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中國工商銀行股份有限公司

**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED**

(a joint stock limited company incorporated in the People's Republic of China with limited liability)

(Stock Code: 1398)

## **2012 CORPORATE SOCIAL RESPONSIBILITY REPORT**

Industrial and Commercial Bank of China Limited hereby set out the 2012 Corporate Social Responsibility Report of Industrial and Commercial Bank of China Limited, which has been published on the Shanghai Stock Exchange simultaneously, for reference only.

**The Board of Directors of  
Industrial and Commercial Bank of China Limited**

Beijing, PRC  
27 March 2013

*As at the date of this announcement, the board of directors comprises Mr. JIANG Jianqing, Mr. YANG Kaisheng, Ms. WANG Lili and Mr. LI Xiaopeng as executive directors, Mr. HUAN Huiwu, Ms. WANG Xiaoya, Ms. GE Rongrong, Mr. LI Jun, Mr. WANG Xiaolan and Mr. YAO Zhongli as non-executive directors, Mr. XU Shanda, Mr. WONG Kwong Shing, Frank, Sir Malcolm Christopher McCARTHY, Mr. Kenneth Patrick CHUNG, Mr. OR Ching Fai and Mr. HONG Yongmiao as independent non-executive directors.*

中国工商银行股份有限公司

# CSR 2012

社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT/2012



# 报告说明 Introduction

## （一）报告范围

报告的组织范围：本报告以中国工商银行股份有限公司为主体部分，涵盖全集团。

报告的时间范围：2012 年 1 月 1 日至 2012 年 12 月 31 日。

报告的发布周期：本报告为年度报告。

## （二）报告编制原则

本报告参照全球报告倡议组织《可持续发展报告指南（GRI 3.1）》及金融服务业相关补充指引、联合国全球契约十项原则等标准要求编写，同时满足中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》、上海证券交易所《上海证券交易所上市公司环境信息披露指引》和《公司履行社会责任的报告》编制指引的相关要求。

## （三）报告数据说明

报告中的财务数据摘自 2012 年度按国际财务报告准则编制的财务报表，该财务报表经安永华明会计师事务所独立审计。其他数据以 2012 年为主，部分包括以前年度数据。本报告中所涉及货币金额以人民币作为计量币种，特别说明的除外。

## （四）报告保证方式

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

## （五）报告发布形式

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

## （六）联系方式

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## i. Scope of the Report

Organizational scope of the Report: This Report is primarily about Industrial and Commercial Bank of China Limited, covering the whole group.  
Reporting period: January 1, 2012 – December 31, 2012  
Reporting cycle: Annual.

## ii. Preparation Principle of the Report

This Report is prepared with reference to the "Sustainable Development Reporting Guidelines" of Global Reporting Initiative (GRI 3.1) and the Financial Services Sector Supplemental Guidelines, the Ten United Nations Global Compact (UNGC) Principle and meets the requirements set out in the "Opinions concerning Enhancing the Social Responsibility of Banking and Financial Institutions" issued by China Banking Regulatory Commission, the "Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions" released by China Banking Association, the "Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies" promulgated by the Shanghai Stock Exchange and the Guideline for the Preparation of the "Report on Performance of Corporate Social Responsibility".

## iii. Data in the Report

Financial data in the Report are from the 2012 financial statements which were prepared in accordance with the International Financial Reporting Standards and audited by Ernst & Young; other data are primarily in relation to year 2012, while others are related to previous years. Unless otherwise stated, financial and other data in the Report are in RMB.

## iv. Assurance Approach of the Report

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

## v. Release and Interpretation of the Report

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

## vi. Contact

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## 董事长致辞 Chairman's Statement



董事长 姜建清

Chairman of the Board of Directors Jiang Jianqing

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

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

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

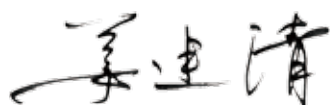
面对人文金融呼唤，我们坚持以人为本、饮水思源。2012年，我们坚持自身公益理想，激发公众心灵共鸣，广泛传递爱心能量，在救灾赈济、扶危救困、敬老爱幼、环境保护等领域中竭尽所能，形成了共荣共享的价值观念；我们连续18年实施定点扶贫，创新开展“六大扶贫工程”，改善当地生活条件，帮助群众脱贫致富；我们支持文化教育事业，致力普及金融知识，增强风险防范意识，以公益慈善助力民生改善；我们实施服务提升战略，注意倾听公众诉求，完善社会监督平台，成立了业内首家消费者权益保护办公室，维护了金融消费者的合法权益；我们倡导诚信立业理念，恪守现代商业伦理，提升员工廉洁从业意识，营造了和谐、

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

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

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

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



董事长：姜建清

2013年3月27日

## 董事长致辞 Chairman's Statement

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

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

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

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

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



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

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

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

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

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

Chairman: Jiang Jianqing  
March 27, 2013



行长 杨凯生  
President Yang Kaisheng

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

#### 致力稳健健康发展，创造长期综合价值

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

#### 积极优化信贷布局，助力实体经济发展

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

#### 加强消费者权益保护，创新提升客户服务

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

#### 支持生态文明建设，饮水思源反哺社会

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

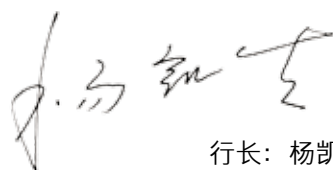
#### 国际化再上新台阶，引领“走出去”新突破

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

#### 以人为本和谐发展，致力员工人文关怀

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

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



行长：杨凯生  
2013 年 3 月 27 日

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

Maintaining healthy development, creating long-term value for shareholders

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

Actively optimizing credit portfolios, driving the development of real economy

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

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

Strengthening consumer rights protection, innovating and upgrading services

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

Supporting the advance of ecological civilization, rewarding and serving society

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

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

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

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

People-oriented harmonious development, humanistic care for employees

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

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

President: Yang Kaisheng

March 27, 2013





监事长 赵林  
Chairman of the Board of Supervisors Zhao Lin

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

# 关键数据 Key Data

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

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

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

注 1：办公耗电量、办公用纸量、锅炉燃气量、锅炉蒸汽耗水量为本行总部数据。

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

注 3：每股社会贡献值 = 基本每股收益 + (纳税额 + 职工费用 + 利息支出 + 公益投入总额) / 期末总股本。

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

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

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



# 社会责任战略与管理 Strategy and Management of Social Responsibility

- 公司概况  
Overview of ICBC
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Responsibility Concepts
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Stakeholders Participation
- 责任管理  
Responsibility Management
- 社会评价  
Social Recognition







姜建清董事长出席五四青年节表彰活动  
Chairman Jiang Jianqing attended the Awarding Ceremony for the Youth Day

## 公司概况

### 公司文化

使命：提供卓越金融服务——服务客户、回报股东、成就员工、奉献社会

愿景：建设最盈利、最优秀、最受尊重的国际一流现代金融企业

价值观：工于至诚，行以致远

基本价值取向：诚信、人本、稳健、创新、卓越

基本理念：发展理念、效益理念、风险理念、服务理念、品牌理念、团队理念、人才理念、学习理念

企业形象：您身边的银行，可信赖的银行



杨凯生行长应邀在人民网介绍本行为社会公众提供金融服务的情况  
President Yang Kaisheng was invited to introduce ICBC's practice for providing financial services to clients at People internet company

## Overview of ICBC

### Corporate culture

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

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

**Value:** Integrity leads to prosperity

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

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

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



### ☀ 公司简介

中国工商银行成立于1984年1月1日，总部在北京。2005年10月28日整体改制为股份有限公司。2006年10月27日成功在上海证券交易所和香港联合交易所同日挂牌上市，开创了证券市场中A股和H股同步发行上市的先河，并一举创造了28项世界之最，被媒体和业界誉为“世纪招股”。

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

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

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



## ◎ Company Profile

Industrial and Commercial Bank of China was incorporated on January 1, 1984 with headquarters in Beijing. The Bank was wholly restructured to a joint-stock limited company on October 28, 2005. On October 27, 2006, the Bank was listed on both the Shanghai Stock Exchange and The Stock Exchange of Hong Kong Limited, becoming the first company publicly offering A shares and H shares simultaneously in the securities market, and it topped the world in 28 indicators. As a result, the Bank was accredited by media and the banking sector as "Centennial Offering".

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

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

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



### 公司治理

本行严格遵守营业所在地和上市地的法律法规及相关监管规定，坚持把完善公司治理作为提升发展水平的关键举措，围绕“建设最盈利、最优秀、最受尊重的国际一流现代金融企业”的战略愿景，不断完善“三会一层”架构和工作制度，提升对子公司的治理水平，积极推进战略转型以及经营模式和增长方式的转变，强化风险管理和内部控制，着力改进和提高服务质量，提升核心竞争力，全面促进各项业务健康发展。报告期内，本行荣获香港上市公司商会“2012 年香港公司管治卓越奖”、香港会计师公会“最佳企业管治资料披露大奖—H 股板块白金奖”、上海证券交易所“2012 年度上市公司信息披露奖”、南开大学 2012 年度“中国最佳上市公司治理奖”等 31 项境内外公司治理重要奖项。

报告期内，本行持续优化公司治理架构，稳妥推进董事、

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

截至报告期末，本行董事会共有董事 16 名，其中执行董事 4 名，非执行董事 6 名，独立非执行董事 6 名；监事会共有监事 7 名，其中股东代表监事 2 名，外部监事 2 名，职工代表监事 3 名。

#### 股东大会 Shareholders' General Meeting

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

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

#### 董事会 Board of Directors

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

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

#### 监事会 Board of Supervisors

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

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



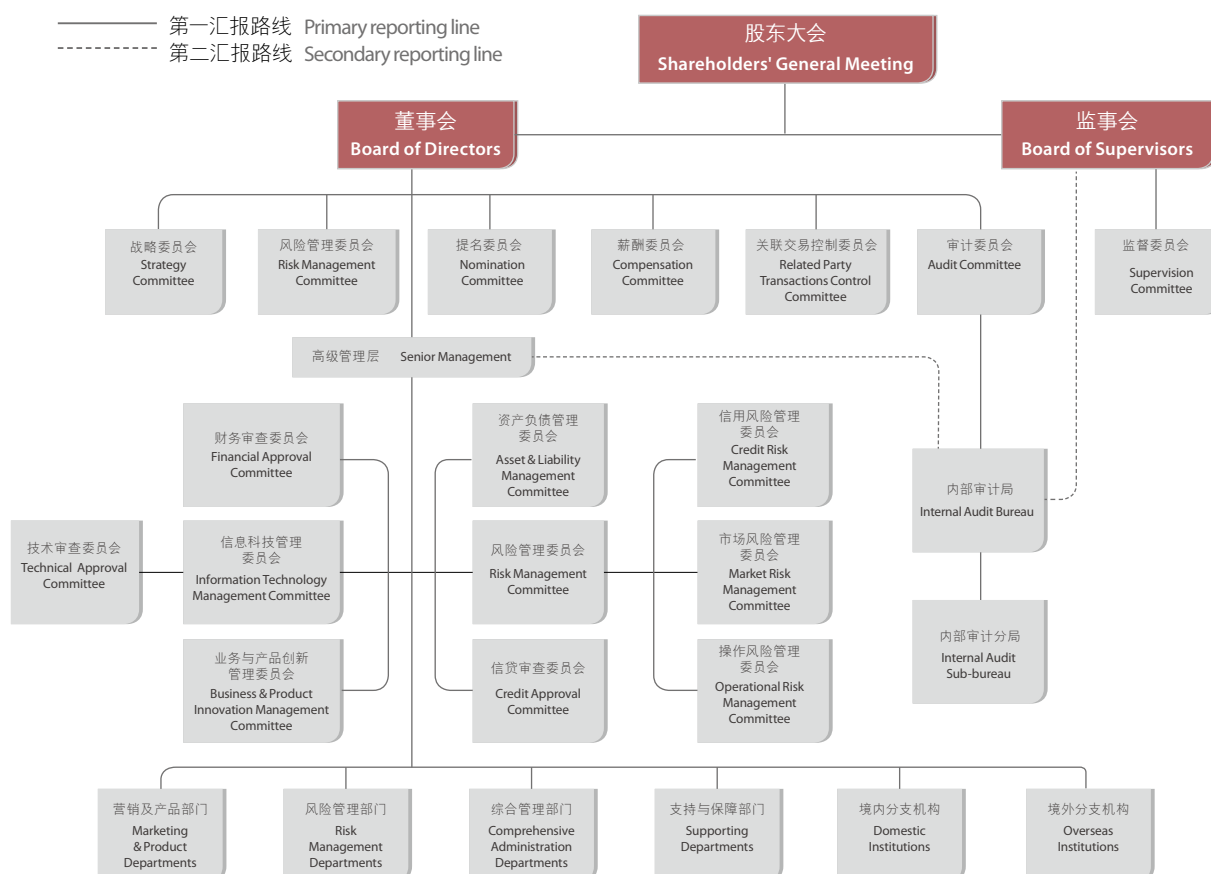
## Corporate Governance

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

During the reporting period, the Bank continuously improved the

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

As at the end of the reporting period, the Board of Directors of the Bank consisted of 16 directors, including 4 executive directors, 6 non-executive directors and 6 independent non-executive directors. The Board of Supervisors consisted of 7 supervisors, namely 2 shareholder supervisors, 2 external supervisors and 3 employee supervisors.



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

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

### ☀ 责任理念

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

我们紧紧围绕“工于至诚，行以致远”的价值观，以企业公民的行为模式为基础，融入金融行业的独特内涵和标准，从价值银行、品牌银行、绿色银行、诚信银行、

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

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

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

### ☀ 利益相关方参与

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



赵林监事长在中国银行业信息科技风险管理会议上致辞  
Chairman of the Board of Supervisors, Zhao Lin attended and addressed the IT Risk Management Conference of Chinese Banking Sector

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

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

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

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

## ☀ Responsibility Concepts

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

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

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



## ☀ Stakeholders Participation

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

# 社会责任战略与管理

## Strategy and Management of Social Responsibility

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



期望与诉求 Expectations and appeals	沟通方式 Ways of communication	回应举措 Responses of ICBC
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合作伙伴 Partners	公平采购 诚信互惠  Fair procurement Honest and mutual benefits	招投标 业务交流合作 定期走访  Bid and tender; Business communication and cooperation; Regular visits	公开透明的采购机制 坚持平等互利、和谐双赢的业务合作  Adopt a fair and transparent procurement mechanism; Stick to equality, mutual benefits and harmony in business cooperation
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员工 Employees	良好的职业生涯规划 and 成长机会 完备的权益保障  Good career planning and development opportunities; Sound protection of rights and interests	职工代表大会 教育培训 员工调研  Staff representative meeting; Educational trainings; Employee surveys	实施人力资源提升项目，完善员工培训体系 完善薪酬激励、保险与福利体系  Carry out human resources enhancement project, improve employee training system; Improve remuneration incentives, and insurance and benefits systems
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社区 Communities	关注社区发展 安全、健康的生活环境  Pay attention to community development; Safe and healthy living environment	公益活动 社区共建  Public benefit activities; Campaigns for community building	开展志愿者活动，扶助弱势群体，积极投身公益事业 保证安全运营，普及金融知识，倡导环境保护  Conduct voluntary activities, help vulnerable groups, and participate in public good undertakings; Ensure safe operation, spread financial knowledge and advocate environmental protection
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环境 Environment	关注气候变化，支持低碳经济 倡导节能减排，构建节约型社会  Pay close attention to climatic change and support low-carbon economy; Advocate energy conservation and emission reduction; Establish a conservation-minded society	节能减排政策及倡议 绿色公益活动  Policies and proposals on energy conservation and emission reduction; Environment-friendly public welfare activities	实施绿色信贷，推广电子银行，拓展绿色金融渠道 倡导绿色办公，推行责任采购，开展环保公益活动  Promote green credit, E-banking and green financing channels; Advocate green office and responsible procurement, and carry out public good activities related to environmental protection
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# 社会责任战略与管理

## Strategy and Management of Social Responsibility

### ☀ 责任管理

本行已逐步形成一套成熟的多维度、多层次社会责任管理体系。在董事会和管理层领导下，总行战略管理与投资者关系部牵头协调社会责任整体工作，统一编制、发布社会责任报告，总行各部室及各分支机构分头组织实施，共同推进社会责任的履行和落实。

#### 制度建设 Rule formulation

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

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

#### 文化培育 Culture cultivation

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

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

#### 国际接轨 International development

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

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

#### 外部交流 External exchanges

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

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

#### 责任报告 Social responsibility report

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

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

### ☀ 社会评价

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

## ☀ Responsibility Management

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

## ☀ Social Recognition

During the reporting period, the Bank obtained widespread recognition on its performance of CSR from all walks of life at home and abroad. The Bank was honored with almost 20 awards concerning CSR, such as "Most Socially Responsible Financial Institution Award", "2012 Poverty Alleviation Ambassador Award", "Outstanding Contribution Award for New Great Wall Educational Support", "Best Charitable Contribution Award", "Best Practice Award for Social Responsibility Management", "Best Practice Award for Social Responsibility Promotion" and "Advanced Unit of Energy Conservation during 11th Five-Year-Plan".



# 价值银行 Value Creator

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





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

## ☀ 助力实体经济

报告期内，本行继续坚持金融服务实体经济发展，保持信贷总量合理均衡增长、保障国家经济平稳协调较快发展的基础上，加大信贷结构调整力度，通过信贷杠杆推动了经济发展方式转变和经济结构调整。对关系国计民生的重大项目给予合理支持，同时继续有序支持在建、续建重点项目建设。报告期内，本行境内分行人民币贷款新增 **8,672 亿元**，增幅为 **12.3%**。

### 案例

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

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

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



姜建清董事长在某机械集团生产车间调研  
Chairman Jiang Jianqing visited the production workshop of a heavy machinery group



本行信贷支持的福州港罗源湾港区某作业区  
Working area of a bay port area of Fuzhou Port that received the credit support from the Bank



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

## Boosting the Real Economy

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



本行河北分行实地考察某国际展览交易城  
Hebei Branch visited international fair and exhibition city

### CASE

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

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

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

## 案例

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

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

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

## 支持新兴产业

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

## 案例

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



天津和谐大功率机车检修基地项目现场  
Project site of Tianjin Harmony High Power Locomotive Repair Base



杨凯生行长深入四川企业调研  
President Yang Kaisheng visited an enterprise in Sichuan Province

## 案例

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

## CASE

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

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

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

## Supporting the Emerging Industries

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

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

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

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



赵林监事长深入客户生产现场调研  
Chairman of the Board of Supervisors, Zhao Lin visited the clients production site



本行河南分行支持的某 2X300MW 等级燃气-蒸汽联合循环热电厂开工奠基仪式  
2X300MW Gas-steam circular power plant supported by Henan Branch

## 促进区域协调

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

### 案例

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

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



王丽丽副行长出席金融市场支持青海经济发展研讨会  
Senior Executive Vice President, Wang Lili participated in the seminar for Qinghai's economic development.



本行贵州分行积极支持旅游业重点景区建设  
Guizhou Branch actively supported the development of key tourism destinations

## 支持中小企业

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



本行福建分行调研福建某冷冻食品有限公司  
Fujian Branch paid a visit to a frozen food company in Fujian



## Promoting the Regional Coordination

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



李晓鹏副行长出席“振兴中原经济区”创新沙龙  
Senior Executive Vice President, Li Xiaopeng attended the innovation salon for economic development of Central China Economy Zone.

### CASE

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

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

## Supporting the Small and Medium Enterprises

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

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



本行辽宁分行调研信贷支持企业  
Liaoning Branch paid a visit to an enterprise receiving the credit support from the Bank

## 案例

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

本行上海分行信贷支持改造  
外滩 22 号旧建筑

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



## 案例

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

## 案例

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

## 案例

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





罗熹副行长出席全国小微企业金融服务评优表彰会  
Senior Executive Vice President, Luo Xi participated the Commendation Conference for the Competition of Financial Services to China's Micro-and-Small Enterprises.

#### CASE

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

#### CASE

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

#### CASE

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

#### CASE

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

## 案例

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

## 案例

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



本行北京分行开展小微企业金融服务宣传活动  
Beijing Branch promoted financial services for small and micro enterprises



本行广东分行营业部调研小企业  
Banking Department of Guangdong Branch visited a local small enterprise



本行黑龙江分行参加“黑河市中小企业服务平台成立”大会  
Heilongjiang Branch participated in the launch ceremony of the Heihe City Small and Medium Enterprise Service Platform

## CASE

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

## CASE

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



本行青岛分行开展小微企业金融服务宣传活动  
Qingdao Branch promoted financial services for small and micro enterprises



本行江西分行深入安义工业园区调研  
Jiangxi Branch paid a visit to Anyi Industrial Park for in-depth research

## ☀ 加大“三农”服务

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

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

### 案例

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

### 案例

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

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



本行海南分行开展“金融业务进乡村”系列活动  
Hainan Branch introduced financial services to rural area



本行信贷支持的福建马岩旅游生态园  
Fujian Mayan Tourism Ecological Farm received the credit support from the Bank



本行江苏分行加大“三农”服务  
Jiangsu Branch reinforced the "Agriculture, Countryside and Farmers" Services





## Reinforcing the "Agriculture, Countryside and Farmers" Services

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

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

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

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

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



工银租赁支持新疆农业产业化龙头企业  
ICBC Leasing supported a Xinjiang leading agricultural enterprise





本行河南分行参加河南某农牧股份有限公司项目奠基仪式  
Henan Branch jointed a project foundation stone laying ceremony

## 案例

本行黑龙江分行为推动建三江垦区建设，积极做好金融服务工作。一是保障春耕生产，累计为 15 家农机合作社发放贷款 7,505 万元。二是保障秋粮收储。2012 年，以信用或由所在地农场提供保证担保的方式为 8 家水稻合作社发放流动资金贷款 5.94 亿元。三是创新融资产品，本行向第三方合作机构——信托公司推荐，为农场设立特定耕地租金收益权信托计划，通过本行发行法人理财产品，募集来的资金投资于该信托计划，累计为 3 家农场办理财产收益权理财业务 3 亿元。

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

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



本行青海分行调研产业化龙头企业  
Qinghai Branch paid a visit to a leading enterprise specialized in agricultural industrialization



本行江苏分行积极服务水产养殖户  
Jiangsu Branch provided financial services to aquaculture farmers



本行江西分行设立的助农取款点及召开金融服务三农暨银社战略合作启动大会  
Jiangxi Branch set up a banking outlet for nearby farmers' convenience and held the launch ceremony for financial services oriented to agriculture, countryside and farmers as well as the bank-cooperative strategic partnership

#### CASE

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

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

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



本行辽宁分行组织的新农村带头人俱乐部启动仪式  
Liaoning Branch hosted the launch ceremony for the New Countryside Pioneers Club

## ☀ 服务保障性住房

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

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

### 案例

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

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

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



本行陕西分行支持的保障房建设项目  
The affordable housing project supported by Shaanxi Branch



金融支持盘锦老城区棚户区改造现场推进会  
On-site promotion meeting on financial support for the renovation of shantytowns in the old district of Panjin City

## Serving the Construction of Low-income Housing

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

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



本行天津分行支持的安置用房项目  
Resettlement housing project supported by Tianjin Branch

### CASE

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

### CASE

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

### CASE

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



## ☀ 支持民族经济

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



姜建清董事长接受宁夏回族自治区政府颁发的“中国 - 阿拉伯国家经贸论坛金融服务顾问”聘书  
Chairman Jiang Jianqing accepted the letter of appointment of the “Financial Service Advisor of China-Arab States Economic and Trade Forum” granted by the People's Government of Ningxia Hui Autonomous Region

### 案例

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

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



张红力副行长赴西藏分行调研  
Senior Executive Vice President, Zhang Hongli conducted a survey of Tibet Branch



## Supporting the National Economy

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

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

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

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



本行子公司工银租赁支持建设的小湾水电站大坝  
Dam of the Xiaowan Hydropower Station supported by ICBC Leasing, a subsidiary of the Bank

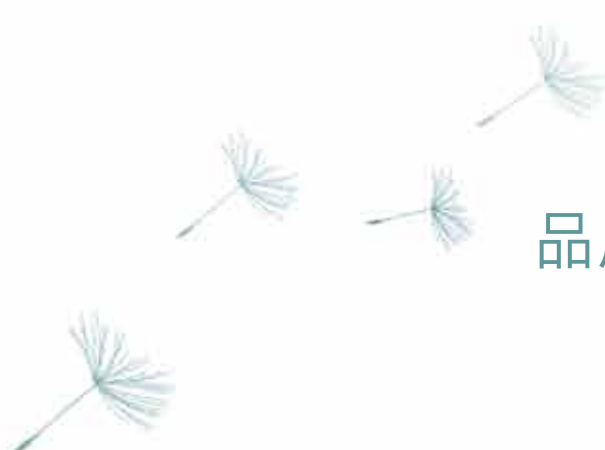


本行内蒙分行支持的内蒙古成吉思汗旅游项目  
Inner Mongolia Genghis Khan tourism project supported by Inner Mongolia Branch



本行参加阿里地区曲松乡路面硬化项目开工典礼  
The Bank participated in the Road Surface Improvement Project in Qusong Village, Ali Region





## 品牌银行 Brand Builder

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

## 提升客户服务

### 持续改进客户服务

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



赵林监事长调研上海分行服务工作  
Chairman of the Board of Supervisors, Zhao Lin conducted a survey on the service capability of Shanghai Branch

### 客户服务渠道进一步拓宽，客户服务更加便捷

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

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

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

为响应客户移动金融服务新需求，本行加快手机银行、

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

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



开展网点柜员业务技能竞赛活动，提升业务服务能力和效率  
The Bank launched the business skill competition for the tellers to develop service capacity and efficiency



## Promoting Customer Services

### ● Sustainable improving customer services

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



刘立宪纪委书记在广西分行网点调研  
Secretary of Party Discipline Committee, Liu Lixian conducted a survey of Guangxi Branch

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

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

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

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

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

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



## 业务流程更加优化，业务办理更加顺畅

本行将业务流程综合改造和优化作为提升网点服务效率的一项治本工程来推进，实施了跨部门、跨机构、跨平台、跨业务的流程改造和优化。如多次填单、多次授权、多次打印、多次输密等基层行反映强烈、严重影响客户和柜员体验的 533 项紧迫性问题全面解决，“一次填单、一次输密、一次授权”流程综合改造项目稳步推进，推出了网点排队管理系统，完善了产品预约服务和柜面预

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



## 服务改进长效机制渐趋完善，服务质量监测更加及时高效

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

柜面对公非现金业务集中处理比例达到 97%

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

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

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

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

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

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



本行安徽分行开展“千名记者进工行，万篇文章评服务”的活动  
Anhui Branch launched the campaign of "Thousand Journalists Entering ICBC, Ten Thousand Articles Reviewing its Services"

客户投诉和重复投诉分别下降了

73%和91%

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

社会责任战略与管理  
Strategy and Management  
of Social Responsibility

价值银行  
Value Creator

品牌银行  
Brand Builder

绿色银行  
Green Bank

诚信银行  
Creditworthy Bank

和谐银行  
Harmonious Bank

爱心银行  
Charity Bank

未来展望  
Outlook

## ● 金融创新支持服务提升

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

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

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

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

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

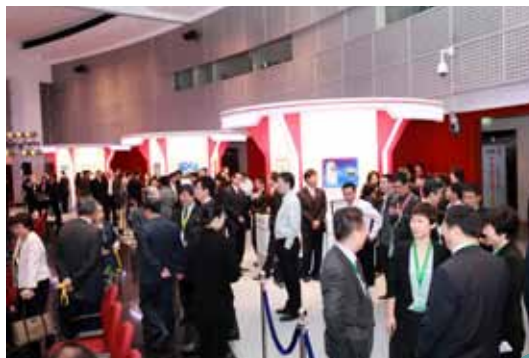
在跨境金融服务领域，创新推出了海外 **iPhone** 手机银行、海外工银电子密码器、境外联名卡、海外电话银行、个人客户全球资产管理等产品服务，增强了境外机构内生发展能力，提升了全球一体化服务水平。

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



张红力副行长参加贵金属产品发布会  
Senior Executive Vice President, Zhang Hongli attended precious metal products launching ceremony

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



客户在产品创新日活动现场参观交流  
Customers exchanged views on the Product Innovation Day

### ● Improving service supported by financial innovation

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

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

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

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

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



易会满副行长出席产品创新日暨产品体验月启动仪式  
Senior Executive Vice President, Yi Huiman attended the launching ceremony of the Product Experience Month in the Product Innovation Day

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

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

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



## 加强全球履责

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

建立起 39 个国家和地区  
分支机构 383 家的全球服务网络  
Established a global service network  
covering 39 countries and territories,  
consisting of 383 institutions

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

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

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



王丽丽副行长出席墨尔本分行开业庆典仪式并致辞  
Senior Executive Vice President, Wang Lili attended the opening ceremony of Melbourne Branch



## Strengthening Global CSR Practice

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

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

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

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

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

2012 年，全行跨境人民币业务

逾 1.5 万亿元

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

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

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

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

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



王希全副行长出席华沙分行开业庆典仪式并致辞  
Senior Executive Vice President, Wang Xiquan attended the opening ceremony of Warsaw Branch



本行阿姆斯特丹分行与荷兰外商投资局、阿姆斯特丹市政府共同举办中荷企业商务峰会  
Amsterdam Branch, Netherlands Foreign Investment Agency, and the Amsterdam Government jointly sponsored the China-Holland Business Summit

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



本行巴黎分行获得法国工商会颁发的最佳国际投资者奖  
Paris Branch won the Best International Investor Award granted by the French Chamber of Commerce and Industry

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

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

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



工银加拿大荣获投资加拿大优秀企业奖  
ICBC (Canada) won the Award for An Excellent Enterprise Investing in Canada

## ☀ 建立一流品牌

**中国第一零售银行。**报告期内，本行通过流程改造、渠道拓展和金融创新，推动服务质量的提升；同时加大社区服务的力度，推出了一系列便民的服务举措，如代收代付业务、银医一卡通、助学金发放等，取得了良好效果。截至报告期末，本行个人银行客户达 **3.93** 亿个，基层营业网点超过 **1.3** 万个，继续保持中国最大零售银行的市场地位，连续 **11** 年蝉联《亚洲银行家》“中国最佳零售银行”和“中国最佳大型零售银行”奖项。

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

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

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

**中国最大的信用卡发卡行。**报告期内，本行坚持以创新促服务能力和质量的提升，在信用卡品牌、支付方式和账户管理方面进行了积极探索，推出了包含多币种信用卡、闪酷卡等一系列的新产品，稳步推进 IC 卡受理环境建设，保障了客户资金的安全，满足了持卡人金融服务需求。截至报告期末，本行信用卡发卡量达到 **7,713** 万张，信用卡消费额达到 **13,026** 亿元，同比增长 **33.4%**，信用卡透支余额 **2,449** 亿元，较年初增加 **668** 亿元，被 **VISA** 国际组织、万事达卡国际组织、《银行家》杂志、《金融理财》杂志等国际机构授予“年度最佳收单业务管理奖”、“年度最佳白金卡表现奖”、“金融产品十佳奖”、“年度最佳信用卡银行”等奖项。

3.93 亿个人客户  
逾 1.3 万个基层营业网点

393 million retail customers  
over 13,000 outlets



本行银医一卡通产品为社会公众提供医院预约挂号服务  
The Bank-Hospital Cards provided hospital booking and registration services to the public.



## Building up First-class Brands

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

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

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

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

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

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



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

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

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

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

34,140 家养老金管理服务客户

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



赵林监事长在香港看望慰问工银亚洲 FOVA 建设项目支持团队。  
Chairman of the Board of Supervisors, Zhao Lin visited the working team for ICBC(Asia) FOVA system



2012年11月，本行参加北京国际金融博览会  
In November 2012, the Bank attended Beijing International Financial Exhibition

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

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

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

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

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

# 绿色银行 Green Bank

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





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

## ☀ 推行绿色信贷，建设生态文明

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

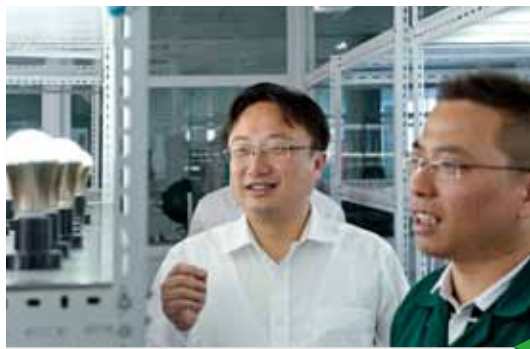
### ● 加强绿色信贷制度建设

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

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

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

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



本行宁波分行调研当地某节能科技有限公司  
Ningbo Branch investigated and surveyed the local energy conservation technology company



本行云南分行支持“普达措国家公园”建设  
Yunnan Branch supported the construction of "Pudacuo National Park"



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

## Promoting Green Credit and Constructing Ecological Civilization

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

### ● Enhancing construction of the green credit system

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

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

In order to effectively prevent risks from the heavy

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

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

## ● 引导行业结构调整

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

业符合国家产业政策、环保要求的产业结构优化升级项目，促进行业内客户结构优化调整；在国家产业政策和环保政策的基础上，进一步提高和完善行业绿色信贷标准，对于不符合绿色信贷标准的客户和项目实行一票否决制。

### 案例

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

### 案例

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



本行广西分行深入企业调查废气、废水环保设施施工、投产及排污情况  
Guangxi Branch made an in-depth investigation in the construction and operation of environmental protection facilities for exhaust gas and sewage disposal of local enterprises and their pollution discharge.



魏国雄首席风险官出席湖南分行“两型社会”（资源节约型和环境友好型）活动  
Chief Risk Officer Wei Guoxiong participated in the “energy-saving and environment-friendly society” event hosted by Hunan Branch

### ● Leading the industrial structural adjustments

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

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

#### CASE

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

#### CASE

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

## ◎ 支持绿色经济发展

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

截至报告期末，全行环境友好及环保合格客户数量及贷款余额占全部境内公司客户数量及贷款余额的比例均保持在 **99.9%** 以上。其中，投向生态保护、清洁能源、节能减排和资源综合利用等绿色经济领域贷款余额合计为 **5,934 亿元**。

### 案例

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



本行河南分行支持某抽水蓄能电站项目建设  
A pump storage power station project supported by Henan Branch



本行广东分行营业部提供融资支持的污水处理项目  
Guangdong Branch Banking Department provided financing to sewage treatment project

### 案例

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

### 案例

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

## ● Supporting the growth of green economy

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

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

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

### CASE

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

### CASE

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

### CASE

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



## 案例

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

## 案例

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

## 案例

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

## 案例

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



本行内蒙古分行支持的风电项目  
The wind power plant project supported by Inner Mongolia Branch

## 案例

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

## CASE

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

## CASE

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

## CASE

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

## CASE

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

## CASE

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

## 案例

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



本行内蒙古分行支持建设的内蒙古某环保工业发展公司项目  
The project of Environmental Protection Industry Development Co., Ltd.  
supported by Inner Mongolia Branch

## 构筑绿色渠道，推广电子银行

本行充分依托科技领先优势，推广无纸化、低消耗、高效率的电子银行业务，不断创新渠道和产品、培养客户使用习惯，电子银行业务量占比逐年攀升。在为客户提供环保、便捷的绿色金融服务的同时，为社会节省了大量易耗资源，减少了碳排放。

### ● 完善电子渠道

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

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

### ● 加快创新步伐

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

易的各方面需求。

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

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

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

## CASE

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

## Building Green Channels and Promoting E-banking

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

### ● Improving electronic channels

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

### ● Accelerating innovation in products and services

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

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

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

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

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

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

## ● 加强产品推广

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

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

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

### 案例

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



## ☀ 培养节能意识, 倡导绿色办公

节能降耗, 功在当代, 利在长远, 是一项利国利民利己、事关可持续发展的宏伟事业。本行积极实行绿色办公, 鼓励创新节能的减排模式, 降低运营能耗, 打造环境友好型的“绿色银行”; 注重培养员工的节能环保意识, 提倡员工从自身做起, 营造全行重节能、讲环保的良好氛围。

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

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

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





### ● Reinforcing the promotion of products

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

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

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

#### CASE

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

### ☀ Raising the Awareness of Energy Conservation and Advocating Green Office

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

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

A4-sized paper each year.

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

## 案例

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

## 案例

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

## ☀ 爱护绿色家园，助力环保公益

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

### ● 积极参加植树造林

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

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

进一步加强了团队协作意识，提升了集体凝聚力和向心力，并为绿化大连做出贡献。

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



本行福建分行组织开展“绿化漳州大地、建设生态名城”义务植树活动  
Fujian Branch organized voluntary tree planting activity with the theme of “Green the Land of Zhangzhou, Build a Well-known Ecological City”

## CASE

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

## CASE

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



## Cherishing the Green Home and Boosting Environmental Protection Cause

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

### ● Extensive participation in tree planting activities

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

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

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

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



本行陕西分行营业部组织开展“我为秦岭添新绿 携手共植碳补林”公益植树活动

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

## ● 热心环保公益活动

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

### 案例

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

### 案例

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



工银租赁在北京植物园认养的侧柏古树  
An Ancient Chinese arborvitae under the aegis of ICBC Leasing in Beijing Botanical Garden

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



本行苏州分行参加“感恩母亲湖，洁净太湖水”鱼悦节活动  
Suzhou Branch took part in the “Happy Fish Day” initiative with the theme of Thanksgiving to the Mother Lake, Purify Water of Taihu Lake”

### 案例

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



本行悉尼分行参加环保志愿者活动  
Sydney Branch took part in voluntary environmental protection activity



## ● Dedication to charity environmental protection events

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

### CASE

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

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

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



本行湖南分行开展“保护母亲河，共青团在行动”活动，多次组织员工在索溪河道两边清理垃圾  
Hunan Branch launched an activity with the theme of "Youth League in Action of Protecting the Mother River" and organized its staff to collect garbage along the Suoxi Watercourse for several times



工银印尼组织员工参加印尼银行家协会举办的“健康行走”活动  
ICBC (Indonesia) organized its staff to attend the event of "Healthy Walk" hosted by the Indonesian Bankers Association

### CASE

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



数据中心（北京）开展“我的一亩责任田”环保活动  
The Data Center (Beijing) launched an environmental protection initiative "A Tract of Land under My Care"





# 诚信银行 Creditworthy Bank

- ☼ 消费者权益保护  
Protection of Customers' Rights and Interests
- ☼ 投资者关系管理  
Improvement of Investor Relations Management
- ☼ 责任采购  
Procurement
- ☼ 知识产权保护  
Protection of Intellectual Property Rights
- ☼ 反金融犯罪  
Anti-financial Crime



作为经营信用的金融企业，本行始终以“诚信”作为立行之本和固行之基。本行秉承“工于至诚、行以至远”的价值观，致力消费者权益保护，强化投资者关系管理，积极履行反金融犯罪义务，以“诚信”赢得客户的信赖，取得股东的认可，获得社会的尊重。

## ☀ 消费者权益保护

### ● 建设完善消费者权益保护工作机制

为进一步加强不规范经营治理，做好消费者权益保护工作，本行在国内率先成立了消费者权益保护办公室，并制定了全行消费者权益保护基本文件、指导意见及配套制度，以建立健全金融消费者权益保护长效机制。报告期内，本行印发《关于加强消费者权益保护工作的通知》，从健全组织管理体系、完善长效工作机制、强化预警分析和监督管理以及加强与监管部门沟通协调四个方面规划了全行消费者权益保护工作管理体系；拟定了《关于进一步做好消费者权益保护工作的意见》，进一步明确了文本审核与执行监督、定价审核与服务收费体验评估、客户维权协调、消费者金融知识宣传教育、特殊消费者群体保护等方面的消费者权益保护基础性工作内容。

### ● 对产品进行定价审核与评估分析

报告期内，本行完成新版服务价目表的梳理和对外发布工作。新版价目表对 2009 版收费项目和实际执行的收费项目进行全面梳理，并以印制手册和门户网站公布方式推出，取得良好社会效应。本行还深入比较分析同业服务收费动态，完善本行定价策略和定价机制。此外，本行对新推出的产品和服务的定价从平衡银行和消费者利益角度进行审核，引导产品和服务合理定价，如对工银运通百夫长黑金卡和工银运通铂金卡有关定价的审核，对监管机构和外界关注度较高的“房屋抵押登记费”、“房产评估费”、“代办抵押登记费”等问题，在深入研究相关法律法规和监管规定的基础上，改进了服务项目设置和定价。



李晓鹏副行长前往北京分行网点调研 2012 年版服务价格目录公示及执行情况

Senior Executive Vice President, Li Xiaopeng conducted a survey on the publicity and implementation of the Service Price List (2012 version) in outlets of Beijing Branch

As a financial enterprise that values "good faith", ICBC always regards "creditworthiness" as the basis for operating and consolidating the Bank. Adhere to its value of "Integrity Leads to Prosperity", the Bank commits itself to protecting customers' rights and interests, strengthens investor relations management and actively performs the obligation of fighting against financial crimes, thus winning trust of customers, gaining recognition from shareholders and earning respect of the society with "creditworthiness".

## ☀ Protection of Customers' Rights and Interests

### ◎ Establishing and improving the working mechanism for the protection of customers' rights and interests

To further strengthen the management of operations that are not in compliance with the laws and regulations and the protection of customers' rights and interests, the Bank took the lead in establishing an office for the protection of customers' rights and interests. Relevant basic documents, guiding opinions and supporting regulations have been formulated for the whole bank, for the purpose of establishing and improving a long-term mechanism for the protection of financial customers' rights and interests. During the reporting period, the Bank issued the Notice on Strengthening the Protection of Customers' Rights and Interests, to work out a management system by improving the organization and management system and the long-term working mechanism, enhancing the early warning analysis and supervision, and strengthening the communication and coordination with regulatory authorities. Besides, the Opinions on Further Carrying out the Protection of Customers' Rights and Interests was drafted, which further specified basic work regarding the protection of customers' rights and interests, such as review, implementation and supervision of relevant documents, review on pricing and assessment of charging experience, coordination for protecting customers' rights, publicity and education of financial knowledge for customers, and protection of special customer groups.

### ◎ Reviewing, assessing and analyzing the pricing of products

During the reporting period, the Bank completed the collation and release of the new service price list, in which, charged items of 2009 and the ones actually applied were collated in an all-around manner. Launched by printed manuals and through the portal site, the new service price list achieved sound social effects. Besides, the Bank made in-depth comparisons and analyses of charges on products and services with those of its counterparts, with a purpose of improving its pricing policies and mechanism. In addition, the Bank reviewed the pricing of new products and services from the perspective of balancing its interests with customers to guide reasonable pricing of products and services. For example, it reviewed the pricing of ICBC-American Express Centurion Black Gold Card and ICBC-American Express Platinum Card. As for the problems concerned by regulatory authorities and the society which caused by the "house mortgage registration fee", "property



做好 2012 年版《服务价目表》公示工作  
Make a publicity to the Service Price List (2012 version)

evaluation fee", and "commissioned mortgage registration fee", the Bank also ameliorated the setting and pricing of bank charges based on the in-depth study of relevant laws, regulations and regulatory requirements.

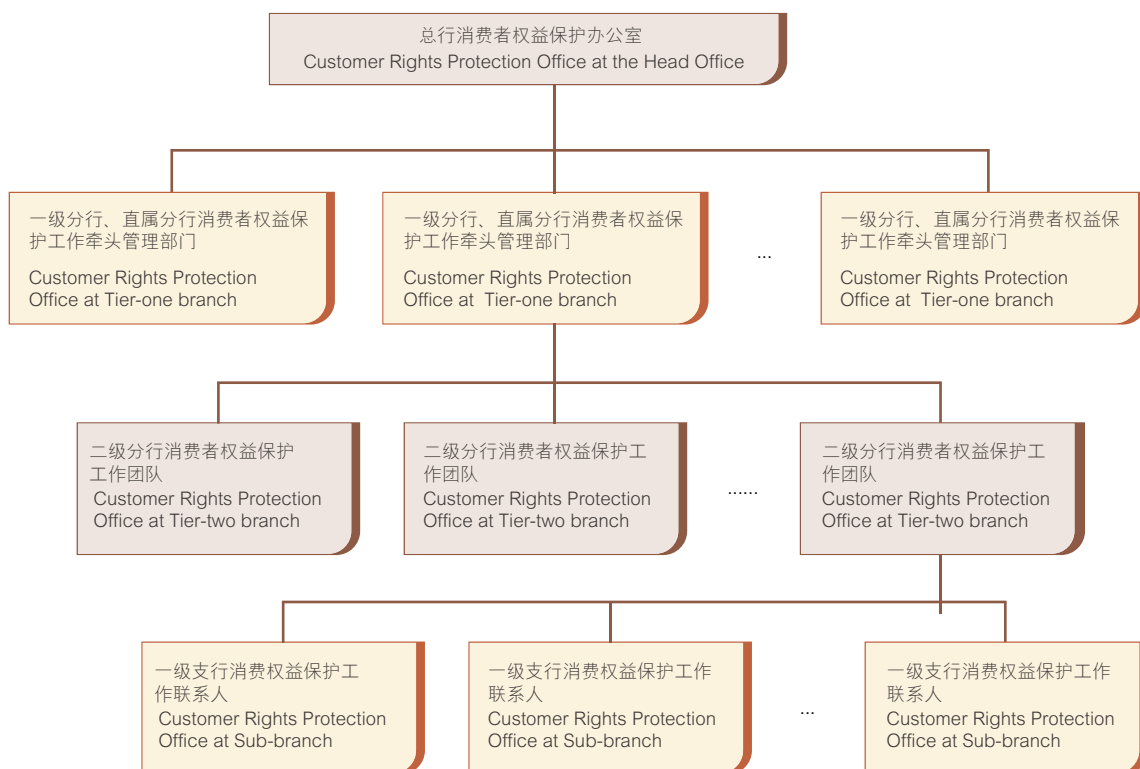
## 开展收费项目所涉合同文本的梳理和审核

报告期内，本行对各类收费文件进行了梳理，对于不符合监管部门规定的、或合同文件与新版服务价目表收费项目不一致的，进行了修订完善或调整废止，年内累计梳理完成各类收费业务相关文件 1,537 个，其中包括业务制度 726 个，协议文本 579 个，业务凭证 170 个，其他

文本 62 个，已基本完成了存量收费文件的梳理工作。同时，本行从保护消费者利益的角度出发，结合客户投诉和外部检查所反映或暴露的问题，对新拟订的业务规章制度、协议合同、市场推广方案等进行审核，有效防范了新产品或新业务推出后对消费者权益的侵害或危害。

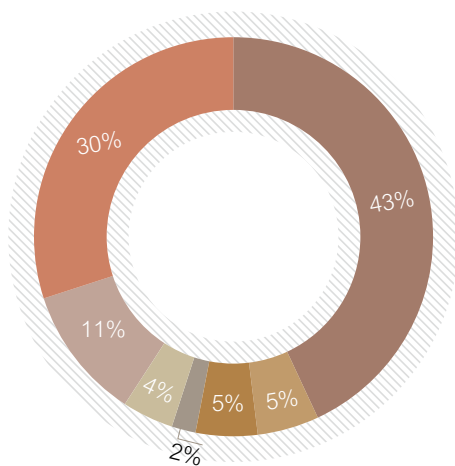
## 优化业务系统，加强规范经营

报告期内，本行对涉及 12 个业务子系统、607 个项目的中间业务收费名称、参数系统和凭证打印存在的问题进行了深入调研，并提出了包含 537 个调整项目和内容的中间业务收费系统规范化改造项目需求，通过系统促进中间业务收费与新版价目表的配套衔接。同时，本行强化了新版价目表执行情况的跟踪监测和调研分析，组织开展新版价目表实施情况与消费者权益保护专题调研，针对发现的问题督促相关分行和部门进行整改；组织完成新版价目表优化意见的征集、汇总和研究分析，共收集各类优化调整意见 86 条，并提出了优化调整方案。此外，本行还根据银监会关于整治不规范经营工作的整体部署，组成 5 个检查组，赴 10 家分行进行了不规范经营专项检查，针对检查发现的问题及时提示各行和有关部门整改。



• 本行消费者权益保护工作组织架构图 The Organizational Chart of the Bank's Customer Rights Protection





各业务线文本审核数量分布情况  
Distribution Chart of Contracts Reviewed by Business Lines

#### ● Collating and reviewing contracts concerning charged items

During the reporting period, the Bank collated various documents on bank charges. Documents inconsistent with regulatory requirements, relevant contracts or new service price list were revised, modified, adjusted or rescinded. Accumulatively 1,537 different documents supporting charged items were collated, including 726 documents on business systems, 579 contracts, 170 business vouchers and 62 other items. So far, the collation of existing documents on bank charges has been basically completed. Meanwhile,

for the purpose of protection of customers' Rights and Interests, ICBC reviewed newly drafted business rules and regulations, agreements and contracts, and marketing plans by taking into consideration customer complaints and problems discovered or exposed in external inspections, effectively prevented customers' rights and interests from infringement or damage after the introduction of new products or businesses.

#### ● Optimising the operation system, enforcing the compliance

The Bank conducted in-depth investigations on the problems regarding 12 business subsystems, names of 607 items of fee-based intermediary businesses, parameter system and voucher printing in the reporting period. It proposed requirements for standardized reconstruction project on the charging system of intermediary businesses which covers 537 reconciliation items and contents, so as to facilitate the integration of fee-charging of intermediary businesses and the new price list. In the meantime, the Bank strengthened the tracking, monitoring, investigation and analysis on the practice of the new service price list. Special investigations concerning the execution of the new service price list and protection of customers' interests and rights were organized and carried out, so that relevant branches and departments could be urged to rectify discovered problems. A total of 86 opinions on improving and adjusting the new price list were collected, summarized and analyzed, and a plan was brought forward. Moreover, the Bank set up 5 inspection groups according to the overall plan of the China Banking Regulatory Commission (CBRC) on the governance of operations which are not in compliance with the laws and regulations, to conduct special inspections on 10 branches. Problems discovered during the inspections were notified to branches and relevant departments for rectification in a timely manner.

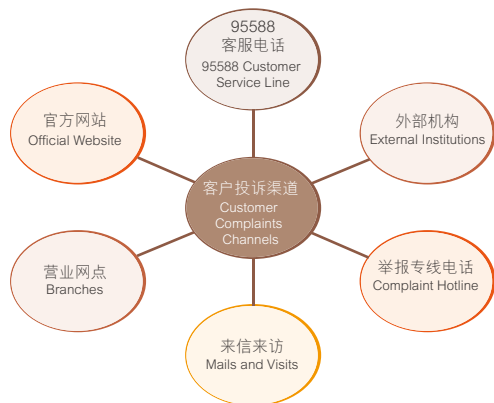
## ● 稳妥高效处理各类客户纠纷维权事件

本行构建了服务管理部门协调推动、专业部门各司其职的投诉管理工作模式，由总行直接参与处理各类客户纠纷维权事件。全行高度重视，快速反应，采用电话沟通、实地回访、调阅资料等方式进行核实，并积极主动与客户沟通解决。报告期内，本行共办理业务 658 亿笔，平均 950 万笔业务发生 1 件投诉，网均投诉 0.4 件。自 2011 年以来，本行投诉已连续八个季度延续环比下降态势，重点领域投诉数量明显减少，2012 年接到的投诉总量较 2011 年下降 73%。报告期内，本行投诉处理完结率 99%，客户对投诉处理的满意率达到 96%。

为增加客户反映问题和沟通的渠道，本行在总分行两级机构同时公告并开通了“投诉举报专线电话”，并建立了抽查督导、监测分析、全行通报等机制。报告期内，全行受理投诉举报专线电话 783 起。同时，本行注重通过源头改进服务促进投诉量的压降，优化投诉处理流程，不断提高投诉处理效率和质量，主动收集、分析客户反映的本行金融产品和金融服务涉及消费者权益保护方面的有关缺陷、瑕疵或风险隐患，研究消费者维权案例，推动产品和服务改进。

## ● 开展金融消费者知识教育

本行一直致力于做好客户金融知识普及，提升公众金融安全意识，开展了以“金融知识在您身边服务月”、“助推小微、三农金融服务月”和“特殊群体客户关爱服务月”为主题的“普及金融知识万里行”活动。活动中，本行通过持续跟踪、定期统计、重点指导、现场调研等措施



本行认真做好普及金融知识万里行宣传活动  
The bank earnestly carried out the campaign of "Dissemination of Financial Knowledge"



本行北京分行积极开展反洗钱宣传月咨询活动  
Beijing Branch actively carried out the consulting campaign with the subject of "Publicity Month of Anti-money Laundering"

组织全行开展了形式多样、内容丰富的知识普及和宣传工作，取得了积极的社会宣传效果。报告期内，本行共组织各类活动 5 万余次，参与网点数量 15,000 多个，设立公共区域宣教点 1,600 多个，参与员工 29 万余人次，投放宣传资料 900 万份。同时，本行借助各种媒体对活动进行了 2,000 余次的宣传报道，其中通过电视 120 余次，广播 70 余次，报刊 450 余次。



本行上海分行携手手区公安局共同开展金融反诈骗活动  
Shanghai Branch, together with the district Public Security Bureau, jointly organized the financial anti-fraud activity

#### ● Handling customer complaints and rights-protection cases reliably and efficiently

The Bank established the complaint management working model, featuring the coordinated facilitation of service management departments and professional departments performing their respective duties. The Head Office directly participated in the handling of customer complaints and rights-protection cases to which the whole bank attached great importance and responded quickly by means of telephone communication, return visit, access to information and positive communication with customers. During the reporting period, the Bank processed 65.8 billion businesses, one complaint occurred per 9.5 million businesses on average, 0.4 complaint occurred per branch on average. Since 2011, complaints to the Bank have declined for eight consecutive quarters, complaints in the key areas decreased significantly, complaints in 2012 declined by 73% over 2011. During the reporting period, completion rate of complaints handling reached 99%, and customer satisfaction of the complaints handling reached 96%.

To broaden channels for customers to report problems and communication with customers, the Bank opened the "complaint and reporting hotline" both at the Head Office and branches on which announcements were made at the same time, and mechanisms of selective examination, supervision, monitoring, analysis and bank-wide notification were set up. During the reporting period, 783 compliant and reporting cases were accepted through the hotline in the whole bank. At the same time, the Bank attached

importance to lowering complaints through improving services, optimizing complaints handling processes, constantly enhancing complaints handling efficiency and quality, proactively collecting and analyzing the defects, flaws and risks lying in financial products and services in terms of customer rights protection, studying customer rights protection cases, and facilitating the betterment of products and services.



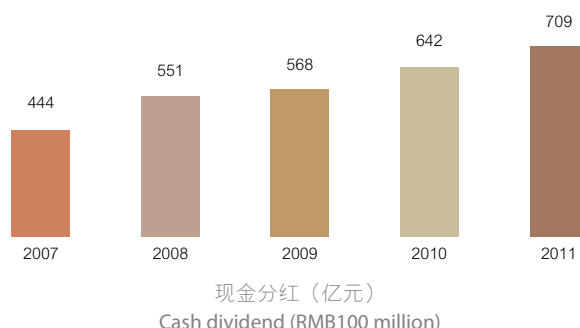
本行广西分行向公众宣传金融知识，提升公众金融安全意识  
Guangxi Branch publicized financial knowledge to the public to enhance people's awareness of financial safety

#### ● Educating financial knowledge among customers

The Bank has always devoted itself to the popularization of financial knowledge among customers to raise the awareness of the public for financial safety. Therefore, the public education campaign of "Dissemination of Financial Knowledge" was launched, with the subjects of "Service Month of Financial Knowledge by Your Side", "Month of Financial Services Supporting Micro and Small Businesses, and "Agriculture, countryside and Farmers", and "Service Month of Care for Special Customer Groups". In the campaign, the Bank organized the whole bank to popularize and publicize diversified and wide-ranging financial knowledge by taking measures including constant tracking, regular statistics, targeted guidance and on-site investigation, which produced positive social effects. During the reporting period, over 50,000 activities were organized by the Bank, with the participation of more than 15,000 outlets. Over 1,600 public education centers were set up, employees of more than 290,000 person-times took part in the activities, and 9 million leaflets were handed out. In addition, more than 2,000 reports on these activities were made through various media, including TV program for over 120 times, broadcasting for more than 70 times, and newspapers and periodicals for more than 450 times.

## ☀ 投资者关系管理

报告期内，本行不断完善投资者关系管理，强化股东回报，畅通沟通渠道，有力保障全体股东尤其是中小投资者合法权益，赢得投资者的广泛认可与信赖。



### ◎ 以稳定的业绩增长和持续的现金分红回报投资者

报告期内，本行实现税后利润 **2,386.91** 亿元，同比增长 **14.5%**；每股盈利 **0.68** 元；加权平均权益回报率达到 **23.02%**。截至报告期末，本行市值为 **2,365** 亿美元。在业绩稳定增长的同时，本行积极落实现金分红政策，以高现金分红回报股东，让投资者分享公司增长成果。

### ◎ 以充分、及时、公平的信息披露保护投资者

本行继续秉持信息披露公平性原则，向所有股东公平披露信息。为了确保投资者的公平知情权，本行坚持在沪港两地交易所和公司网站同步披露临时公告和定期报告，报告期内，本行共对外披露定期报告 **4** 次，发布临时公告及相关资料 **198** 份；坚持以现场和全球电话会议同步的方式召开业绩发布会，并通过官方网站以网络广播的形式供全球投资者收看；坚持以简体中文、繁体中文、英文三种版本印制定期报告；在倡行“绿色环保”、积极引导股东采用电子方式收取公司通讯文件的同时，向有纸质阅读习惯的股东寄发纸质公司通讯文件。报告期内，本行荣获上交所“**2012** 年度上市公司信息披露奖”、香港会计师公会“最佳企业管治资料披露大奖”H 股板块白金奖、美国媒体专业联盟（LACP）评选的年度报告白金奖和最佳年度财务信息披露金奖（亚太区）等等境内外信息披露权威奖项。





## Improvement of Investor Relations Management

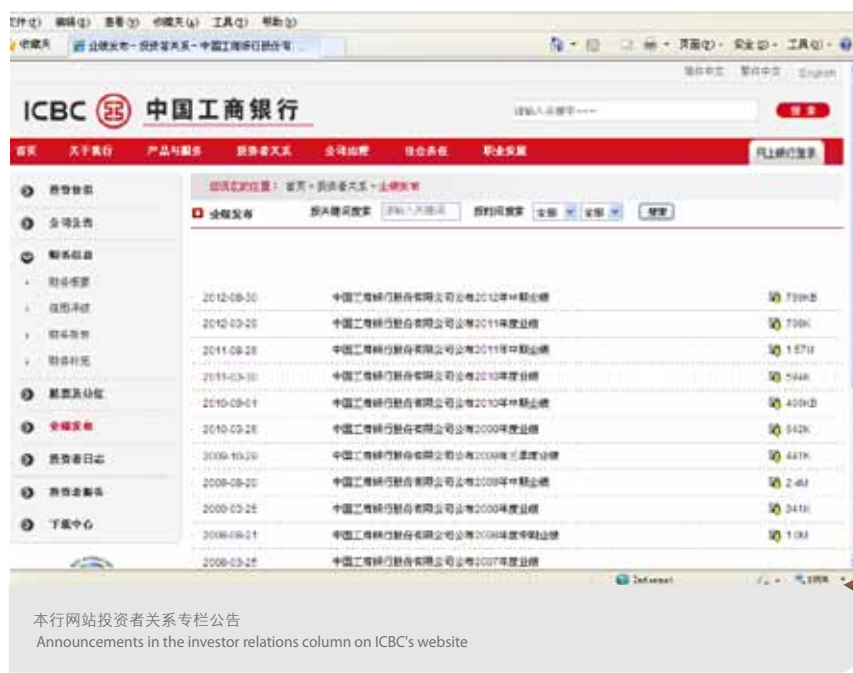
During the reporting period, the Bank strongly protected the legitimate rights and interests of all shareholders especially small and medium investors by constantly improving investor relations management, increasing return to shareholders and unblocking the communication channels, winning the recognition and trust of investors.

### Repaying investors with stable performance growth and sustained cash dividends

At the end of reporting period, the Bank's after-tax profit was reported at RMB 238.691 billion, with a year-on-year increase of 14.5%; earning per share (EPS) was RMB0.68; return on weighted average equities were recorded at 23.02%; market capitalization was recorded at USD 236.5 billion. While maintaining the stable performance growth, the Bank actively implemented the cash dividend policies, with a purpose of repaying high cash dividends to shareholders and letting investors enjoy the fruits of growth of the Bank.

### Protecting investors with sufficient, timely and fair information disclosure

Adhere to the principle of impartiality for information disclosure, the Bank disclosed information to all shareholders impartially. To ensure that investors have equal access to the information, it persisted in disclosing interim and regular announcements simultaneously at The Stock Exchange of Hong Kong, Shanghai Stock Exchange and on its official website. During the reporting period, regular reports were disclosed four times, and 198 interim announcements and relevant materials were disclosed. Results announcements were



本行网站投资者关系专栏公告  
Announcements in the investor relations column on ICBC's website

公告日期	公告标题	公告类型
2012-08-30	中国工商银行股份有限公司2012年度中期业绩公告	中期报告
2012-09-20	中国工商银行股份有限公司2012年度业绩公告	年度报告
2011-09-28	中国工商银行股份有限公司2011年中期业绩公告	中期报告
2011-10-30	中国工商银行股份有限公司2011年度业绩公告	年度报告
2010-08-24	中国工商银行股份有限公司2010年度中期业绩公告	中期报告
2010-09-28	中国工商银行股份有限公司2010年度业绩公告	年度报告
2009-10-29	中国工商银行股份有限公司2009年度中期业绩公告	中期报告
2009-08-20	中国工商银行股份有限公司2009年度业绩公告	年度报告
2009-09-28	中国工商银行股份有限公司2009年度中期业绩公告	中期报告
2008-08-21	中国工商银行股份有限公司2008年度中期业绩公告	中期报告
2008-09-28	中国工商银行股份有限公司2008年度业绩公告	年度报告

persistently made by on-site and global teleconference and transmitted through network broadcasting on its website so that global investors could watch the announcements. Besides, regular reports were published in three versions of simplified Chinese, traditional Chinese and English. While advocating "environmental protection" and actively guiding shareholders to receive electronic company documents, the Bank sent paper documents to shareholders who had such reading habit. In the reporting period, the Bank won a series of prestigious awards granted by domestic and overseas institutions, including the "2012 Listed Company of Excellent Information Disclosure Award" by Shanghai Stock Exchange (SSE), the "Best Corporate Governance Disclosure H-Stock Platinum Award" by Hong Kong Institute of Certified Public Accountants, the Annual Report Platinum Award and "Best Annual Financial Information Disclosure Award (Asia-Pacific)" by League of American Communications Professionals LLC (LACP).



## 以积极主动的沟通服务投资者

本行积极畅通沟通渠道，确保全体股东尤其是中小投资者同等享有和行使知情权、决策参与权、建议权和质询权。本行一直坚持在股东大会两会场同时设立 A 股股东和 H 股股东登记处，两会场股东均有投票权。本行设立了投资者热线（+86-10-66108608）和投资者关系邮箱（ir@icbc.com.cn），配备专门工作人员负责回答热线接听和投资者邮件回复。从接好每一个投资者的电话，到解决每一个投资者关心的问题，本行致力于踏踏实实建立友善、和谐的投资者关系，通过深入细致的沟通，与广大投资者建立了良好的互动关系。



杨凯生行长在中央人民广播电台“做客中央台”直播节目现场接受访谈  
President Yang Kaisheng attended a live broadcasting program named "Be A Guest of Central People's Broadcasting Station"

本行不断完善投资者意见建议采集与行内传导机制，通过境内外非交易性路演、反向路演、投资者分析师见面会、媒体发布会等方式不断拓宽沟通途径，及时掌握媒体、投资者关注的问题并认真解答，进一步加强与全球投资者的沟通与交流，不断提升本行公司治理水平和投资价值。

## 责任采购

报告期内，本行全面修订了集中采购规章制度，形成了较为规范统一的集中采购制度体系。本行在集中采购过程中加大了对供应商在社会责任履行方面的资质要求和审查力度，如供应商生产过程中是否严格遵循环境政策、致力环境保护、是否关心员工权益、是否鼓励开发和推广环境友好型技术，以及在反腐败方面的行动等，力求通过定性约束，向上下游产业链传导社会责任意识，促进供应链上各方社会责任的承担。

2012 年，本行继续积极推进采购领域市场诚信体系建设，严把供应商推荐关。全行各级纪检监察部门共对 3,889 个集中采购项目进行了监督，监督项目金额达 96.28 亿元，将 92 家有不良行为的供应商列入禁入名单，有效促进了全行集中采购业务的规范开展。

## 知识产权保护



林晓轩首席信息官出席人民银行推进金融业软件正版化工作会议并介绍经验  
Chief Information Officer, Lin Xiaoxuan attended seminar held by PBOC, and introduced IBCB's experience on software copy-right protection

本行在增强业务创新和科技创新力度的同时，加快推进自主创新技术保护工作。报告期内，本行专利申请和专利获权取得了显著成绩，累计向国家知识产权局递交了 80 项专利申请，获得了国家知识产权局 61 件专利授权证书，目前已经拥有的专利总量达到 224 个。

同时，本行坚持贯彻落实国家有关软件正版化的政策和规定，在信息化建设过程中，坚持与 IBM、微软、ORACLE 等软件供应商签订企业级合作协议，合法使用其软件产品和技术服务，尊重合作伙伴的正当权益。

### ● Serving investors through proactive and interactive communication



本行在加拿大开展非交易性路演  
Non-trading road show of ICBC in Canada

It actively unblocked communication channels so that all shareholders, especially small and medium investors, could enjoy and exercise equal rights to know, to make decisions and participate, to propose and to inquire. By virtue of registry offices for A-stock holders and H-stock holders in Shanghai and Hong Kong, all shareholders could exercise their voting rights when the General Meeting of Shareholders being held. An investor hotline (+86-10-66108608) and a special email (ir@icbc.com.cn) for investor relations have been set and specialized personnel were delegated to answer and reply the questions and emails from investors. The Bank devoted itself to establishing friendly

and harmonious relationship with investors by means of in-depth and meticulous communications including answering all calls and questions from all investors and has established sound interactive communication with them.

Besides, the Bank continued to improve the mechanism of collection and internal transmission of investors' opinions and suggestions. By domestic and overseas non-trading road show, reverse road show, meet-and-greet with investors and analysts, and press conference, the Bank constantly expanded communication channels, so as to duly learn and answer the questions raised by the media and investors, further strengthen the communication and exchange with global investors, and continuously enhance the Bank's corporate governance and investment value.



本行江西分行举行“中国网络媒体江西行——走进工行”活动  
Jiangxi Branch organized the campaign of "Chinese Internet Media in Jiangxi - Learn about ICBC"

### ☀ Responsible Procurement

During the reporting period, the Bank revised the policies on centralized procurement in an all-around manner and developed a standardized and unified centralized procurement system. In the process of centralized procurement, the Bank proposed more requirements on qualifications of suppliers in performing social responsibilities with stricter examination and review. For example, whether suppliers committed to environmental protection strictly in accordance with environmental policies in the process of production, cared about the rights and interests of employees, encouraged the development and promotion of environment-friendly technologies and took anti-corruption actions. Therefore, the Bank tried to

raise the awareness of social responsibility of enterprises along upstream and downstream industrial chains through qualitative constraints to urge the performance of social responsibilities of all parties of the supply chain.

In 2012, the Bank continued to build the market credit system for procurement, and strictly reviewed the recommendations of suppliers. Disciplinary inspection institutions at different levels supervised a total of 3,889 centralized procurement projects amounting to RMB9,628 million, 92 delinquent suppliers were included in the blacklist, effectively advancing sound development of centralized procurement.

### ☀ Protection of Intellectual Property Rights

The Bank strengthened the business and technology innovation and accelerated the protection of independently developed innovation technologies. During the reporting period, it made remarkable achievements in terms of the application for and acquirement of patents. Accumulatively 80 items of patent applications were submitted to the State Intellectual Property Office, and 61 patent certificates were granted by the office. The Bank now has 224 patents in total.

In the meantime, the Bank persistently implemented the national policies and regulations on copyrighted software. In information construction, it insisted on signing enterprise-level cooperative agreements with software suppliers including IBM, Microsoft and ORACLE, using their software and technical services legitimately, to respect cooperative partners' rights and interests.

## ☀ 反金融犯罪

### ● 完善内控体系，制定内控规划

报告期内，本行按照“行为有规、授权有度、监测有窗、检查有力、控制有效”的内控合规总体要求，持续推进内部控制体系建设。本行制定或完善了一系列内控管理基本制度，明确了内控体系建设目标，并初步建立起集团制度的全流程管理机制；全面修订了一级（直属）分行内控评价办法和指标体系，促进内控评价全面实现非现场评价为主和年度常态化评价；通过深入推进信息科技系统建设，加强了内控合规非现场监测分析工作，强化信息安全管理。

### ● 营造合规文化，提高合规意识

报告期内，本行在全辖范围内组织开展了以员工行为规范教育为主题的合规文化建设活动，通过主题学习、征文评比、知识竞赛等活动，对全行 40 余万干部员工进行了一次深入、系统的行为规范教育，强化了全行“凡事讲依法合规、做事要有规有矩”的意识；评选了一批长期严守行为规范和岗位职责、兼顾风险控制和经营业绩的“合规标兵”机构和个人，树立了本行在内控合规方面持之以恒的行为典范，使合规文化进一步深入人心。

### ● 加强反假币宣传，保障人民群众利益

本行以“假币零容忍”为工作目标，在全行范围组织开展假币专项治理工作，强化假币收缴和堵截，加强反假宣传和普及，重点做好向社会收付现金的假币防范工作，2012 年全行累计收缴人民币假币 104.7 万张、4,144.3 万元，货币流通秩序得到净化，切实维护了广大人民群众的利益。

### ● 履行反洗钱职责，维护金融安全稳定

报告期内，本行严格遵守我国及境外分支机构驻在国（地区）的反洗钱与反恐怖融资法律法规，认真履行反洗钱社会职责和法定义务。作为国内首家开展大额和可疑交易报告综合试点工作的金融机构，研究开发了自定义的异常交易监测模型和新一代反洗钱监控系统，全面完成了反洗钱集中处理改革，有计划、分层次、多形式开展反洗钱宣传培训活动，“集中做、专家做、系统做”反洗钱工作机制进一步完善；启动境外机构反洗钱评估项目，及时发布洗钱风险提示，组织开展境内外机构反洗钱检查，增强集团反洗钱和反恐怖融资风险掌控能力。



罗熹副行长出席工商银行反洗钱重点领域工作座谈会  
Senior Executive Vice President, Luo Xi attended seminar for anti-money laundering

### ● 创新反欺诈技术手段，加强信用卡风险监控

本行构建了全行信用卡申请反欺诈数据平台，建立了基于对风险监控事件分析排查为基础的 CPP 筛查和重大风险事件防控机制，以及总分行互动、7×24 小时风险监控作业机制。报告期内，开展了形式多样的银行卡安全使用知识宣传，不断增强持卡人自我保护的风险防范意识；荣获公安部 2012 年联合打击银行卡犯罪行为“最佳协作单位奖”。



## Anti-financial Crime

### ● Improving the internal control system and establishing the internal control planning

During the reporting period, the Bank kept promoting the construction of internal control system based on the general requirements on internal control and compliance which could be characterized by "regular conducts, proper authorization, windowed monitoring, powerful inspection, and effective control". With the formulation or improvement of a range of basic regulations on internal control management, the Bank defined the objectives for construction of internal control system, and preliminarily established the whole-process management mechanism at the group level. Moreover, through the all-round revision of internal control evaluation system and indicator system for tier-one (directly controlled) branches, the Bank pushed forward the annual normalized evaluation with the focus on off-site evaluation. Meanwhile, the Bank energetically reinforced the off-site monitoring and analysis on internal control compliance and tightened up information security management by facilitating the building of information technology system.

### ● Building the compliance culture and enhancing the compliance awareness

During the reporting period, the Bank organized and carried out compliance culture building activities under the subject of education on code of conduct throughout the Bank, such as theme-based learning, essay competition and knowledge quiz, so that more than 400,000 employees of the Bank could receive in-depth and systematic education on code of conduct, for the purpose of intensifying the consciousness of "complying with laws, regulations and rules in everything". A batch of institutions and individuals as "compliance models" that strictly performed the code of conduct and their duties on a long-term basis and considered both risk control and operation performance, were selected to build up a behaviour model on internal control compliance in the Bank, and make compliance culture being further accepted by employees.

### ● Publicizing anti-counterfeit money and protecting public's benefits

The Bank bears with the goal of "zero-tolerance to counterfeit money", performed prudential management on counterfeit money control campaign, by blocking and confiscating the counterfeit money. The Bank also enforced publicity to the customers for the knowledge of awaring forged banknote. In 2012, the Bank accumulatively collected 1.047 million fake banknotes, with the face-value of RMB 41.443 million. As a result, currency circulation was purified, and the Bank well protected the public's benefits.

### ● Performing anti-money laundering duties and maintaining financial safety and stability

During the reporting period, the Bank rigidly observed the anti-money laundering and anti-terrorist financing laws and regulations of China and the countries (regions) where overseas branches were located, and earnestly fulfilled social responsibilities and legitimate obligations regarding anti-money laundering. As a financial institution which was the first one to provide reports on large-value and suspicious transactions on a pilot basis in China, the Bank developed a "risk-focused" monitoring model on suspicious transactions and a new-generation anti-money laundering monitoring system, successfully reformed anti-money laundry fuction concentration, and implemented multi-level and forms of training program. The anti-money laundry framework of "Concentration, Professionism and Systematicness" is further improved. Besides, the assessment project on anti-money laundering of overseas institutions was initiated, risk warning on anti-money laundering was released in a timely manner, and domestic and overseas institutions were organized to conduct self-examination on anti-money laundering, to potentiate the Group's capabilities on controlling anti-money laundering and anti-terrorist financing risks.

### ● Innovating anti-fraud technologies, and reinforcing monitoring of credit card risks

The Bank built an anti-fraud data application platform for credit card, established CPP scanning and major risk events preventing mechanisms based on the analysis and monitoring of risk events, and formed the 7×24 risk monitoring mechanism with interaction between the head office and branches. During the reporting period, the Bank publicized the knowledge of banking cards security in diverse ways, constantly enhancing self-protection awareness of card-holders; also, the Bank was granted "The Most Cooperative Unit Award" by the Public Security Department.



## ● 健全反腐体系，塑造自律氛围

本行按照“标本兼治、综合治理、惩防并举、注重预防”的方针，以健全惩治和预防腐败体系为重点，整体推进反腐倡廉各项工作，取得良好成效，塑造了本行廉洁、合规、诚信的社会形象。

### 反腐倡廉教育深入人心

本行以教育为先导，在全行深入开展反腐倡廉宣传教育，将反腐倡廉宣传教育纳入各级管理人员教育培训规划。报告期内，全行累计开展各类反腐倡廉学习培训 14,790

次，培训员工 966,780 人次，编发活动简报 9,459 期，刊载活动网讯信息 22,160 次。



本行四川分行举办“前车之覆 后车之鉴”案防警示教育展览  
Sichuan Branch held an exhibition on case prevention and caution education named “Remembrance of the Past Is the Teacher of the Future”.

### 权力制约和监督工作成效明显

报告期内，本行推出“三重一大”决策制度实施细则等，进一步明晰了权力边界，减少了制度执行中的自由裁量空间，形成覆盖权力运行过程的控制链；起草规范管理人员职务消费意见，并在全行东、南、西、北四个区域共选择 6 家一级分行开展试点，为科学有效规范职务消费行为摸索积累经验；强化监督检查，把监督检查作为促进权力规范运行的关键手段，总行共组织巡视了 6 家一级（直属）分行，对 10 个一级（直属）分行和 5 个总行部室进行了廉政案防责任制量化考评，指导 29 个一级（直属）分行开展了效能监察试点工作；加强信访核查，把管理人员违规违纪问题和上级交办的信访件作为核查重点，并加大直查力度，总行共直查重要信访件 28 件；

结合全行近年来国际化发展趋势，主动延伸监督触角，对 2 家境外机构管理人员廉洁履职情况开展现场检查；充分发挥执法监察的监督作用，全行各级纪检监察机构对 1,454 个机构财务制度执行情况开展了执法监察，促进各单位进一步规范财务管理工作；同时注重充分运用监督成果，针对监督检查发现的问题督促有关部门完善管理制度 40 余条，通过以查促建、以建纠偏，以个案问题推动共性问题的解决，进一步完善了源头治腐长效机制。报告期内，本行共组织开展治理商业贿赂有关检查 2,340 次，出台规范交易行为、推进银行业市场诚信体系建设的新制度和措施 1,363 个。



### ● Improving of anti-corruption system and building a self-discipline atmosphere

In accordance with the guidelines of "combating corruption in an integrated way, addressing both its symptoms and root causes, and combining punishment and prevention", with emphasis on the latter, the Bank promoted its overall work of anti-corruption, achieved favourable effects and built a social image represented by integrity, compliance and creditworthiness for the Bank.

#### In-depth education on combating corruption

The Bank carried out the publicity and education on anti-corruption in depth throughout the Bank and incorporated such education into the training plan for management personnel at different levels. During the reporting period, accumulatively 14,790 trainings on anti-corruption were conducted across the Bank, trained employees reached 966,780 person-times, 9,459 issues of bulletins were prepared and released, and 22,160 pieces of news about these activities were published on websites.

#### Marked achievements in the power restriction and supervision mechanism

During the reporting period, the Bank actively explored a restriction and supervision mechanism for proper allocation and exercise of power, and formulated the implementation rules on related decision-making system to further clarify the boundary of power, reduce flexibility in the implementation of regulations and develop a control chain covering the process of power execution. The Bank drafted the opinions on position-related consumption of management personnel, and selected six tier-one branches in the eastern, southern, western and northern areas for trial implementation, so as to accumulate experience in effective supervision of position-related consumption. The Bank also intensified supervisory inspection and took it as a key means for promoting proper exercise of power. Specifically, the Head Office inspected six tier-one branches (branches directly under the Head Office), carried out quantitative evaluation of anti-corruption and case prevention accountability system in ten tier-one branches (branches directly under the Head Office) and five departments under the Head Office, and guided 29 tier-one (branches directly under the Head Office) to conduct efficiency supervision on a pilot basis. For the purpose of strengthening the inspection on complaint letters and visits, the Bank gave priorities to direct investigation on disciplinary violations

of management personnel and complaint letters assigned by superior departments. The Head Office conducted investigations concerning 28 important complaint letters. Considering the development of global presence in recent years, the Bank extended the range of supervision and carried out on-site inspections on clean duty performance by the management personnel in two overseas institutions. Fully playing their supervisory role, disciplinary inspection institutions at different levels in the Bank supervised the implementation of financial systems in 1,454 institutions to improve financial management. Besides, the Bank urged related departments to solve the problems found in the supervisory inspections and accordingly improve more than 40 management regulations. In this way, specific problems were tackled with the development of regulations pushed forward by inspections, to facilitate the solution of common problems and improve a long-term mechanism for combating corruption from the source. During the reporting period, the Bank organized 2,340 inspections on combating commercial bribes, and issued 1,363 new regulations and measures for trading activities and market credit system of banking sector.





## 和谐银行 Harmonious Bank

- ☼ 规范用工管理，保障员工权益  
Standardizing Recruitment Management,  
Protecting Employees' Rights and Interests
- ☼ 重视员工诉求，听取民主意见  
Paying Attention to the Needs of Employees,  
Taking Democratic Advice
- ☼ 关注职业发展，关爱员工成长  
Concerning about Employees' Career  
Development, Caring for Their Development
- ☼ 营造温馨氛围，致力人文关爱  
Creating Comfortable Working Environment,  
Dedicating to Giving Humanistic Care to Its People
- ☼ 推进文化融合，打造和谐队伍  
Boosting Cultural Integration,  
Building Harmonious Team

员工是本行发展的根本，构建和完善和谐的劳动关系，着力营造“以人为本”的工作氛围，是本行构建和谐银行的出发点和落脚点。本行切实保障员工合法权益，重视员工民主管理，关注员工职业成长，致力员工人文关怀，注重民族团结和文化融合，努力实现员工与企业的共同成长。报告期内，本行贵州六盘水分行、大连分行营业部被中国金融工会授予“全国金融系统劳动关系和谐企业”称号，浙江分行获评“2012MBA眼中的最佳雇主”。

## 员工概况 Employees Profile

	2012	2011	2010
员工总数 Total number of employees	427,356	408,859	397,339
当年新增员工（创造就业） New employees of the indicated year (jobs newly created)	14,665	13,587	11,269
女员工占比 Ratio of female staff	49.5%	48.8%	48.2%
中高层管理人员的女性比例 Ratio of female staff among middle-level and high-level managers	24.6%	24.3%	24.3%
45岁以下员工比例 Percentage of staff under the age of 45	62.1%	63.9%	63.9%
少数民族员工比例 Percentage of staff from ethnic minorities	5.25%	5.23%	5.15%
员工流失率 Staff turnover rate	1.1%	1.15%	1.05%

## ☀ 规范用工管理，保障员工权益

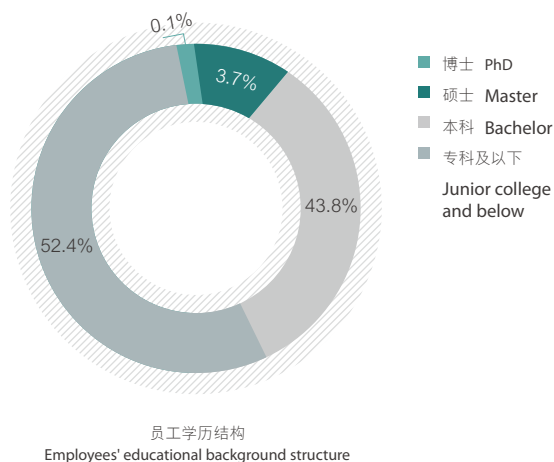
报告期内，本行不断完善各项劳动用工制度，遵循公平、公正的原则，科学设定岗位职责，合理配置人力资源，建立和健全切实有效的维权机制，充分保障员工权利，全面建立企业年金、员工及补充医疗保险等补充福利制度。自2008年起实施企业年金计划并委托专业机构进行投资管理，取得较好收益，进一步提高了员工福利。

## ☀ 重视员工诉求，听取民主意见

本行不断完善以职代会为基本形式的民主管理制度，对涉及员工切身利益的规定，及时启动民主程序，切实保障全行员工的知情权和参与权，激发员工的主人翁精神，充分调动员工积极性。同时，通过员工满意度调查、专题访谈等途径全面掌握员工的思想动态，解决员工在薪酬福利、职业发展等方面的各种问题，凝聚人心，促进和谐。

本行重庆分行开办了首期职工代表培训班，召开了第四次职代会暨会员代表大会，全面征集和全部办理、回复了代表提案，开展了提案工作满意度调查，代表满意率为97%。

Employees are the basis of ICBC's development. Therefore, it is the Bank's starting point and foothold on its way of becoming a harmonious bank to actively build and maintain a harmonious labor relation and strive to create a "people-oriented" atmosphere. The Bank earnestly strives to ensure the legitimate rights and interests of its staff, attaches great importance to democracy in staff management, pays attention to their professional growth, commits itself to giving more humanistic care to them, and emphasizes national unity and cultural integration, makes great efforts to achieve mutual growth of the Bank and its staff. During the reporting period, Liupanshui Branch in Guizhou Province and the business division of Dalian Branch were awarded with the title of "Enterprise of Harmonious Labor Relation in the Financial System of China" by China Trade Union of Finance, and Zhejiang Branch was accredited as "2012 Best Employer in the Eyes of MBAs".



### ☀ Standardizing Recruitment Management, Protecting Employees' Rights and Interests

During the reporting period, the Bank made continuous efforts to formulate and improve its various labor and employment systems in accordance with the principle of fairness and justice, scientifically specified job descriptions, logically allocated human resources, established and perfected a practical and effective rights protection mechanism to fully ensured employees' rights; it established comprehensive supplementary welfare systems including enterprise annuity and supplementary medical insurance. It has carried out the enterprise annuity program and hired professional institutions to manage the investment which gained sound returns since 2008, and further improved the staff welfare.

### ☀ Paying Attention to the Needs of Employees, Taking Reasonable Advice

The Bank has been working on improving the democratic management system in the basic form of congress of workers and staff, duly initiated democratic procedures on regulations to make sure that their opinions were fully heard, ensured all employees' rights to know and participate, and fully stimulated their enthusiasm. Meanwhile, the Bank adopted various means such as satisfaction surveys and interviews among its staff to get a comprehensive grip on the staff opinions, and pushes hard for solutions to various problems of the staff about their salary and welfare and career development, which keep the unity and stability of the personnel.

Chongqing Branch started the first round of training sessions for staff representatives and held the 4th Congress of Workers and Staff and Member Representative Conference, in which it fully collected, processed and replied proposals from representatives, and conducted a survey on the satisfactory level of proposing work in which 97% representatives gave a positive reply.



本行大连分行召开职代会  
Dalian Branch held the Congress of Employees



## ☀ 关注职业发展，关爱员工成长

报告期内，本行紧密围绕人才强行战略，以增强员工素质能力、优化员工队伍结构为重点，建立健全“纵向可进退、横向可交流”的职业发展新机制，为员工提供多通道的职业发展路径，为员工指明职业发展方向；针对不同岗位、不同梯队、不同能力、不同年龄的员工，实施针对性职业设计与能力培养，为员工成长提供坚实的支撑。

本行建立健全基于岗位胜任能力的培训制度，不断丰富员工培训的渠道资源，采取传统教育与电化教育相结合、请进来与走出去相结合的方式，形成有利于员工职业生涯发展的培训模式。报告期内，本行共完成各类培训 3.6 万期，279 万人次，人均受训约 10.6 天；积极推进网络直播课堂、数字图书馆、知识库系统等和网络大学的集成，组织全行性重点网络培训项目 20 期，培训近 76 万人次；广泛开展业务知识和技能比赛，以赛促学，以赛促教，努力营造公平竞争、积极向上的成长氛围；与剑桥大学、沃顿商学院等境内外 50 余家知名机构开展培训交流合作，初步形成覆盖美洲、欧洲和亚洲的高端国际交流与合作网络。



姜建清董事长、王希全副行长就提高选人用人满意度进行调研  
Jiang Jianqing, Chairman of the Board, and Wang Xiquan, Senior Executive Vice President of the Bank conducted a survey on improving the satisfaction in regard to recruitment and employees' career development



胡浩董事会秘书出席战略合作培训班  
Hu Hao, Secretary of the Board of Directors, attended the strategic cooperation training session

## ☀ 营造温馨氛围，致力人文关爱

本行高度重视员工健康与安全保障，尊重和关心特殊群体，定期组织员工体检，广泛开展关爱员工心理健康、关爱女性员工、关爱离退休员工、困难员工帮扶等暖心工程，将对员工的关怀落到实处。

报告期内，本行积极开展职工之家场所设施建设，使员工工作生活环境和设施得到明显改善。全行累计投入资金 8.45 亿元，新建职工之家 634 个，职工小家 9,193 个，完善职工之家 2,892 个，职工小家 3,445 个。同时，本行通过心理健康培训、交友平台、户外拓展训练、员工亲子活动、运动会等各类文体活动，不断丰富员工精神文化生活，缓解工作压力，保持员工身心健康。



刘立宪纪委书记视察湖北分行员工餐饮配送中心  
Liu Lixian, Secretary of the Disciplinary Committee, visited Staff Food Distribution Center in Hubei Branch



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

During the reporting period, the Bank centered closely on talent-driven development strategy with a focus on enhancing employees' qualities and capabilities and improving the structure of its work force, set up a new sound career development mechanism which is flexible and courageous in terms of vertical position movements and horizontal exchange to provide its staff with broadened causes of career development, illuminated the future career development directions for the staff; specific career development and training programs were designed and organized for employees holding different posts, at different levels, with different capabilities and at different ages, providing firm support to the growth of its employees.

The Bank has established and improved a sound competency-based training system, dedicated to continuously expanding the training resources through extended channels of both traditional education and audio-visual training through international cooperation, and built

a training model beneficial to the career growth of its staff. During the reporting period, the Bank completed 36,000 training sessions in various kinds with 2.79 million person-times involved, which amounted to an average of 10.6 days of training per person. It also actively promoted the integration of live online classes, digital library, knowledge database system and online college, and organized 20 major online training programs throughout the bank with 760,000 person-times participated in. Besides, it launched various competitions on business know-how and skills with the purpose of boosting learning and education among the staff, and strived to cultivate a fair and positive learning environment. The Bank has established cooperation and exchange channels with more than 50 well-known educational institutions at home and abroad such as the University of Cambridge, the Wharton School of Business, initially formed a high-level international exchange and cooperation network covering America, Europe and Asia.



本行举办第三届青年外语大赛，适应全行国际化加快的步伐，服务青年的学习成长需求  
The Bank held the 3rd Youth Foreign Language Competition to fit into its pace of internationalization and meet the learning and growth needs of young staff.



本行中年客户经理岗位技能比赛优秀选手技能展示暨颁奖典礼  
Skill show of outstanding competitors of the ICBC Middle-aged Customer Manager Skill Competition & the Award Ceremony



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

The Bank highly values the health and security of its employees, respects and cares for special groups, regularly organizes physical examinations for all employees. It extensively launched heart-touching programs for employees' psychological health, and implemented assistance and other programs to care for its female and retired staff and employees in difficulties, and turned its words of love and care for its employees into actions.

During the reporting period, the Bank actively constructed staff recreation centers, which greatly improved the

working environment and facilities for its staff. The Bank cumulatively input RMB845 million to newly construct 634 new staff recreation centers and 9,193 small family-style staff centers, and improve 2,892 existing staff recreation centers and 3,445 existing small family-style staff centers. Meanwhile, it organized various cultural and sports activities such as psychological health training sessions, friend-making platform, outdoor exercises, parent-child activities and athletic meetings to enrich the cultural life of its staff, relieve their work pressure, and keep their physical and psychological well-being.



本行陕西分行员工冬至在职工小家包饺子  
Employees of Shaanxi Branch made dumplings at the family-style staff center on the Winter Solstice Festival

## 案例

报告期内，本行完成“非你不可”交友平台的系统升级并召开推广会，关注单身员工幸福。截至报告期末，共有 11 家系统内在京机构参与，系统注册人数共计 4,498 人，红娘人数 233 人，发布交友人数 616 人，共有 16 人牵手成功。

## 案例

本行数据中心（北京）关爱广大员工心理健康，实施 EAP（员工帮助计划）项目，通过宣讲会、现场观察、焦点座谈、“一对一”访谈、问卷调查等多种形式开展了心理调查活动，设计发放宣传品，发布专题板报，组织大讲堂，并辅之以心理工作坊、心理热线服务等，为员工提供了专业心理诊断和援助。



数据中心（北京）举办员工帮助计划大讲堂  
The Data Center (Beijing) held EAP lectures

## ◎ 关爱女员工

本行积极推进女员工权益保护专项集体合同签订和落实工作。截至报告期末，全行 36 个一级分行、直属学院签订了女职工权益保护专项集体合同。本行江西分行召开座谈会 11 场，下发并回收问卷 625 份，开展对集体合同落实情况的专项检查，获省总工会授予“江西省女职工权益保护专项集体合同工作先进单位”称号。报告期内，本行组织了联谊晚会、先进女员工疗休养活动、兴趣小组、休闲沙龙等一系列关爱女员工专项活动，深受女员工喜爱。



王丽丽副行长出席本行在京机构女员工联谊会  
Wang Lili, Senior Executive Vice President, attended the sodality of female staff from Beijing-located institutions



本行深圳分行女员工工业余学习美术  
Female employees of Shenzhen Branch were having art classes in their spare time

## ◎ 关爱离退休员工

截至报告期末，本行共设立了 504 个服务管理机构，配备了 1,466 名专兼职工作人员，确保全行 14 万离退休员工待遇的落实和服务管理的到位。报告期内，本行组织 134,867 名离退休员工进行体检；先后慰问了 23,505 名特困离退休员工；为 51,799 名离退休员工庆祝生日；依托 1,536 个离退休人员活动中心和 7 所自办老年大学，开展门球、舞蹈、健身、合唱、书法、摄影、台球等自娱自乐活动，确保“老有所学，老有所乐”。



本行山西分行慰问离退休员工  
Visits and regards to retired employees organized by Shanxi Branch





本行北京分行组织员工参加长走活动  
Beijing Branch organized its staff to take part in the long-distance walking initiative



本行海南分行开展“六一亲子活动”  
Hainan Branch held a parent-child event on the Children's Day

#### CASE

During the reporting period, the Bank upgraded the "Only You" friend-making platform system, and held a promotion with the participation of 11 Beijing-located institutions within the banking system, which offered more opportunities for single employees to make friends. By the end of the reporting period, the system had 4,498 registered users of which 233 were match-makers, 616 in search of friends and 16 successfully found their boy or girl friends.

#### CASE

The Data Center (Beijing) cares for the psychological health of employees, thus implemented an Employee Assistance Program (EAP), which made psychological surveys through teach-ins, on-site observation, focused talks, "one-on-one" interviews and questionnaires, designed and sent out publicity materials, published special bulletins, organized lectures with the supporting psychological work studio and hotline service to provide professional psychological diagnosis and assistance to its staff.

#### ● Caring for female employees

The Bank has been actively pushing ahead the signing and execution of special collective contracts for the protection of rights and interests of female employees. By the end of the reporting period, 36 tier-one branches and immediate subordinate schools of the Bank had signed the special collective contracts. Jiangxi Branch held 11 symposiums, handed out and collected 625 questionnaires and carried out special surveys on the execution of these collective contracts, won the title of "Outstanding Enterprise in the Execution of Collective Contracts for the Protection of Female Employees' Rights and Interests in Jiangxi Province" awarded by Jiangxi Provincial Federation of Trade Unions. During the reporting period, the Bank organized a series of special activities for female employees such as parties, therapy recreation activities for outstanding female employees, hobby groups and entertainment salons which were very popular among female employees.

#### ● Caring for retired employees

As at the end of the reporting period, the Bank established 504 service management organizations for retired employees and employed 1,466 full-time and part-time personnel to ensure the full execution of wage packages for 140,000 retired employees and make sure that the service for retired employees is in place. During the reporting period, the Bank organized physical examination for 134,867 retired employees, visited and extended regards to 23,505 retired employees in extreme difficulties, celebrated the birthday of 51,799 of them, and launched various entertaining activities such as croquet, dance, fitness, chorus, calligraphy, photography and billiards in 1,536 entertainment centers and 7 self-funded universities for retired employees, ensuring a "happy study and happy life in old age" for its staff.



本行广西分行组织离退休人员开展“金秋夕阳红”文娱活动  
Guangxi Branch organized retired employees to take part in the "Golden Sunset" entertainment activity

## ◎ 困难员工帮扶救助

本行不断加强对困难员工的帮扶救助，组织救助了天津、宁波、广西等分行的重病员工，慰问了西藏分行等条件艰苦地区机构的员工。报告期内，本行累计救助、慰问各类员工 32,000 多人次，累计 4 次集中救助，拨付专项资金 8,000 万元。

### 案例

湖南邵阳分行女员工马建平曾被总行和湖南省人民政府分别荣记一等功，并被授予“工行卫士”光荣称号。马建平因病逝世后，邵阳分行将其女儿的冷暖、成长牵挂于心，经常帮助她解决一些生活、学习上的困难。2012 年马建平的女儿以优异成绩考入湖南师范大学树达学院，但面临高额的学费一筹莫展。分行得知情况后，一次性支助其助学金 10,000 元，鼓励其勤奋励志，圆满完成大学学业。



本行湖南分行为员工子女送去助学金  
Hunan Branch sent fellowship to Ma's daughter

## ☀ 推进文化融合，打造和谐队伍

本行高度重视维护少数民族员工权益，关心少数民族员工成长，在公开、公平、公正原则下，加大少数民族人才选拔力度，充分尊重各民族员工的宗教信仰自由和风俗习惯，努力营造团结和谐的工作、生活氛围，有效维护了民族团结。

### 案例

本行新疆分行在校园招聘工作中，对优秀的少数民族考生大学生，考虑预科经历，将录取年龄较汉族学生放宽一年，扩大了选择范围和录取人数。报告期内，新疆分行共招聘维吾尔族、哈萨克族、回族、满族、蒙古族、锡伯族等各少数民族优秀大学生 17 人，占全部招聘人数的 7.66%，高学历少数民族新员工得到充实。

### 案例

本行宁夏分行充分尊重回族员工风俗习惯，专门设立“清真”食堂，在回族聚集地区——吴忠市设立了具有伊斯兰特色的回乡支行，在回族重大节假日时按照国家规定给予假期，努力营造团结和谐的工作氛围。



工银印尼举办员工传统服装秀以纪念印尼妇女节  
ICBC (Indonesia) held a traditional costume show among employees in commemoration of the Indonesian Women's Day



米兰分行员工参加年度长跑活动  
Employees of Milan Branch attended the annual long-distance running event

本行在境外机构建设和发展过程中，遵循“**One ICBC**”的理念，注重与当地文化的融合，做到兼收并蓄和求同存异。遵守当地劳工法律，并参考当地风俗习惯，在人员招聘、职业发展、薪酬福利等环节均平等对待全球雇员，不断提高当地员工比例，制订针对全球雇员的福利体制，选派优秀全球雇员赴国内培训及交流；在日常生活中重视人文关怀，通过开展中西文化讲座、共度中国及当地传统节日、开展丰富多彩的文化体育活动、员工互助活动等增强员工的凝聚力，促进员工间的融合，提高全球雇员对本行企业文化的认同，增进对本行归属感。



## CASE

Ma Jianping, a female employee of Shaoyang Branch in Hunan, was once awarded with Order of Merit by the Bank and the Provincial Government of Hunan Province respectively, and honored with the title of "Guard of ICBC". After her death of illness, Shaoyang Branch has been concerned about the well-being and growth of her daughter and regularly helps her with difficulties in her life and study. In 2012, though having been admitted by ShuDa College of Hunan Normal University with high scores in examinations, Ma's daughter could not afford the high tuition. On hearing this news, Shaoyang Branch offered a lump sum fellowship of RMB10,000 to encourage her to study hard and finish the college education.

### Helping employees in difficulties

The Bank has been providing more assistance to employees in difficulties, offering help to heavily sick or acutely sick employees in branches in Tianjin, Ningbo and Guangxi, visiting and extending regards to employees in branches based in areas with harsh conditions like Tibet Branch. During the reporting period, the Bank accumulatively helped and visited over 32,000 person-times, launched 4 concentrated assistance initiatives and appropriated RMB80 million special funds.



### Boosting Cultural Integration, Building Harmonious Team

The Bank pays much attention to protect the rights and interests of employees from ethnic minorities, cares about their growth, and makes great efforts in selecting and promoting outstanding employees in accordance with the principle of openness, fairness and justice. Meanwhile, it fully respects religious freedom, customs and habits of employees from ethnic minorities, strives to cultivate a unified and harmonious working and living environment, which effectively maintains national unity.

During the establishment and growth of overseas institutions, the Bank adheres to the principle of "One ICBC", attaches great importance to integrating into local culture and aims at embracing diversities and seeking common grounds while reserving differences. Overseas institutions abide by local labor laws and regulations, respect local customs and habits, and treat overseas

employees equally in recruitment, career development and salary and welfare, constantly raising the proportion of local employees. Besides, they have established welfare systems for overseas employees, and sent outstanding overseas employees to China for trainings and exchanges. In daily life, the Bank attaches great importance to humanistic care for employees and launches a series of activities such as lectures on Chinese and Western Culture, celebrations for Chinese and local traditional festivals, diverse and vibrant cultural and sports activities and mutual assistance among employees in order to enhance unity, boost mutual understanding, improve the recognition of the bank's corporate culture by overseas employees, and strengthen their sense of belonging.

## CASE

In campus recruitment, Xinjiang Branch considers the experience of taking preparatory courses and sets the employment age upper limit one year higher than students from the Han nationality for outstanding college students from ethnic minorities who had taken admission examinations in their own languages, which widened the numbers of candidates and recruited ethnic students. During the reporting period, Xinjiang Branch recruited 17 outstanding university graduates from ethnic minorities such as Uygur, Kazak, Hui, Manchu, Mongol and Xibe, accounting for 7.66% of the total which replenished the work force of highly educated employees from ethnic minorities.

## CASE

Ningxia Branch, fully respected the customs and habits of employees from the Hui nationality, set up a Muslims' canteen, established Huixiang sub-branch with Islamic features in Wuzhong which is highly populated by the Hui community, and provided holiday breaks according to the national regulations on major festivals of the Hui nationality, dedicated to cultivating a unified and harmonious working environment.



万象分行为员工庆祝生日  
Vientiane Branch celebrated the birthday of employees



# 爱心银行 Charity Bank

- ☀ 定点扶贫  
Targeted Poverty Alleviation
- ☀ 社会公益  
Public Welfare
- ☀ 支持文教体育事业  
Supporting Culture, Education and Sports
- ☀ 志愿者活动  
Volunteer Activities
- ☀ 海外公益  
Overseas Public Welfare



本行视强国富民为己任，热忱于反哺社会，投身于公益事业，努力做优秀的企业公民。报告期内，本行秉持“源于社会、回馈社会、服务社会”的宗旨，遵循“全局规划、突发优先、统筹配置、双线并行、注重创新”的原则，以“公益慈善”和“普惠民生”为主轴，从赈灾扶贫、文化教育、社区服务等多个角度积极参与社会公益事业。截至报告期末，除员工个人捐赠外，本行在公益事业方面共投入 **4,098 万元**。

## ☀ 定点扶贫

自 1995 年开始，本行持续在四川省南江县、通江县和万源市开展定点扶贫工作，以支持当地“六大扶贫工程”为路径，以贫困村和贫困人口为主要对象，以保障和改善民生为核心，努力协助当地稳定实现扶贫对象“不愁吃、不愁穿，保障其义务教育、基本医疗和住房”的总体目标，促使当地生产生活条件显著改变，特色优势产业显著发展，公共服务均等化水平显著提高，社会保障事业显著改善，可持续发展能力显著提升。

2012 年，本行继续深入开展定点扶贫工作，先后投入扶贫资金 **1,200 万元**，实施了一系列绿色扶贫、卫生扶贫、教育扶贫新项目，促进了贫困地区居民收入水平和生活质量的不断提高，推动了扶贫地区经济和社会事业的协调发展。



杨凯生行长代表本行向扶贫县捐赠 400 万元  
On behalf of the Bank, President Yang Kaisheng donated RMB4 million to poverty-stricken counties

## ● 绿色扶贫

为加快推动当地山青、水净、天蓝的生态环境建设，本行连续五年在定点扶贫县（市）实施绿色扶贫示范工程，2012 年再次投入资金 **200 万元**，支持当地打造绿色扶贫开发示范村，新建沼气池 **200** 余口，并对所在乡村及农户的配套道路、庭院、厨、厕、圈、坝等设施进行了大规模改造和完善，同步提升了新农村环境卫生水平；在通江县陈河乡、诺水河镇继续实施了椴木银耳栽培项目，资助耳农建设了 **161** 口耳堂，初步形成了“饲料 - 能源 - 肥料 - 养殖 - 种植”等绿色产业经济一体化链条，提高了农户的自身发展能力，促进了当地群众脱贫致富。

## ● 教育扶贫

近年来，本行逐年加大了扶贫助教力度，2012 年相继投入资金 **575 万元**，捐物捐款 **18 万元**，进一步扩大了教育扶贫受助面。

连续十年在三县（市）举办了优秀贫困大学生助学行动和优秀山村教师评选活动。2012 年，在三县（市）择优奖励了扎根山区教育工作的 **150** 名优秀教师，激励更多教师扎根农村、无私奉献；同时对 **300** 名品学兼优、考入大学但因家庭贫困无力支付学费的新入学大学生提供资助，帮助他们顺利步入大学校园。截至报告期末，本行在三县（市）累计资助优秀贫困大学新生 **1,100** 名，累计表彰优秀山村教师 **740** 名，得到了当地群众的广泛好评。



表彰优秀乡村教师  
Award ceremony for excellent rural teachers



The Bank is dedicated to repaying society and making the people rich and the nation powerful. It is engaged in public welfare undertakings, striving to become an outstanding corporate citizen. During the reporting period, the Bank made an overall planning, prioritized emergencies, coordinated configurations, leveraged parallel efforts and stressed innovation under the principle of "rooted in society, rewarding society and serving society". The Bank actively took part in charitable activities centering on "public welfare" and "universal livelihood", including disaster and poverty relief, culture and education, and community service. As at the end of the reporting period, the Bank contributed an aggregate total of RMB40.98 million to public welfare undertakings, in addition to the donations from individual employees.

## ☀ Targeted Poverty Alleviation

Since 1995, in order to help those underprivileged villages and people, the Bank has launched targeted poverty alleviation activities to improve the people's livelihood in Nanjiang County, Tongjiang County and Wanyuan City of Sichuan Province. By supporting six local poverty alleviation projects, it made great efforts to enable adequate food and clothing, compulsory education, basic medical care and housing available to the poor population. As a result, great changes have taken place in local production and living conditions; specialty and competitive industries have developed significantly; the equal distribution of basic public services has been promoted considerably; social security undertakings have been enhanced notably, and the capacity for sustainable development has been boosted drastically.

During 2012, the Bank continued to carry out poverty alleviation activities. It has launched a series of new projects, such as green poverty alleviation, health poverty alleviation and educational poverty alleviation, with the funds totaling RMB12 million, which continuously improved the income level and life quality of poverty-stricken people and promoted the coordinated development of economy and social undertakings in these areas.

### ● Green poverty alleviation

Aiming at speeding up local ecological progress and keeping the mountain green, water clean and sky blue, the Bank has implemented green poverty relief demonstration projects in these targeted poverty relief counties (cities) for five consecutive years. In 2012, the Bank invested RMB2 million to build green poverty alleviation demonstration villages. As a result, over 200 biogas digesters were established, roads, courtyards, kitchens, toilets, livestock pens, dams as well as other facilities were greatly renovated, and the sanitary conditions in new countryside were improved. The Bank made continuous efforts to launch the edible tree fungus cultivation project in Chenhe Township and Nuoshuihe Town of Tongjiang County, assisting local farmers to build 161 edible tree fungus greenhouses, thus initially forming a green industrial economic integration chain covering feedstuff, energy, fertilizer, breeding and planting, and meanwhile improved local farmers' capability of development and promoted poverty alleviation.



邱家坪农妇已经使用沼气能源做饭  
Farmers in Qiujiaping began to use biogas energy to cook

### ● Educational poverty alleviation

In recent years, the Bank intensified efforts in educational poverty alleviation year by year. It successively invested the fund of RMB5.75 million and the donated materials worth of RMB180,000 in 2012, furthering expanding the scope of poverty alleviation recipients.

The Bank initiated campaigns to support excellent poor college students and to select outstanding rural teachers in three counties (cities) for ten consecutive years. In 2012, 150 outstanding rural teachers who chose to work in the mountainous areas in the three counties (cities) were awarded to encourage more teachers to work in and dedicate themselves to the countryside; meanwhile, 300 excellent fresh college students from poverty-stricken households were awarded, enabling them to go to college smoothly. As at the end of the reporting period, the Bank funded 1,100 excellent underprivileged college students, awarded 740 outstanding teachers, thus highly appreciated by local residents.

连续三年实施“新长城高中生自强班”项目。本行密切跟踪项目实施情况，确保资金发放到位。同时，驻点扶贫干部定期看望自强班学生，帮助他们树立人生理想，克服困难，完成学业。

连续两年实施“爱心小厨房”工程。针对偏远山区学校厨房及餐饮设施缺乏，学生就餐难问题，2012 年本行再次捐款 180 万元，两年累计为 67 所贫困地区学校建起厨房并配备炉灶、餐桌、餐具等设施，受惠学生总量达到 6 万余名。

实施“筑巢行动”项目。扶贫县（市）实施“撤点并校”后，学生数量大为增加，学生住宿难问题更为突出。本行捐赠资金 215 万元，与中国扶贫基金会合作，为万源市八台乡中心校、通江县芝苞乡中心小学和南江县正直镇花桥小学各新建一座 500 余平方米的学生住宿楼。目前，项目正在按计划紧张施工，将于 2013 年年底全面交付使用。

捐赠文体用品和教学设备。为补充贫困地区学生文体教学设施设备，本行为南江县凉水小学、通江县董溪小学捐赠爱心包裹 1,190 个；本行员工捐向白沙镇凉水井小学



本行向罗文希望小学的孩子捐赠爱心书包  
The Bank donated schoolbags to students of Luowen Hope Primary School



万源贫困小学用上全新的乒乓球台  
Students of Wanyuan Primary School are using brand new table tennis tables

捐赠了数字化教室设备、校园广播系统、音乐教学系统、电视机、黑板、室外篮球架、乒乓球台等教学设备。

## ● 卫生扶贫

扩大了“母婴平安 120 行动”资助范围。2012 年本行将“母婴平安 120 行动”的资助额从 60 万元增加到 90 万元，受助贫困高危孕产妇增加到 1,500 人。截至报告期末，该项目已惠及三县（市）3,500 名贫困孕产妇，母婴死亡率大大降低。

捐赠“母亲健康快车”。2012 年，本行捐款 36 万元，与中国妇女发展基金会合作向三县（市）妇幼保健院各捐赠了一辆全新救护车，并配备了车载 B 超机，既延伸了服务半径，又将健康理念、健康知识、健康服务送下乡，保障了贫困地区妇女儿童的健康权益。



杨凯生行长探望“母婴平安 120 行动”受助婴儿  
President Yang Kaisheng showed care for babies benefited from "Safety of Mothers and Babies 120" campaign

The Bank supported "New Great Wall senior high school students from self-improvement class" project for three consecutive years. The Bank kept close track of the implementation of the project to ensure the funds were given out to those underprivileged students. At the same time, officials assigned to targeted areas paid regular visits to these students, help them to set up their own ideals, overcome difficulties, and finish school.



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



罗文希望小学的孩子在爱心厨房用餐  
Students of Luowen Hope Primary School were having dinner in the "Little Kitchen of Love"



本行援建的南江凉水小学多媒体教室  
Multi-media teaching classroom of Liangshui Primary School in Nanjiang constructed with the aid of the Bank

The Bank conducted the "Little Kitchens of Love" project for two consecutive years. In response to the lack of kitchen and dining facilities and to tackle the school meal problem for students in remote mountainous areas, the Bank donated another RMB1.8 million on "Little Kitchens of Love" project. The funds donated over the past two years helped setting up kitchens with complete auxiliary dining facilities such as stoves, dining tables and cutleries for 67 schools in poverty-stricken areas, benefiting over 60,000 students.

The Bank conducted the "Nesting Project". With the implementation of "combination of school" policy in poor counties (cities), the number of students was considerably increased, which aggravated the problem of student accommodation. The Bank donated RMB2.15 million. Together with China Foundation for Poverty Alleviation, the Bank is constructing a student apartment building covering an area of more than 500 square meters for Batai Township Central School in Wanyuan City, Zhibao Township Central Primary School in Tongjiang County and Huaqiao Primary School in Zhengzhi Town of Nanjiang County respectively. Currently, the project is undergoing as planned and will be completed before the end of 2013.

The Bank donated recreation and sports appliances as well as teaching facilities to poverty-stricken areas. 1,190 care packages were donated to Liangshui Primary School in Nanjiang County and Dongxi Primary School in Tongjiang County. The Bank's employees donated to Liangshui Primary School in Baisha County for purchasing digital classroom equipments, schoolyard broadcasting systems, music teaching systems, televisions, blackboards, outdoor basketball stands, table tennis tables as well as other teaching facilities.

#### ● Health poverty alleviation

More and more people benefited from the "Safety of Mothers and Babies 120" campaign. The Bank increased the funds from RMB600,000 to RMB900,000, providing 1,500 high-risk pregnant women in poverty with hospital delivery subsidy. As at the end of the reporting period, 3,500 women in the three counties (cities) benefited from the project, reducing infant and maternal mortality rate considerably.

The Bank donated one "mother lifeline express". In 2012, the Bank donated RMB360,000 and purchased the ambulances equipped with type-B ultrasonic machine by working together with China Women's Development Foundation, helping the Bank to expand service radius, providing local people with health concept, knowledge and services, as well as ensuring the health of women and children in disadvantaged areas.



## ◎ “溪桥工程”

2012 年，本行再次捐款 150 万元，与中国扶贫基金会合作继续实施“溪桥工程”，资助当地集中连片区域的 15 个自然村每村架设一座桥梁。目前项目正在实施中，将于 2013 年汛期前全面交付使用。



沙坝 -- 工行爱心桥  
Shaba in Sichuan—ICBC "caring bridge"

## ◎ “小母牛”项目

为帮助当地群众创业致富，本行再次向国际小母牛组织捐资 130 万元港币，实施“礼品传递”计划，向农户提供畜禽、技术培训及相关服务。自 2006 年以来，本行已累计投入 590 余万元，受助农户达到 2,200 多户。项目实施提高了受助农户科学饲养畜禽的能力，人居环境和社会风尚也得到了改善。

## ◎ 切实改善和加强了金融服务

为帮助当地提升“造血”能力，相继投放信贷资金约 5 亿元，扶植了一批产业带动力强、示范性广、经济效益显著的农业深加工企业及小微企业，推动了当地产业升级和产业结构优化。

## ☀ 社会公益

### ◎ 情系灾区

2012 年 9 月 7 日，云南省昭通市彝良县先后发生 5.7 级、5.6 级地震，给当地造成大量人员伤亡和财产损失。地震发生后，本行全力做好金融支持抗震救灾工作，同时，全力做好灾区的金融服务，向昭通灾区发放了 1.7 亿元的信贷资金，共计捐款捐物 534 万元。此外，本行云南分行向云南省捐赠 300 万元救灾款，向昆明市嵩明县捐赠 100 万元抗旱资金。



本行云南分行向地震灾区捐款 300 万元  
Yunnan Branch donated RMB3 million to earthquake-hit area



### ● Xiqiao Project

To improve local traffic conditions, the Bank donated another RMB1.5 million in Xiqiao Project in 2012 through cooperation with China Foundation for Poverty Alleviation, to help each of the 15 villages in concentrated areas to build a bridge. These bridges are expected to be put into service ahead of the flood season in 2013.

### ● Heifer Program

The Bank donated another HKD1.3 million to Heifer International Program for "Passing-on-gift" Project to provide local farmers with livestock and poultry, technical training and other related services. Since 2006, the Bank has invested more than RMB5.9 million to aid over 2,200 households. The program has enhanced the farmers' ability to scientifically feed livestock and poultry with considerable improvement of people's living environment and social atmosphere.

### ● Improving and strengthening financial services in real terms

To strengthen local wealth-generating capacity, the Bank successively granted loans of about RMB500 million to help a group of agricultural deep-processing enterprises with strong driving force, wide demonstrative influence and significant economic benefits as well as some micro and small enterprises, promote the upgrading and structural optimization of local industries.



本行为通江县周子坪村铺就的致富路  
A road leading Zhouziping Village of Tongjiang County to prosperity paved by the Bank

## ☀ Public Welfare

### ● Disaster relief

On September 7, 2012, a 5.7-magnitude earthquake followed by another 5.6-magnitude one hit Yiliang County, Zhaotong City, Yunnan Province, causing heavy casualties and property losses. After the earthquakes, the Bank tried its best with timely financial support and disaster relief. Meanwhile, the Bank allocated RMB170 million of credit funds to stricken areas and donated a total of RMB5.34 million in means of money as well as goods. In addition, Yunnan Branch of the Bank donated relief funds of RMB3 million to Yunnan Provincial Government and RMB1 million to Songming County of Kunming City.



本行云南分行开展“抗旱保民生、送水解民忧”爱心送水活动  
Yunnan Branch launched the activity of "delivering water to fight drought and ease people's worries"

本行甘肃分行积极开展“联村联户·为民富民”行动。报告期内，投入 8.4 万元用于购置化肥，帮扶 61 个村、7,177 户困难群众完成春耕生产；得知清水县土门乡遭受冰雹灾害后，再次投入资金 5 万元帮助当地恢复生产，同时出资 60 万元，启动致富产业发展基金，完善帮扶村脱贫致富长效机制。2012 年 5 月，甘肃岷县发生大范围冰雹泥石流灾害，本行及时捐赠 20 万元，并组织员工捐款 7 万余元，支持灾区重建美好家园。

## ● 健康快车光明行

2007 年以来，本行先后为四川、贵州、云南贫困白内障患者送去光明，在内蒙古捐建眼科显微手术培训中心，在云南捐建白内障治疗中心，累计捐款 1,210 万元，帮助近 5,000 名贫困白内障患者重见光明。

报告期内，本行再次向中华健康快车基金会捐赠 300 万元，由北京大学人民医院眼科医护人员上车服务，为河南三门峡 1,552 名贫困白内障患者免费实施了复明手术。在“健康快车 / 工商银行内蒙古眼科显微手术培训中心”，举行了第二届白内障手术技术培训班；举办“健康快车国际眼科大会”，200 多名眼科医生参会；为内蒙古贫困白内障患者实施减免费用手术 92 例。



工商银行——健康快车“三门峡·母亲河光明之旅”  
ICBC-Lifeline Express "Sanmenxia, the Mother River Brightness Tour"

## ● “献爱心，圆梦想”关爱农民工子女主题活动

2012 年春节期间，由本行独家赞助制作的《第一财经 2012 财神到春晚》通过宁夏卫视和第一财经两个频道在全国播出，本行通过该节目与甘肃省甘南夏河县拉卜楞藏民小学等贫困中小学建立了对口帮扶关系。同时，各帮扶学校所在地的分行也积极组织员工，捐款捐物。此外，本行还号召各分支机构积极组织“献爱心，圆梦想”关爱农民工子女主题活动，通过多种形式满足农民工子女的小心愿。



本行云南分行关爱农民工子女活动  
Yunnan Branch conducted activity of "caring for children of migrant workers"



本行河南分行在上蔡县农民工子女学校举行爱心捐助仪式  
Henan Branch held donation ceremony at the school for children of migrant workers at Shangcai County

Gansu Branch of the Bank actively carried out the activity of "uniting villages and households for a better living of the people". During the reporting period, the branch had donated RMB84,000 in fertilizers and helped 7,177 households in 61 villages finish spring ploughing. After learning that Tumen Township of Qingshui County had suffered hail disaster, the branch donated another RMB50,000 to help local people restore production, and at the same time subsidized RMB600,000 to launch a Development Fund for Industries to perfect the long-term mechanism of poverty alleviation. In May 2012, hail and landslides hit a wide range of areas in Minxian County, Gansu Province. The Bank promptly donated RMB200,000 and the staff more than RMB70,000 to support local people in rebuilding their homes.

#### ● Lifeline Express Brings Eyesight to Patients

Since 2007, the Bank has helped lots of impoverished cataract patients in Sichuan, Guizhou and Yunnan provinces. It donated to build a micro-ophthalmic surgery training center in Inner Mongolia and set up a cataract treatment center in Yunnan. The Bank donated RMB12.1 million in aggregate and helped nearly 5,000 impoverished patients recover from cataract.

During the reporting period, the Bank donated another RMB3 million to the Foundation for Lifeline Express for free surgeries on 1,552 impoverished cataract patients in Sanmenxia, Henan Province, which were performed on the Lifeline Expresses by medical personnel from the Department of Ophthalmology of Peking University People's Hospital. In the "Lifeline Express/ICBC- Inner Mongolia Ophthalmic Surgery Training Center", the Second Cataract Surgery Training Session was held. Lifeline Express - International Congress of Eye Research was held, in which over 200 ophthalmic surgeons participated. Ninety-two surgeries free of charge or at lower expenses were performed on impoverished cataract patients in Inner Mongolia.

#### ● "Realizing Dreams with Loving Heart" activities to help children of migrant workers

During the Spring Festival in 2012, Ningxia TV Channel and CBN aired nationwide the program "CBN 2012 God of Wealth to Spring Festival Gala", which was exclusively sponsored by the Bank. The Bank established one to one poverty alleviation relationship with primary and middle schools by the program, including Labuleng Tibetan Primary School of Ganan's Xiahe County, Gansu Province. Meanwhile, local branches of ICBC also organized their employees to donate money and goods. In addition, the Bank called for these branches to organize activities themed on "Realizing Dreams with Loving Heart" to help children of migrant workers realize their dreams by a variety of ways.



本行重庆分行在“农民工子女关爱月”走进忠县中星小学  
Chongqing Branch visited Zhongxing Primary school at Zhongxian County during the "Month of Caring for Children of Migrant Workers"



## ◎ “金融知识进校园”

为正确树立学生的理财投资理念，增强风险防范意识，使学生更好地将金融理论知识和实践有机结合，报告期内，本行江西分行举办了“新金融·高校行”之金融知识进校园主题活动，引导学生树立正确的投资理念，提升学生金融素质和社会实践能力；深圳分行与当地教育局联合举办了五场“青少年学生财商教育读书暨社会实践活动”，覆盖学校 25 所、学生两万余人，向中小學生及其家长宣传财商教育理念的同时，还赠送了 25,000 册财商教育读本。



本行江西分行走进鹰潭市第八小学开展“送金融知识到学校”的主题活动  
Jiangxi Branch held the activity of "Bringing Financial Knowledge to Schools" in No.8 Primary School of Yingtan City

## ◎ 关注“最美女教师”

5 月 23 日，本行黑龙江分行组织开展了“学英雄，爱岗位，比贡献”——向舍己救人的最美女教师张丽莉学习活动，向全行发出倡议书，并组织现场捐款，得到了全行员工的积极响应。

## ◎ “春天新希望”慈善晚会

2012 年 4 月 28 日，本行福建分行举办工行之夜“春天新希望”慈善晚会，出席活动的爱心人士超过 400 人，为闽清下祝乡的孩子募集助学金 95,640 元；在义卖活动环节，本行员工积极参与认捐，为帮助家境困难的小朋友实现“刮风不倒、下雨不漏”的家庭梦想筹集房屋修缮基金 11,640 元。



本行福建分行为“福建微博关怀”爱心账号揭幕  
Fujian Branch unveiled its microblog for "Fujian Weibo Cares"

## ◎ 微博公益

2012 年 7 月，本行子公司工银瑞信联合其它机构在新浪微博平台发起“我们要学的自救常识”公益活动，整个活动历时 5 天，向全社会传递了正能量。此后，工银瑞信根据网络上的公开资料制作了《安全自救手册》，详细介绍了日常可能用到的 12 类自救常识，发布在网站上供大众下载学习。

## ☀ 支持文教体育事业

### ◎ 举办《“汇通天下——从钱庄到现代银行”展览》

2012 年 11 月 3 日至 12 月 7 日，本行联合台湾永丰金融控股股份有限公司在台湾台北国父纪念馆举办《汇通天下——从钱庄到现代银行》展览。这是上海银行博物馆馆藏珍品面向台湾公众的第一次集中展示，该展览分为“汇通天下——从钱庄到现代银行”、“通宝大观——中国历代货币”、“荟萃台湾——台湾地区金融业”三大章节，集中了两岸三馆各类具有鲜明历史特征和丰厚文化内涵的馆藏精品 639 件，其中本行从银行博物馆 3 万余件藏品中精选出 550 件参展。其中，钱币类 350 件，反映了西汉以来 2,200 年的货币历史；实物类 200 件，反映了清末钱庄银行一个多世纪的发展历程。





本行深圳分行举行青少年财商教育和社会实践启动仪式  
Shenzhen Branch held the launching ceremony of Teenage FQ Education and Social Practice activity

#### ◎ Concerning about the "Most Beautiful Woman Teacher"

On May 23, 2012, Heilongjiang Branch held the activity of "Learning from Hero, Loving Our Jobs, and Making Contributions" and also organized a fund-raising event for Zhang Lili, "Most Beautiful Woman Teacher", who risked her life to save two students. The staff responded warmly and made their donations.

#### ◎ "Spring with New Hope" charity evening party

On April 28, 2012, Fujian Branch held an ICBC "Spring with New Hope" charity evening party with over 400 participants. RMB95,640 was raised for children at Xiaozhu Township, Minqing, to support their schooling. The branch's staff actively participated in the auction and raised RMB11,640 for Family Dream Foundation to help impoverished children have their homes repaired.

#### ◎ Public Welfare on Weibo

In July 2012, ICBC Credit Suisse, a subsidiary of ICBC, in cooperation with other institutions, launched a public welfare event of "Self-rescue Knowledge that We Should Learn" at Sina Weibo platform. The five-day event made a positive influence on the society. Afterwards, based on materials on the website, ICBC Credit Suisse produced a brochure named "Self-rescue Manual", which can be downloaded for free, detailing 12 categories of self-rescue knowledge.

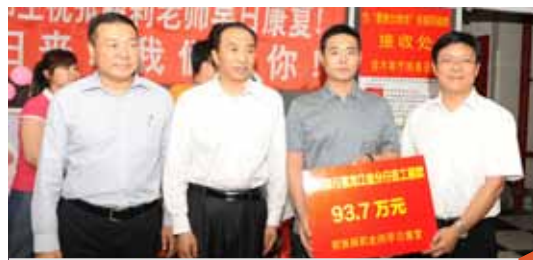
### ☀ Supporting Culture, Education and Sports

#### ◎ Land of Wealth - from Money House to Modern Bank

The Bank held an exhibition "Land of Wealth—From Money House to Modern Bank" which lasted from November 3 to December 7, 2012, with the Taiwan-based SinoPac Holdings in the National Dr. Sun Yat-sen Memorial Hall in Taipei. It was the first time that the Shanghai Bank Museum showcased its collections to people in Taiwan. The exhibition was divided into three parts — "Land of Wealth — From Money House to Modern Bank", "Copper Coins—China's Ancient Currency", and "Treasury in Taiwan"—"Taiwan's Financial Industry". It collected 639 items from Taiwan and the Chinese Mainland that carry distinct historical features and rich cultural connotations, including 550 items selected from more than 30,000 items from the Museum. Particularly, there were 350 currencies on display, which reflected the 2,200-year currency history since the Western Han Dynasty. There were also 200 physical items reflecting the development of the money houses in the late Qing Dynasty for more than a century.

#### ◎ Bringing financial knowledge to schools

To help students establish the correct wealth management concept, increase their risk awareness, and enable them to better combine financial knowledge with practice, Jiangxi Branch launched the "Publicizing New Financial Knowledge to Campuses" activity during the reporting period. In addition, Shenzhen Branch cooperated with local bureau of education to hold five rounds of "Teenage FQ Education and Social Practice" activity, which covered 25 schools with over 20,000 students participated. While promoting FQ education to students and their parents, a total of 25,000 books on FQ education were given out.



本行黑龙江分行赴哈尔滨医科大学附属第一医院慰问“最美女教师”张丽莉  
Representatives of Heilongjiang Branch visited Zhang Lili, the "Most Beautiful Woman Teacher", at the First Affiliated Hospital of Harbin Medical University



本行姜建清董事长和国民党荣誉主席连战等共同为《“汇通天下—从钱庄到现代银行”展览》开箱揭幕  
Jiang Jianqing, Chairman of ICBC, and Lien Chan, honorary chairman of the KMT, inaugurated the exhibition "Land of Wealth—From Money House to Modern Bank"

大陆与台湾同根同源，历史文化一脉相承。该展览生动地展示了中国金融发展的沧桑岁月和灿烂文明，传播了中国金融文化和创新成果，推动了两岸经济发展和文化繁荣，增进了两岸金融机构的合作交流，搭建了两岸金融业的文化桥梁，为携手推动社会进步、共创金融发展作出了新的贡献。

## ◎ 第三届“工商银行杯”全国大学生银行产品创意设计大赛

报告期内，本行携手对外经济贸易大学合作举办第三届“工商银行杯”全国大学生银行产品创意设计大赛。大赛共吸引了来自清华大学、中国人民大学、对外经济贸易大学等全国 370 余所高校 6,200 余名选手提交的 1,052 件参赛作品。最终评选出 37 个获奖作品和 10 个优秀高校组织奖。该活动不仅为大学生提供了深入开展社会实践、展现自身社会价值的平台，还通过举办获奖选手座谈会、开展部分获奖作品点评等形式，普及了金融知识，体现了高校、银行及社会各方对合作加强创新型人才培养的高度重视和深刻共识，收到了良好的社会反响。

## ◎ 支持文化艺术产业

本行连续第三年为上海艺术博览会提供全方位的金融服务，推进了文化产业与金融资本的有效嫁接；支持文化场馆的运营建设；连续多年支持上海市自然科学牡丹奖评选，资助了 33 位科学家开展自然科学基础研究工作，为中青年科学家脱颖而出提供了广阔的舞台；支持举办“上海新年音乐会”；举办《中国人看世界》全国摄影展，共收到来自全球五大洲的参赛作品 12,500 余幅；举办“工行杯”宁波市书法篆刻作品展，围绕“喜迎十八大，翰墨同辉煌”的时代主题，努力推动文化产业发展。



本行支持举办的“上海新年音乐会”  
Shanghai New Year Concert 2013 supported by the Bank

Chinese mainland and Taiwan share the same root, history and culture. The exhibition has vividly showed the vicissitudes and splendid civilization in China's financial development. It has also spread the Chinese financial culture and innovation fruits, promoted the cross-strait economic development and cultural prosperity, enhanced the cooperation and communication between financial institutions of both sides, built a cultural bridge for cross-strait financial business, and made new contributions to promoting social progress and financial development.



本行安徽分行援建希望小学签字仪式  
Anhui Branch held donation ceremony for the hope school

### ● The 3<sup>rd</sup> "ICBC Cup" national competition in innovative design of banking products by college students

During the reporting period, the Bank and the University of International Business and Economics jointly held the 3<sup>rd</sup> "ICBC Cup" National Competition in Innovative Design of Banking Products by College Students. The event attracted over 6,200 student participants from more than 370 colleges, such as Tsinghua University, Renmin University of China and University of International Business and Economics etc., and received 1,052 entries in total. In the end, 37 entries were selected and ten universities and colleges were awarded with the "outstanding organization" prize. This event provided students with chances of social practices and platforms to exhibit their social values. Also, it disseminated financial knowledge in the form of symposium participated by winners of the competition and comments on some winning entries. The event publicized financial knowledge, reflected universities and colleges, banks and society's high attention to and profound consensus on enhancing innovation training.

### ● Supporting the culture and art industry

The Bank provided a full range of financial services to the Shanghai Art Fair for the third year in a row to promote effective integration of the culture industry and financial capitals. The Bank supported the construction and operation of cultural venues. For many years, the Bank has supported Shanghai Peony Award for Natural Science and subsidized 33 scientists on fundamental natural science research, providing a broad stage for young and middle-aged scientists to stand out. Additionally, it sponsored Shanghai New Year Concert; held the "World in the Chinese Eyes" national photo exhibition and attracted more than 12,500 entries from all over the world; it held ICBC Ningbo Calligraphy and Seal-cutting Exhibition, with the theme of "Celebrating the 18th National Congress of the CPC with Brush and Ink", promoting the development of cultural industry.



本行宁波分行支持举办的第二届“中国人看世界”全国摄影大赛  
The 2<sup>nd</sup> National Photography Show "The World in Chinese People's Eyes"  
sponsored by Ningbo Branch



本行支持的上海艺博会  
Shanghai Art Fair 2012 supported by the Bank





本行天津分行志愿者慰问患病儿童  
Volunteers of Tianjin Branch visited child patients

## ☀ 志愿者活动

2012年，本行秉承“工行在哪里，爱心到哪里”的青年爱心行动理念，开展了金融宣传、扶贫帮困、助老助残、捐资助学、公共服务等一系列丰富多彩的青年爱心行动。报告期内，本行评选表彰了12名“中国工商银行青年爱心行动爱心大使”，72名“中国工商银行青年爱心行动优秀个人”，20个“中国工商银行青年爱心行动明星项目”，138个“中国工商银行青年爱心行动优秀项目”，23个“中国工商银行青年爱心行动优秀组织”，进一步激发了广大员工投身社会公益的热情。

2010-2012 年志愿者活动情况表 2010-2012 Statistic Sheet of Youth Volunteer

	项目数	参与人数 / 次	捐资金额 (万元)	受助 人数 / 次	志愿者活动 时间 (小时)
	Number	Participants/ Participating Times	Donation Amount (RMB 10,000)	Persons/ Times Aided	Volunteering Time (hour)
扶贫帮困 Poverty Alleviation	953	70,218	1,167.6	89,530	19,976
助老助残 Assisting the Old and the Disabled	440	11,084	156.9	14,517	951.5
金融教育宣传 Financial Education and Dissemination	4,196	76,627	55.7	405,600	21,968.5
助学支教 Assisting Learning and Teaching	587	57,350	519.8	72,907	4,594.5
环保交通 Environmental Protection and Transportation	523	22,553	24.2	30,566	11,845.5
医疗卫生 Medical Care and Health (含无偿献血) (Including Voluntary Blood Donation)	430	12,701	43.5	10,042	2,250.5
其他 Others	240	7,564	144.6	35,496	526
合计 Total	7,369	258,097	2,112.3	658,658	62,112.5

注：志愿者活动时间仅为 2012 年数据 Note: Volunteering time includes statistics only in 2012

### ☉ 法律援助志愿者行动

在法律援助领域，本行资助中国法律援助基金会160万元用于开展“1+1”中国法律援助志愿者行动项目。该项目由中国法律援助基金会每年组织动员一批律师志愿者和大学生志愿者（1+1）到西部无律师和律师资源十分短缺的贫困县，无偿为当地农民工、残疾人、老年人、妇女儿童等弱势群体维护自身合法权益提供法律援助，并为当地政府和群众无偿提供法律咨询服务。



本行上海分行走进敬老院开展志愿者行动  
Shanghai Branch launched volunteer activities in retirement home



## Volunteer Activities

In 2012, in accordance with the spirit of youth volunteer activities of "wherever ICBC is, our care goes", the Bank actively launched a series of youth care activities such as financial knowledge dissemination, poverty alleviation, assisting the old and the disabled, supporting learning and teaching and public services. During the reporting period, the Bank recognized the outstanding performance of these volunteers, among whom 12 people were praised as "Ambassador of Love for ICBC Youth Care Activities" and 72 as "Individuals with Excellent Performance in ICBC Youth Care Activities". Meanwhile, 20 projects were selected as "Star Project of ICBC Youth Care Activities", 138 as "Excellent Project of ICBC Youth Care Activities" and 23 as "Excellent Organization of ICBC Youth Care Activities". These awards further aroused employees' enthusiasm for public welfare.



本行辽宁分行为盘锦市福利院孤残儿童献爱心  
Liaoning Branch visited Panjin Children Welfare Center



本行北京分行走进社区开展金融知识讲座  
Beijing Branch provided lectures on financial knowledge to local communities



本行厦门分行开展送金融知识下乡活动  
Xiamen Branch brought financial knowledge to countryside



本行重庆分行组织开展自愿献血



Chongqing Branch launched volunteer blood donation activity



## Legal Aid Volunteer Campaign

In the field of legal assistance, we provided RMB1.6 million to China Legal Aid Foundation (CLAF) for the implementation of "1+1" Legal Aid Volunteer Campaign. Through the campaign launched by CLAF, a number of voluntary lawyers and undergraduates (1+1) were sent on an annual basis to the poverty-stricken counties in Western China with extreme scarcity of legal practitioners. They provided free legal assistance to the vulnerable and disadvantaged people (local peasant workers, the disabled, old people, women and children, etc) to help them protect their legitimate rights and interests. The volunteers also provided free legal consultancy services to local governments and people.



本行山西分行举办图书捐赠活动  
Shanxi Branch carried out book donation activities

## ◎ “情暖端午、共度佳节”

本行苏州分行组织开展了以“情暖端午、共度佳节”为主题的青年志愿者走进相城福利院慰问帮扶送温暖活动。志愿者们不仅为福利院的孤寡老人送去了几大箱现成的粽子，还别出心裁的准备了粽叶、肉馅、糯米等材料，与老人们互动包粽子。同时，志愿者们还给院里的十五位孤儿带去礼物，有可爱的玩具、实用的文具、优质的奶粉和纸尿裤，件件都饱含志愿者的真心，满载工行人的真情。



本行苏州分行为福利院老人们包粽子  
Suzhou Branch made zongzi with the seniors in Welfare House

## ◎ 关爱自闭症儿童

本行上海分行连续两年参加了“我是爱心达人”关爱自闭症慈善集市活动，通过转发邮件、张贴海报、散发传单、微博推广等方式募集到几百件创意玩具、办公用品、家居饰品、工艺收藏品等，通过展台募集善款 10,612 元，为自闭症患儿提供了切实帮助。

本行软件开发中心积极组织参与“关爱自闭症儿童”系列活动，并在圣诞慈善义卖活动中踊跃奉献爱心。



本行软件开发中心组织开展“关爱自闭症儿童”系列活动  
The Software Development Department organized a series of "Caring for Autistic Children" activities

## 海外公益

报告期内，本行深入贯彻落实本地化发展战略，积极履行全球企业公民责任，不断深化对东道国的环境保护、社区公益等社会责任议题的理解和参与，与东道国在务实合作中实现了互利共赢、共同发展，以实际行动展示了扎根当地、关注民生、反哺社会的良好企业品牌和社会形象。

## ◎ 工银澳门

工银澳门连续第四年向澳门大学、澳门理工学院、澳门科技大学三所澳门高等学府提供奖学金，并开始向澳门城市大学提供奖学金，支持澳门文教事业发展；向同善堂、《澳门日报》读者公益金基金会捐赠善款，组织全行员工及家属近 900 人参加一年一度的公益金百万行活动；组织员工参加“关爱特奥慈善足球赛”、“爱心育苗郊游”助学扶贫慈善活动、“青年正能量·云澳同袍情”彝良地震赈灾筹款活动，展现了工银澳门员工参与社会、投身公益的良好精神风貌。



工银澳门参与“青年正能量·云澳同袍情”赈灾筹款活动  
ICBC (Macau) participated in "Positive Influence of Youth on Macau-Yunnan Compatriots" earthquake relief fundraising

#### ◎ Celebrating Dragon Boat Festival with seniors

Suzhou Branch of the Bank organized young volunteers to visit Xiangcheng Welfare House to celebrate the festival with alone elders. They not only brought boxes of ready-made zongzi (sticky rice ball wrapped in bamboo leaves), but also bamboo leaves, grounded meat and raw sticky rice to make zongzi together with the elders. Meanwhile, they brought lovely toys, quality milk powder, stationery, diapers and other gifts to the 15 orphans living at the House. Each gift expressed the care and love of the volunteers and ICBC.

#### ☀ Overseas Public Welfare

During the reporting period, overseas institutions of the Bank actively fulfilled its responsibilities as global corporate citizens while implementing the localization development strategy. They gradually deepened their understanding of and enhanced their participation in issues of social responsibilities, such as environment protection and community welfare, for the mutual benefits of and common development with host countries to shape the image of responsible corporate focusing on local markets, caring for people's well-being and repaying the society.

#### ◎ ICBC (Macau)

ICBC (Macau) had been offering scholarships to University of Macau, Macau Polytechnic Institute, Macau University of Science and Technology for 4 consecutive years and started to offer scholarships to City University of Macau in 2012, in a bid to support the cultural and educational development in Macau. It donated money to Macau Tung Sin Tong Charitable Society and Macau Daily News Readers Charitable Foundation and organized its employees and their family members, nearly 900 people, to join the annual "Walk for Millions" charity event. It also organized its staff to participate in other charity events, like "Charity Football Games for Paralympic Games", "Caring for School-aged Children Field Trip" poverty alleviation events and "Positive Influence of Youth on Macau-Yunnan Compatriots" - Yiliang earthquake relief fundraising. All these activities displayed the willingness of its employees to serve the society and devote to charity cause.

#### ◎ Caring for Autistic Children

Shanghai Branch participated in the "I Care" Charity Fair for Autistic Children for two years in a row. By forwarding emails, posting posters, distributing leaflets, and microblogging, employees of the Branch collected hundreds of creative toys, stationery, household articles and handicrafts and collected RMB10,612 at the fair, bringing true help to autistic children.

The Software Development Department of the Bank organized a series of "Caring for Autistic Children" activities and participated in Christmas Charity Sales.



本行上海分行组织开展“我是爱心达人”关爱自闭症慈善集市活动  
Shanghai Branch participated in the "I Care" Charity Fair for Autistic Children



工银澳门向《澳门日报》读者公益基金会捐款 20 万澳门元  
ICBC (Macau) donated MOP200,000 to Macau Daily News Readers Charitable Foundation





工银亚洲捐助香港明爱电视筹款节目「明爱暖万心」  
ICBC (Asia) subsidized Hong Kong Caritas Charity TV Show

## ● 工银亚洲

作为香港明爱慈善组织连续十四届筹款委员会主席，工银亚洲通过主办“2012 工银亚洲慈善高球日”等活动，为明爱筹款港币近 200 万元。此外，工银亚洲还积极参与香港明爱其它筹款活动，帮助社会上有需要的人士。报告期内，工银亚洲获得香港社会服务联会颁发的“商界展关怀 10 年”奖项，表彰其过去 10 年间在社区服务方面所作出的贡献。

## ● 工银印尼

工银印尼依托“工银印尼关爱基金”积极开展公益慈善活动，组织员工与来自不同基金会的 40 名孤儿一同观看电影；组织为巴淡 Yayasan 孤儿院捐款，组织百余名中外员工开展无偿献血活动，传承中华民族扶贫济困的传统美德，在当地社会引起强烈共鸣。

## ● 其他海外机构

工银国际参与了香港公益金举办的港岛、九龙区百万行筹募活动，将善款捐赠给“家庭及儿童福利服务”的 23 家香港社会福利机构；金边分行参加了中国驻柬埔寨大使馆组织的为柬埔寨红十字会筹集资金的义卖活动；工银欧洲组织员工参与卢森堡抗癌基金会发起的第七届“生命接力跑”公益活动；工银加拿大参与了多伦多“热浪”沙滩排球赛暨赞助病患儿童基金会（SickKids Foundation）活动，为病患儿童基金会捐助善款；万象分行成立了“ICBC 老挝公益基金”，向万象市占塔武里区哈萨地泰村翻修道路捐赠了部分资金，获得了当地政府颁发的“建设家园”表彰证书；悉尼分行荣获“最佳社会责任奖”；新加坡总统陈庆炎向新加坡分行颁发了“热心公益奖”，感谢中国工商银行对新加坡金融繁荣以及文化及公益活动的大力支持。



工银印尼员工打扫清理公交站  
ICBC (Indonesia) organized employees to clean bus stations



病患儿童基金会为工银加拿大颁发荣誉证书  
SickKids Foundation awarded ICBC (Canada) Certificate of Honor



工银欧洲参加卢森堡抗癌基金会组织的生命接力赛  
ICBC (Europe) employees participated in "Relay for Life" charity event initiated by Luxemburg Cancer Foundation



#### ● ICBC (Asia)

As the chairman of the 14th Caritas Hong Kong Fundraising Committee, ICBC (Asia) raised nearly HKD2 million for Caritas Hong Kong Bazaars through holding "2012 ICBC (Asia) Charity Golf Day" event. Besides, it also participated in other fundraising activities, such as subsidizing fundraising TV programs, providing Caritas charity fundraising services and participating in charity sales, aiming at helping those in need. During the reporting period, ICBC (Asia) was awarded with the "10 Consecutive Years Caring Company" by Hong Kong Council of Social Service for its excellent service to the community for 10 consecutive years.



工银亚洲员工与家属参与港岛、九龙区百万行活动  
ICBC (Asia) employees and their family members participated in "Walk for Millions" at Hong Kong Island and Kowloon District

#### ● ICBC (Indonesia)

Through the work of ICBC Indonesia Care Foundation, ICBC (Indonesia) spared no efforts in participating in charity events. The Foundation organized employees of the branch to watch movies with 40 orphans from other foundations, raised money for Yayasan Orphanage and organized over 100 employees to participate in voluntary blood donation. These activities passed on the traditional Chinese virtue of helping needy and disadvantaged people, which was greatly acknowledged and applauded by local people.

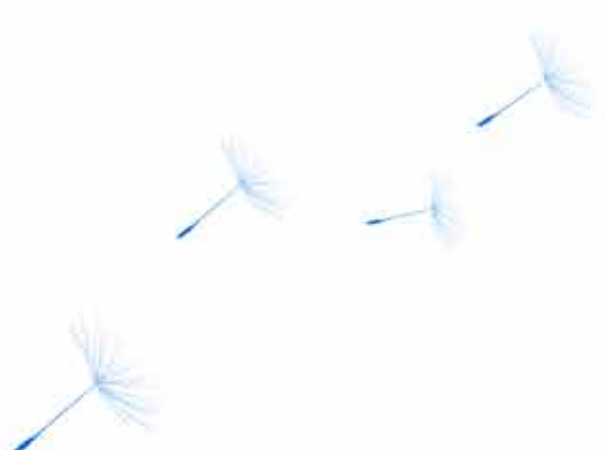
#### ● Other Overseas Institutions

ICBC International participated in "Fundraising Walk for Millions" event in Hongkong Island and Kowloon District organized by the Community Chest of Hong Kong and donated the money raised to 23 social welfare agencies under Family and Child Welfare Services in Hong Kong. Phnom Penh Branch participated in the charity sales organized by Chinese Embassy in Cambodia for Cambodian Red Cross. ICBC (Canada) took part in Toronto Hot Wave Beach Volleyball Games to raise money for SickKids Foundation. Vientiane Branch set up the "ICBC (Laos) Welfare Foundation" and subsidized the reconstruction of some roads in the city, thus receiving a commendation certificate from the local government. Sydney Branch was awarded the prize of "Best Social Responsibility"; Tony Tan, president of Singapore awarded ICBC (Singapore) the "Public Welfare Contribution" award, with the view to appreciating ICBC's contribution to the prosperity of Singapore and development of its culture and charity industry.



工银印尼关爱基金联合 Dilts 孤儿基金会组织孤儿们参观印尼国家博物馆  
ICBC (Indonesia) Care Foundation, working with Dilts Orphan Foundation, organized a visit to Indonesia National Museum for the orphans





## 未来展望 Outlook

2013 年是全面贯彻落实党的十八大精神的开局之年，也是机遇与挑战交织并存的一年。国际金融形势的深刻变化，国内化解产能过剩矛盾压力增大、经济运行中的结构性矛盾突出，金融业也面临着金融脱媒、利差收窄、利率市场化、资本约束趋紧、商业模式转变等多重压力，我国经济社会将进入一个“转型突围”时期，商业银行的可持续发展也将面临诸多困难和挑战。

展望 2013，本行将以科学发展观为指引，将“稳中求进”作为工作主基调，抓住“危”中之“机”，把转变发展方式和增强服务实体经济能力作为履行自身社会责任的重中之重，切实增强履行社会责任的使命感，健全社会责任管理体系，不断深化社会责任工作内涵，探索创新社会责任沟通方式，加快促进社会责任理念与日常经营管理的有机融合，为股东创造更高的价值、为客户提供更好的服务、为员工构建更广的平台、为社会贡献更多的力量。

责任导向	2013 重点举措
价值银行	大力加强先进制造业、战略新兴产业、现代服务业、文化产业信贷支持 持续提高中小企业贷款比重，加大“三农”建设、民族地区信贷支持 加大对经济结构调整和经济社会发展薄弱领域的支持 积极稳妥地推进国际化发展战略，更好地服务于“走出去”企业
品牌银行	改善服务质量，切实保护消费者合法权益 推进流程改造，优化业务环节，加快网点改造 普及金融知识，培育理性金融消费观念 重视客户反馈，提升客户满意度，建立和完善客户体验机制
绿色银行	贯彻绿色信贷政策，严格执行一票否决制，加快产能过剩行业退出力度 加快生态文明建设，加大绿色经济领域的支持力度 加大自助银行、ATM 等设备投放力度，加快网上银行、电子支付技术推陈出新 倡导绿色办公，推行责任采购，力争实现人均能耗指标稳中有降
诚信银行	加强合规管理，弘扬诚信文化，倡导互利共赢 履行反洗钱、反欺诈义务，防范腐败风险 强化内部控制，完善全面风险管理体系 强化供应链社会责任管理
和谐银行	切实保障员工权益，改善办公环境 拓展员工职业发展空间，加快多元化、国际化员工培训力度 完善员工民主参与的渠道建设
爱心银行	深入推进定点扶贫工作 积极投身公益事业，组织开展丰富多彩的志愿者活动 支持文教、体育和科技事业健康发展



The year of 2013 is the start to follow the decisions of the 18th National People's Congress, and also a year woven by opportunities and challenges. The international financial markets are confronted with profound changes, and the domestic market is witnessing increasing pressure in reducing excess capacity and outstanding structural contradictions in economic operation. Besides, the financial sector comes under multiple pressures, including financial disintermediation, narrowing interest spread, interest rate liberalization, tightening capital constraint and business mode transformation. All these will lead Chinese economy to a period of "transformation and breakthrough", and at the same time, present commercial banks with huge difficulties and challenges in their sustainable development.

Looking into 2013, guided by the scientific outlook on

development and keynoted on "steady progress", the Bank will seize the opportunities amid time of crisis. It will take development mode transformation and enhancement of capacities in serving the real economy as the priorities in performing its social responsibility, earnestly reinforce its sense of mission in performing social responsibility, and establish and improve the management system for social responsibility. It will deepen the connotation of social responsibility work, explore and innovate ways of communication on social responsibility, and accelerate the integration of social responsibility concepts with routine operational management. In a word, the Bank will take all possible measures to create more value for shareholders, provide better services to customers, build up a broader platform for employees and make more contributions to the society.

Responsibility Orientation	Key Measures in 2013
Value Creator	Vigorously strengthen credit supports to advanced manufacturing industry, strategic emerging industries, modern service industry and cultural industry; Constantly scale up SME loans and enhance credit aids for the development of "agriculture, countryside and farmers" and ethnic group areas; Strengthen the support to economic structural adjustment and weak areas in economic and social development; Actively and steadily propel the internationalization strategy and better serve "going global" enterprises.
Brand Builder	Improve the quality of services and earnestly protect the legal rights of consumers Promote process reengineering, optimize business links and speed up outlet transformation; Popularize financial knowledge and foster rational financial consumption concept; Value customer feedbacks, improve their satisfaction level, establish and improve customer experience mechanism.
Green Bank	Implement the green credit policy, strictly stick to the "one-ballot veto" principle and accelerate the exit of loans to industries with excess capacity; Promote ecological progress and increase the support to green economic development; Install more self-service banking facilities and ATMs and accelerate the innovation in Internet banking and e-payment technologies; Advocate green office and environmentally responsible procurement to realize steady decline of energy consumption per capita.
Creditworthy Bank	Strengthen compliant management, promote creditworthy culture and encourage reciprocity and mutual benefits; Perform anti-money laundering and anti-fraud obligations and prevent corruption risk; Strengthen internal control and improve the comprehensive risk management system; Strengthen supply chain social responsibility management.
Harmonious Bank	Protect the basic rights and interests of employees, improve office environment; Broaden employees' career growth space and intensify efforts in diversified and internationalized employee training; Improve channel building for democratic participation of employees.
Charity Bank	Further facilitate the poverty relief work in targeted areas; Actively participate in charitable activities and organize various voluntary activities; Support the healthy development of education, culture, sports, science and technology.

## 社会责任独立鉴证报告

中国工商银行股份有限公司董事会：

### 一、鉴证范围

中国工商银行股份有限公司（以下简称“贵行”）2012年社会责任报告（以下简称“报告”）由贵行管理层编制。收集和披露报告内容，保留充分的证据，以及设计、实施和维护与报告编制相关的内部控制是贵行管理层的责任。

我们的责任是根据贵行管理层的要求，对报告中披露的2012年度关键社会责任指标实施有限保证鉴证程序，并对报告是否遵循了全球报告组织（GRI）发布的《可持续发展报告指南（G3）》要求的重要性和包容性原则进行评价。

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

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

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

重要性：贵行是否对重要社会责任事项在报告中作出平衡的表述？

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

### 二、鉴证工作

为了得出鉴证结论，我们进行了下列工作：

根据贵行管理层的要求，我们选取了如下范围进行工作，对报告中披露的2012年度关键社会责任指标实施鉴证程序：

- 总行
- 福建分行
- 江西分行
- 陕西分行
- 甘肃分行
- 工银亚洲
- 新加坡分行

除此以外，我们没有对其他分行及子公司实施鉴证程序。

我们所实施的鉴证程序仅限于以下方面：

- 与贵行负责收集、整理和披露信息的管理层和员工进行访谈；
- 在上述选定的范围，抽样测试2012年度关键社会责任指标的准确性；
- 根据财务报表审计结果，与相关社会责任指标核对一致；
- 通过收集行业、其他同业以及媒体关注的焦点问题，检查贵行报告中是否涵盖了重要社会责任事项；
- 选取有关政策、文件等支持性证据，以评估重要社会责任事项的描述是否适当。

### 三、鉴证的局限性

我们的鉴证工作不包括：

- 鉴证除贵行总行、上述四家境内分行、一家境外分行及一家子公司关键社会责任指标外，其余信息或数据的准确性及公允性；
- 鉴证贵行管理层的预测性声明；
- 鉴证历史比较数据。

### 四、保证水平

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

### 五、结论

基于本鉴证报告所述的范围，实施的程序和上述局限性，我们的鉴证结论如下：

关键社会责任指标：我们没有注意到任何重大事项使我们相信贵行编制的2012年社会责任报告中披露的关键社会责任指标存在重大错报。

重要性和包容性：我们没有注意到任何重大事项使我们相信贵行编制的2012年社会责任报告不符合GRI(G3)要求的重要性和包容性原则。

  
安永华明会计师事务所（特殊普通合伙）  
中国 北京

2013年3月27日

## Independent Limited Assurance Statement on Corporate Social Responsibility

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

### Scope of Our Engagement

The 2012 Corporate Social Responsibility Report (the "Report") of Industrial and Commercial Bank of China Limited (the "Bank") has been prepared by management of the Bank (the "Management"). The Management is responsible for the collection and presentation of information within the Report and for maintaining adequate records and internal controls that are designed to support the corporate social responsibility reporting process.

Our responsibility was to carry out limited assurance procedures in relation to key sustainability indicators included in the Report for the year ended 31 December 2012 in accordance with the Management's instructions. We also evaluated the Report in terms of the principles of materiality and inclusivity set out in Global Reporting Initiative G3 Sustainability Reporting Guidelines.

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

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

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

#### Materiality

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

#### Inclusivity

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

### Work Performed

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

In accordance with the Management's instructions, we selected Head Office, four domestic branches, one subsidiary and one oversea branch to perform limited assurance procedures over key sustainability indicators in the Report for the year ended 31 December 2012. The sites selected included:

- Head Office
- Fujian branch
- Jiangxi branch
- Shaanxi branch
- Gansu branch
- ICBC (Asia)
- Singapore branch

We did not perform limited assurance procedures on other sites.

The limited assurance procedures we carried out were limited to:

- Interviewing a selection of the Bank's management responsible for sustainable development issues to understand the current status of sustainable development activities and the progress made during the reporting period.
- Sample testing key sustainability indicators in the sites selected.

- Cross checking key sustainability indicators to the annual financial report of the Bank, where applicable.
- Conducting a high-level review of the Report to ensure all material sustainability issues have been covered in the Report.
- Reviewing selected documents relating to the material sustainability issues.

### Limitations of Our Review Scope

Our scope of work did not include:

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

### Level of Assurance

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

### Our Conclusions

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

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

Ernst & Young Hua Ming LLP  
Beijing, PRC  
27 March, 2013

	编号	内容	披露页码
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	1.2	对主要效果、危机及机遇的描述	P129
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	2.2	主要品牌、产品及服务	P17
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	2.4	公司总部的地址	P17
	2.5	机构业务所在国及报告中涉及的与相关的国家的数量和名称	P17
	2.6	所有权性质及法律形式	P17
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	3.2	最近一次报告的时间	扉页
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公司治理	3.13	在可持续发展报告附带的认证报告中列出机构为报告寻求外部认证的政策以及现行措施。如果没有列出，请解释任何外部认证的范围以及根据，并解释汇报机构与验证者之间的关系	扉页 P131
	4.1	机构的治理结构	P19, P20
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# 全球契约十项原则对照表

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

全球契约十项原则		2012 年责任绩效
1	企业应该尊重和 维护国际公认的各项人权	坚持以人为本，严格遵守国家及经营所在国法律、法规、规章；劳动合同签订率 100%，及时足额为员工缴纳各项社会保险和住房公积金；加强职工民主管理制度建设，切实维护员工合法权益。
2	绝不参与任何漠视 与践踏人权的行	遵守《世界人权宣言》等国家签署或承认的国际公约或惯例。
3	企业应该维护结社自由 承认劳资集体谈判的权利	完善职工代表大会制度，广泛听取民主意见，切实保障员工知情权、参与权和监督权的落实；工会组建率 100%，员工入会率 100%。
4	彻底消除各种 形式的强制性劳动	遵守《劳动合同法》等相关法律法规要求，依法合规做好劳动合同的签订工作；通过建立高效有序的工作机制和加强劳动力优化组合，充分保障员工的休息休假权利，杜绝任何形式的强迫劳动。
5	消除童工	坚决杜绝使用童工。
6	杜绝任何在用工 与行业方面的歧视行为	尊重员工的宗教信仰自由，尊重员工个性，杜绝因种族、性别、国别、文化、年龄等方面的歧视现象；在招聘录用、岗位调整、薪酬待遇、职业发展、离职管理等各个环节，对全体员工一视同仁、平等对待。
7	企业应对环境 挑战未雨绸缪	积极应对气候变化，自觉承担国际环境责任，建立健全生态环境保护综合管理机制，发挥金融杠杆作用，摆脱对传统发展路径的依赖，促进经济结构调整。
8	主动增加对环 保所承担的责任	完善绿色信贷政策和制度体系，建立绿色信贷问责机制，加强落后产能企业和涉及重金属污染领域的信贷风险管理，实施贷款“环保一票否决制”，从源头上遏制了环境污染，有力支持了生态文明建设。
9	鼓励无害环境技术的 发展与推广	优先支持客户在新能源、节能环保和资源综合利用等领域的绿色信贷项目，加大对碳排放、节能等领域的绿色信贷产品创新力度。截至报告期末，全行环境友好及环保合格客户数量及贷款余额占全部境内公司客户数量及贷款余额的比例均保持在 99.9% 以上，投向绿色经济领域贷款余额合计 5,934 亿元。依托科技领先优势，推广无纸化、低消耗、高效率的电子银行业务，电子银行业务占比达 75.1%。
10	企业应反对各种形式 的贪污，包括敲诈、 勒索和行贿受贿	按照“标本兼治、综合治理、惩防并举、注重预防”的方针，以健全惩治和预防腐败体系为重点，整体推进反腐倡廉各项工作，报告期内组织开展治理商业贿赂有关检查 2,340 次，出台规范交易行为、推进银行业市场诚信体系建设的新制度和新措施 1,363 个。

## Ten UNGC Principles

## 2012 Social Responsibility Performance

1	Businesses should support and respect the protection of internationally proclaimed human rights.	The Bank has been people-oriented and strictly observed laws, regulations and rules of China and the host country of its place of business. It signed labor contracts with its staff (100%) and timely paid all social insurance premium and housing provident fund for its employees in full amount. In addition, it improved the system for democratic management of staff, to earnestly protect the legal rights of employees.
2	Make sure that they are not complicit in human rights abuses.	The Bank abided by international conventions signed by the state or practices accepted by the state, including The Universal Declaration of Human Rights.
3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	The Bank improved the system of staff representative meeting, to listen to all employees' opinions and protect their right to know, participate and supervise. All branches and subsidiaries of the Bank have their own labor unions and all employees are members of labor unions.
4	The elimination of all forms of forced and compulsory labor.	The Bank complied with the Law of the People's Republic of China on Employment Contracts and other relevant laws and regulations, and signed employment contracts according to law. It also strived to protect employees' rights to rest and take leaves and eliminate all forms of forced and compulsory labor through an efficient and orderly working mechanism and improved labor combinations.
5	The effective abolition of child labor.	The Bank thoroughly eradicated child labor.
6	The elimination of discrimination in respect of employment and occupation.	The Bank respected employees' religious belief and individuality, and eliminated any discrimination against ethnicity, gender, country, culture, age and others. In addition, the Bank fairly and justly treated all employees regarding recruitment, post adjustment, compensations, career development and post leaving management.
7	Businesses should support a precautionary approach to environmental challenges.	The Bank actively responded to climate changes, willingly assumed responsibility for international environment. It made use of the financial leverage, to get rid of dependence on traditional development mode and promote the adjustment of economic structure.
8	Businesses should undertake initiatives to promote greater environmental responsibility.	The Bank improved its green credit policy and rule system, established an accountability mechanism for green credit, and strengthened credit risk management of enterprises with backward production capacity and heavy metal pollution. The "one-ballot veto" principle for loans adopted by the Bank rooted out the causes of environmental pollution and vigorously supported ecological progress.
9	Businesses should encourage the development and spread of environmentally friendly technologies.	The Bank gave priority to customers' green credit projects in such fields as new energy, energy conservation and comprehensive utilization of resources. It also intensified its efforts in innovating green credit products related to carbon emission and energy conservation. As at the end of the reporting period, the number of environment-friendly and environment-compliant customers and their proportion to the total loan balance accounted for above 99.9% of all the domestic corporate customers and their loan balance. The balance of loans extended to green economy fields totaled RMB593.4 billion. In addition, based on its leading advantages in technology, the Bank promoted the paperless, low energy-consuming and high-efficient e-banking business, and transactions handled through electronic banking accounted for 75.1% of the Bank's total.
10	Businesses should work against corruption in all forms, including extortion and bribery.	In accordance with the guidelines of "combating corruption in an integrated way, addressing both its symptoms and root causes, and combining punishment and prevention, with emphasis on the latter", the Bank promoted its overall work of anti-corruption. During the reporting period, the Bank organized 2,340 inspections on commercial bribes, and introduced 1,363 new regulations and measures for regulating trading activities and promoting the establishment of a market credit system for the banking sector.

感谢您在百忙之中阅读《工商银行 2012 年社会责任报告》。这是工商银行持续第六次公开发布的社会责任报告。为了更好的满足您的需求，向您及各利益相关方提供更有价值的信息，同时促进公司改善社会责任工作绩效，提高履行社会责任的能力和水平，我们殷切的期望您能够对报告提出宝贵意见，并通过以下方式反馈给我们：

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

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您对工商银行社会责任工作和本报告的意见和建议：

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Thank you for reading the 2012 Corporate Social Responsibility Report of Industrial and Commercial Bank of China Limited. ICBC has published Corporate Social Responsibility Reports for consecutive six years. In order to better satisfy your need, provide more valuable information for you and the interested parties, improve our performance of corporate social responsibility and enhance our ability to fulfill our social responsibility, we sincerely hope that you would provide your valuable opinions and feedback regarding this report to us via the following means:

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1. What is your overall evaluation for the report?

☐ Very good

☐ Good

☐ General

☐ Poor

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

☐ Very good

☐ Good

☐ General

☐ Poor

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

☐ Very good

☐ Good

☐ General

☐ Poor

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

☐ Very good

☐ Good

☐ General

☐ Poor

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

☐ Yes

☐ So so

☐ No

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

☐ Very good

☐ Good

☐ General

☐ Poor

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

☐ Very good

☐ Good

☐ General

☐ Poor

What is your opinions and suggestions on corporate social responsibility of ICBC and this report?

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



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欢迎您对报告提出建议和意见

We welcome your feedback and your views on this report.



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