款、个人留学贷款、个人家居消费贷款、个人文化消费贷款、个人理财产品质押等产品服务，促进了信贷结构调整，有力支持了实体经济发展。

在电子银行领域，创新推出了 **Android** 网上银行、移动生活客户端、手机预约取现、企业网银外汇买卖、火狐/谷歌浏览器版本网银、短信银行智能应答、自助发卡机等产品服务，推动了渠道转型和业务分流，提升了电子化服务水平。

在支付结算和银行卡领域，创新推出了账户管家、整汇零取、银医一卡通、JCB 双币信用卡、借贷合一卡、工银安盛联名卡、金融 IC 卡多功能终端等产品，研发了两卡一账户信用卡产品，促进了中间业务发展，拓展了新的利润增长点。

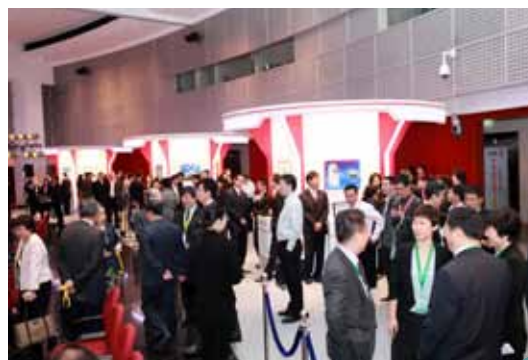
在跨境金融服务领域，创新推出了海外 iPhone 手机银行、海外工银电子密码器、境外联名卡、海外电话银行、个人客户全球资产管理等产品服务，增强了境外机构内生发展能力，提升了全球一体化服务水平。

在重点客户和重点区域专属产品领域，创新推出了高端客户预约理财和定向营销、私人银行专属网银、节节高存款、运通百夫长卡、中小商户移动支付终端等产品，促进了客户结构和区域结构的持续优化。



Senior Executive Vice President, Zhang Hongli attended precious metal products launching ceremony

报告期内，本行继续举办了产品创新日暨产品体验月活动，通过展示重点创新产品、邀请来宾参观资金交易室、举办产品创新论坛、动员全行开展产品体验营销等活动形式，引导客户更多地了解、关注和体验本行的产品和服务，进一步拓宽了客户意见建议的征集渠道，增强了客户对本行专业化程度的直观感受，加深了客户对前沿金融领域知识的认知。活动期间累计有 15 万名客户体验和使用了本行最新产品，客户发来产品体验征文 355 篇。



Customers exchanged views on the Product Innovation Day

● Improving service supported by financial innovation

During the reporting period, the Bank energetically strengthened the research and development of new products, reinforced the service innovation with great efforts, dedicated itself to scientific and technological innovation, and kept promoting the business transformation and upgrading the service and development capacity through innovation.

In respect of financial asset service, the Bank creatively launched a number of products such as the reserve custody for third-party payment institution, crude oil on account, foreign exchange trading on personal account, two-way foreign exchange trading and switch of Paper Precious Metals, developed the regular investment without fixed term, physical gold repurchase, Gold accumulation derived exchange function, financial product deal making and other product services, boosted the wealth income growth of both corporate and personal customers, and propelled the transition from a large asset holder to a large asset manager.

In respect of credit, the Bank creatively released a string of product services such as the pledge financing for electronic supply chain commodity, the revolving loan under the small enterprise account card, the personal business loan, the personal overseas study loan, the personal household consumer loan, the personal cultural consumption loan and the personal wealth management product pledge, which promoted the credit restructuring, and vigorously supported the development of the real economy.

In respect of e-banking, the Bank creatively released a series of new product services such as the Android internet banking, the mobile life client, the appointment cash withdrawal on mobile phone, the foreign exchange trading through the corporate internet banking, the internet banking for the Firefox/Google browsers, the smart response of the short message banking and the self-service card issuing machine, which drove the channel transformation and business diversification from the traditional channels, and lifted the e-banking service level.

In respect of payment, settlement and bank card business, the Bank creatively launched such products as the Account Manager, the Lump Sum Remittance & Withdrawal on Installments, the Bank-Hospital Card, the JCB dual-currency credit card, the credit-debit-in-one card, the ICBC-AXA co-branded card, the financial IC card multifunctional terminal, and developed the credit card featuring two cards in one account, which promoted the development of the intermediate businesses, and expanded new profit growth areas.



Senior Executive Vice President, Yi Huiman attended the launching ceremony of the Product Experience Month in the Product Innovation Day

In respect of cross-border financial service, the Bank creatively released a number of products and services, including the overseas iPhone mobile banking, the overseas ICBC electronic password device, the overseas co-branded card, the overseas telephone banking and the global asset management service for personal customers, which reinforced the endogenous development capacity of the overseas institutions, and lifted the global integrated service level.

In respect of exclusive products for key accounts and key regions, the Bank creatively launched a series of products, including the appointment wealth management and directed marketing for hi-end customers, the exclusive internet banking for private banking, the Jie Jie Gao Deposit, the American Express Centurion Card, the mobile payment terminal for small and medium merchants, and promoted the continuous optimization of the customer structure and the regional structure.

In the reporting period, the Bank continued to organize the Product Innovation Day and Product Experience Month program. The Bank provided customers with more knowledge and experience concerning the Bank's products and services by showcasing key innovative products, inviting guests to the Treasury Dealing Room, holding product innovation forums and carrying out bank-wide product experience and marketing activities, which further expanded the channels for collecting customers' opinions and suggestions, boosted customers' direct experience of the Bank's professionalism and deepened their knowledge on financial frontiers. During this program, 150,000 customers experienced and used the latest products of the Bank and 355 product experience articles were received from customers.



报告期内，本行积极推动国际化战略，新增覆盖 6 个国家，主要集中在东欧、南美、中东等新兴空白市场。同时，本行增强了亚太、欧美等已覆盖市场的服务能力。截至报告期末，本行已建成了覆盖 39 个国家和地区、分支机构总数 383 家、员工总数近万人的海外服务网络。

建立起 39 个国家和地区
分支机构 383 家的全球服务网络

Established a global service network
covering 39 countries and territories,
consisting of 383 institutions

本行通过举办“走出去”企业推介会，“区域内外联动座谈会”等方式，加强内外联动工作，为企业走出去提供更好的金融服务。2012 年 7 月，在境外工作会议召开期间成功套开了重点“走出去”企业内外联动推介会，针对现阶段“走出去”企业所关注的热点话题进行了业务推介，为客户与本行境内外机构之间、本行境内外机构之间以及客户与客户之间的充分沟通和交流搭建了联动平台，受到参会各方的一致好评。

报告期内，本行强化内外联动，坚持支持和服务实体经济，主动适应客户多元化跨境金融服务需求，大力拓展国际贸易融资服务。全年，本行在境内提供进口押汇、订单融资、出口发票融资、打包贷款等各类国际贸易融资逾 1,461 亿美元，比上年同期增长 52.2%；国际结算额 19,252 亿美元，其中，境外机构办理 5,343 亿美元。

本行积极发挥金融支持经济发展的核心作用，努力推进人民币货币体制改革和人民币国际化的进程。2012 年，本行跨境人民币业务实现量质同升，市场影响力不断提升。全年境内外机构跨境人民币业务逾 1.5 万亿元。自业务开办以来，全行跨境人民币业务线成功拓展至 25 家境外机构，共开立跨境人民币同业往来账户 366 户，跨境人民币清算网络已覆盖全球 67 个国家和地区，获得老撾人民币清算行资格，并实现了在伦敦市场上发行首笔人民币 CD，全国首笔跨境人民币租赁业务等多项市场第一。



Senior Executive Vice President, Wang Lili attended the opening ceremony of Melbourne Branch

Strengthening Global CSR Practice

During the reporting period, the Bank actively implemented the strategy of going global, extended the reach to six more countries mainly distributed in the emerging markets in the Eastern Europe, the South America and the Middle East. In the meantime, the Bank enhanced its service capacity in the Asia-Pacific Region, Europe, America and other markets where the Bank had established its presence. As at the end of 2012, the Bank had established a overseas service network covering 39 countries and territories, consisting of 383 institutions and nearly 10,000 employees.

In order to deliver better financial services to enterprises going global, the Bank hosted the "going-global" enterprise fair, and held the symposium on collaboration inside and outside the region to strengthen the collaboration between the domestic institutions and the overseas institutions. The Bank held the domestic-overseas collaboration fair for key "going-global" enterprises in July, 2012 during the period of overseas working meeting. The Bank held a business promotion activity aimed at the hot topics concerned by "going-global" enterprises at present, and built a collaboration platform between customers and the Bank's domestic and overseas institutions, between the Bank's domestic and overseas institutions and among customers. The event was unanimously welcomed by participants.

During the reporting period, the Bank reinforced the domestic-overseas collaboration, persisted in the concept of serving and supporting the real economy, actively adapted to the customer demands for diverse and international financial services, and spared no effort to develop the international trade finance service. In 2012, the Bank offered the international trade finance amounted to USD146.1 billion under import bill advance, order financing, export invoice financing, packing loan and other businesses domestically. The figure represented an increase of 52.2% compared to the same period of the prior year. The total international settlement volume reached USD1,925.2 billion, among which USD534.3 billion was conducted by overseas operations.

The Bank actively played its core role in supporting the economic development, and strived to propel the reform of the Renminbi monetary system and the internationalization of Renminbi. In 2012, the cross-border Renminbi business of the Bank enhanced both in quantity and quality, and

continuously increased the market influence. In the full year, the domestic and overseas institutions conducted over RMB1.5 trillion worth of cross-border Renminbi business. Since the launch of the business, the cross-border Renminbi business line had successfully expanded to 25 overseas institutions. The Bank opened a total of 366 cross-border interbank current accounts in Renminbi, and covered 67 countries and territories with the cross-border Renminbi clearing network. The Bank obtained the qualification for the Renminbi clearing bank in Laos, issued the first CD in Renminbi in the London market, completed the first cross-border leasing business in Renminbi in China and made a number of top achievements in the market.

2012年，全行跨境人民币业务

逾 1.5 万亿元

In 2012, the cross-border Renminbi
business had reached
over RMB 1.5 trillion

本行法兰克福分行自开业以来始终立足于中欧、中德经贸往来，通过对当地市场和国内需求的深入调查，以“走出去”的中资跨国公司、与中国有业务往来的欧洲企业、境外中小银行等为主要客户，紧密围绕客户需求，通过大力发展贸易融资、国际结算和欧元清算等业务，为双边贸易提供便利。

本行卡拉奇分行积极支持巴基斯坦支柱性产业的发展，利用在国内的代理行资源，为巴基斯坦棉纱出口企业提供信用证项下出口单据贴现业务，加快了出口商资金周转。

本行万象分行于2012年6月6日成功获得老挝国家银行批准代表其行使人民币清算中心职责，成为老挝第一个、也是目前唯一一个老挝国家银行之外的货币清算银行，老挝境内所有银行、包括老挝国家银行在内的人民币业务都将由万象分行进行清算，有力促进了双边贸易往来。

工银欧洲董事长、卢森堡分行总经理被卢森堡国家元首授予“Order of Merit”最高功绩勋章。此勋章嘉奖在卢森堡对推动人类经济、社会、和平、文化、慈善公益事业做出杰出贡献的人士。



Senior Executive Vice President, Wang Xiquan attended the opening ceremony of Warsaw Branch



Amsterdam Branch, Netherlands Foreign Investment Agency, and the Amsterdam Government jointly sponsored the China-Holland Business Summit

Since its establishment, Frankfurt Branch has always persisted in serving the economic and trade relations between China and Europe and between China and Germany. Based on the thorough survey on the local market and the domestic demand, the branch identified the demand of such major customers as Chinese "going-global" multinational corporations, European enterprises doing business with China, and overseas small and medium banks, and vigorously developed trade finance, international settlement, Euro clearing and other businesses to facilitate the bilateral trade.



Paris Branch won the Best International Investor Award granted by the French Chamber of Commerce and Industry

Karachi Branch actively supported the development of this pillar industry in the Pakistan by utilizing the correspondent resources in China to offer the export document discounting business under the letter of credit to Pakistani cotton yarn exporters. This business quickened the fund turnover of the Pakistani exporters, and created more convenience for these exporters.

On June 6, 2012, the central bank of Laos authorized Vientiane Branch to perform the responsibility of the Renminbi clearing center on behalf of the central bank, so Vientiane Branch became the first and the only clearing bank in Laos, excluding the central bank of Laos, and would undertake the clearing of the Renminbi business of all the banks in Laos, including the central bank of Laos, which vigorously supported the bilateral trade.

Head of Luxembourg granted the "Order of Merit", the supreme medal of merit in Luxembourg, to Chairman of ICBC (Europe) and the General Manager of Luxembourg Branch. The medal is granted to people who make outstanding contributions to economy, society, peace, culture and charities in Luxembourg.



ICBC (Canada) won the Award for An Excellent Enterprise Investing in Canada



中国第一零售银行。报告期内，本行通过流程改造、渠道拓展和金融创新，推动服务质量的提升；同时加大社区服务的力度，推出了一系列便民的服务举措，如代收代付业务、银医一卡通、助学金发放等，取得了良好效果。截至报告期末，本行个人银行客户达**3.93**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**11**年蝉联《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。

领先的公司与投资银行。报告期内，本行持续推进公司金融业务转型，优化经营结构，积极顺应利率市场化进程，推动公司金融业务可持续发展。推行全产品营销与综合金融服务，推进商业银行与投资银行业务互动发展，满足客户多样化的金融服务需求。荣获《环球金融》“中国最佳本地公司银行”称号，银团贷款业务荣获中国银行业协会“最佳业绩奖”和“最佳交易奖”称号。

优秀的机构业务银行。报告期内，本行加强民生领域金融服务，落实社保基金理事会等客户综合金融服务方案，加快社保卡、住房公积金联名卡、中央财政授权支付网上银行、海关税费电子支付、预算单位公务卡等业务推广，迅速启动全行统一的社保、公积金业务综合服务管理系统建设，有效提升民生领域金融服务的专业水平，成功中标“2013-2014年度中央财政非税收入收缴代理银行项目”，成为“地方财政国库集中支付电子化项目”首家试点合作银行，以及首家开发公务卡网上还款功能合作银行。创新同业合作，加快银银平台推广，年末银银平台签约客户达**271**家，有效提升对中小银行的营销服务水平，支持农村金融发展。

中国最佳结算与现金管理银行。报告期内，本行围绕综合金融资产服务，以现金管理、支付结算、法人营销等各产品线的创新，带动境内外、本外币业务综合协调发展。全年，本行共提出了**88**个研发项目，范围涵盖结算、代理、理财、现金管理、内部管理等多个条线。截至报告期末，本行对公结算账户**536**万户，实现对公人民币结算量**1,446**万亿元，市场占比均保持第一。2012年，本行先后获得《环球金融》颁发的“中国最佳司库 & 现金管理银行”、《财资》颁发的“中国最佳跨国 & 大型企业财资管理银行”以及中国中小商业企业协会颁发的“全国支持中小企业发展十佳商业银行”等**10**余项奖项。

中国最大的信用卡发卡行。报告期内，本行坚持以创新促服务能力和质量的提升，在信用卡品牌、支付方式和账户管理方面进行了积极探索，推出了包含多币种信用卡、闪酷卡等一系列的新产品，稳步推进IC卡受理环境建设，保障了客户资金的安全，满足了持卡人金融服务需求。截至报告期末，本行信用卡发卡量达到**7,713**万张，信用卡消费额达到**13,026**亿元，同比增长**33.4%**，信用卡透支余额**2,449**亿元，较年初增加**668**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。

3.93 亿个人客户
逾 1.3 万个基层营业网点

393 million retail customers
over 13,000 outlets



The Bank-Hospital Cards provided hospital booking and registration services to the public.

Building up First-class Brands

No. 1 retail bank in China. During the reporting period, the Bank enhanced the service quality by process transformation, channel expansion and financial innovation, and meanwhile, reinforced the community service and launched a series of service measures for the convenience of people, including collection and agency payment service, Medical Moneylink Card and issue of student subsidies, which achieved sound results. As at the end of the reporting period, the Bank owned 393 million retail customers and over 13,000 outlets at the basic level. The Bank maintained its market position as the largest retail bank in China, and won the awards of "Best Retail Bank in China" and "Best Large-Scale Retail Bank in China" granted by the Asian Banker for 11 consecutive years.

Leading corporate and investment banking. During the reporting period, the Bank continuously promoted the transformation of the corporate banking service, improved the business structure, actively adapted to the process of interest rate liberalization, and pushed forward the sustainable development of the corporate banking service. It promoted the all-product marketing and comprehensive financial service to carry forward the interactive development of the commercial banking business and the investment banking business and meet the diversified demands of customers on financial services. The Bank has won the title of "Best Domestic Bank in China" conferred by Global Finance, and the "Best Performance Award" and the "Best Deal Award" by China Banking Association for its syndicated loan business.

An excellent institutional business bank. During the reporting period, the Bank enhanced financial services in the field of people's livelihood, implemented the integrated financial service plan for the National Council for Social Security Fund and other customers, accelerated the promotion of social security card, housing provident fund co-branded card, online banking for authorized central finance payments, e-payment of customs and tariff and business cards to budget units, quickened the building of the bank-wide integrated service management system for social security and provident funds and effectively boosted the professional level of financial services in the field of people's livelihood. The Bank won the bid of "2013-2014 Banking Agency Collection for Non-tax Items under Central Finance", became the first pilot banking partner in the "Local Centralized Treasury Payment Electronization Project" and became the first banking partner for the development of online business card repayment function. The Bank also innovated in inter-bank cooperation, accelerated promotion of the bank-to-bank platform and signed bank-to-bank platform contracts with 271 customers at the end of the year, which effectively improved marketing service towards small and medium-sized banks and supported rural financial development.

Best settlement & cash management bank in China. During the reporting period, the Bank drove the coordinated business development both at home and abroad, and in both Renminbi and foreign currencies through the innovation of cash management, payment, settlement, corporate marketing and other product lines in order to deliver comprehensive financial asset services. In the full year, the Bank launched 88 research and development projects covering a number of business lines, including settlement, agency, wealth management, cash management and internal management.

As at the end of the reporting period, the Bank owned 5.36 million corporate settlement accounts, and realized a corporate settlement volume of RMB1,446 trillion in Renminbi, both ranking the first in the market. In 2012, the Bank successively won more than 10 awards, including the "Best Treasure & Cash Management House in China" conferred by Global Finance, the "Best Transnational & Large Enterprise Treasury and Cash Management Bank in China" by The Asset, and "China's Top 10 Commercial Banks Supporting SMEs' Development" by China Association for Small & Medium Commercial Enterprises etc.

Largest credit card issuer in China. During the reporting period, the Bank persisted in enhancing service capacity and quality through innovation, actively explored the credit card brand, the payment mode and the account management mode, released a series of new products including multi-currency credit cards and Sancore cards, and steadily bettered the environment for IC card services, guaranteeing the safety of customers' assets and satisfying the financial needs of card holders. By the end of the reporting period, the Bank cumulatively issued 77.13 million credit cards, the consumption amount on the credit cards reached RMB1,302.6 billion, representing an increase of 33.4% compared to the same period of the prior year, and the overdraft of the credit card loans amounted to RMB244.9 billion, representing an increase of RMB66.8 billion compared to the beginning of the year. The Bank won a host of awards granted by VISA Inc, MasterCard Worldwide, The Banker, the Financial Money and other international organizations, including the "Best Acquiring Business Management Award", the "Best Platinum Card of the Year", the "Top 10 Financial Product Award" and the "Best Credit Card Bank of the Year".

中国最佳托管银行。报告期内，本行严格履行托管人职责，提升风控能力，安全保管资产，提供高效营运服务，强化信息披露管理，坚持产品和服务创新，全年新增托管产品 36 只。报告期内，本行囊括了年度所有重大托管业务相关奖项，累计获奖达 35 项。

国内一流的养老金管理与服务机构。报告期内，本行建立完善养老金业务制度体系；进一步规范、细化了服务内容；初步建立远程监测、分行履职检查、总行监管检查“三位一体”的操作风险监测检查管理机制。报告期内，全行共为 34,140 家企事业单位提供养老金管理服务，受托管理养老金基金 512 亿元，管理养老金个人账户 1,168 万户，托管养老金基金 2,293 亿元。

中国最佳资产管理银行。报告期内，本行固定收益产品期限结构进一步优化，股票、股权和外汇类理财产品发行量显著上升，资本市场类理财产品和国际市场类理财产品规模同比显著增长，加大了定制产品发行力度，定制的个性化理财产品超过 1,000 亿元，进一步丰富了客户的投资选择。

领先的科技平台支撑服务水平和服务品牌的稳步提升。报告期内，本行信息系统保持安全平稳运行，全行境内日均业务量达到 1.797 亿笔，同比增长 9%，境外机构日均业务量达到了 74 万笔，均创历史新高。报告期内，本行在提升科技系统连续性服务水平、保障自助机具正常运营、保护客户信息安全以及支持业务产品创新方面均取得了可喜的成绩。

34,140 家养老金管理服务客户

Delivering pension management services to 34,140 enterprises and non-profit organizations



FOVA
Chairman of the Board of Supervisors, Zhao Lin visited the working team for ICBC(Asia) FOVA system



2012 11
In November 2012, the Bank attended Beijing International Financial Exhibition

Best custodian bank in China. During the reporting period, the Bank strictly performed the custodian's responsibility, strengthened the risk control capacity, preserved assets safety, delivered efficient operating services, reinforced the information disclosure management, and adhered to the product and service innovation. The Bank gained 36 new products under custody. During the reporting period, the Bank gained all the important awards relating to the custody business in the year, and cumulatively won 35 awards.

First-class pension management and service institution in China. During the reporting period, the Bank established and refined the policy framework for the pension business, further standardized and elaborated the service contents, and preliminarily established the operational risk monitoring, inspection and management mechanism combining remote monitoring, the performance inspection by the branch and the supervisory inspection by the Head Office. During the reporting period, the Bank delivered the pension management service to 34,140 enterprises and nonprofit organizations, managed RMB51.2 billion worth of the pension funds, managed 11.68 million personal pension accounts, and managed RMB229.3 billion worth of the pension funds under custody.

Best asset management bank in China. During the reporting period, the Bank further optimized the term structure of the fixed-yield products. The quantity of the wealth management products oriented to stocks, equities and foreign exchange rose obviously, the wealth management products oriented to the capital market and the international market grew evidently compared to the same period of the prior year. The Bank strengthened the issuance of customized products, and delivered personal wealth management products exceeding RMB100 billion, and enriched more choices for customers.

Leading IT platforms bolstered the steady enhancement of the customer service level. During the reporting period, the information systems of the Bank maintained safe and stable operations, the average daily business volume of the Bank reached 179.7 million transactions domestically, representing an increase of 9% compared to the same period of the prior year, and the average daily business volume of the overseas institutions arrived at 740,000 transactions. Both figures created a new record in history. During the reporting period, the Bank made encouraging achievements in boosting the continuous service level of the IT systems, guaranteeing the normal operation of the self-service devices, protecting the information security of customers and supporting the business and product innovation.

日均业务处理量逾 1.797 亿笔
Average daily transactions reached 179.7 million

Green Bank

- ☀ 推行绿色信贷 建设生态文明
Promoting Green Credit and Constructing Ecological Civilization
- ☀ 构筑绿色渠道 推广电子银行
Building Green Channels and Promoting E-banking
- ☀ 培养节能意识 倡导绿色办公
Raising the Awareness of Energy Conservation and Advocating Green Office
- ☀ 爱护绿色家园 助力环保公益
Cherishing the Green Home and Boosting Environmental Protection Cause



全球经济社会发展正面临日益严峻的资源环境约束，建设资源节约型、环境友好型社会是人类文明发展的必然方向。本行努力践行“绿色银行”的发展模式，通过推广绿色金融服务、坚持绿色办公、倡导绿色生活，以实际行动支持生态文明建设，弘扬社会责任理念，为实现人与自然的和谐与可持续发展做出积极贡献。



本行将促进环境保护、资源节约、污染治理等作为信贷决策的重要依据，通过合理有效配置信贷资源，最大程度地引导社会控制并减少资源和环境损耗，在促进经济社会与资源环境协调发展的过程中，实现银行自身的可持续发展。

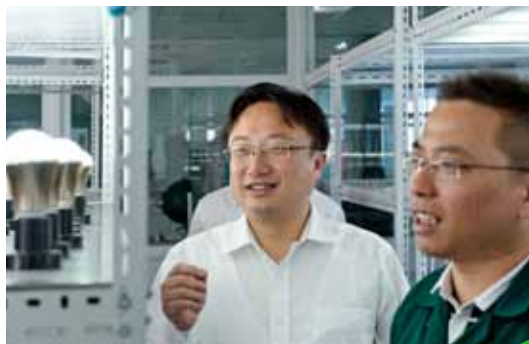


2012年，根据监管机构的指导原则，本行不断完善绿色信贷政策和制度体系，优化健全绿色信贷分类标准及管理要求，逐步将绿色信贷贯彻于信贷全流程，加强落后产能企业和涉及重金属污染领域的信贷风险管理，有效推动了全行信贷结构的“绿色”调整。

在本行2012年版《行业（绿色）信贷政策》中，54个行业（绿色）信贷政策对公司贷款的覆盖面达到了85%，并将重点行业的主要环境污染、资源消耗、节能环保等绿色信贷核心指标全部纳入行业（绿色）信贷政策，作为全行必须严格执行的行业绿色信贷标准。

为有效防范重金属环境污染风险，报告期内，本行印发了《关于加强防控重金属排放企业信贷风险管理工作的通知》，进一步加强重金属排放企业的信贷风险管理，明确了涉及重金属排放的重点行业范围，提升了全行对重金属排放企业环保风险和政策风险的认识，从严控制该领域的信贷投放。

报告期内，本行建立健全绿色信贷问责机制，将绿色信贷指标纳入对各级分支机构的绩效考核指标体系，按季度对分支机构的环保监测和处理情况进行考核打分，对监测执行不力且形成风险损失的相关责任人，按照信贷管理要求予以处罚。



Ningbo Branch investigated and surveyed the local energy conservation technology company



Yunnan Branch supported the construction of "Pudacuo National Park"

Since global economic and social development is facing increasingly severer resource and environmental constraints, it is inevitable that human civilization will head in the direction of constructing a resource-effective and environment-friendly society. The Bank has always been striving to implement the development model of "green bank", to support the ecological conservation and carry forward the idea of social responsibility with actual deeds such as promoting green financial services, sticking to the creation of green offices and advocating green living style, and has made great contributions to the harmonious and sustainable development of human and the nature.

Promoting Green Credit and Constructing Ecological Civilization

The Bank will base its credit decisions upon such principles as promoting environment protection, resource conservation and pollution abatement, make outmost efforts to promote social control and reduce resource and environmental losses through reasonable and effective allocation of credit resources, to achieve its own sustainable development by promoting social and economic development in coordination with resources and the environment.

● Enhancing construction of the green credit system

In 2012, following the guidelines of regulatory authorities, the Bank made continuous efforts to improve its credit policies and systems, improved classification standards and management requirements of green credit, gradually applied rules of green credit in all credit procedures, strengthened credit risk management of companies with outdated capacities and enterprises in industries with heavy metal pollution, so as to effectively push forward the adjustments to the Bank's credit structure into a "green" one.

In the Industry (Green) Credit Policy of the Bank compiled in 2012, there are 54 industry (green) credit policies covering 85% of corporate loans, and core indicators of green credit such as the major environment pollutant, resource consumption, energy conservation and environment protection in major sectors are all included, serving as the industry green credit standards which shall be strictly implemented in the whole bank.

In order to effectively prevent risks from the heavy

metal contamination, the Bank published the Notice on Strengthening the Prevention and Control of Credit Risk of Enterprises Discharging Heavy Metals during the reporting period, further strengthened the credit risk management of companies with heavy metals discharge, specified key industries with heavy metal discharge, improved the environment-protection and policy risks awareness throughout the Bank's and had credit extensions to these enterprises under strict control.

During the reporting period, the Bank set up a well-established green credit accountability mechanism, incorporated the green credit indicators into the performance evaluation indicator system for its branches and affiliated institutions at all levels, gave quarterly ratings on their performance in environmental protection and response, relevant persons in charge were penalized for failed execution of monitoring and losses induced by risks according to the credit management requirements.

2012年，本行积极贯彻国家产业政策精神，严格控制产能过剩行业信贷投放，促进了全行信贷结构“绿色”调整。具体措施包括：修订完善产能过剩行业信贷政策，确定产能过剩行业为本行信贷限制或谨慎进入类行业，从严把控“两高一剩”行业的信贷准入；对于产能过剩行业，在严格控制行业信贷总量的同时，择优支持行业龙头企

业符合国家产业政策、环保要求的产业结构优化升级项目，促进行业内客户结构优化调整；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。

在审查某国企集团授信时，本行注意到，其新收购的有色子公司主要从事有色金属开采和冶炼业务，该国企集团入主后积极进行业务整合，但整合效应尚未显现。本行综合考虑有色行业的环保风险和该有色子公司具体成员企业经营情况后，明确提出授信额度不得用于国内以有色冶炼为用途的融资需求，严格贯彻落实“绿色信贷”要求，防控环保风险。

陕西某公司拟改造原有10万吨/年颗粒磷铵生产线，另新建一条10万吨/年粉状磷铵生产线及配套设施。本行陕西分行审查注意到，“磷铵生产装置”和“20万吨/年以下硫铁矿制酸”为限制类行业，硫磷化工属本行环保风险防控行业，同时该项目紧邻汉江支流堰河，磷铵和硫酸在生产过程中产生的废水、废气，可能会对环境造成污染。因此，对该项目予以否决。



Guangxi Branch made an in-depth investigation in the construction and operation of environmental protection facilities for exhaust gas and sewage disposal of local enterprises and their pollution discharge.



Chief Risk Officer Wei Guoxiong participated in the “energy-saving and environment-friendly society” event hosted by Hunan Branch

● Leading the industrial structural adjustments

In 2012, the Bank actively put the spirit of the national industry policies into practice, strictly controlled credit extensions to industries with excess capacities and promoted the "green" adjustments to the credit structure of the whole bank by adopting such measures as revising and improving credit policies for sectors with excess capacities, identifying industries with excess capacity as industries subject to credit restriction or prudent access, strictly controlled credit access of industries featured with "high pollution, high energy consumption and excess capacity"; for industries with excess capacities, in addition to strictly

controlling the total volume of credit loans, preferential supports were given to leading enterprises that meet the requirements of national industry policies and environment protection to promote their structural upgrading programs and optimize client-structure of the industries; on the basis of the national industry policies and environment-protection policies, the industry green credit standards were further strengthened and improved, and a "one ballot veto" voting system was implemented so that customers and projects fell short to the green credit standards would be overruled by a single veto.

CASE

In the investigation in the credit loans to a state-owned group corporation, the Bank noticed that it has newly acquired a nonferrous subsidiary which mainly specializes in mining and refining nonferrous metals. After the acquisition, it has been active in business integration which, however, illustrated few apparent effects. With full consideration of the environmental risks in nonferrous industry and business circumstances of the subsidiary's affiliated enterprises, the Bank specified that the granted line of credit should not be used to meet financing needs of domestic nonferrous refining business and strictly carried out the requirements of "green credit" so as to prevent and control environmental risks.

CASE

A company in Shaanxi Province intended to renovate its existing particle ammonium phosphate production line with an annual production of 100,000 tons and built a new powder ammonium phosphate production line with an annual production of 100,000 tons and supporting facilities. During the credit review, Shaanxi Branch noticed that "ammonium phosphate production devices" and "sulfuric acid from iron pyrite with an annual production of or less than 200,000 tons" fell into the category of restricted industries, sulfur and phosphor chemical industry is one of the identified industries for environmental risk prevention and control of the Bank. Meanwhile, the project was located in close proximity to Yanhe River, a tributary of Hanjiang River. Therefore, the sewage and exhaust gas produced in the production of ammonium phosphate and sulfuric acid may contaminate the local environment. Hence, credit loan to the project was vetoed.



报告期内，本行坚持资源低耗和环境友好的绿色信贷导向，积极了解国内外同业在可持续领域的先进做法，并逐步消化吸收内化为本行绿色信贷领域政策和制度，引导全行积极支持国家节能重点工程、环境保护重点工程以及采用先进节能环保技术的升级改造项目，优先支持客户在新能源、节能环保和资源综合利用等领域的绿色信贷项目，加大对碳排放、节能等领域的绿色信贷产品创新力度。

截至报告期末，全行环境友好及环保合格客户数量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。其中，投向生态保护、清洁能源、节能减排和资源综合利用等绿色经济领域贷款余额合计为 5,934 亿元。

中国节能环保集团公司是国内节能环保领域的龙头企业，目前已形成以清洁能源发电、环保水务、工程承包和低碳园区等节能环保业务为主，贸易、健康产业等其他业务为辅的发展格局。报告期内，本行北京分行支持中节能集团环保产业发展的信贷资金已超过 20 亿元。



A pump storage power station project supported by Henan Branch



Guangdong Branch Banking Department provided financing to sewage treatment project

湖南某再生能源电力有限公司主要利用农林废弃物和城市生活垃圾进行发电与销售，是湖南省第一个正式投产的生物质发电项目，预计年发电 2.4 亿度，节约电煤 10 万吨，减少二氧化碳排放 20 万吨，直接增加当地农民收入 8,500 万元，经济和社会效益显著。截至报告期末，本行湖南分行累计投入信贷资金 1,500 万元，有效支持了该公司的运营和发展。

在支持柴达木循环经济试验区内的“龙头”项目——某集团 100 万吨钾肥项目的基础上，为促进客户转变经济增长方式、走资源综合利用与环境保护的可持续发展道路，本行青海分行积极支持“100 万吨钾肥综合利用”、“金属镁一体化”等项目建设。截至报告期末，已累计向金属镁一体化项目发放贷款 14.7 亿元，其中当年新增贷款 9.2 亿元。

● Supporting the growth of green economy

During the reporting period, the Bank insisted on the guidance of resource-effective and environment-friendly green credit, actively learnt from advanced practices in sustainable development from industrial peers both at home and abroad and gradually created its own green credit policies and system to lead the whole bank to actively support key national energy conservation and environment protection projects and projects of renovating and upgrading by bringing in advanced energy saving and environment protection technology. It gave priority to green credit projects in fields such as new energy, energy conservation and environment protection, and the comprehensive utilization of natural resources, and made

more efforts to innovate green credit products in fields like carbon emission and energy conservation.

By the end of the reporting period, both the number of qualified clients of environment-friendly and related outstanding loans accounted for more than 99.9% of its total number of domestic corporate clients and total volume of related outstanding loans, of which the outstanding loans granted to green economic fields such as ecological preservation, clean energy, energy saving and emission reduction, and the comprehensive utilization of natural resources totaled at RMB593.4 billion.

CASE

China Energy Conservation and Environmental Protection Group (CECEP) is a leading domestic enterprise in energy conservation and environmental protection. It boasts a development pattern which mainly specializes in energy conservation and environmental protection businesses such as clean power generation, environment-friendly water utilities, project contracting, and low-carbon industrial parks and supplemented by other businesses such as the trade and health industries. During the reporting period, Beijing Branch offered more than RMB2 billion credit funds to CECEP to support the development of its environmental protection business.

CASE

A renewable energy-based power company in Hunan Province, which mainly utilizes agricultural and forestry wastes and urban household garbage for power generation and sales, is the first biomass power generation project officially came into operation in Hunan, with an estimated annual power generation capacity of 240 million kWh and remarkable social and economic benefits. Each year, it helps to save 100,000 tons of thermal coal and reduce 200,000 tons of carbon dioxide emission, and directly increases the income of local farmers by RMB85 million. By the end of the reporting period, Hunan Branch has cumulatively granted RMB15 million of credit funds to the company, effectively supported its operation and development.

CASE

In addition to supporting a leading enterprise in pilot site for circular economy in Qaidam – a potash fertilizer project with an annual production of 1 million tons, Qinghai Branch has been actively supporting the construction of projects such as "the comprehensive utilization of 1 million tons potash fertilizer" and "the integration of magnesium metal" in order to drive customers to transform their economic growth mode in pursuit of the sustainable development of the comprehensive utilization of natural resources and environmental protection. By the end of the reporting period, the Bank has granted RMB1.47 billion credit loans cumulatively to the magnesium metal integration project, of which RMB920 million were newly extended loans in the report year.

重庆某综合性科技环保企业是经重庆市政府确定的“城市污水处理技术及项目”牵头企业，主营环保节能产品开发及自销和服务、环保技术咨询服务、环保“三废”治理工程承包等。公司研发能力在行业内处于领先水平，产品和技术得到了广泛的应用。报告期内，本行重庆分行为其核定 7.59 亿元授信额度，有力支持了环保项目发展。

2012 年，本行黑龙江分行为哈尔滨某环保科技有限公司发放流动资金贷款 3,000 万元，开立保函 76 万元，承兑汇票 180 万元，向其子公司发放委托贷款 2,000 万元，用于峡山生态经济区、安哥拉共和国生态新城等污水净化工程，对国内外的环境治理、污水排放起到了促进作用。

江苏某生态农林发展有限公司主营项目包括名贵苗木、高档水果种植、生态养殖、生态旅游观光等。2012 年，本行苏州分行积极支持生态文明建设，加大对农业、园林绿化的投入力度，为该公司发放项目贷款 4,000 万元。

本行浙江分行通过行内银团方式向吉林市某公司提供了 2,300 万元项目贷款用于 100kt/a 二氧化碳尾气回收项目建设，对于减少大气污染、保护生态环境具有促进作用。



The wind power plant project supported by Inner Mongolia Branch

本行天津分行为当地某再生资源公司“废旧五金拆解及深加工项目”提供 1.65 亿元贷款支持。该项目所在的天津子牙循环经济产业区是目前中国北方最大的再生资源专业化园区，并于 2012 年 12 月升级成为目前国内唯一一家以循环经济为主导产业的国家级经济技术开发区。该公司作为园区龙头企业，通过引进国际先进技术和工艺，对废旧金属进行拆解和深加工，有效减轻了废旧重金属对环境造成的污染，环境效益显著。

CASE

A comprehensive technology-based environmental protection company in Chongqing, which has been accredited by Chongqing municipal government as a leading enterprise of the "urban sewage treatment technology and project", mainly specializes in the development and sales of environmental protection and energy conservation products and services. It also provides services such as environmental protection technology consultancy and project contracting of "exhaust gas, sewage and waste residue" disposal. The company is well ahead of its industrial peers in R&D with its products and technology widely applied. During the reporting period, Chongqing Branch has set its line of credit at RMB759 million, providing strong support to the development of environmental protection projects.

CASE

In 2012, Heilongjiang Branch granted RMB30 million of working capital loans, issued letters of guarantee (L/G) worth RMB760,000 and acceptance drafts worth RMB1.8 million to an environmental protection technological company in Harbin, and granted RMB20 million entrusted loans to its subsidiary for sewage purification projects in Xiashan Mount Ecological Economic Zone and new ecological city in the Republic of Angola, which has played a positive role in environment improvement and sewage discharge control both at home and abroad.

CASE

An ecological agriculture and forestry development company in Jiangsu Province mainly specializes in businesses such as cultivation of rare seedlings and top grade fruits, ecological breeding, bioengineering and ecological tourism. In 2012, Suzhou Branch actively promoted ecological progress, expanded its input in agriculture and landscaping, and granted loans of RMB40 million to the projects of the company.

CASE

Zhejiang Branch granted RMB23 million project loans in terms of intra-group syndicated loan to a company in Jilin for its construction of the project of recovering 100 kt/a carbon dioxide from tail gas, which is of great significance in reducing air pollution and protecting ecological environment.

CASE

Tianjin Branch granted RMB165 million of loans in support of the "waste metal dismantling and further processing project" of a local renewable resource company. Tianjin Ziya Industrial District for Circular Economy, where the project is located, is the largest specialized industrial park of renewable resources in northern China. In December 2012, it was upgraded to the only economic and technological development zone at the national level with circular economy as its predominant industry in China. As the leading enterprise in the Park, the company dismantles and further processes waste metals by introducing internationally advanced technology and workmanship, and has effectively mitigated environment pollution caused by waste heavy metals and produced enormous environmental benefits.

内蒙古某环保工业发展有限责任公司是一家高科技、高附加值的大型环保企业，其主要产品为以工业废弃物治理为目标的环境治理设备和以工业废弃物综合利用为目标各类应用产品。本行内蒙古分行为该公司工业废渣综合利用项目提供项目贷款 4 亿元，不仅节约了资源，保护了环境，而且实现了显著的经济效益。



The project of Environmental Protection Industry Development Co., Ltd. supported by Inner Mongolia Branch



本行充分依托科技领先优势，推广无纸化、低消耗、高效率的电子银行业务，不断创新渠道和产品，培养客户使用习惯，电子银行业务量占比逐年攀升。在为客户提供环保、便捷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。



报告期内，本行电子银行坚持以客户为中心、以市场为导向，规模效益与结构质量并重，不断强化创新引领优势，各项业务发展创历史佳绩。网上银行交易额突破 300 万亿元，同比增长 17.2%；手机银行客户数增幅达 54.5%；交易离柜率在 50% 和 80% 以上的电子银行个人活跃客户占比同比分别提高 7.1 和 4.6 个百分点。

电子银行分流了大量的柜面业务和服务压力，低碳高效的特点日益突出。截至报告期末，本行电子银行业务占比创 75.1% 的历史新高，电子银行全年办理的业务量相当于替代了 2.3 万个网点、23 万柜员，节约了大量的人力和物力，提高了业务处理效率；全行一半以上的基金交易和理财产品销售，以及 90% 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。



本行依托强大的创新能力和科技研发力量，积极探索信息技术与金融业融合的发展方向，不断完善包括网上银行、电话银行、手机银行、短信银行、电视银行等在内的渠道体系，快速提升服务供给能力。2012 年，创新推出 50 多项面向客户的创新产品，完善近 300 项产品功能，持续巩固本行电子银行的行业领军地位。

易的各方面需求。

报告期内，电视银行业务在江苏分行成功试点。为客户提供了账户管理、转账汇款、在线缴费等常用金融服务，使客户在看电视的同时就能轻松完成业务办理，进一步拓展了电子银行服务渠道。

报告期内，本行在业界首家推出短信银行客户端，建立可视化的交互服务界面，其丰富的业务种类、流畅的操作体验等特点受到客户的好评。目前，短信银行服务内容已涵盖金融信息查询、账户信息查询、转账支付、短信提醒、自助管理五大类服务 74 项功能，能够满足客户从简单业务咨询到交

截至 2012 年末，本行已有 26 家境外机构对外开通网银业务，14 家境外机构开通电话银行服务，工银澳门开通手机银行服务，35 家境外机构开通门户网站，电子银行的全球服务网络进一步拓宽。

CASE

Inner Mongolia Environmental Protection Industry Development Co., Ltd. is a large high-tech and high value-added environmental protection enterprise which mainly specializes in environment improvement equipment for industrial waste disposal and various products for the comprehensive utilization of industrial wastes. Inner Mongolia Branch granted project loans of RMB400 million to this company to support its comprehensive utilization of industrial waste project, which not only saved resources and protected environment but also generated noticeable economic benefits.

Building Green Channels and Promoting E-banking

The Bank fully drew on its leading technological edge to promote paperless, low energy-consumption and highly-efficient e-banking businesses. It constantly innovated channels and products, cultivated clients' habits of using e-banking services, and achieved an annually growing volume of e-banking businesses. While providing its clients with environment-friendly and convenient green financial services, it also helps to save plenty of consumable social resources and reduce carbon emission.

● Improving electronic channels

During the reporting period, the Bank's e-banking adhered to the principle of being client and market-oriented, pursued both economies of scale and the quality of structure, made continuous efforts to enhance its leading innovation edge and post unprecedented performance records in all businesses. Trade volumes of online banking services exceeded RMB300 trillion, up by 17.2% compared with the same period of last year; the number of its mobile banking clients grew sharply by 54.5%; active individual e-banking customers with more than 50% and 80% of transactions through non-counter channels increased by 7.1 and 4.6 percentage points respectively.

● Accelerating innovation in products and services

The Bank has been taking full advantages of its strong innovation capability and scientific & technological R&D capacity, vigorously explored the direction for the integration of information technology and the financial industry, made continuous efforts to improve its e-banking network comprising of internet banking, telephone banking, mobile banking, SMS banking and TV banking, which improved its service capacity rapidly. In 2012, the Bank launched 52 innovative products to customers, improved functions of nearly 300 products and persistently forged its leading position in e-banking businesses.

During the reporting period, the Bank took the lead in launching SMS banking services on the user side and set up visual interactive service interface, which were well received by customers for its large variety of business and experiences of smooth operations. The SMS banking now covers 74 functions of services in 5 categories including financial information

E-banking helps mitigate enormous pressure of counter operations and services with its features of low carbon and high efficiency becoming increasingly striking. By the end of the reporting period, ICBC's share of e-banking business hit a new record high of 75.1%. Businesses conducted through e-banking were equivalent to transactions processed by 230,000 bank tellers of 23,000 outlets, saved plenty of manual labor and material resources and improved business handling efficiency; more than half of fund transactions and sales of wealth management products as well as over 90% of foreign exchange trading and account-precious metals transactions were conducted through e-banking channels.

inquiry, account information inquiry, transfer of payment, SMS reminder and self-service management, which met various customer needs from simple business consulting to transactions.

During the reporting period, the TV banking pilot program of Jiangsu Branch was successfully launched, providing frequently used financial services such as account management, transfer and remittance, online payment of expenses, etc. so that customers could complete business transactions easily while watching TV, which further expanded service channels of the e-banking.

By the end of 2012, the Bank has launched internet banking businesses in 26 overseas institutions, telephone banking services in 14 and web portals in 35 overseas institutions which further expanded its global e-banking service network. Besides, it started mobile banking services in its Macao Branch.



报告期内, 本行组织开展“U盾加短信, 安全你我他”和“龙年开通短信认证 工行祝您‘步步高升’”两项有奖营销活动, 吸引客户通过网上银行自助开通使用短信认证的安全产品。

本行积极构建客户服务新型网络渠道, 以官方微博“中国工商银行电子银行”为纽带, 整合短信、微博、网站

等渠道, 打造“三位一体”的立体化客户互动平台。2012年, 本行电子银行在平台上开展了24期主题鲜明、内容丰富的宣传推广活动, 宣传本行业务, 普及金融知识, 开展客户安全教育; 建立起客服人员与微博粉丝的在线联动服务机制, 解答客户咨询、发布客户热点问答, 全年电子银行微博转发量达163万次, 粉丝数量突破100万。

报告期内, 本行上海分行投产了“易取单”项目。对公客户可以凭借自身账户所对应的金融服务卡及密码, 在任一回单自助打印终端上打印回单, 降低了操作风险, 免去了网点柜面传统的收发、打印、分类、插箱等一系列工作环节, 节省了柜面人员工作量, 发展了绿色金融服务。



Chief Information Officer Lin Xiaoxuan was invited to the IT Forum and promoted the Bank's client side products



节能降耗, 功在当今, 利在长远, 是一项利国利民利己、事关可持续发展的宏伟事业。本行积极实行绿色办公, 鼓励创新节能的减排模式, 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、讲环保的良好氛围。

从2001年起, 本行开发投产了办公信息化系统, 实现了电子公文、信息文档的无纸化流转, 大幅度减少并逐步取消了纸介质。据不完全统计, 自实施办公自动化系统以来, 全行每年可节约用纸(A4)约1.5亿张。

本行大力提倡节能降耗, 形成“人人谈节约, 事事讲成本”的良好氛围。报告期内, 本行严格执行空调运行管理规定, 每晚18时至次日早7时关闭空调系统; 积极实施“绿色照明”工程, 组织对全行营业网点、办公场所内外各

类照明设施进行调查和统计, 凡不符合绿色照明要求的, 要求更换为节能灯具; 严格控制夜景照明和办公照明用电, 调低地下室和车库的照明强度; 在开水间摆放剩水回收桶, 集中收取暖瓶隔夜水, 供保洁使用; 鼓励员工双面打印, 减少纸张浪费。



The energy conservation and environmental protection building of ICBC (Europe)

● Reinforcing the promotion of products

During the reporting period, the Bank organized two lottery marketing campaigns of "USB key plus SMS services secure money in your account "and" Sign up for SMS Authentication in the Year of Dragon, Best Wishes for You to 'Get Further Promoted' ", which aimed to attract customers to use security products with SMS authentication through self-service online banking.

The Bank actively built new online customer service channels, integrating various channels like SMS, micro-blog and website by its official micro-blog "ICBC E-banking", and built up a three-dimensional "trinity" of customer

interaction platform. In 2012, the Bank launched 24 marketing and promoting campaigns with striking themes and rich contents on this platform, advertising its businesses, spreading financial knowledge and providing safety education to customers; it also set up an online collaborative service mechanism linking customer service staff with micro-blog fans, answering inquiries from customers and publishing Q&A hotspots. Throughout the year, its e-banking micro-blog were forwarded for 1.63 million times, and the number of fans has surpassed 1 million.

CASE

During the reporting period, Shanghai Branch put the project of "convenient receipt taking" into operation, which enables corporate clients to print their receipts on any self-help receipt printing terminals with their financial service cards and passwords linked to their accounts, which mitigates operational risks, saves a series of traditional procedures of counter businesses such as receiving & dispatching, printing, classifying and so on, reduces the workload of counter bank tellers and boosts the development of green financial services.

☀ Raising the Awareness of Energy Conservation and Advocating Green Office

Energy saving and consumption reduction, though succeed at the present, will bring long-term benefits in future. It is a magnificent course that will benefit the country, its people and the Bank, and is closely related with sustainable social and economic development. The Bank has been actively implementing green office, encouraging innovation of energy saving and emission reduction models, reducing operational energy consumption and forging an environment-friendly "green bank"; it also pays much attention to raising the energy saving and environmental protection awareness of its staff, encourages the staff to start from their personal lives, and strives to cultivate a sound cultural atmosphere with the focus on energy conservation and environmental protection.

Since 2001, the Bank has launched an office information system, realized the paperless circulation of electronic documents and information files, and greatly reduced and gradually abolished the use of paper. According to incomplete statistics, since the implementation of the office automation system, it can save about 150 million pieces of

A4-sized paper each year.

The Bank vigorously advocated energy saving and consumption reduction to cultivate of a sound atmosphere where "keeping the idea of saving in mind, everyone strives to control cost to the subtlest details". During the reporting period, it strictly implemented the air-conditioning management regulations, powered off the air-conditioning system from 18:00 p.m. to next 7:00 a.m.; it actively carried out the "green lighting" program, organized investigations and statistics of various lighting facilities in and outside the operation sites of all outlets of the bank, and replaced all facilities that failed to meet the green lighting requirements with energy saving lighting devices; it strictly controlled nightscape lighting and office lighting, reduced the brightness in basements and garages; placed residual water recycling buckets in water heater rooms, collectively amassed the overnight water in thermos bottles for cleaning purpose, and encouraged staff to print on both sides of the paper.

报告期内，本行数据中心（北京）自行研发了会议室成本管理功能，在会议室申请自动化系统的基础上引入虚拟成本管理理念，形成成本激励约束机制，在提升会议室使用效率、压缩会议时长、精简会议数量、减少沟通成本等方面取得了较为显著的成果。成本管理系统应用后，平均会议时长较实施前下降了 34%，会议数量下降了 5%。

本行苏州分行在培训中心率先引入了太阳能设备，以降低煤耗。据不完全统计，自 2012 年更换设备以来，降低净成本支出 32 万元。



本行员工和青年志愿者积极投身环保公益，广泛参加义务植树、自然保护、绿色出行等公益活动，以实际行动保护生态环境、美化生存空间，也向社会公众宣传了环保、健康的生活理念。



本行把植树造林、改善生态环境作为履行企业社会责任的方式之一，倡导义务植树、绿化美化环境，并积极参加共和国部长义务植树活动。2012 年本行总部共植树 3,420 株。

报告期内，本行大连分行组织 90 余名青年员工开展了“绿化浪漫之都”春季植树活动。大家在体验劳动的同时，

进一步加强了团队协作意识，提升了集体凝聚力和向心力，并为绿化大连做出贡献。

本行江苏分行每年春天组织青年员工开展植树活动，培养青年环保意识。从 2009 年起在淹城野生动物园选择了一块荒地，建立植树包干区，四年来持续不断。当年的荒山坡现在基本被树木覆盖，绿意盎然。



Fujian Branch organized voluntary tree planting activity with the theme of "Green the Land of Zhangzhou, Build a Well-known Ecological City"

CASE

During the reporting period, the Data Center (Beijing) independently developed the function of meeting room cost control, introduced the idea of virtual cost management on the basis of an automated system for meeting room use application and formed an incentive and constraint mechanism for cost control, which produced remarkable results in improving meeting rooms' usage efficiency, shortening meeting duration, simplifying and reducing meetings, and cutting communication costs. Since the application of the cost management system, the bank's average meeting duration has dropped by 34% and the number of meetings has fallen by 5%.

CASE

Suzhou Branch took the lead in introducing solar energy equipment in its training center to reduce coal consumption. According to incomplete statistics, since the equipment replacement in 2012, the branch has cut net cost by RMB320,000.

Cherishing the Green Home and Boosting Environmental Protection Cause

The staff of the Bank together with young volunteers, are actively dedicated themselves to environmental protection cause, participating extensively in various kinds of charity events such as voluntary tree planting, nature conservation and green traveling campaigns, taking actions to protect ecological environment and beautify living space, and promoting the idea of environment-friendly and healthy life style in public.

Extensive participation in tree planting activities

The bank has always treated planting trees and improving ecological environment as ways of performing corporate social responsibility. It promotes planting trees and making the environment more green and beautiful, and actively participated in the Voluntary Tree Planting Activity by Ministers of the Republic. In 2012, the Bank's head office planted 3,420 trees in total.

During the reporting period, Dalian Branch organized a spring tree planting activity in this "City of Green Romance" in which more than 90 young staff participated. Through laboring, team spirit among the staff was further enhanced, the collective cohesive and centripetal force was elevated and contributions were made to the greening course of Dalian.

Jiangsu Branch organizes tree planting activities every spring for its young staff to raise their awareness of environmental protection. In 2009, it picked a wasteland in Yancheng Wildlife Park for tree planting. For the past four years, continuous efforts were made and now the

barren land is basically covered by woods, thriving and exuberating.



The Business Division of Shaanxi Branch launched a charity tree planting campaign with the theme of "Give the Landscape of Qinling More Green Brush, Make a Concerted Effort to Plant Trees for Low Carbon".

报告期内，本行共开展环保公益类活动 200 多项，参与人数 8,000 多人次，受助人数超过 1 万人次。

本行数据中心（北京）常年在中心园区内设立专用废旧电池回收箱，带动中心员工以实际行动践行环保义务，2011 年活动开展以来，累计收集废旧电池共 30 公斤，并主动联系当地废品回收中心进行回收，进一步提升了员工的环保意识。

工银租赁一直关心和支持环保事业，致力于保护生物多样性。自 2009 年起至今，工银租赁共认养了北京植物园 28 棵古树，保护了物种多样性。



An Ancient Chinese arborvitae under the aegis of ICBC Leasing in Beijing Botanical Garden

报告期内，本行苏州分行参加以“感恩母亲湖，洁净太湖水”为主题的鱼悦节活动，通过志愿者们的集体放生行动，呼吁全社会一起关注太湖水资源，保护太湖水环境，为子孙后代留下一片美好的碧水蓝天。



Suzhou Branch took part in the "Happy Fish Day" initiative with the theme of Thanksgiving to the Mother Lake, Purify Water of Taihu Lake"

本行贵州分行为减少员工上下班开车出行，积极倡导绿色出行，号召步行或坐公交车辆上下班，并为员工统一办理公交乘车卡。



Sydney Branch took part in voluntary environmental protection activity

● Dedication to charity environmental protection events

During the reporting period, the Bank totally launched over 200 initiatives of environmental protection and dedication with more than 8,000 person-time in total, which benefited more than 10,000 person-time.

CASE

The Data Center (Beijing) has placed waste battery recycling bins in the center's park and encouraged its staff to take practical actions to fulfill their obligation of environmental protection. Throughout the year, it collected about 30 kilograms of waste batteries and contacted local recycling center for recycling, which further enhanced the awareness of environmental protection among its staff.

ICBC Leasing has been giving much care and support to the environmental protection cause and dedicated itself to preserving the biological diversity. Since 2009 till now, it has been committed to the preservation of 28 ancient trees in Beijing Botanical Garden to preserve the diversity of species.

During the reporting period, Suzhou Branch joined the "Happy Fish Day" activity with the theme of "Thanksgiving to the Mother Lake, Purify Water of Taihu Lake" in which volunteers collectively set fish free and called on the whole society to care for the water resources of Taihu Lake and protect surrounding environment to leave a wonderful world with clean water and blue sky to future generations.



Hunan Branch launched an activity with the theme of " Youth League in Action of Protecting the Mother River" and organized its staff to collect garbage along the Suoxi Watercourse for several times



ICBC (Indonesia) organized its staff to attend the event of " Healthy Walk" hosted by the Indonesian Bankers Association

CASE

Guizhou Branch, in support of green traveling, called on its staff to walk or take a bus to commute between their homes and work places instead of driving cars, and to this end, it collectively applied for public transport cards for its staff.



The Data Center (Beijing) launched an environmental protection initiative " A Tract of Land under My Care"