



China Construction Bank Corporation Corporate Social Responsibility Report 2017

March 2018

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I. Highlights of the Implementation of Social Responsibility

Our Operational Performance:

- **64** years of operating history, **14,920** branches in **30** countries and regions in the world;
- Total assets reached RMB **22.12** trillion, tax paid to the state totaled RMB **61.939** billion;
- Served the country's real economy and supported the implementation of such national development strategies as the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei, the construction of the Yangtze River Economic Belt and Xiong'an New Area, with growth in infrastructure-related loans for the year amounting to RMB **461.297** billion;
- Promoted inclusive financial services, with the balance of small and micro enterprise loans amounting to RMB **1,610.582** billion, the balance of agriculture-related loans RMB **1,765.087** billion, and the balance of residential mortgage loans RMB **4,213.067** billion;

Our Contribution to Environmental Protection:

- Committed to responsible investment and maintained stringent credit control on industries with high energy consumption, high pollution and excess capacity. Balance of green credit loans amounted to RMB **1,002.521** billion, an increase of **12.74%**;
- Achieved significant results in green financing, energy conservation and emission reduction. Total reduction in standard coal emissions was estimated to be **28,004,600** tons; reduction in carbon dioxide equivalent reached **63,050,900** tons; and water saving totaled **1,198,700** tons;
- Promoted online banking services and encouraged energy conservation and emission reduction, growing the total number of online banking clients to **277** million, the number of mobile banking clients to **266** million and the number of WeChat banking clients to **49.56** million.

Our Social Value Contributions:

- Social Contribution per Share stood at RMB **2.74**;
- **352,621** employees worldwide; charitable donation expenses for the year amounted to RMB **77.86** million;
- Balance of loans for targeted poverty alleviation amounted to RMB **149.264** billion, an increase of **57.41%**.

Social Recognition to us:

- CCB won the title of “Annual Most Socially Responsible Financial Institution” once again on the Launch of 2016 Social Responsibility Report on China’s Banking Industry & Award Event in Beijing organized by China Banking Association. Besides, Liu Xing, Manager of Yueyang Branch in Hunan Province won the “Annual Best Social Responsibility Manager” award. Longjing Sub-branch of Yanbian Branch in Jilin won “Annual Best Social Responsibility Contribution Branch” award. The case of CCB’s 20 years of effort in building hope primary schools won the “Annual Excellence Charity Project” award with a presentation made during the event.
- CCB ranked second in 2017 CSR ranking for public state-owned enterprises in China.
- CCB was awarded “Best CSR Practice in Banking Industry of the Year” in the 8th Golden Tripod Awards of the financial industry.
- CCB won “Innovation Award for Poverty Alleviation for Financial Enterprises” on 2017 Poverty Alleviation Workshop and Innovation Awards for Poverty Alleviation for Financial Enterprises co-organized by Sina Finance and Sina Public Welfare.
- CCB won “Outstanding Contribution Award” of China Women and Children Philanthropy Awards (2015-2016) organized by All China Women’s Federation as a commendation for CCB’s significant contribution to philanthropy for women and children.
- CCB won “Award for Outstanding Contribution to Hope Project” conferred by China Youth Development Foundation.
- CCB won “Award for 25 Years of Special Contribution to Hope Project Hainan” conferred by Hainan Youth Hope Foundation.

II. Chairman's Statement

In the past year, the 19th CPC National Congress was convened successfully, and it drew up a magnificent blueprint for the country's development in the new era. China Construction Bank, in accordance with the requirement of strengthening the "three capabilities" and based on the three tasks of "serving the real economy, preventing and controlling financial risks, and deepening financial reforms", has continued to promote reform and innovation, operational transformation and precision management. Over the period, the Bank has achieved a sound performance, with its market competitiveness and value creation capability further enhanced. It has also delivered on the promise of creating value for shareholders, customers, employees and the broader society, demonstrating its responsibilities as a major state-owned bank.

Dedicated to banking excellence and unswervingly orienting the Bank towards serving the nation's real economy. We have focused our efforts on serving the development of a modern economic system, stayed true to the original mission, rooted ourselves in the real economy and conscientiously fulfilled our duty and purpose in offering financial services to serve the real economy. We have been devoted to serving the supply-side reform, leveraging our traditional strengths in infrastructure construction and our possession of a comprehensive operating license. With a focus on such major national development strategies as the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei, the development of the Yangtze River Economic Belt, and the construction of the Xiong'an New Area, we have continued to improve the allocation of financial resources and provide comprehensive financial services for infrastructure construction and other major projects.

Adhering to the prevention and control of financial risks, assuming the role of a stabiliser and pressure-reducing valve as a major bank. We have set our eyes on the safeguarding of economic and social safety and stability, gained profound insight into the features and evolution patterns of financial risks in the new era, and made every effort to enhance risk prevention and control in all aspects. We continued to deepen the implementation of the "party committee's responsibilities in risk management", delineated accountability, pursued a proactive risk management approach, improved our compliance management system, strengthened capital management, guarded against both "black swan events" and "gray rhinos" and effectively delivered on the role of a stabiliser and pressure-reducing valve as a major state-owned bank.

Committing to the development of inclusive financial services and actively tackling challenges and pain points of the society. We have taken the initiative to leverage our traditional advantages in housing financing, taken the lead to develop the brand platform "CCB is here for your rental needs", actively advocated the new housing approach of "make your house a home through long-term rental" and provided more options for people who wished to settle down. We adopted a targeted approach in addressing the issues of service reach and precise matching, established an inclusive financial services affairs division and developed such programs as "Express Loans", "Express Micro Loans" and "Cloud Tax Credit" built upon the Internet and big data technologies in order to meet the needs of consumer finance and financing from small and micro enterprises; we also deepened cross-domain cooperation, promoted the "Agriculture Aid for Prosperity" program, and sped up the extension of services and outlets to villages with the aim of establishing presence in the "last mile" of county-level financial services to serve the "Three Rurals", support the rural revitalization strategy and help materialize people's aspirations for a better life.

Committed to creating a green bank to facilitate the national development of ecological civilization. We have earnestly followed the development philosophy of "innovation, coordination, greenness, openness and sharing" and the targets set in the UN 2030 Sustainable Development Goals, incorporating low carbon, green, environmental protection, and preservation of biodiversity into credit policy and business

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philosophy. By devising a green credit development strategy, we have actively promoted green credit and vetoed credit applicants that violate environment protection regulations so as to make our unique contribution to building a beautiful China. We have pursued low carbon operation and vigorously developed Internet-based finance, delivering convenient services to customers while saving resources. Efforts have also been made in promoting green office and low carbon management, constantly cutting energy and resources consumption and creating a low carbon and an environmentally friendly green bank.

Continuing to spur scientific and technological innovation to provide customers with a better service experience. In 2017, after six years of intensive R&D, CCB's "New Generation Core System" was officially launched, injecting new impetus into reform and development, through which CCB has gained new strengths. We have maintained a customer-centric philosophy, focused our efforts on the enhancement of total factor productivity and encouraged the innovation of mechanisms, processes, products and services through technological innovation. We have embraced a mobile-first strategy, endeavored to achieve a comprehensive integration of the Internet, big data and artificial intelligence and for the continuous improvement of customer service experience. We have enhanced our consumer rights and interests protection work management system, bolstered consumer education and advocacy, strengthened the supervision and management of customer complaints and continuously improved customer satisfaction.

Caring for and valuing our employees, fostering a sense of belonging and creativity. We consider our employees CCB's most valuable asset and we have established an employee policy that stresses creativity, tangible performance and grassroots experience in order to create a broad platform for employee development. We have regarded talented and motivated individuals as the primary resource of the Bank and adopted an incentivizing mechanism that combines career advancement, emotional engagement and appropriate pay and benefits. We have strengthened staff training and education in order to continuously boost the overall competence of our staff. We have also implemented such measures as "Project Warmth" with the aim of enhancing our employees' sense of gain and well-being.

Taking greater responsibility and duty in the tough battle of targeted poverty alleviation. We have conscientiously implemented the requirements of the central government's targeted poverty alleviation strategy and regarded poverty alleviation as our mission and duty with a strong sense of responsibility and emotional engagement. We have continued to enrich and expand the new model of poverty alleviation through financial services from such multiple dimensions as industrial support, infrastructural support, product innovation, network extension, e-commerce poverty alleviation and public poverty development. As of the end of 2017, the balance of loans for targeted financial poverty alleviation reached RMB 149.264 billion, an increase of 57.41%. Donations for public welfare stood at RMB 77.86 million in the year. We have continued to pursue the implementation of a number of long-term public welfare projects, developed CCB's own public welfare brand and contributed to the building of a harmonious society.

2018 marks the first year to follow through the guideline of the 19th CPC National Congress and the 40th anniversary of the reform and opening-up. It is also a crucial year for building a moderately prosperous society in an all-round manner and implementing the "13th Five-Year" plan. We will follow the guiding principle of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and bear in mind our mission and duty, deliver on our responsibilities as a major bank, serve the real economy and strive to achieve a model of high-quality development that is led and guided by the Party, featuring lean management, diligent risk control, optimal capital utilization, sound performance and technology-driven development. We will deliver new results in the new era to make greater contributions to the endeavor of comprehensively building a moderately prosperous society.

Tian Guoli

Chairman

China Construction Bank Corporation

III. Social Responsibility Management

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

Vision

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

Mission

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

Core Values

Integrity, Impartiality, Prudence, Creation.

(2) Strategies and Implementation of Corporate Social Responsibility

1. Strategies of Corporate Social Responsibility

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

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

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

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

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

2. Progress and Implementation of Strategies

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

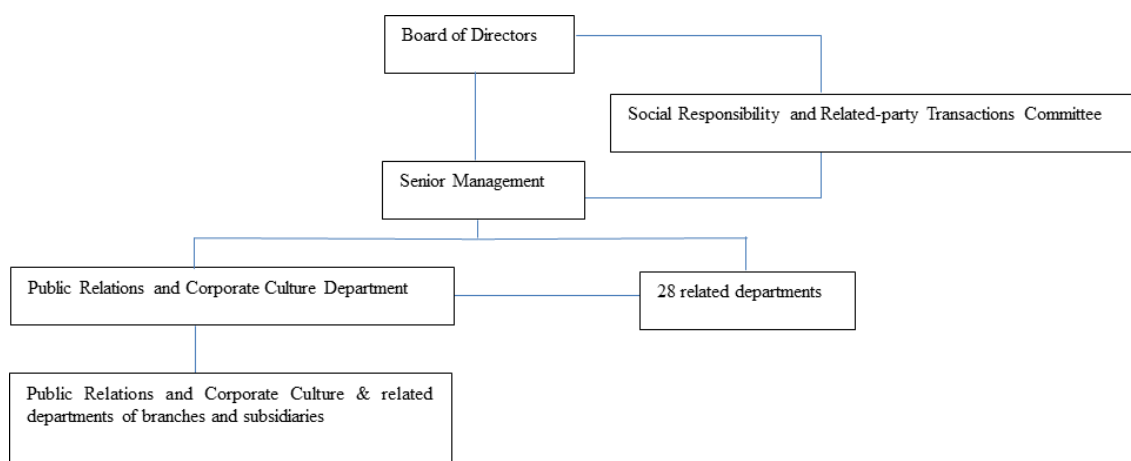
The Bank commissioned an external professional organization to compile 489 social responsibility indicators and conducted substantive analysis in accordance with the requirements of GRI 4. By interviewing clients, shareholders, regulatory bodies, staff, suppliers, media, CSR experts and NGOs, the Bank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

In 2017, the “Circular on Effectively Strengthening Sense of Accountability and Preventing Reputational Risk” was issued to all employees, requiring each and every individual to understand and recognize the special significance of building ecological civilization within the “five-in-one” overall strategy, broaden their international mindset, develop the awareness of biodiversity conservation and environmental protection, earnestly implement the CCB's social responsibility strategy in business management and development, product marketing, customer service and improve education and training in social responsibility.



Team building: The Bank has built a sound social responsibility management system covering senior management, all relevant departments at the Bank's head office, all tier-one branches, all operating entities, overseas branches and subsidiaries. The Social Responsibility Office of the Public Relations & Corporate Culture Department at the head office is responsible for organizing and implementing the work, with a working team comprising departments at the head office, branches and subsidiaries in China and abroad. The Bank held regular training sessions on social responsibility management. In 2017, supervisors of the relevant departments of social responsibility at all branches and subsidiaries within CCB all participated in the training.

CCB's Social Responsibility Management Structure

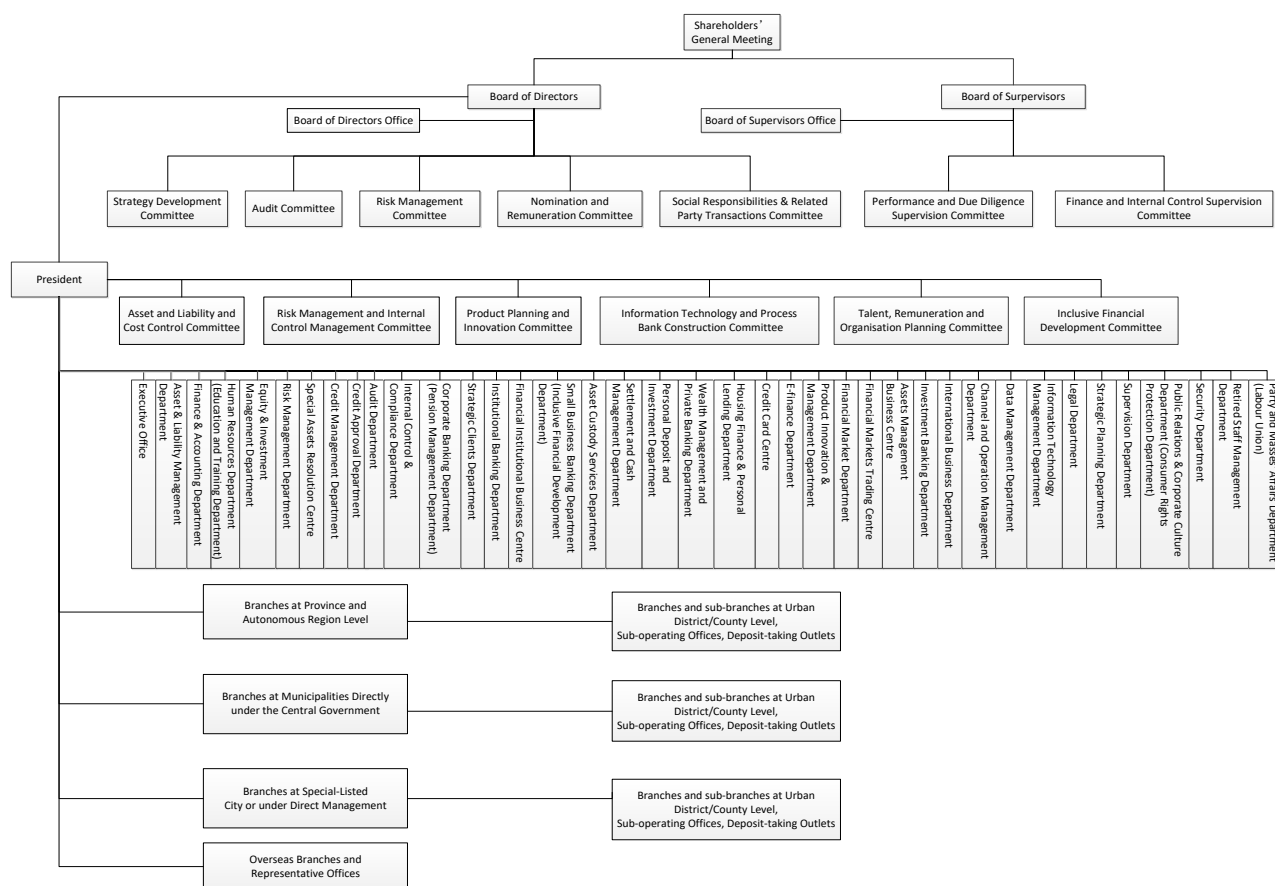


Information disclosure: The Bank published the Corporate Social Responsibility Report for the twelfth consecutive year since its listing in Hong Kong in October 2005 to disclose to the public its philosophy on corporate social responsibility, the progress and effectiveness of implementing corporate social responsibility strategies, and the improvements the Bank has made based on the feedback it has obtained from stakeholders on how to better fulfill its corporate social responsibilities. The organization has compiled and published its social responsibility report annually in accordance with the "Working Procedures for the Compilation and Disclosure of the Annual China Construction Bank Corporation Social Responsibility Report"; a relatively sophisticated working mechanism has been developed.

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(3) Corporate Governance

The management structure of the Bank



1. Shareholders' General Meeting

The shareholder's general meeting is the Bank's organ of power. On June 15, 2017, the Bank convened the 2016 shareholder's annual general meeting, during which proposals regarding the following subjects were considered and approved, including the 2016 report of the Board of Directors, the report of the Board of Supervisors, the final accounts report, profit distribution plan, budgets for fixed asset investments in 2017, remuneration policy for the Board of Directors and Board of Supervisors for 2015, the election of members for the Board of Directors and Board of Supervisors, the appointment of external auditors for 2017, issuance of qualified secondary capital instruments worth not more than RMB 96 billion equivalent, amendments to Articles of Association, rules of procedure for shareholders' general meeting, Board of Directors meetings and Board of Supervisors meetings. On October 9, 2017, the Bank held its 1st Extraordinary Shareholders' Meeting of 2017 and passed the proposal on the election of Mr. Tian Guoli as the Executive Director of the Board.

2. Board of Directors

The Board of Directors is the executive body of the shareholders' general meeting and is accountable to it. There are five committees established under the Board: the strategy development committee, audit committee, risk management committee, nomination and compensation committee and social responsibilities and related-party transactions committee. As of the end of 2017, the Board of Directors consisted of fifteen directors, including four executive directors, six non-executive directors and five independent directors. Mr. Tian Guoli is Chairman of the Board of Directors.

In 2017, the Board of Directors duly carried out the resolutions of the shareholders' general meeting and proposals authorized by the shareholders' general meeting. The Board of Directors convened a total of nine meetings respectively on February 8, March 29, April 27, June 14, August 17, August 30, October 9, October 26 and December 20. During the meetings, proposals were deliberated and passed, including budgets for fixed asset investments, financial statements, profit distribution, election of director, nomination of director candidates, and appointments of senior management. Information was disclosed in accordance with the requirements of relevant laws and listing rules of the place where the Bank is listed.

The Social Responsibilities and Related-party Transactions Committee is composed of four directors: the independent non-executive director Mr. Carl Walter is the chairman and the committee members include one executive director Mr. Zhang Gengsheng and two independent non-executive directors Mr. Zhong Ruiming and Mr. Murray Horn. In 2017, the Committee held a total of 5 meetings with the purpose of strengthening its own management and operations and the supervision and administration of related-party transactions, reviewing the social responsibility report, supervising the implementation of donation pledges for public welfare, promoting the protection of consumers' rights and interests, overseeing the implementation of green credit strategies and guiding and promoting inclusive financial services.

3. Board of Supervisors

The Board of Supervisors is the supervisory authority at the Bank and is accountable to the shareholder's general meetings. A supervising committee and a financial and internal control supervising committee were established under the Board of Supervisors. As of the end of 2017, the Board of Supervisors consisted of seven supervisors, including three shareholder representative supervisors, three staff representative supervisors and one external supervisor. Mr. Guo You is Chairman of the Board of Supervisors.

In 2017, the Board of Supervisors convened eight meetings respectively on January 12, March 10, March 29, April 27, June 19, August 30, October 26 and December 21. Major resolutions were deliberated and approved at the Board of Supervisors meetings, including reports from the Board of Supervisors, performance appraisals reports, periodic financial reports, profit distribution plans, work plans for supervision and a special CCB progress report on the protection of consumer rights and interests.

The Board of Supervisors supervised the Bank's financial status, internal control and risk management by reviewing its financial reports and profit distribution plans, off-site

analysis, on-site investigations, and listening to keynote presentations. The Board of Supervisors supervised the performance of the Board of Directors, senior management and its members by sitting in their meetings, verifying information, reviewing performance reports, and conducting performance evaluations and face-to-face meetings.

4. Senior Management

The senior management is the executive body of the Bank and is accountable to the Board of Directors and supervised by the Board of Supervisors. The Bank's senior management, which comprises the President and other members of the senior management, exercises its functions and powers to organize and carry out operation management activities in accordance with the law, regulations, the Articles of Association, and the authorization of the shareholders' general meeting and the Board of Directors. As of the end of 2017, senior management at the Bank consisted of eleven members, including one president, six vice presidents, one secretary of the Commission for Discipline Inspection, one chief risk officer, one chief financial officer, and one secretary to the Board of Directors. Mr. Wang Zuji is the President of the Bank.

Senior management organizes and carries out operation management activities in accordance with the Bank's Articles of Association and authorization by the Board of Directors. Senior management also devises integrated operation plans according to the strategies and targets set by the Board of Directors; reports regularly to the Board of Directors on strategy implementation status; analyzes and evaluates internal and external conditions; develops operation strategies and management measures and makes timely adjustments based on market changes. Senior management also invites directors and supervisors to join important meetings to hear their opinions and suggestions; and maintains close contact with the Board of Directors and Board of Supervisors to enhance operation and management capabilities and efficiency.

For details on the Bank's corporate governance, please refer to the Corporate Governance Report in the Bank's 2017 Annual Report issued during the same period.

IV. Social Responsibility Performance

(1) A Bank that Serves the Public

1. Dedicated to Banking Excellence to Serve the Country's Development Strategies

The real economy serves as the cornerstone of a nation's economy. CCB has always regarded its role in serving the real economy as its duty and mission. It has provided full support for such national strategies as the Belt and Road Initiative, the coordinated development of Beijing, Tianjin and Hebei, the Yangtze River Economic Belt and the Xiong'an New Area by leveraging its strengths in infrastructure construction and project cost consulting, as well as its possession of a comprehensive operating license. The Bank has sought to fully perform its role as a state-owned financial institution in providing quality, efficient and integrated financial services for major national projects and serving the nation's economic development. The Beijing-Tianjin-Hebei Coordinated Development Team was set up in 2015 to actively support the cause. The 2017 annual meeting of the Beijing-Tianjin-Hebei Coordinated Development Committee explored the opportunities presented by the coordinated development strategy of Beijing-Tianjin-Hebei and the construction of the Xiong'an New Area, put forward solutions for existing problems and laid out the work requirements ahead. CCB has provided support for such major projects as Beijing-Tangshan intercity railway, Beijing-Zhangjiakou intercity railway, Taihang Mountain expressway, Beijing Daxing International Airport, Tianjin Nangang Phase 1 offshore wind farm and China Guodian Corporation's Langfang thermal power plant. A leading group was established specifically for the purpose of providing the best possible support for the construction of the Xiong'an New Area by tapping into the Bank's traditional advantages in infrastructure.

CCB has sought to constantly provide financial services for such causes as the construction of Beijing's subcenter, the Belt and Road Initiative, state-level new areas, the revival of the northeastern region and the Beijing 2022 Winter Olympics. Besides closely tracking such regional development initiatives as the Yangtze River Economic Belt and the Guangdong, Hong Kong and Macau Greater Bay Area, the Bank has actively served and followed up on major projects in such areas as infrastructure construction, industrial restructuring and upgrading, ecological environment protection, and people's livelihood improvement.

As of the end of 2017, CCB's total assets amounted to RMB 22.12 trillion. Loans to the infrastructure sector increased by RMB 461.297 billion and tax payments amounted to RMB 61.939 billion. The Bank also contributed to trade facilitation and RMB internationalization, achieving continuous rapid growth in its cross-border business with cross-border RMB settlement amounting to RMB 2.05 trillion.

CCB Lends its Full Support to Belt and Road

As a bank with traditional strength in infrastructure financing, leading RMB business, comprehensive domestic operating licenses and a robust global strategic footprint, CCB boasts apparent advantages in serving the Belt and Road Initiative. A Belt and Road leading group has been established and the "Comprehensive Financial Services Plan for Supporting Belt and Road Initiative" has been formulated. At present, along the Belt and Road, 268 major projects have been in the pipeline in 50 countries and regions with a total investment of USD 466 billion.

The Nam Oucagade Phase II Hydropower Project in Laos marked the first time that a Chinese enterprise acquired the right to develop an entire river basin overseas. The project comprises seven separate cascade power stations for development with a total installed capacity of 1,272 MW and an average annual generating capacity of about 5 billion kWh. China Construction Bank was the only shortlisted commercial bank and, as the lead bank, the entire process from the receipt of tender notice to loan agreement and its final signing took only 9 months.

In early 2017, CCB was awarded the best 2016 power project award in the Middle East and Africa by the Thomson Reuters Project Finance International for funding the 2,400MW Hassyan Clean-Coal Power Project in Dubai. And in February 2017, AsiaFinance awarded CCB with the "Best Project Finance Deal of 2016" for its lead role in financing Indonesia's Tangguh LNG project to build a third train at the LNG export facility.

2. Enhancing Customer Service Experience through Customer-centric Approach

Results of Overall Customer Satisfaction Monitoring

Category	2017	2016	2015
Overall satisfaction of personal customers (%)	78.7	76.9	76.9
Overall satisfaction of corporate clients (%)	93.2	93.3	94.0

CCB has 14,920 business institutions in the world. The Bank has sped up the internationalization of its operations, setting up overseas branches in 29 countries and regions, providing cross time-zone, cross-region, and multi-currency financial services to customers globally with 24/7 access.

CCB took the lead across the banking industry in pursuing the national standards certification of "Basic Service Requirements for Bank Outlets" and "Service Evaluation Criteria for Bank Outlets". As of the end of 2017, 9 branches in Beijing, Shanghai and Fujian and their subsidiary outlets have passed the assessments to become the first batch of certified entities. The Bank has advanced the intelligent transformation of its outlets' lobby services in an orderly manner by promoting such functions as mobile banking, take-a-number on WeChat and queuing reminder. A Chinese-English parallel text for service signs at CCB outlets (2017 version) was issued in order to provide a consistent and standardized outlet service experience for domestic and foreign customers.

Through product and service innovation, CCB has continuously met the financial needs of customers and introduced more than 1,500 product innovations throughout the year. With independent R&D in smart teller machines, customers have been provided with "one-stop, self-service, intelligent and diversified" experience. In 2017, CCB's smart teller machines completed 9 functional updates, with 251 added and optimized features, enabling more efficient and convenient customer self-service, substantially reducing queuing time while saving resources. CCB also launched its innovative payment brand DragonPay and continued to innovate and upgrade on the basis of existing functions such as online payment, smart phone payment and mobile payment, delivering a more open user

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experience, diversified payment method, enriched payment scenarios and safer payment environment. Through such integrated customer service programs as "Comfort and Enjoyment" for the elderly and "Golden Bee" for university students, customers could enjoy enhanced experience with professional and quality services.

Through the integration of services across the spectrum, a comprehensive customer service network incorporating telephone, WeChat, online services and SMS has been established. As of the end of 2017, 5,426 staff were employed in the customer service center, managing 594 million customer service interactions through telephone hotlines and 1,266 million interactions through such smart channels as WeChat, online platforms and SMS. At the same time, CCB answered the call of government to provide better rates by eliminating or reducing fees, including the waiver of annual fees of customers' sole individual accounts and maintenance fees of small-value accounts, in order to provide inclusive financial services for the convenience and benefit of people.

CCB's Official WeChat Account Ranks atop China Enterprise New Media Index

In 2017, China Construction Bank continued to lead the industry in WeChat banking on the China Enterprise New Media Index and won the award of "Most Influential New Media Account of Chinese Enterprises in 2017" once again. Since the launch of banking services on WeChat in 2013, the Bank has always kept customers' needs in mind and remained committed to building an "omnipresent" intelligent service platform. Its three major functions, namely "Micro Finance", "Joyous Life" and "Credit Card" have provided a wide range of financial and non-financial services.

3. Conscientious Efforts in Inclusive Finance to Tackle Challenges and Pain Points of the Society.

Overview of Service Channel Construction

Category	As at December 31, 2017	As at December 31, 2016
Number of online banking customers (10,000)	27,675	24,162
Number of telephone banking customers (10,000)	28,882	24,196
Number of mobile phone banking customers (10,000)	26,638	22,321
Number of self-service banks	29,046	27,872
Number of automatic teller machines (ATM)	97,007	97,534
Number of smart banks	12	12
Number of outlets with barrier-free access	9,000	8,164
Number of outlets with courtesy counters	13,158	12,964

CCB has explored instruments to provide inclusive financial services to customers and actively performed its responsibilities as a major bank to address challenges and pain points of the society. In 2017, the Bank identified the role of the Board of Directors Social Responsibility and Related-party Transactions Committee in supervising and guiding the management's promotion of inclusive financing. The Inclusive Financial Services Development Committee and Inclusive Financial Services Affairs Division were established. Inclusive financial services affairs divisions have been set up in 37 tier-one branches, and 152 new inclusive financial services outlets have been established.

CCB has furthered the implementation of an inclusive financial policy and formulated the "CCB Work Plan for Enhancing County-level Financial Services Capabilities", with the aim of strengthening the construction of outlets in counties, especially impoverished ones;

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improving the outlets' operational environment in these areas; and expanding and extending customer service networks to support the development of banking services in counties.

As the first fully-online personal self-service loan scheme, the threshold for "Express Loans" was lowered to RMB 1,000, maximizing the service's customer reach and benefiting people's livelihoods. As of the end of 2017, a total of approximately 6 million customers acquired RMB 330.3 billion in loans with an outstanding balance of RMB 156.339 billion. The service has led the industry in both awareness and business volume. The Bank has also adopted a steady approach towards personal loans in meeting the financing needs of individual industrial and commercial households and small and micro enterprise owners. In the same year, a total of RMB 37.665 billion in personal loans was granted.

To contribute to the development of education, CCB has introduced a package of integrated services and products dedicated to serving the needs of university students. The Bank has supported university faculty and students in their innovation and entrepreneurial endeavors. CCB has sponsored the China College Students' "Internet +" Innovation and Entrepreneurship Competition for three consecutive years, benefiting millions of students in more than 2,200 colleges and universities nationwide and promoting the integration of industry, university and research, project incubation and industrial application of quality research. Individual student loan balance amounted to RMB 80,779,200, covering 25 regions nationwide.

CCB has placed a particular emphasis on the accessibility of financial services for the disadvantaged and strengthened services for people with disabilities and other special groups by placing signboards for accessible passageway and permission for guide dogs at the entrance; implementing user-friendly facilities at our branches; attaching signs for courtesy seats in the waiting area and opening up courtesy counters for those with special needs. Full accessibility is now guaranteed for basic financial services in all electronic banking channels.

Qinghai Branch's Mobile Financial Services Vehicles Travel into Remote Pastoral Regions

CCB Qinghai Branch launched an innovative mobile financial services program in light of local conditions, providing self-service cash deposits and withdrawals, personal payment and settlement, wealth management products, electronic banking service contract signing and bank card issuance, addressing the shortage of physical outlets and self-service facilities in counties, villages and townships. Since going into operation in March 2016, CCB's mobile service vehicles have travelled to such remote pastoral regions as Menyuan County, Gangca County and Haiyan County in the Haibei Tibetan Autonomous Prefecture, providing convenient financial services to farmers and herdsmen in remote and border areas inhabited by ethnic minorities. As of the end of 2017, the vehicles had logged over 20,000 kilometers and handled more than 29,000 transactions.

4. Living up to the Public's Trust and Expectations, Faithful Protection of Consumer Rights and Interests

With the coordinated planning and guidance by the Board of Directors, Board of Supervisors and senior management, the protection of consumer rights and interests has been incorporated into CCB's agenda of corporate culture building and annual business development guidelines. CCB's consumer rights and interests protection management system has seen improvement at all levels of operation. The protection of consumer rights and interests has been highlighted in the Bank's daily operational and managerial processes while such measures as product audit and access control, sales process control and

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supervision and inspection of after-sales service have integrated the philosophy of consumer rights and interests protection into all aspects of product and service delivery. CCB further strengthened the protection of consumers' personal information, the fair treatment of persons with disabilities and other special needs and the provision of inclusive financial services among other related causes.

In order to further promote financial education and literacy, educational campaigns with banking outlets as the main point of contact have been regularized. CCB has been active in educational campaigns such as "Month of Financial Basics Popularization", "Financial Literacy for All Households", "Financial Literacy on Campus" and "New Type of Telecommunications and Cyber Crimes Awareness Month" in order to improve their capacity to guard against financial risks. During the various campaigns, over 128,000 staff from more than 14,000 CCB branches participated in approximately 11,000 educational campaigns, 5.73 million brochures or flyers have been distributed and over 3.87 million messages on WeChat, Weibo and SMS have been posted. The outreach of the financial literacy campaigns exceeded 18.98 million contacts with consumers. The success of these educational campaigns has won positive response from the public and earned CCB the "Award for Excellent Organization" in the "Financial Literacy for All Households" educational campaign month organized by CBRC. The bank has continued to carry out the campaign of "Universalizing Financial Literacy in Remote Areas", convey the message of "Ensuring Safety of Payment Settlement Accounts" and "Promoting Electronic Smart Services", and follow through the regulatory requirements for better use of deposit insurance logo and its related education and promotion efforts.

Caring for Consumers with Special Needs, CCB's Culture of Service in Practice

Mr. Du, a visually impaired customer from Shenyang of Liaoning province, has been warmly received by CCB staff during each and every service. His personal account manager has conducted each transaction of his with patience and attention to detail since 2010. Although the manager has been transferred to three different outlets in this period, Mr. Du still decided to stick with the manager. When Mr. Du used the Bank's self-service facilities, the account manager would help him survey the surrounding environment, making sure it's safe and only then would Mr. Du proceed to enter the password. When Mr. Du wanted to enroll in an automatic investment plan, the said manager conducted a meticulous risk assessment with him and provided a thorough analysis of the investment portfolio and projected ROIs of various funds. Mr. Du was able to finally select a product to his satisfaction. It's exactly this sort of attention to detail and caring environment that earned Mr. Du's trust in the manager and loyalty to CCB.

CCB has placed special emphasis on the handling of customer complaints. The efficiency of customer complaint resolution and customer satisfaction has been enhanced through continuous improvements in institutional mechanisms; customer complaints are viewed as important managerial resources, which are analyzed methodically and compiled regularly across the Bank. In-depth analyses have been conducted on concentrated areas of complaints in order to continuously improve the Bank's products and services and optimize its operational processes. Survey results show that in 2017, the overall satisfaction of CCB's personal customers reached 78.7%, 2.9 percentage points higher than the average in the banking sector.

Following the regulatory requirements, CCB has improved its banking product sales area and "dual recording" process (video and audio recording for banking product purchases). By the end of November 2017, 37 branches nationwide have adopted an integrated management system for "dual recording", which has been incorporated into transactional processes in order to ensure the safety of CCB customers' financial transactions. The system has effectively improved the service environment and experience of CCB customers.

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CCB has continued to crack down on financial fraud and other criminal acts in order to earnestly protect the safety of customers' financial assets. As phishing websites have caused tremendous damage to public interests, an anti-phishing work mechanism has been established, closing down 9,792 phishing websites and payment links during the year in order to preempt transactions against potential risks. In 2017, our customer service centers effectively handled emergency inquiries from customers suspected of being caught in fraud schemes, safeguarding a total of more than RMB 10 million for customers. An external fraud risk control system was also put in place to ensure direct connections between CCB Head Office and the Ministry of Public Security and the Ministry of State Security, enabling prompt freezing of fraudulently obtained funds. In 2017, some RMB 20 million was recovered for victims of telecommunications and cyber fraud.

Providing Professional and Conscientious Services, Protecting Customers' Financial Assets

A senior customer over sixty years old arrived at a branch in Xincheng District of Hohhot, Inner Mongolia with the intent of transferring RMB 50,000 to a local wealth management firm. During conversations with his account manager, the customer claimed that the firm promised an annualized return of 9% with no risk. The manager keenly concluded that it's likely an illegal private fund-raising scheme and thus proceeded to contact the fund recipient. Further investigation confirmed the manager's suspicion. After repeated and patient explanation and advising, the customer eventually recognized the nature of the transaction, halted the transaction and expressed his gratitude to CCB staff for their help.

(2) A Bank that Promotes People's Livelihoods

1. Tackling Financing Challenges and Serving the "Three Rurals" with Full Devotion

CCB has formulated the "Advice on Guiding the Comprehensive Marketing Campaign for Agriculture-related Businesses", which clearly laid out the priority areas in supporting the "Three Rurals", and proposed to elevate the support for such key areas as the new type of agricultural operating entities, integration of primary, secondary and tertiary industries in rural areas and rural infrastructure construction. By the end of 2017, the agriculture-related loan balance amounted to RMB 1,765.087 billion, with the loan balance to new rural area construction standing at RMB 30.585 billion and individual subsidiary loans for the agricultural sector totaling RMB 5.211 billion.

CCB has strengthened innovation on "Three Rurals" products and services, promoted rural collective construction land use right mortgage and contracted farmland management rights mortgage in a steady and orderly manner. It has actively expanded its supply chain financing services and explored the new service model of "Internet + agriculture". The Bank has also increased support for rural infrastructure and public services delivery. Through such innovative models as "Core Enterprises + Farmers + Orders", microcredit loan was extended to small and micro businesses, village and township-level supply and marketing cooperatives, specialized farmer cooperatives, individual industrial and commercial households and farmers in collaboration with downstream enterprises by harnessing the supply and industrial chain of supply and marketing cooperatives.

CCB has actively delivered financial services to rural households and established presence in the "last mile" of county-level financial services. The "Rural Betterment" inclusive financial services platform has been providing extensive financial services, including cash withdrawals, remittance and service fee payments, to farmers in 669 villages with which CCB have been strategically paired to assist. As of the end of 2017, nearly 90,000 "Rural Betterment" inclusive financial service facilities have been established, covering 31 provinces, municipalities, and autonomous regions and benefiting millions of rural households nationwide.

Committing to Targeted Poverty Alleviation, Benefiting Agricultural Development

Shandong Zaozhuang Ruifeng Food Co., Ltd., located in Shanting District, is mainly a processor and supplier of potato, chestnut and persimmon products with independent import and export rights. The company boasts a specialized potato product processing production line and advanced equipment and technology. Annually, it processes and packages more than 8,000 tons of potato-based and other ready-to-eat green snacks, which are exported to countries and regions including Japan, South Korea and Southeast Asia. CCB's Shandong Zaozhuang Shanting Branch has provided credit support and integrated settlement instruments, including public accounts, settlement card, and corporate online banking service to the company. The Bank has facilitated the growth of the enterprise through lowering interest rates on loans and preferential policies. At the same time, the company was encouraged to establish a poverty-relief and profit-sharing mechanism with impoverished farming households. So far, the company has provided jobs for 43 registered local impoverished households, with per capita monthly wage averaging at RMB 1,900, above the national poverty line.

2.Serving the Real Economy and Supporting Small and Micro Enterprises**Overview of Support for Small and Micro Enterprises**

Category	As of December 31, 2017	As of December 31, 2016	As of December 31, 2015
Number of small and micro enterprise loan customers (10,000)	60.50	30.89	25.19
Loan balance for small and micro enterprises (RMB 100 million)	16,105.82	14,418.92	12,778.79

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

Since 2011, loans to small and micro enterprises have met the regulatory requirement of "three no-lower-than" for seven consecutive years. By the end of 2017, RMB 5.9 trillion in credit support have been provided to over 1.3 million small and micro enterprises. In 2017, the loan approval rate of small and micro enterprises reached 93.00%.

Harnessing the "new generation" and big data mining technologies, CCB has effectively promoted its fully-online "Express Loans for Small and Micro Enterprises" model, improved such areas of refined management as precision service, automatic approval and risk control capabilities, and effectively enhanced its service efficiency and outreach. As of the end of 2017, "Express Loans for Small and Micro Enterprises" has granted a total of RMB 171.8 billion in loans to 207,200 customers, establishing it as a model for major banks to apply financial technology in providing customers with inclusive financial services and enhancing the efficacy in serving the real economy. The results have earned the commendation from the State Council and regulatory authorities and praise from the general public.

CCB has implemented the "online bank-tax interaction" strategy in collaboration with the State Administration of Taxation to promote regional direct connectivity between the banking and taxation systems, innovated the "cloud tax credit" program, allowing more honest tax-paying small and micro enterprises better and more convenient online credit services, and addressed the financing challenges facing small and micro enterprises due to a lack of credit. The Bank has also developed the "Agriculture Aid for Prosperity" program to

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promote agriculture aid loans, guaranteed loans, supply chain credit enhancement loans and other agricultural aid financing models. The innovative "Poverty Relief Supply Loan" has provided critical support to the development of local distinctive industries and the real economy in impoverished regions.

Cases of Support for Small and Micro Enterprises

Case 1: There is an aquatic products company in Qianjiang city mainly engaged in the purchase and sale of crayfish. In 2017, crayfish prices witnessed continued hikes and potential profit margins were elevated. However, a lack of cash flow limited the company's ability to procure enough crayfish to meet the demand of downstream customers. The prospect of losing its partners and irreversible economic losses became imminent. When CCB's Hubei branch learned about the situation, it granted RMB 350,000 in earmarked express loan and solved the company's pressing need for cash flow. The loan allowed the company to purchase an additional 1,500 kilograms of crayfish daily, which not only met the demand from downstream enterprises and helped consolidate their partnership, but also enabled the company to rake in an additional RMB 3,000 in profit daily by capitalizing on the rising prices.

Case 2: "The particular circumstances of the industry dictate that the cycle between order placement and payment delivery is not guaranteed. Therefore, in order to deliver our products on time, we need short-term financing for production. CCB's express loans for small and micro enterprises not only meet our needs for financing but also help the company shore up its cash flow." Fujian Hengda Education Equipment Engineering Co., Ltd. is a leading enterprise in the field of production of animal specimens used in educational settings in Fujian province and has witnessed a decade of steady development. However, short-term cash flow needs had long proved to be the Achilles heel of the enterprise. In 2017, the company submitted an online application for an express loan and RMB 1 million in funds was transferred to its account in just 5 minutes.

3.Leveraging the Bank's Advantages in Addressing the People's Housing-related Needs and Aspirations

Overview of Support for Improvement in Housing Conditions

Category	As of December 31, 2017	As of December 31, 2016	As of December 31, 2015
Balance of personal mortgage loans (RMB 100 million)	42,130.67	35,856.44	27,738.95
Balance of personal mortgage loans from provident fund (RMB 100 million)	20,489.92	18,534.89	15,104.23
Balance of loans for social housing development (RMB 100 million)	578.30	355.02	446.98

CCB has actively implemented the country's macro regulation policies, identifying support of residents' reasonable housing needs as a key area, constantly optimizing operational procedures and enhancing service quality. Throughout the year, CCB has granted commercial personal housing loans for nearly 2.22 million customers and housing provident fund loans for nearly 1.03 million customers, while providing RMB 10.084 billion for personal social housing loans for 27,000 low-income families.

In response to the central government's requirement for pilot projects of the social housing construction project with the support of provident fund, CCB is actively involved in provident housing fund loan services. On the basis of controllable risk and sustainable business operations, CCB takes initiative in supporting social housing construction including

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affordable housing, shanty area rebuilding and public rental housing. By the end of 2017, the loan balance for renovation of shanty areas stood at RMB 45.330 billion, an increase of RMB 28.919 billion.

CCB's Quest in Helping People Realize their Housing-related Needs and Aspirations

In 1985, CCB took the lead in launching personal housing loans and issued the very first mortgage loan for personal housing in Shenzhen.

In 1991, CCB became the first in China to establish a housing provident fund operation.

In 1992, CCB issued the first housing provident fund loan.

In 1995, CCB launched the first loans that combined commercial individual housing loans and housing provident fund loans.

In 2000, CCB fully launched its second-hand housing and commercial housing loan programs.

In 2004, CCB and Germany's Bausparkasse Schwabisch Hall AG jointly established China's first housing and savings bank - Sino-German Bausparkasse Co., Ltd.

In 2005, CCB successfully conducted the first pilot securitization of home mortgages.

In 2007, CCB launched the innovative "Safe Home Transactions" program, providing home buyers with fund custodian services for housing transactions.

In 2010, CCB issued the nation's first housing provident fund loans for the construction of affordable housing.

In 2014, CCB launched China's first fully-online personal loan program - "Express Loans".

In 2017, CCB took the lead in launching a comprehensive rental service program to facilitate the development of the rental market.

The Report of the 19th National Congress of the CPC states that housing is for living in, not for speculation, and that the country will move faster to put in place a housing system that ensures supply through multiple sources, provides housing support through multiple channels, and encourages both housing purchase and renting in order to meet the housing needs of all people. As a large state-owned commercial bank, CCB has closely adhered to the requirements put forward by the central government, prioritized people's livelihoods, leveraged its traditional advantages and actively promoted the implementation of the national policy that encourages both purchases and rentals. The Bank has actively advocated the new housing approaches of "Housing is for Living in and Renting is just as Good" and "Establish a Home through Long-term Rental" and developed the brand platform of "CCB is here for your Rental Needs". CCB led its state-owned peers in announcing its entry into the housing rental market in November. Its comprehensive solutions for housing rentals were implemented in Foshan City of Guangdong and Shenzhen, which have been designated for a pilot house leasing scheme by the central government. Since then, its comprehensive solutions were expanded to major cities across the country.

People Happily Move into "CCB Jianrong Residence"

CCB launched a rental housing supervisory and trading platform that integrated five major systems under the aegis of the Foshan municipal government. It inaugurated the first "CCB Jianrong Residence" long-term rental communities in Foshan and the first batch of some 5,000 long-term rental apartments in Shenzhen. The Bank also introduced the personal rental housing loan program "Residence Loan" and worked in collaboration with the government and various market players to launch a wide range of services and measures. Many local residents have now moved into "CCB Jianrong Residence":

Ms. Zhu and her family are now residents at Jianrong Residence, and her dream is to have a second child.

Mr. Li and his family are now residents at Jianrong Residence. He said, "I can finally ask my parents to come live with me."

Ms. Sun and his family are now residents at Jianrong Residence. She said, "I finally have my own home in this city."

(3) A Low-Carbon and Environmentally Friendly Bank**1. Developing Green Credit and Supporting Ecological Civilization Development****Overview of Green Credit**

Category	Up to December 31, 2017	Up to December 31, 2016	Up to December 31, 2015
Balance of green credit (RMB 100 million)	10,025.21	8,892.21	7,335.63
Emission reduction of standard coal equivalent (10,000 tons)	2,800.46	2,633.15	2,285.24
Emission reduction of carbon dioxide equivalent (10,000 tons)	6,305.09	5,958.84	5,298.74
Emission reduction of COD (10,000 tons)	23.64	20.29	15.38
Emission reduction of ammonia nitrogen (10,000 tons)	3.14	2.39	1.85
Emission reduction of sulfur dioxide (10,000 tons)	26.78	18.86	12.39
Emission reduction of NOx (10,000 tons)	4.77	3.49	1.70
Reduction of water consumption (10,000 tons)	119.87	103.88	90.32

CCB has made transforming into a "green bank" its medium and long-term business plan. The Bank seeks to organically integrate low-carbon, green operations, environmental protection and biodiversity conservation into its credit policies and corporate philosophy, continue to improve its green credit policies and institutional mechanisms, accelerate credit structure adjustment, strengthen the management of environmental and social risks, expand its green credit products and services and effectively promote the development of the green credit business segment. In 2017, CCB's green loan balance grew at a rate of 12.74%, significantly higher than the average growth of business loans, providing financing support to over 2,100 clients engaged in green industries. In the same year, the outstanding loan balance for industries of high pollution, high emission and overcapacity declined 1.11% compared to 2016.

CCB has implemented the "Guidelines on Green Credit" promulgated by the CBRC and formulated the "Notice on Strengthening Environmental and Social Risk Management"

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on the basis of "CCB's Green Credit Development Strategy". The Bank has clarified the classification standards for evaluating customers' environmental and social risks, categorizing them from high to low risks into the three categories of A, B and C. CCB has incorporated environmental and social risk management into the entire credit granting process, clearly defined the specific management requirements and differentiated measures in the various stages of pre-loan investigation, credit approval, credit review and post-loan management. CCB's credit policy has incorporated environmental compliance performance of enterprises into the evaluation process and implemented strict control on the access to credit by non-compliant customers and projects that violate relevant environmental laws and regulations and fail to achieve timely rectification. A mechanism for querying environmental information has been established in order to strengthen the tracking of customers with environmental and social risks, urge them towards speedy rectification and withdraw credit from those who fail to correct the course. CCB has also established a green credit information system, promoted green credit appraisal management, incorporated green credit into KPI based performance appraisal, and conferred financial rewards to high performers.

The CCB Green Credit Principles of "Three Support" and "Three Do Not Support"

"Three Support": Provide support to energy-saving and emission-reduction projects listed as national priorities, energy-saving and emission-reduction projects supported by fiscal and taxation policies and enterprises and projects that have achieved substantial progress in energy saving and emission reduction; provide them with easy access in the aspects of procedures, examination and approval and entry criteria; offer some preferential policies on loan pricing and amount or even earmarked credit allocation; leverage CCB's operational advantages as a comprehensive conglomerate to provide the full spectrum of financial services.

"Three Do Not Support": Do not provide support to projects listed in the restrictive or elimination category in the state industrial policies, customers and projects with high energy consumption and pollution that fail to meet regulatory standards or customers and projects that indicate major environmental risks and problems or are in violation of relevant environmental laws and regulations.

In the selection of industries, CCB clearly prioritizes such fields as clean energy, clean transportation, energy conservation, emission reduction, environmental protection and pollution treatment and low-carbon industries including advanced manufacturing and information technology; in the selection of customers and projects, in compliance with "energy conservation and emission reduction" requirements and relevant energy consumption and pollution emission standards is regarded as the precondition for establishing a credit relationship, and customers are vetoed for violations of environmental laws and regulations. CCB has strictly implemented national industrial policies and stringent control of industries characterized by high pollution and energy consumption, controlling capital investment in these industries and supporting enterprises in adopting new energy conservation and emission reduction equipment and technologies, so as to advance the restructuring and technological upgrading of traditional industries.

CCB Actively Supports the Green Transformation of Traditional Industries

Under the guidance of the national green development strategy, Ansteel Group has aimed towards a low-carbon and environmentally-friendly operation and continuously explored and expanded the development vision of "clean, green and low-carbon" within the iron and steel industry. It has devoted substantial efforts to the development of a circular economy, the enhancement of utilization of energy and other resources and introduced its experiences at the Conference on Energy Conservation and Emission Reduction held by the State Council. Ansteel Energy Conservation Company is a wholly-owned subsidiary of Ansteel Group established in 2010 and filed recordation with the NDRC and Ministry of Finance as a member of the metallurgical industry. The company mainly provides customers with a variety of energy conservation and technological transformation services in order to assist its customers to effectively conserve energy and reduce emissions. In recent years, the company carried out more than 50 energy conservation and technological transformation projects through energy performance contracting. In 2017, CCB provided the company with RMB 36 million of financing support to facilitate the green transformation of enterprises, enhance the efficiency of energy conservation and emission reduction programs and promote the development of energy conservation and environmental protection industries and the green transformation of traditional industries.

The implementation of green credit is treated as an area of particular concern during CCB's internal auditing process. With reference to the regulatory requirements and various policies and systems in the industry, we will pay attention to the implementation of green credit-related policies in the entire credit management process;

CCB has investigated the deficiencies in its green credit policies, institutional mechanisms and management, and put forward audit suggestions, improved and promoted its green credit policies, design and management on the basis of analyses of the Bank's managerial inadequacies as reflected in environmental and social risk exposures.

CCB Launches an Innovative Carbon Credit Product

CCB has duly implemented relevant national policies and regulatory requirements, improved its ecological civilization and green finance product portfolio, continued to deepen cooperation with the seven domestic carbon-trading platforms and launched the innovative carbon-emission pledge loan program. The program added carbon rights pledge as a risk mitigation measure on the basis of existing guarantee measures and professional management requirements in light of characteristics of the collateral asset. CCB has also addressed credit needs on and off the balance sheet, supported enterprises that owned carbon rights or managed on behalf of others to access credit financing both on and off the balance sheet; strengthened coordination and interconnectivity, issued the "Plan of Establishing Interconnectivity between Intra- and Inter-bank Business for Promoting Carbon Finance" and leveraged its advantages in the "carbon finance" and "carbon quota forward transaction central counter-party clearing agent" operations to provide customers with integrated financial services.

2. Actively Developing Internet Banking and Facilitating Energy Conservation and Emission Reduction among Customers

CCB has been committed to integrating online financing services with environmental protection and serving people's lives, strengthening the building of online channels, constantly diversifying related products and services, reducing cost for customers and economizing on social resources, while reducing negative environmental impact. As of the end of 2017, there have been 271 million personal users and 6.03 million corporate users of online banking, 266 million users of mobile phone banking and 49.56 million subscribers to WeChat banking. The widely adopted mobile phone banking and WeChat banking have effectively met the customers' need of access to banking services anywhere at any time. Non-counter transactions accounted for 99.19% of total transactions while the switch rate to

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financial transactions through electronic channels reached 93.57%.

To solve such problems as long queue, inconvenient location, redundant procedures and poor service experience in the payment process of public utilities fee charges like water and electricity, CCB launched the "Joyful Life" cloud services payment platform to provide 24/7 self-service payment options to users through multiple channels including mobile banking, online banking, CCB's official website and WeChat banking. "Joyful Life" delivers convenient services to the public, and its professional information management system also offers tangible benefits to partner businesses, helping them save labor and environmental costs. We have truly delivered on our commitment that "CCB is here to serve the society's needs."

Green China - CCB Principal Asset Management is on the Move

On April 15, the "Green China - CCB Principal Asset Management on the Move" tree-planting public initiative, intended to promote environmental awareness and organized jointly by CCB Principal Asset Management Co., Ltd. and China Green Foundation, was successfully held in the Baksi Forest Farm in Luanping County of Hebei Province. In March 2009, CCB Principal Asset Management launched the "Green Public Campaign". Each time the delivery of a paper statement is cancelled, the company would donate 1 RMB to China Green Foundation to be used in environmental protection work. So far, a total of RMB 210,000 in donation have been made and 35,000 trees (occupying around 220 mu or 36 acres) have been planted.

3. Monitoring Global Climate Change Developments and Adopting Low Carbon Operations

CCB is much aware of global climate change and makes every effort to reduce its own environmental impact. Proactive steps have been taken in terms of low-carbon operations; energy consumption and carbon emission are reduced in daily business management by cutting business travels, encouraging staff to replace on-site meetings with video conferencing and controlling the indoor temperature in offices. Acting in response to the central government's requirements and to obey relevant laws and regulations, CCB endeavored to promote the application of mature technologies in reducing energy consumption and carbon emission. The Bank has lowered energy consumption, strengthened implementation and supervision of energy reduction, and urged individuals to shoulder due responsibilities. CCB Head Office continued to replace energy-saving lamps with LED lights, reducing energy consumption in the office building. Furthermore, energy conservation and water saving utilities are installed in office area, and paperless office work and double-sided printing are promoted. Employees are also encouraged to save energy, opt for eco-friendly means of transportation and live a low-carbon life.

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Energy Conservation and Emission Reduction Measures of CCB's Wuhan Work and Living Space

Rainwater recycling: CCB Wuhan Work and Living Space covers a total area of 193,200 square meters, with a large green area which places a high demand on irrigation water. In order to ensure sustainable water use, the space installed two rainwater utilization systems with a total design capacity of about 1,000 cubic meters to collect cleaner rainwater for purification to be used for greenery irrigation and cleaning purposes. The systems have already been commissioned into service, saving an estimated 4,000 cubic meters of water for the work and living space annually.

Waste heat recovery and utilization: CCB's Wuhan Work and Living Space has a total gross floor area of 120,000 square meters with about 3,000 residents. Hot water for both daily use and winter heating is provided through the water source heat pump system. The system utilizes heat from the data center as a low-grade heat source, recycles the waste heat for general use in the work and living space, simultaneously lowering the data center's cooling load and achieving effective energy conservation. In its initial stage, due to the relatively small load capacity of the data center, hot water for daily use and winter heating was provided by two vacuum water boilers through the burning of natural gas. With increases in the load capacity, all water use within the work and living space is now met through waste heat recovery from the data center through water source heat pumps. It is estimated that compared with general-purpose water boilers operating 24/7, the waste heat recovery method conserves roughly 5,000 cubic meters of natural gas per day.

Overview of Greenhouse Gas Emissions in 2017

Index	Amount
Greenhouse gas emissions (category I and II) (tons)	281,821.00
Greenhouse gas emissions per staff (category I and II) (tons/person)	8.13
Direct emission (Category I) (tons)	22,948.78
Natural gas	7,727.66
LPG	142.32
Coal	4,373.46
Company cars	8,447.70
Diesel	2,257.65
Indirect emission (Category II) (tons)	258,872.22
Procured power	258,872.22

Note:

1. The statistical scope of environmental performance data includes only workplaces of headquarters and 37 primary branches head offices.
2. The statistical scope of employees includes only the sum of the number of employees in the headquarter and 37 primary branches head offices..
3. Based on the nature of the Group's business, the greenhouse gas emissions are mainly derived from the procured power and the combustion of fossil fuels. The list of greenhouse gas includes carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions data are presented in carbon dioxide equivalent and are based on the "China's Regional Grid Baseline Emission Factors 2015" which was published by the National Development and Reform Commission of China and "2006 IPCC Guidelines for National Greenhouse Gas Inventories" which was issued by the Intergovernmental Panel on Climate Change (IPCC).
4. As the baseline emission factors of the local power grid have not yet been announced, the greenhouse gas emissions generated by the power procured by the Tibet branch is not included in the scope of disclosure.

Overview of Energy and Water Consumption in 2017

Indicator	Amount
Energy consumption (MWh)	496,182.28
Direct energy consumption (MWh)	96,203.40
Natural gas (MWh)	39,520.35
LPG (MWh)	642.06

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Coal (MWh)	12,849.26
Diesel (MWh)	10,234.43
Gasoline (MWh)	32,957.30
Indirect energy consumption (MWh)	399,978.88
Procured power (MWh)	399,978.88
Annual total energy consumption per employee (MWh/person)	14.32
Water Consumption (tons)	2,049,524.54
Annual total water consumption per employee (tons/person)	59.15

Note:

- 1.The Group's major sources of energy consumption are natural gas, liquefied petroleum gas, coal, diesel, gasoline and procured power.
- 2.The energy consumption data is based on power and fuel consumption and the relevant conversion factors provided in the "General principles for calculation of total production energy consumption (GB/T 2589-2008)" issued by the General Administration of Quality Supervision, Inspection and Quarantine of the People's Republic of China and Standardization Administration of the People's Republic of China.
- 3.The major water consumption statistics of the Group include municipal water supply, recycled water and drinking water.

Overview of Paper Consumption in 2017

Indicator	Amount
Total paper consumption (tons)	2,861.27
Office paper (tons)	2,529.76
Counter paper (tons)	331.51
Annual total paper consumption per employee (tons/person)	0.08

Note:

- 1.The office paper counts only A3 and A4 printing sheets.
- 2.The counter paper counts only three types of paper which are used in larger quantities by branches.

4. Environmental Protection and Waste Treatment

Overview of Waste in 2017

Indicator	Amount
Non-hazardous waste (tons)	391.50
Disposed electronic products (tons)	288.29
Disposed battery (tons)	3.96
Disposed office supplies (tons)	6.51
Disposed means of transportation (tons)	92.74
Annual total non-hazardous waste consumption per employee (tons/person)	0.011
Hazardous waste (tons)	40.29
Disposed toner cartridge and ink box (tons)	40.29
Annual total hazardous waste consumption per employee (tons/person)	0.001

Note:

- 1.The types of non-hazardous wastes involved in the operations of the Group mainly include disposed electronic products, disposed office supplies and disposed means of transportation.
- 2.The disposed electronic products mainly include computer(mainframe), display screen, laptop, printer and server.
- 3.The disposed battery includes only dry batteries, but not storage batteries.
- 4.The disposed office supplies include only roller ball pens, paper clips and staples.

CCB attaches great importance to the environmental impacts of its operations and has taken rigorous cost control measures, encouraging staff to economize on office supplies, batteries and electronic waste. The disposal of scrapped electronic equipment is handled by professional operators appointed by environmental protection authorities with qualification in recycling scrapped electronic appliances in line with the "Interim Measures for Finance Management of China Construction Bank" and the "Interim Measures for Computer Devices Management of CCB", which ensures that it satisfies the green operation requirements. The partner company then categorizes, dismantles, cleans and tests the recycled appliances, and components that meet the requirements for re-use are put into secondary use as spare parts, hence extending the actual service cycle of electronic appliances concerned and reducing the negative environmental impact of electronic goods manufacturing.

In 2017, CCB put its decommissioned office computers under a special treatment process, including interior deducting, exterior rinsing, hardware data cleaning, original system restoration, and donated these computers to CCB Hope Primary Schools and primary schools in poor villages that CCB has been paired with to assist, helping teachers and students in classroom teaching.

(4) A Bank for Sustainable Development

1. Building the “the supreme brain” for the Bank and Maintaining Operation Continuity

CCB has established a mature management and organization system for business continuity, standardized the procedures for business continuity management, and determined the priority order in business recovery in CCB while building a recovery strategy set for key business systems. A drill plan is developed on an annual basis with differentiated drilling mechanism established, ensuring at least one drill of emergency response plan every three years. There are nearly 2,000 technical emergency response plans have been revised and nearly 3,000 technical emergency response drills conducted throughout CCB for the entire year, ensuring the timeliness of emergency response plan and business continuity in case of unexpected incidents.

CCB has drafted Information Technology Development Plan for China Construction Bank in order to build an IT system which is secured, reliable, flexible, efficient and integrated between domestic and overseas markets and to shape a top -class enterprise application system in China. CCB is steadily pressing ahead with its IT key infrastructure project with significant milestones achieved in “two locations and three centers” construction of production and disaster recovery system. Wuhan Nanhu Data Center was put into operation in 2014 while Beijing Daoxianghu Data Center had its operational capabilities fully equipped by the end of 2017.

CCB information system has maintained secured and stable operations despite continuously growing accounts and record-hitting numbers of transactions, with all key systems reaching over 99.99% of usability on average, in which 100% usability is achieved in online banking and international bank card, among other key systems. In particular, during the “Double Eleven” e-commerce boom, CCB has ranked No.1 in both the amount of money and the number of transactions among all banks for several consecutive years.

Six Years of Efforts Bear Fruit with Completion of New Generation Core System

June 24, 2017 is a milestone to be commemorated in the history of CCB's development as the "New Generation Core System" built on the synergy of the entire CCB over 6 years was finally completed and launched on this day.

Adopting internationally cutting-edge practice and experience while proceeding from its own condition, CCB has launched an enterprise engineering implementation methodology featuring four elements through in-house innovation, i.e. one business model, one IT architecture, one scheme of implementation techniques and one set of management procedures.

This methodology has enabled the fundamental transition of IT construction model from department level to enterprise level. It's suitable for both large-scale waterfall development and iterative agile development, delivering competitive advantage in all aspects including innovation speed and processing efficiency. The "New Generation" core system has integrated a total of more than 13,000 innovative or optimized functions, resulting in faster product innovation, more precisely-targeted marketing, more efficient business operations, more comprehensive risk management and more accurate financial statement, hence significantly strengthening the core competitiveness of CCB in the Internet era.

2. Cherishing Every Employee and Protecting their Rights and Interests

Employee Information by December 31, 2017

Category	Number of Staff	Percentage
Total number of staff (Plus 4,792 labor dispatch staff)	352,621	100.00%
Staff of ethnic minorities	19,077	5.41%
New staff	5,984	1.70%
Foreign staff	719	0.20%
By gender		
Male staff	161,426	45.78%
Female staff	191,195	54.22%
By age group		
Aged below 30	84,879	24.07%
Aged 31-40	83,658	23.72%
Aged 41-50	135,581	38.45%
Aged 51-59	48,319	13.70%
Aged over 60	184	0.05%
By region		
Yangtze River Delta	52,565	14.91%
Pearl River Delta	44,237	12.55%
Bohai Sea Rim Area	58,356	16.55%
Central China	79,223	22.47%
West China	66,548	18.87%
Northeast China	35,888	10.18%
Head Office	14,899	4.23%
Overseas	905	0.26%

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According to relevant provisions in Labor Law of the People's Republic of China and Labor Contract Law of the People's Republic of China, CCB has signed labor contracts with all on-the-job staff of contractual employment. In terms of employment management, CCB has formulated internal regulations including Measures of Labor Contract Management, Regulations on Leave and Vacation for Employees, Regulations on Management of Termination of Employment Contract as well as detailed guidelines for their implementation to protect labor rights of employees according to the law. CCB covers basic social insurance for employees including basic pension plan, basic medical insurance, work-related injury insurance and maternal insurance based on legal provisions, while providing bonus packages including housing fund, enterprise annuity, supplementary medical insurance, etc. to build a stronger safety net for employees. Besides, job performance and remuneration management have their roles consolidated in motivating or disciplining employees, with more opportunities for pay rise offered to grass-root level offices, front-line business operation and positions directly generating value. The level of intensive management of performance and remuneration is constantly enhanced, and strict measures have been taken to eliminate child labor and forced labor.

Staff education and training has been progressing year on year according to schedule, with the issuance of Advice on CCB Education and Training in 2017. Throughout the year, CCB has launched 27,708 sessions of on-site training with a total attendance of 1.49 million, with each employee receiving 7.8 days of training, incurring a total expenditure of RMB 849 million. The total attendance in online training reached 6.53 million, equivalent to 1.09 million training man-days.

Overview of CCB Staff Training

	2017	2016	2015
On-site Training			
Bank level for tier-one branches and department level for Head Office (number of attendance)	872	964	1,123
Bank level for tier-two branches, department level for tier-one branches and division level for Head Office (number of attendance)	30,685	29,413	32,457
Business manager and below (number of attendance)	1,460,816	1,550,351	1,638,669
Online Training			
Bank level for tier-one branches and department level for Head Office (number of attendees)	334	384	401
Bank level for tier-two branches, department level for tier-one branches and division level for Head Office (number of attendees)	9,336	10,112	9,674
Business manager and below (number of attendees)	321,019	337,127	341,661

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

"Care Project" operates on a consistent basis, aimed at providing special relief fund for employees struck by major diseases. Head-office-level relief is offered for branches severely damaged in disaster-stricken areas such as floods due to extreme weather. The trade unions of all levels conducted home visits to front-line workers, needy staff and workers, granted consolation money and relief fund. Besides, cultural and sports events were organized for staff to create an atmosphere of positive mentality in work and caring for health in life. In 2017, CCB has continued to keep a relatively low attrition rate.

Overview of Staff Attrition Rate

Category	2017	2016	2015
By Age group			
Aged under 25 (%)	6.6	5.0	4.71
Aged 26-35 (%)	4.8	4.3	4.1
Aged 36-45 (%)	1.1	1.1	1.2
Aged 46-54 (%)	0.5	0.4	0.4
Aged over 55 (%)	0.2	0	0.1
By Region			
Yangtze River Delta (%)	5.0	4.0	3.6
Pearl River Delta (%)	2.5	3.1	3.6
Bohai Sea Rim Area (%)	1.5	1.4	1.2
Central Regions (%)	1.5	1.7	1.4
West Regions (%)	2.0	1.7	2.1
Northeast Regions (%)	1.0	0.8	0.8
Head Office (%)	8.1	6.1	6.1
Overseas (%)	10.7	9.2	9.3

Note:

1. CCB Head Office includes Headquarter, Credit Card Center, Customer Service Center, Operation Center under Direct Management of CCB and Training Center.
2. Foreign employees are not included in the age group category.

CCB attaches great importance to workplace safety and vocational safety of its staff, putting employee personal safety high on the agenda. CCB has formulated “Regulations of CCB for Safety Early-Warning (2017)” to promote the safety culture of “creating a safe CCB with joint efforts and shared responsibilities”, while strengthening and improving fundamental management capability for safe production and conducting safe production inspections throughout the entire CCB. The head office has dispatched inspection groups for safety inspections focusing on 22 primary branches to detect and eliminate possible safety hazards. Putting people first and prioritizing prevention, CCB has strengthened its efforts in natural disaster prevention, giving early warning for disasters and instructions for preventive measures in advance. As terrorist attacks and hostile actions against Chinese citizens frequently occur in certain countries, overseas branches were given warnings and notices for personal safety protection for their staff while information such as international security incident analysis and safety protection instructions was provided for CCB staff based overseas.

Overview of Work-related Injury

Category	2017	2016	2015
Number of deaths in service (person)	8	4	10
Death-in-service rate (%)	0.002	0.001	0.003
Workday loss due to work-related injury (day)	13,676	13,573	32,428

3. Implementing Comprehensive Risk Management and Commitment to Compliant Operations

With overall development strategy at the center, CCB identifies comprehensive risk

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management as the focus in risk control, continuously improving the comprehensive risk management system covering all departments, staff, services, procedures and risk types, enhancing the robustness of the comprehensive risk management responsibility system which is horizontally and vertically inclusive of all levels and aspects, perfecting the information sharing and coordinated control mechanism of group risk, with the comprehensive risk management assessment system established for the first time. With deepened application of big data and the creation of an enterprise monitoring and early warning platform, CCB has achieved “integrated and unified coverage, management and release based on consolidated standards” of internal and external early warning information, indicating significant upgrade in the scientific basis and automation of early warning system. The quality of group asset has improved steadily with various types of risks remaining stable and the main business structure optimized continuously.

CCB constantly improves its internal control and compliance mechanism and strives to build a scientific, advanced, practical and effective compliance management system covering the entire group. By shaping and perfecting the organizational structure for compliance, CCB has built a high-quality compliance team, established and improved its evaluation system, and standardized the institutional procedures. CCB emphasized the risk and internal control of product innovation, requiring that innovations in all research and development departments should strictly follow the regulatory rules, ensuring that no product innovation is involved in the “three violations”. “three arbitrages” and “four inappropriate conducts”; meanwhile, risk management and anti-money-laundering departments must respectively conduct inspection and evaluation of related risks in launching new products.

CCB has reviewed and revised its anti-money-laundering policies and regulations including “Measures for Management of CCB Anti-Money-Laundering Work (2017)”, “Measures for Management of CCB’s Reports of Large-Sum Transactions and Doubtful Transactions (2017)”, “Rule of Procedures of CCB Anti-Money-Laundering Steering Group”, etc. to build up capabilities of anti-money-laundering. “Decision on Commendation of Excellent Teams and Individuals in Anti-Money-Laundering Work in 2016” was issued to confer the honor of “Excellent Team in Anti-Money-Laundering in 2016” on 15 teams including Anti-Money-Laundering Center, Department of Internal Control and Compliance, CCB Beijing Branch and “Excellent Individual in Anti-Money-Laundering in 2016” on Zhang Ying among 60 employees.

A consolidated compliance management framework for overseas branches has been established to strengthen overseas compliance in a comprehensive manner. In 2017, CCB has published “Fundamental Framework of Compliance Management System for CCB Overseas Institutions”, “Guidelines for Compliance Review for CCB Overseas Institutions”, “KPI Evaluations Measures for Compliance for CCB Overseas Institutions” etc. to shape a complete overseas compliance management system. Resource allocation including human capital and systems has been strengthened for overseas institutional compliance; a direct communication mechanism has been put in place between the head office and overseas review and inspection teams, with an on-site inspection and verification mechanism established for inspection, review and rectification to verify the implementation of compliance regulations, systems and regulatory rules in overseas institutions. An overseas compliance training system is created for board members and executives at all levels while online training for compliance is provided for all staff in overseas branches, with intensified efforts in compliance assessment and higher ratio of compliance management in KPI for overseas branches.

CCB has strengthened its disciplinary system for misconducts of its staff, with “Measures of Handling Violations of CCB Staff” and “Regulations on Procedures of Handling Violations of CCB Staff” reviewed and “Plan for Irregularity Control and Corruption Prevention Evaluation in 2017” developed to further promote the correct code of conduct among the staff. Smooth channels are created to report clues of irregularities as both internal departments and external organizations and individuals may prosecute or indict

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CCB institutions and their staff via correspondence, online report, email, fax or telephone. Besides, probity and compliance education has been intensified by CCB with “Notice of Publishing Opinions on Strengthening Probity and Compliance for Staff and Party Discipline Education for Party Members” issued, in order to guide and motivate executives and staff to remain aware of the regulations and conscientiously follow them, with a firm “no” to misconduct.

CCB attaches great importance to intellectual property rights (IPR) management, focusing on IPR protection of financial innovation achievements. According to relevant provisions in the measures of IPR management of CCB, IPR applications for intellectual labor achievements including patents, trademarks and copyrights are submitted in a timely manner to safeguard legitimate rights and interests concerning innovation achievements of CCB. Meanwhile, with respect to the intellectual property rights of others, CCB undertook measures to prevent risks of IPR infringements during the course of business development and management. No major cases of intellectual property right infringement were reported during the year.

4. Delivering Investor Returns through Conscientious Business Operations

CCB attaches much importance to the interests of shareholders and treat all shareholders on an equal footing. In 2017, CCB has strenuously sought feedback from the market, actively responded to issues of major concern from the market and strengthened effective communication with shareholders and investors through shareholders’ meetings, results briefings, road shows, participation in major investors’ forums, company visits and meetings, hotline and email for investors, etc. Over 1,000 interactive sessions were held with investors and analysts at home and abroad; while regular results were published on designated newspapers and websites for shareholders’ information.

Up to the end of report period, CCB has a total of 329,810 shareholders, including 45,638 H shareholders and 378,562 A shareholders. According to the resolution of 2016 shareholders’ meeting convened on June 15, 2017, a dividend of RMB 0.278 (tax included) per share was paid to all shareholders registered by June 29, 2017, totaling at approximately RMB 69.503 billion.

In 2017, the social contribution of CCB per share registered at RMB 2.74, a year-on-year increase of RMB 0.01.

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

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

In which the indicator “other social cost incurred by environmental pollution, etc.” was zero as no major environmental pollution incidents happened in CCB in 2017.

For detailed financial information of CCB, please refer to 2017 Annual Report of China Construction Bank released in the meantime.

5. Strengthening Supply Chain Management and Motivating Suppliers to Fulfil Social Responsibilities

Overview of Supplier Management

Category	Up to December 31, 2017	Up to December 31, 2016	Up to December 31, 2015
Number of suppliers in Yangtze River Delta	448	388	352
Number of suppliers in Pearl River Delta	261	230	200
Number of suppliers in Bohai Sea Rim Area	1,614	1,393	1,231
Number of suppliers in Central China	83	62	52
Number of suppliers in West China	42	36	33
Number of suppliers in Northeast China	30	29	28
Percentage of procurement expenditure from local suppliers (%)	99.47%	99.49	99.28
Procurement contract performance rate (%)	100%	100	100
Participation rate of external specialists (%)	2.72%	9.18	3.96
CSR training for suppliers (including meetings and business-related workshops) (number of sessions)	29	28	27

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

By the end of 2017, CCB had a total of 2,620 potential headquarter-level suppliers, among which 441 supplied CCB with products and services in the same year, incurring approximately RMB 4.185 billion in payment to suppliers. CCB has revised normative documents including “CCB Guidelines for Suppliers Management” in 2017 with stricter control over items for centralized procurement, and collective decision-making in procurement items has been put in place. More efforts are made in survey and inspection of supplying market and suppliers while monitoring of external negative messages of suppliers is strengthened, especially negative messages concerning environmental and social risks, preventing supplier risk in a comprehensive manner.

The concept of green procurement is implemented with green access requirements and evaluation criteria established for related products and services in procurement bidding, which are explicitly reflected in “CCB Operational Manual for Centralized Procurement Projects”. All suppliers are required to acquire ISO14001 Environmental Management System Certification to ensure that pollutant control meets the requirements during production. Suppliers of key products including vehicles, IT products and office furniture are required to acquire China Eco-Labeling Certificate of the highest level in China. Besides, representatives of 23 key suppliers were invited to the suppliers’ meeting for in-depth communication and discussion concerning the effective fulfillment of environmental and social responsibility in procurement project cooperation.

6. Unwavering Faith in Winning the Tough Battle of Targeted Poverty Alleviation

CCB has been engaged in targeted financial poverty alleviation with down-to-earth actions, mapping out work plan for targeted financial poverty alleviation during the 13th five-year plan period, 2017 work plan for targeted financial poverty alleviation, and work plan

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for fixed-point poverty alleviation at head office level. Work meetings on poverty alleviation have been convened throughout the bank with steady steps in the organization and motivation of financial poverty alleviation. “CCB Work Plan for Supporting Poverty Alleviation in Poverty-Stricken Regions” was developed with more efforts in financial poverty alleviation in poverty-stricken regions through innovative service models, new working mechanisms, broader range of collaterals and optimized procedures for credit review and approval as well as differentiated NPL evaluation and arrangements. CCB won “Innovation Award for Poverty Alleviation for Financial Enterprises” at 2017 Poverty Alleviation Workshop and Innovation Awards for Poverty Alleviation for Financial Enterprises organized by Sina.

In terms of favorable treatment in resource availability and credit resource support, in 2017, poverty alleviation loan was incorporated into special strategic allocation of economic capital to provide coordinated support in meeting the need of economic capital of level-1 branches of poverty-stricken regions as incurred by poverty alleviation loans. More research has been done in credit review and approval guidelines for poverty-alleviation-related industries, with green channels and priority of credit extension for projects in poverty-stricken regions. In terms of service price support, CCB has strictly implemented the central government’s requirement to reduce and exempt financial service fees for poverty-stricken regions, with more favorable pricing policies for saving and loan services and intermediary service fee exemption at branches in poverty-stricken regions. In terms of financial resource support, allocated poverty alleviation project management fees and fixed asset procurement expenses throughout the year to cover the expenditures in the development and construction of e-commerce platform, self-service banks in poverty-stricken regions, “farmer-friendly payment service stations” and “charitable financial business” poverty-alleviation project.

CCB has strengthened product innovation to support distinctive industries and major projects in poverty-stricken regions, delivering benefits for production and livelihood in these regions. CCB has also pressed ahead with the pilot project of collateral loans with management right of contracted farmland and property right of farmers’ housing as collaterals, aiming at providing support for business activities of distinctive industries and new rural business entities. Its branches were encouraged to innovate business models based on local reality, playing an active role in helping small and micro enterprises and creating jobs for the poor in poverty-stricken regions through financial poverty alleviation. On March 14, the first interbank poverty alleviation bond with CCB as the exclusive lead underwriter—Chongqing Hongye Industrial (Group) Co., Ltd. ultra-short-term financial bill for poverty alleviation—was successfully registered and issued. With a total amount of RMB 200 million and issuance rate of 5.3%, this financial bill offered a new channel of direct financing for local economic development in poverty-stricken regions as another innovation initiative in financial poverty alleviation.

E.CCB.Com Engages in Poverty Alleviation through E-Commerce

E.CCB.Com—an e-commerce financial service platform took the initiative to connect with 832 national-level poverty-stricken counties, 411 provincial-level ones and over 1,000 poverty alleviation sites paired with CCB, serving their needs for industrial development and innovating poverty alleviation channels through e-commerce based on local conditions, focusing on helping poverty-stricken regions to expand sales of local products and build up capacity for self-generated development, delivering the benefits of the Internet to wider impoverished population. Especially in 2017, with “targeted poverty alleviation mall” created within E.CCB.com, 61 online campaigns and 15 offline business matching events were launched for this purpose, promoting poverty alleviation products from poverty-stricken regions. By the end of 2017, over 1,900 small businesses from more than 500 poverty-stricken counties were functioning on this platform, generating over RMB 5.1 billion in business revenues for poverty alleviation. Recognized by the Ministry of Commerce for its outstanding results in poverty alleviation, E.CCB.com is officially a member of MOC’s “Poverty Alleviation through E-Commerce” channel.

By the end of 2017, CCB’s loan balance for targeted poverty alleviation amounted to

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RMB 149.264 billion, an increase of RMB 54.441 billion compared to the beginning of the year, up 57.41%. Through credit loans supporting enterprises and individuals in poverty-stricken regions, more jobs and revenues were created for the registered poor; while credit loans supporting farmland irrigation, eco-environment upgrading, transportation infrastructure and school construction benefited a large number of registered impoverished population.

In 2017, CCB donated RMB 49.81 million for fixed-point poverty alleviation undertaken by the entire bank. Donation projects for poverty alleviation mainly include road reinforcing and repairs, renovation of dilapidated houses and construction of school buildings, water supply and drainage systems, lighting projects and environment improvement for villages, relief for impoverished households and purchase of production equipment. Innovation is also seen in resource integration, focusing on fixed-point poverty alleviation in long-term philanthropy projects of CCB. For instance, villages included in fixed-point poverty alleviation plan receive more support in the implementation of long-term key philanthropy projects of CCB brand, including CCB Health Express for Mothers, Growth Plan for senior high students from financially disadvantaged families, financial aid plan for impoverished model hero mothers and training for Hope School teachers.

Cases of Targeted Poverty Alleviation Undertaken by CCB

★CCB Head Office and PLA General Hospital jointly initiated healthcare aid program for the poor, engaging doctors from the hospital to offer free consulting in poverty-stricken mountainous regions, supporting targeted poverty alleviation through healthcare aid and enhancing health awareness among population in poverty-stricken regions.

★Poverty Alleviation Work Group in CCB Shanxi Branch invited experts from Animal Farming and Veterinary Medicine Bureau of Shanxi Province to train over 80 breeding farmers in Tanshang Town, introducing methods and techniques for raising beef cattle, problems and solutions in cow breeding and use of feeds.

★Feng Xing'an, a villager in Tieshan Village, Chengguan Town, Hong'an County was the first to receive aid from CCB Hubei Huanggang Branch through poverty alleviation loan. With the RMB 30,000 loan granted by CCB, he became an investor in Hong'an County Animal Breeding Cooperative where he was entitled to annual returns and priority in employment. Thanks to the loan, Feng expects to increase his household revenues by over RMB 20,000 annually and be lifted out of poverty by 2018.

★CCB Changde Branch in Hunan Province initiated industrial poverty alleviation program in Zhangjiashan Village, Taoyuan County based on local conditions, planting tea and red kiwi fruit, providing local job opportunities for some villagers with daily wage of RMB 120. Many villagers who used to seek jobs elsewhere are now returning to start up their own businesses.

★CCB Guangxi Branch built a standard pig farm for Hongfu Village, Beishi Town, Xingye County, Yulin, Guangxi, a poverty-stricken village. By partnering with major local breeding enterprises and adopting a model of "enterprise + cooperative + impoverished households", these impoverished households received support and motivation for generating revenues and getting rid of poverty, hence building the capacity for independent development in poverty-stricken regions in a real sense.

★CCB Chongqing Branch supported poverty-stricken region in Qianjiang to produce silkworms and granted loans totaling RMB 168 million to Qianjiang Silkworm Co., Ltd. since 2011, guiding the company to implement the industrial model of "company + production base + farmers". Currently, a new pattern of industrialized poverty alleviation and development is formed with companies leading production bases, which in turn leads farmers who build production bases, promoting the business growth of companies.

★CCB Guizhou Branch identifies poverty alleviation as the top priority and "top project on the agenda of people's livelihood", with relocation for poverty alleviation as the No.1 priority in tackling the biggest challenges in poverty alleviation. Partnering with Guizhou Poverty Alleviation Development Investment Co., Ltd., CCB Guizhou Branch successfully granted CCB's first loan for relocation for poverty alleviation, hence providing financial support for the smooth progression of the relocation project.

★Located in alpine pastoral area, Gelaedong Village, Baling Township in Tibet is sparsely populated mostly with herdsmen, with very poor road structure and over 70% villagers relying on self-sufficient small PV panels for electricity, which is merely sufficient for lighting before midnight. With the help of CCB Tibet Branch, the power station repair project in Gelaedong Village was completed successfully and launched in use upon inspection and approval.

7. Public Welfare and Charity Work

Since 2005 when publicly listed, CCB has been donating to philanthropy with plans and coordination and has enabled over 100 key philanthropy programs mainly in the areas of education, medical care, poverty alleviation, disaster rescue and relief, environmental protection, etc., donating a total of RMB 900 million. In 2017, CCB's donation for philanthropy amounted to RMB 77.86 million, among which RMB 49.81 million was dedicated to village-level fixed-point poverty alleviation programs. In addition, a number of long-term philanthropy programs were also implemented with priority

Overview of Major Philanthropy Programs

Project Name	Partner	Donation Amount	Project Duration	As of December 31, 2017
Supporting for CCB Hope Primary School	China Youth Development Foundation	RMB 10.96 million	1996 up to present	Funded the establishment of 45 Hope Schools equipped with reading rooms, computer rooms and playground, funded training for nearly 600 teachers, funded summer camp in Beijing for 52 students and teachers
Constructing the Future—CCB Financial Aid for Senior High School Students	China Education Development Foundation	RMB 138 million	2007 up to present	Granted RMB 138 million in financial aid for 89,500 senior high students
Funding for Bainian Vocational School, Sanya	China Youth Development Foundation, Beijing Bainian Vocational School for Migrant Children	RMB 12 million	2011 up to present	Annual donation of RMB 2 million to the school
Love for Tibet—CCB and China Jianyin Investment Limited Scholarship (Student Grant)	China Foundation for Poverty Alleviation	RMB 3.5 million	2007 up to present	Provided RMB 2.3 million in financial aid for 1,100 students from disadvantaged families in Tibet
"Health Express for Mothers" CCB Financial Aid Plan	China Women's Development Foundation	RMB 45 million	2011 up to present	Purchased 303 vehicles for "Health Express for Mothers", which are put into use in impoverished counties and townships in 21 provinces and autonomous regions including Xinjiang, Tibet, Gansu, Qinghai, etc.
CCB Financial Aid Plan for Impoverished Mothers of Heroes	China Women's Development Foundation	RMB 50 million	2007 up to present	Granted RMB 50.6 million in financial aid for 18,000 hero mothers or wives
Points for Dream—Hope Project Happy Music Classroom	China Youth Development Fund	RMB 2.9 million	2012 up to present	Donated to the construction and equipment of 104 music classrooms in primary and secondary schools in impoverished regions in 31 provinces, autonomous regions and municipalities
Points for	China Literature & Art	RMB 400,000	2013 up to	Training for over 200 teachers

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Dream—Training Plan for Music and Art Teachers in Village Schools	Foundation		present	
Points for Dream—Caring for Children of Migrant Workers	China Young Volunteers Association, Young Volunteers Action Guidance Center, Central Committee of the Youth League	RMB 700,000	2016 up to present	Provided fund for “Youth Home” launched across China by the Central Committee of the Youth League, provided support for “Classroom at 4:30” and “Dream Village School”, etc.

“Join Us in Making CCB Public Welfare Projects Shine” Exhibition of Philanthropy Cases

On March 1, CCB has successfully held “Join Us in Making CCB Public Welfare Projects Shine” Exhibition of Philanthropy Cases in the head office building, with over 300 attendees including CCB executives, directors, supervisors as well as representatives of the Ministry of Public Security, Department of Politics of Chinese People's Armed Police Force, CBRC, China Youth Development Fund, Education Development Fund, China Women's Development Foundation, China Foundation for Poverty Alleviation, etc. as well as executives and staff of various departments of the head office, representatives of branch offices, representatives of beneficiaries of public welfare programs and the media. The event was on live broadcast for all departments of head office and branches simultaneously.

The philanthropy cases on exhibition showcased CCB's role in continuous efforts in public welfare projects for over two decades, practices of public welfare campaigns initiated by CCB branches and the positive attitude and commendable actions of CCB staff participating in volunteering. Besides, awards of three “CCB Philanthropy Top Tens”, i.e. Top Ten Philanthropy Stories, Top Ten Philanthropy Cases and Top Ten Public Welfare Volunteers were awarded during the event. After the exhibition, all staff were deeply touched and motivated by the rich positive energy brought by the event, saying that they felt a sense of pride and responsibility as part of CCB.

“Health Express for Mothers” CCB Sponsorship Program

On December 12, 56 “Health Express for Mothers” vehicles, purchased with CCB's RMB 8 million donation, set out their journey from Beijing. Up to now, CCB had already donated RMB 45 million in total for the purchase of 303 health express vehicles which have been put into use in poor counties and villages across 21 provinces and regions, including Xinjiang, Tibet, Gansu, Qinghai, Shaanxi, Ningxia, Inner Mongolia, Sichuan, Chongqing, Yunnan, Guangxi, Guizhou, Hubei, Hunan, Jiangxi, Anhui, Shandong, Hebei, Liaoning, Jilin and Guangdong.

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

Dreams on Wings—CCB Hope Summer Camp

“Dreams on Wings—CCB Hope Summer Camp” was held on August 1-4 in Beijing, to which 36 students and 16 teachers from CCB Hope Primary School and village schools in fixed-point poverty alleviation program were invited. Travelling out of the mountains to Beijing, these kids visited Tian'anmen, the Forbidden City, Chinese Aviation Museum, the Great Wall, Beijing Science and Technology Museum, the Bird Nest and the Water Cube, etc., accompanied by over 100 CCB staff and their children functioning as volunteer guides,

providing logistic services and participating in pairing and friend-making.

The closing ceremony was held in the CCB head office building at the end of the summer camp, where senior executives and special guests presented gifts for representatives of summer camp participants and conferred certificate for summer camp completion and volunteer service on representatives of CCB staff and their children involved in the summer camp. A pairing ceremony was also held between children of CCB staff and students of CCB Hope School and village schools in the fixed-point poverty alleviation program. After the ceremony, the kids also visited the office area and smart bank of CCB, acquiring knowledge of banking service and finance, while happily interacting with staff.

Branch Offices and Subsidiaries Actively Participate in Local Public Welfare Activities

CCB Beijing Xisi Sub-Branch organized a Children's Day Charity Sale in which 44 families participated with nearly 300 items donated by sub-district and community agencies and local residents, including books, clothing, toys, daily utensils and handicrafts. All revenues from the charity sale went to 86 people living with disabilities having been trained with skills and children from 183 disadvantaged families living on subsistence allowance.

CCB Hebei Zhangjiakou Branch launched its 8th blood donation campaign themed "Blood of Youth, Love from CCB", during which 6,200ml blood was donated. A total of 135,500ml of blood has been donated since the first campaign in 2009.

CCB Jiangsu Huai'an Branch donated RMB 135,000 for poverty alleviation and relief in 2017 and launched a number of charity projects including "Dream Coming True", "Aid from a Partner", "Cool Breeze in Summertime", etc., benefiting over 500 people. Besides, more than 400 staff volunteered in over 100 volunteering activities, serving more than 400 hours in total.

Yang Jianmin of **CCB Dalian Zhuanghe Huayuankou Sub-Branch** has been enthusiastically engaged in public welfare for over ten years, paying medical bills for elderly people who were neither a kin nor acquaintance, educating rural residents about financial fraud, helping children left behind in mountainous regions by migrant worker parents. He even created "Hongya Volunteers" charity group in Zhuanghe, motivating more staff to engage in public welfare services.

Volunteers from **CCB Xiamen Branch** acted as volunteer traffic wardens to promote civility among road users, keeping order in major transportation hubs such as the ferry terminal bus station, educating people about road safety and civilized behaviors in transport, creating an amicable and courteous atmosphere as a preparation for the BRICS Summit in Xiamen.

CCB Amsterdam Branch hosted the first event of Chinese Enterprises Association in the Netherlands in 2017 with the topic of "Experience Sharing: Doing Business in the Netherlands", to which major Chinese enterprises and consulting agencies were invited. The event effectively strengthened cohesion among Chinese businesses in the Netherlands.

CCB Subsidiary in Malaysia visited a local orphanage "Yayasan Sunbeams Home" and held a New Year's party themed "Caring for Children and Benefiting the Society", giving children stationeries and other necessities and celebrated the New Year with them.

CCB (Asia) partnered with CCB Hope School in Yachi Town, Bijie, Guizhou Province to establish bank-school philanthropy base, donating desks and chairs for students, for teachers' office and bookshelves worth RMB 200,000 as well as books, stationeries and winter down vests worth over RMB 40,000. Staff volunteers also taught a Chinese lesson titled "Beautiful Hong Kong" and computer lessons for school children and talked with teachers and students to learn about their challenges in detail.

CCB Futures Fuqing Office organized a charity donation of clothing, donating 36kg of clothing for the poor in Naiman Banner, Dongming Town, Tongliao, Inner Mongolia Autonomous Region.

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Sino-German Bausparkasse held a charity donation for earthquake victims in Jiuzhaigou County, Aba Prefecture, Sichuan Province to help them through the difficulties. Regular philanthropy activities such as public lectures and care programs were organized throughout the year including volunteering service, helping people living with disabilities and caring for children.

CCB's Philanthropy Journey to the Frontiers

On September 26, "Hope Primary School Making Your Dreams Come True" CCB Donation Ceremony was held in CCB Hope School in Dafdar Township located on Pamirs Plateau, Xinjiang, during which the school children received stationeries, sports goods, a reading room and a computer classroom. Dressed in festive clothes, children of Tajik ethnic group performed their traditional eagle dance to the accompaniment of hand drum and eagle flute. This is the first Hope School donated by CCB for which the love and care from CCB has never ceased for 21 years. Ryanni, a representative of students attending the donation ceremony promised that "I will study very hard, not only out of gratitude for CCB's help but also for my dream to make my hometown a better place." Representatives of CCB's clients exclaimed "We are deeply touched by the unceasing love and commitment of CCB for 21 years."

From October 31 to November 3, CCB organized its staff volunteers to visit the beneficiaries of "Health Express for Mothers" and CCB Financial Aid Plan for Impoverished Mothers of Heroes in Lincang, Yunnan Province. Through involving in free medical consultation in "Health Express for Mothers" and talking with beneficiaries, volunteers have gained deeper insight into the project and the role played by "Health Express for Mothers" in rural area. Through discussions with representatives of military sub-command and home visits for mothers of heroes, volunteers came to understand the appreciation for heroes and the heart-warming comfort and help for their mothers through this long-term philanthropy program, however quiet and low profile it might be. A volunteer named Zhang Jin said, "Tears welled up in my eyes when seeing the baby fast asleep in its mother's arms, and I feel so sorry for the expecting mothers who have to travel a long and bumpy ride on motorcycle for prenatal care. Thanks to the Health Express for Mothers donated by CCB, mothers and babies can have their safety much better ensured at the critical moment of delivery." According to another volunteer named Wang Haixiang, "This journey has vividly shown the practical role played by CCB philanthropy projects, demonstrating the corporate social responsibility of CCB. We are fully ready to get involved in these philanthropy programs and reach out to more people in need with the love, generosity and help from CCB."

V. Corporate Information

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

Title in English: China Construction Bank Corporation

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

Stock Code on Shanghai Stock Exchange(SSE): 601939

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

Postcode: 100033

Legal Representative: Tian Guoli

Company's head office location: Beijing

Business Features:

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

Membership in:

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

Internet Website: www.ccb.com

Wireless Website: wap.ccb.com

Customer Service Hotline: 86-10-95533

Official WeChat Account: China Construction Bank; WeChat ID: CCB_elutong

VI. Independent Assurance Report

2018/SH-0145

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English Translation for Reference Only

Independent practitioner's assurance report

To the Board of Directors of China Construction Bank Corporation

We have been engaged to perform a limited assurance engagement on the 2017 Social Responsibility Report ("SR Report") of the China Construction Bank Corporation ("the Bank").

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the 2017 SR Report based on the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") issued by Hong Kong Exchange and Clearing Limited ("HKEx"), Global Reporting Initiative ("GRI")'s Sustainability Reporting Guidelines ("G4") and Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange ("SSE") and Guidelines on Preparation of 'Corporate Report on Performance of Social Responsibilities' (collectively known as the "SSE Guidelines"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the 2017 SR Report that is free from material misstatement, whether due to fraud or error.

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

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Our Independence and Quality Control

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

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

Practitioner's Responsibilities

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

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

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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the 2017 SR Report. Our work involves assessing the risks of material misstatement in the 2017 SR Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk.

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

- Jiangsu Branch
- Hubei Branch

The procedures we performed comprised:

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

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Inherent Limitation

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

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2017 SR Report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI's Sustainability Reporting Guidelines ("G4") and the SSE Guidelines.

Restriction on Use

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

PricewaterhouseCoopers Zhong Tian LLP

Shanghai, China

27 March 2018

VII. About the Report

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

This report has been reviewed and approved by the board meeting held on March 27th, 2018. The Board of Directors and all directors of CCB guarantee that there are no false records, misleading statements or material omissions in the contents of the Report, and will assume individual and joint responsibility for the authenticity, accuracy and completeness of the contents.

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

Compilation guidelines: The Report is prepared by CCB in accordance with the Environmental, Social and Governance Reporting Guide (“the ESG Reporting Guide”) issued by the Stock Exchange of Hong Kong Limited (“SEHK”); the disclosure requirements of the guidelines issued by the Shanghai Stock Exchange (“SSE”), which include “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange” and “Corporate Report on Performance of Social Responsibilities” (the above are collectively known as the “Guidelines of the Shanghai Stock Exchange”); and Global Reporting Initiative’s (“GRI”) Sustainability Reporting Guidelines (G4). The Report also meets the relevant requirements of the China Banking Regulatory Commission’s “Opinions on Strengthening Corporate Social Responsibility of Banking Financial Institutions”, China Securities Regulatory Commission’s “Standards Concerning the Contents and Formats of Information Disclosure by Companies Offering Securities to the Public No.2 — Contents and Formats of Annual Reports” and the China Banking Association’s “Guidelines on Corporate Social Responsibility for Banking Financial Institutions in China”.

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

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

Contact information:

Public Relations and Corporate Culture Department, Head Office,
China Construction Bank Corporation

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

VIII. Appendix

Serial#	Environmental, Social and Governance Reporting Guideline, Hong Kong Exchanges and Clearing Limited (HKEX)	Notes
A1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Adopted
A1.1	The types of emissions and respective emissions data.	Adopted
A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.5	Description of measures to mitigate emissions and results achieved.	Adopted
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Adopted
A2	Policies on the efficient use of resources (including energy, water and other raw materials).	Adopted
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.3	Description of energy use efficiency initiatives and results achieved.	Adopted
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Adopted
A2.5	Total packaging material used for finished products (in tonnes) and (if applicable) with reference to per unit produced.	N/A
A3	Policies on minimizing the issuer's significant impact on the environment and natural resources.	Adopted
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Adopted
B1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays and vacations, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Adopted
B1.1	Total workforce by gender, employment type, age group and geographical region.	Adopted
B1.2	Employee turnover rate by gender, age group and geographical region.	Adopted
B2	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Adopted

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B2.1	Number and rate of work-related fatalities.	Adopted
B2.2	Lost days due to work injury.	Adopted
B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Adopted
B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Adopted
B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Adopted
B3.2	The average training hours completed per employee by gender and employee category.	Adopted
B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Adopted
B4.1	Description of measures to review employment practices to avoid child and forced labour.	Adopted
B4.2	Description of steps taken to eliminate such practices when discovered.	Adopted
B5	Policies on managing environmental and social risks of the supply chain.	Adopted
B5.1	Number of suppliers by geographical region.	Adopted
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Adopted
B6	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Adopted
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
B6.2	Number of products and service related complaints received and how they are dealt with.	Adopted
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Adopted
B6.4	Description of quality assurance process and recall procedures.	N/A
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Adopted
B7	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Adopted
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	To-be-adopted
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Adopted
B8	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities	Adopted

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	take into consideration the communities' interests.	
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Adopted
B8.2	Resources contributed (e.g. money or time) to the focus area.	Adopted
Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-1	Statement from the most senior decision makers of the organization (such as CEO, chairman, or equivalent seniors) on the relevance of sustainability to the organization and the sustainable development strategies of the organization	Adopted
G4-2	Description of the major influences, risks, and opportunities.	Adopted
G4-3	Name of the organization.	Adopted
G4-4	Primary brands, products, and services.	Adopted
G4-5	Location of the organization's headquarter.	Adopted
G4-6	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Adopted
G4-7	Nature of ownership and legal form.	Adopted
G4-8	Markets served	Adopted
G4-9	Scale of the organization.	Adopted
G4-10	Total number of employees by employment contract, gender and region.	Adopted
G4-11	Percentage of total employees covered by collective bargaining agreements.	Adopted
G4-12	Description of the organization's supply chain.	Adopted
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Adopted
G4-14	Whether and how the precautionary approach or principle is addressed by the organization.	Adopted
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Adopted
G4-16	Membership of associations (such as industry associations) and national or international advocacy organizations in which the organization joins.	Adopted
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	Adopted
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Adopted

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G4-19	List all the material Aspects identified in the process for defining report content.	Adopted
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Adopted
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Adopted
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Adopted
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Adopted
G4-24	Provide a list of stakeholder groups engaged by the organization.	Adopted
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Adopted
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Adopted
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that have raised each of the key topics and concerns.	Adopted
G4-28	Reporting period for information provided.	Adopted
G4-29	Date of most recent previous report.	Adopted
G4-30	Reporting cycle.	Adopted
G4-31	Provide the contact point for questions regarding the report or its contents.	Adopted
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured.	Adopted
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	Adopted
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	Adopted
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Adopted
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Adopted
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Adopted
G4-38	Report the composition of the highest governance body and its committees.	Adopted
G4-39	Report whether the Chair of the highest governance body is also an executive officer.	Adopted
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for	Adopted

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	nominating and selecting highest governance body members.	
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	Adopted
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Adopted
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Adopted
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Adopted
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Adopted
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Adopted
G4-49	Report the process for communicating critical concerns to the highest governance body.	Adopted
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Adopted
G4-51	Report the remuneration policies for the highest governance body and senior executives.	Adopted
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management.	Adopted
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	Adopted
G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the average annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted

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G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the average percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Adopted
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Adopted
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Adopted
G4-EC1	Direct economic value generated and distributed.	Adopted
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Adopted
G4-EC3	Coverage of the organization's fund of fixed-income pension	N/A
G4-EC4	Financial subsidy received from government.	To-be-adopted
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	To-be-adopted
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	To-be-adopted
G4-EC7	Development and impact of infrastructure investments and services supported.	Adopted
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Adopted
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	Adopted
G4-EN1	Materials used by weight or volume.	Adopted
G4-EN2	Percentage of materials used that are recycled input materials.	To-be-adopted
G4-EN3	Energy consumption within the organization.	Adopted
G4-EN4	Energy consumption outside the organization.	To-be-adopted
G4-EN5	Energy intensity.	Adopted
G4-EN6	Reduction of energy consumption.	Adopted
G4-EN7	Reductions in energy requirements of products and services.	N/A
G4-EN8	Total water withdrawal by source.	Adopted
G4-EN9	Water sources significantly affected by withdrawal of water.	N/A
G4-EN10	Percentage and total volume of water recycled and reused.	N/A
G4-EN11	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	N/A

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G4-EN12	Substantial influence of the institution's activities, products and services on the biodiversity aspect of protected areas or areas of high biodiversity value.	N/A
G4-EN13	Habitats protected or restored.	N/A
G4-EN14	Total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	N/A
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	Adopted
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	Adopted
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	To-be-adopted
G4-EN18	Greenhouse gas (GHG) emissions intensity.	Adopted
G4-EN19	Reduction of greenhouse gas (GHG) emissions.	Adopted
G4-EN20	Emissions of ozone-depleting substances (ODS).	To-be-adopted
G4-EN21	NOx, SOx, and Other Significant Air Emissions.	To-be-adopted
G4-EN22	Total water discharge by quality and destination.	N/A
G4-EN23	Total weight of waste by type and disposal method.	Adopted
G4-EN24	Total number and volume of significant spills.	N/A
G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention ² Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	N/A
G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	N/A
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.	Adopted
G4-EN28	Percentage of products sold and their packaging materials that are reclaimed by category.	N/A
G4-EN29	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with environmental laws and regulations.	N/A
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	N/A
G4-EN31	Total environmental protection expenditures and investments by type.	Adopted
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	Adopted
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.	Adopted
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted

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G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Adopted
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Adopted
G4-LA3	Return to work and retention rates after parental leave, by gender.	To-be-adopted
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	To-be-adopted
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	N/A
G4-LA6	Type of work injury and rates of work injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Adopted
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation.	N/A
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	Adopted
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Adopted
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Adopted
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Adopted
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group, and other indicators of diversity.	Adopted
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	To-be-adopted
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	To-be-adopted
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	To-be-adopted
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	To-be-adopted
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	To-be-adopted
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	To-be-adopted
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	To-be-adopted
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the	Adopted

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	effective abolition of child labour.	
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour.	Adopted
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	To-be-adopted
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	N/A
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	To-be-adopted
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Adopted
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	Adopted
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	To-be-adopted
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	To-be-adopted
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	To-be-adopted
G4-SO4	Communication and training on anti-corruption policies and procedures.	Adopted
G4-SO5	Confirmed incidents of corruption and actions taken.	N/A
G4-SO6	Total value of political contributions by country and recipient / beneficiary.	N/A
G4-SO7	Total number of legal actions for anti-competitive behavior, antitrust, and monopoly practices and their outcomes.	To-be-adopted
G4-SO8	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with laws and regulations.	To-be-adopted
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	Adopted
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	Adopted
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	N/A
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	N/A
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	N/A
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	To-be-adopted
G4-PR5	Results of surveys measuring customer satisfaction.	Adopted
G4-PR6	Sale of banned or disputed products.	N/A

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G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	To-be-adopted
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Adopted
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Adopted
FS1	Policies with specific environmental and social components applied to business lines.	Adopted
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Adopted
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Adopted
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Adopted
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Adopted
FS6	Percentage of the portfolio for business lines by region, size and sector.	Refer to Corporate Annual Report
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line (broken down by purpose).	Adopted
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line (broken down by purpose).	Adopted
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	To-be-adopted
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	To-be-adopted
FS11	Percentage of assets subject to positive and negative environmental or social screening.	To-be-adopted
FS12	Voting police(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Adopted
FS13	Access points in low-populated or economically disadvantaged areas by type.	Adopted
FS14	Initiatives to improve access to financial services for disadvantaged people.	Adopted
FS15	Policies for the fair design and sale of financial products and services.	Adopted
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Adopted