

F I N A N C I A L H I G H L I G H T S

财 务 概 要  
FINANCIAL HIGHLIGHTS

单 位：人民币 百万元 Unit: Millions of RMB

全 年 度	FOR THE YEAR	1 9 9 7	1 9 9 6
总收入	Gross Revenue	136,546	132,802
总支出	Gross Expenses	135,535	131,558
净收入	Net Income	1,011	1,244
年 底	AT YEAR-END	1 9 9 7	1 9 9 6
资产总额	Total Assets	1,748,795	1,636,287
贷款总额	Total Loans	1,149,671	1,027,234
政府投资总额	Total Gov. Invest Loans	155,522	173,266
存款总额	Total Deposits	1,359,665	1,197,392

The organizational chart of China International Capital Corporation (CICC) is structured as follows:

- China Investment Bank** (中国投资银行)
- China CINDA Trust and Investment Corporation** (中国信达信托投资公司)
- China Investment Consulting Corporation** (中国投资咨询公司)
- China International Capital Corporation** (中国国际资本有限公司)

The main branches and departments of CICC are:

- Main Sub-Branches at Region/City Level** (地、市、分(中心)支行)
- Sub-Branches at County/District Level** (县、市(城区)支行)
- Banking Department** (银行部)
- Specialized Sub-Branches** (专业分(支)行)

The regional branches and specialized sub-branches include:

- Branches at Politics & Autonomous Region Level** (省、自治区分行)
- Branches at Municipality Level** (直辖市分行)
- Branches at Specialty-Listed City Level** (计划单列市分行)
- Hong Kong Branch** (香港分行)
- Singapore Branch** (新加坡分行)
- Overseas Representative Offices** (伦敦代表处, 东京代表处, 汉城代表处, 法兰克福代表处, 纽约代表处)
- Specialized Investment College** (哈尔滨投资贸易高等专科学校)
- Changchun Finance & Economy School** (长春财经学校)
- Xingcheng Staff-Training Centre** (兴城干部培训中心)
- Wuxi Staff-Training Centre** (无锡干部培训中心)

The operating offices and deposit-taking counters are:

- Operating Office** (办事处)
- Sub-Operating Office** (分理处)
- Deposit-Taking Office (Deposit-Taking Counter)** (储蓄所(储蓄专柜))

At the bottom of the chart, it states: 已设了14,075个大小分支机构, 13,715个储蓄网点, 全行员工达18,671人 (It has set up 14,075 large and small branches, 13,715 savings network points, and the total staff of the bank is 18,671).

已设立了14,075个业务分支机构、18,713个储蓄网点，全行员工达到33.6万人。

7. CCB had 14,075 branches and sub-branches and 18,713 deposit-taking offices, with a total of 386,000 employees.

1997年是中国历史上极其不平凡的一年。香港顺利回归祖国怀抱，洗刷了中华民族的百年耻辱；党的十五大胜利召开，确立了邓小平理论的指导地位，产生了以江泽民为核心的新的、坚强有力的中央领导集体，为把我国的改革开放和现代化建设事业全面推向二十一世纪提供了极其重要的保证；国民经济实现了稳中求进的总体要求，呈现出“高增长、低通胀”的良好发展态势。

1997年，建设银行抓住有利时机，围绕“两个根本性转变”，按照向商业银行转变的方向，继续实施“双大”客户战略和大中城市分行发展战略，推进内部经营管理体制改革向纵深发展，加快机构调整步伐，强化内部管理，完善内部监控，防范和化解金融风险，加快建设计算机网络，改进服务手段，促进了各项业务稳步发展，资产质量和经营效益也有了提高。

1997年末，全行(包括全资附属企业)资产总额达到17,487.95亿元，比上年末增长6.9%。年末存款余额达到13,596.65亿元，增长13.6%；年末贷款余额达到11,496.71亿元，增长11.9%。其他各项业务也比上年有较大增长。与此同时，业务结构进一步改善，贷款继续向重点项目、大中型项目和“双大”客户倾斜；业务重心进一步向大中城市行转移，大中城市行在全行业务发展中的主导地位进一步突出。新增资产质量与过去相比有较大提高。全行在消化国家调高营业税率和冲减历史性呆、坏帐等增支减收因素后，实现利润18.78亿元。

建设银行在过去一年中所取得的成绩是广大客户和各界朋友鼎力相助与全行员工共同努力工作的结果。在此，我谨向关心支持建设银行发展的各界人士和为全行发展付出辛勤劳动的广大员工致以衷心的感谢。

1998年对建设银行来说将是非常关键的一年，向国有商业银行转变正面临着前所未有的好时机。当前，我国宏观经济环境较好，国民经济“高增长，低通胀”的良好态势有望继续保持。在亚洲一些国家和地区出现金融危机的情况下，我国经济、金融仍保持了稳定发展的势头。特别是1997年11月召开的全国金融工作会议，对解决金融改革和发展中的重大问题作出了全面部署，提出了深化金融改革，整顿金融秩序，防范金融风险的具体措施。我们将抓住新的历史性机遇，坚持稳中求进的方针，以提高效益为中心，继续深化管理体制改革的探索转变经营机制的有效途径，积

极平稳地加快机构改革和调整步伐，强化内部控制和管理，防范和化解金融风险，进一步扩大与海内外朋友的合作，适应市场变化，促进业务稳步发展，争取资产质量和经营效益有较大提高。

The year of 1997 was an unusual one in China, when many great events of historical significance took place. Hong Kong's return to the embrace of the motherland in July symbolizes the end of the hundred-year humiliation of the Chinese nation. The Fifteenth National Congress of the Communist Party of China was successfully held in September, established the guiding position of Deng Xiaoping's theory of building socialism with Chinese characteristics, and the new collective leadership with Jiang Zemin at the core, providing a vital guarantee for all-round advancement of the course of opening-up and modernization towards the 21st century. The national economic development met the general requirement of making progress while maintaining stability and the country achieved a favorable position of high growth with low inflation.

Working towards the realization of commercialization and "two fundamental changes", and through making full use of the favorable conditions, China Construction Bank (CCB) recorded many outstanding achievements in its business operation and administration in 1997. Assets quality and overall efficiency were improved through implementing the strategy of "giving priority to major industries and important enterprises", focusing on business development of branches in large and medium-sized cities, strengthening internal control and optimizing internal supervision to avoid and alleviate financial risks, and upgrading service facilities through accelerated construction of the computer network.

By the end of 1997, the total assets of the Bank, including wholly-owned subsidiaries, reached RMB 1,748.795 billion, 6.9% more than that of the previous year; total deposits totaled RMB 1,359.665 billion, an increase of 13.6 %; the outstanding loans amounted to RMB 1,149.671 billion, 11.9% higher. Other banking businesses also achieved satisfactory increase and the business structure was further optimized. State Key Projects, and customers within the category of "major industries and important enterprises", remained the priority of the Bank's credit business. Greater emphasis in business development was placed on branches in large and medium-sized cities, the position of branches in large and medium-sized cities became more prominent. The quality of newly-increased assets showed improvement compared with the past. The Bank realized a net profit of RMB 1.878 billion after deducting the business tax, which was raised according to the

## S T A T E M E N T O F T H E P R E S I D E N T

state regulation, and writing off historical non-performing loans.

China Construction Bank's achievements can be largely attributed to the support of customers and friends from different industrial sectors, as well as the efforts of the staff. I would like to extend my sincere gratitude to all those supportive of the development of CCB, and to all the staff members, who have contributed to the Bank's fast growth.

The year of 1998 will be of crucial importance to CCB, because the current transformation process provides fine opportunities which we never enjoyed before. With the present good macro-economic environment, the current situation of "high growth, low inflation" is expected to continue. The momentum of a stable development in both the economic and financial sectors has been maintained, despite the financial turmoil in Southeast Asia. The National Conference on Financial Work, held in November 1997, put forward an all-round arrangement for the important issues in the restructuring and development of the financial sector. Particular measures were adopted to deepen the ongoing financial reform, to discipline financial order and to avoid financial risks. We will grasp the new historical opportunity, adhere to the principle of making progress on the basis of stable development, focus on the improvement of efficiency, deepen reform in management and organization, explore effective ways of reforming the operational mechanism, actively and steadily quicken the pace of organizational reform and readjustment, strengthen internal supervision and administration, prevent and alleviate financial risks, further broaden cooperation with friends of home and abroad, adapt to market changes, promote steady business development, make efforts to improve assets quality and management efficiency.

中国建设银行行长  
Wang Qishan  
President of CCB



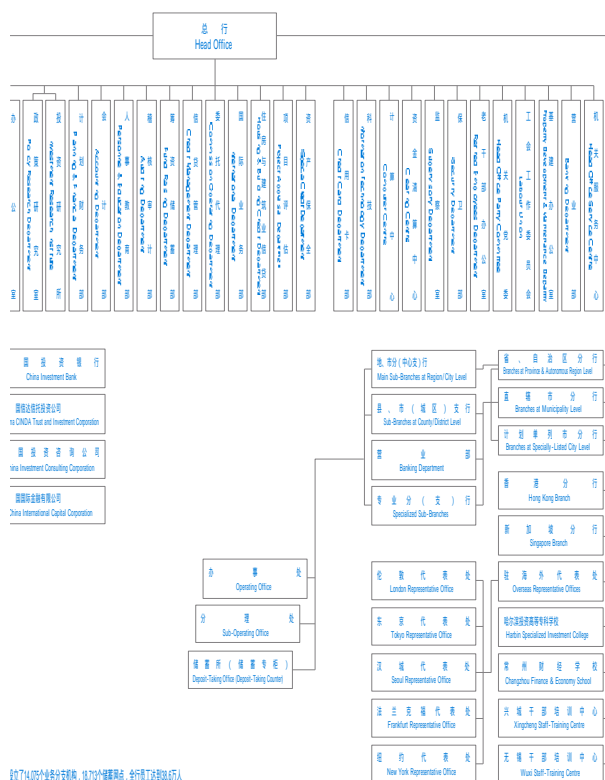
## 新任行长致辞

## 新任行长致辞

### STATEMENT OF THE NEW PRESIDENT

近几年来，建设银行在业务发展和内部管理体制变革方面采取了一系列措施，管理水平有了明显提高，取得了较好的经营业绩，也与海内外各界朋友建立了良好的合作关系。

从现在起到下世纪初，世纪之交的中国经济将呈现不断变革、创新、进步的多姿多彩的发展局面，市场经济体制的进一步完善、国民经济结构性调整及健康快速发展的需求，对建设银行提出了更高的要求。建设银行面临着进一步改进经营管理，调整业务结构和机构布局，全面建立商业银行经营管理体制的任务。我们将一如既往地继续加强与海内外各界朋友的合作，积极、稳妥地发展各项业务，创新金融产品，提高服务水平，为中国经济和社会发展及与世界交往的增进做出新的贡献。我衷心希望海内外各界朋友继续支持建设银行的发展，在互利合作中促进共同发展，共创美好未来。

机构  
ORGANIZATION

建立了74,000个分支机构，18,700个营业网点，全行员工达30.6万人  
 778 had 14,075 branches and sub-branches and 18,711 domestic offices with a total of 306,000 employees

In recent years, China Construction Bank has adopted a number of business development measures and internal management system reforms. It has greatly strengthened its management, scoring great achievement in its operations and establish-

## STATEMENT OF THE NEW PRESIDENT

ing good co-operative relations with friends of different circles in China and abroad.

From now until early in the next century, the Chinese economy at the turn of the century presents a colorful picture of constant reform, renovation and progress. Further improvement of the market economy system, structural adjustment and rapid and healthy development of the national economy have put forward higher requirements for China Construction Bank. It is faced with the tasks of further improving its operations and management, readjusting its business structure and organizational arrangement, and establishing complete operational and management systems for the conduct of commercial banking. We will work as always to strengthen co-operation with friends at home and abroad in a continuous manner. We will develop various activities in a dynamic but safe manner in order to bring forth new financial products, improve our service, and to make further contributions to the social and economic development of China and for the enhancement of our exchange with the world. I sincerely hope that our friends in China and abroad will continue to support the development of China Construction Bank, to promote mutual development and to create a wonderful future through mutually beneficial co-operation.

中国建设银行新任行长  
Zhou Xiaochuan  
New President of CCB



## 总 行 领 导 及 监 事 会 主 席

SENIOR EXECUTIVES&amp;

CHAIRMAN OF THE SUPERVISORY BOARD

王 岐 山  
Wang Qishan

行 长  
President



苏 文 川  
Su Wenchuan

副 行 长  
Deputy President



刘 淑 兰  
Liu Shulan

副 行 长  
Deputy President





石 春 贵  
Shi Chungui

副 行 长  
Deputy President



李 早 航  
Li Zaohang

副 行 长  
Deputy President



刘 自 强  
Liu Ziqiang

副 行 长  
Deputy President



## 总 行 领 导 及 监 事 会 主 席

陈 佐 夫  
Chen Zuofu

行 长 助 理  
Assistant President



田 国 立  
Tian Guoli

行 长 助 理  
Assistant President





周道炯

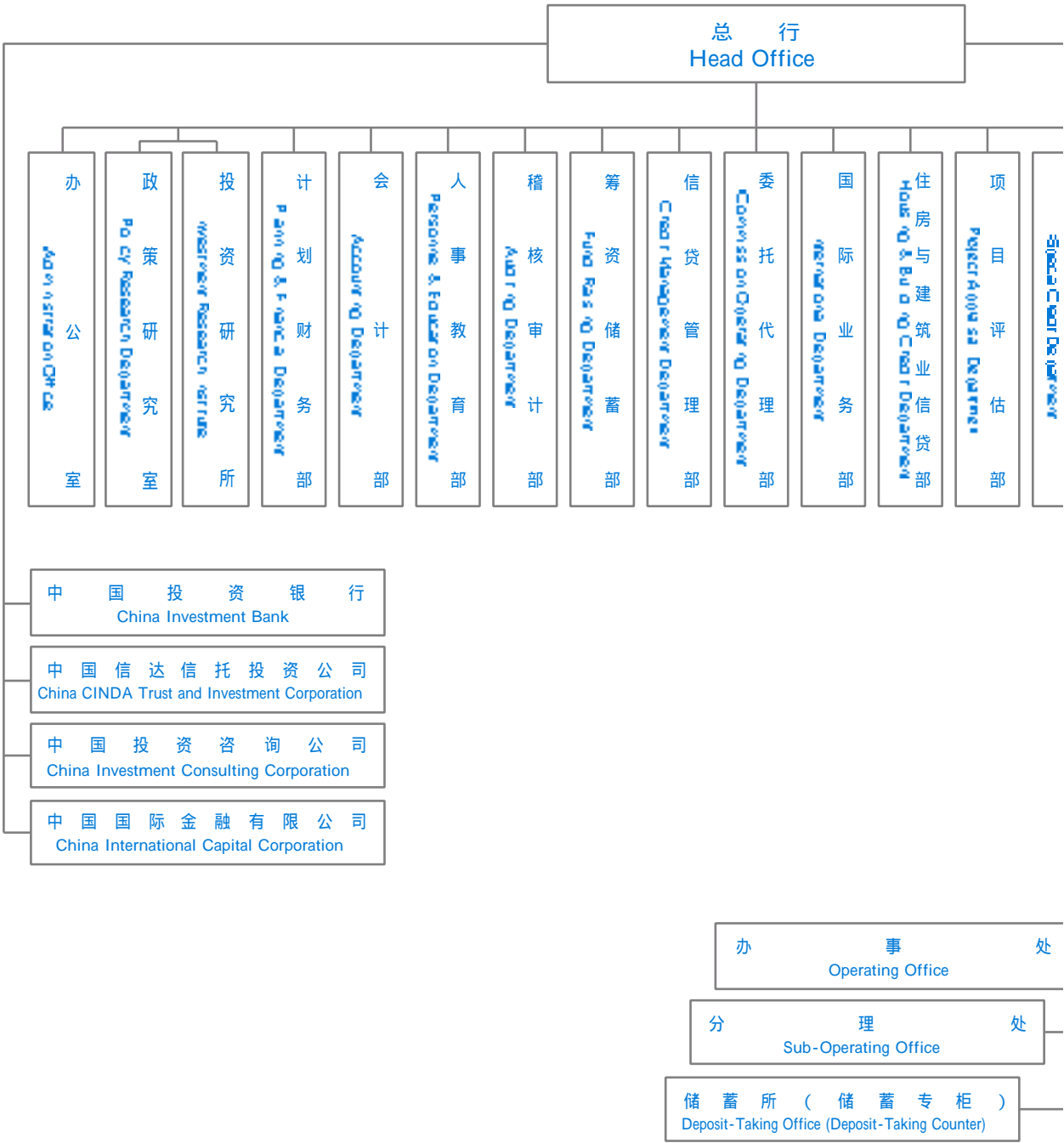
Zhou Daojiong

监事会主席

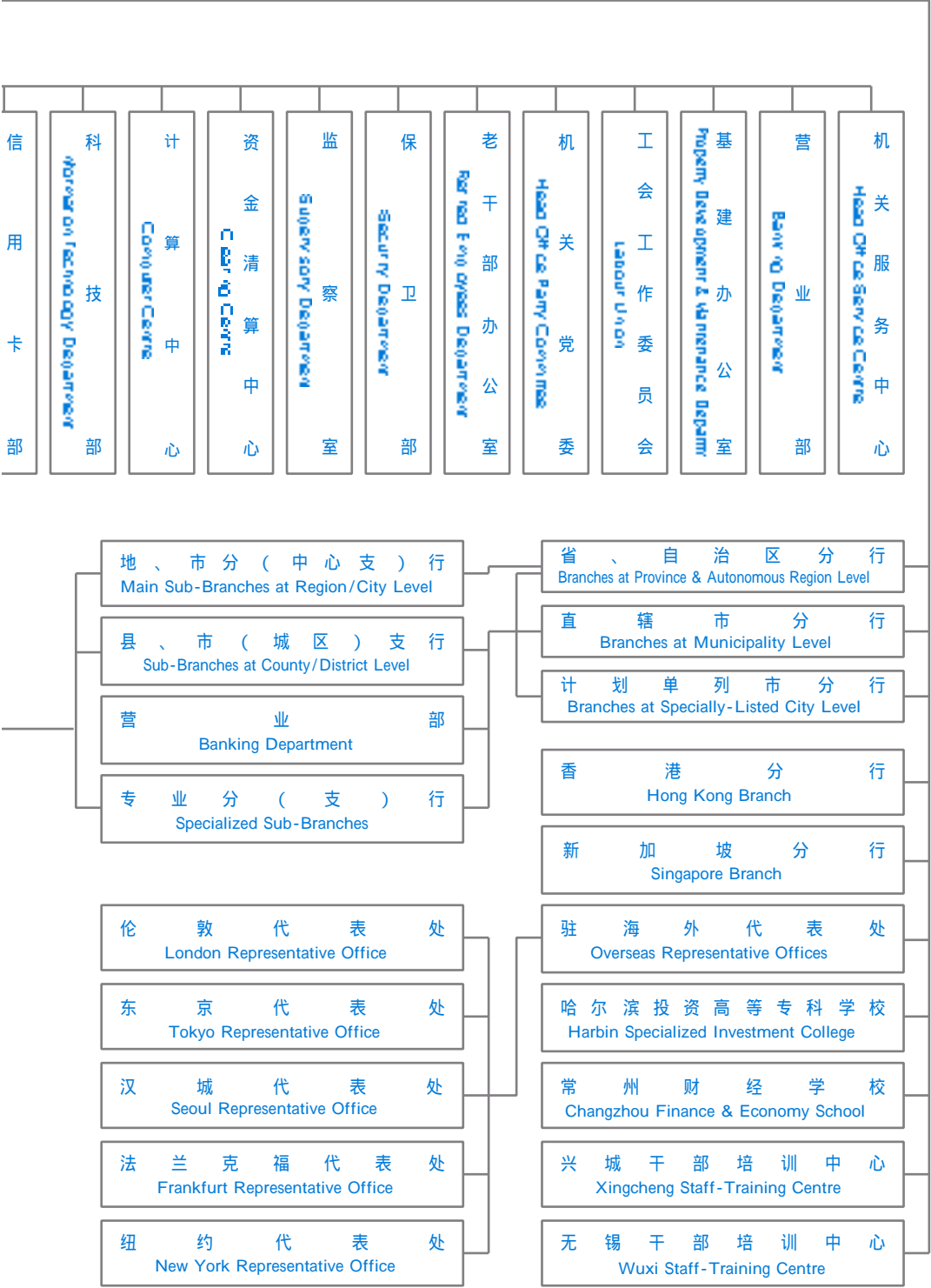
Chairman of the Supervisory Board

组 织 机 构

ORGANIZATION CHART



到1997年底，全行设立了14,075个业务分支机构，18,713个储蓄网点，全行员工达到38.6万人  
At the end of 1997, CCB had 14,075 branches and sub-branches and 18,713 deposit-taking offices , with a total of 386,000 employees.



A N N U A L

• 14



信 贷 业 务 Credit Management

1997年，全行信贷工作认真贯彻执行“深化改革，加快发展，强化管理，防范风险，提高资产质量和效益”的工作方针，依据商业银行“三性”原则和统一法人体制要求，实现了本外币信贷的统一管理，加大了总分行直接经营力度，并建立了相应的信贷分级经营责任制，加快了信贷业务发展方式和经营管理体制的转变。

1997年，信贷业务快速发展，积极支持了国民经济重点行业和重点大中型企业的发展。截至1997年底，我行贷款总额为11,147.82亿元，当年新增贷款余额1,182.71亿元，增长11.87%。其中：人民币贷款余额10,335.04亿元，外汇贷款余额折合人民币为812.78亿元，其中外汇现汇贷款余额达到46.9亿美元。

在人民币贷款余额中，房地产信贷业务各项贷款余额达1,769.75亿元，当年新增贷款余额522亿元，增长41.83%。房地产贷款市场占比为74.4%。1997年，我行积极支持国家安居工程项目的实施，累计发放国家安居工程贷款142.08亿元；加大了个人住房消费信贷的工作力度，当年发放个人住房贷款159.37亿元。

根据国家关于搞活国有企业、“抓大放小”政策并结合我行实际，进一步加大了“大行业、大企业”经营战略的实施力度，全年流动资金贷款新增总量的绝大部分投向了“双大”或重点客户。同时，充分发挥我行各附属企业合力，大力拓展资本市场业务，为大



型国有企业兼并、资产重组和股份制改革等提供方案设计、财务顾问、包装策划等金融服务。客户结构在发展中有所调整，形成了以国有大中型企业为主体，兼顾股份制企业、三资企业和民营企业的客户群体。在强化信贷风险控制的同时给予客户授信额度，更加便利了客户信贷需求。

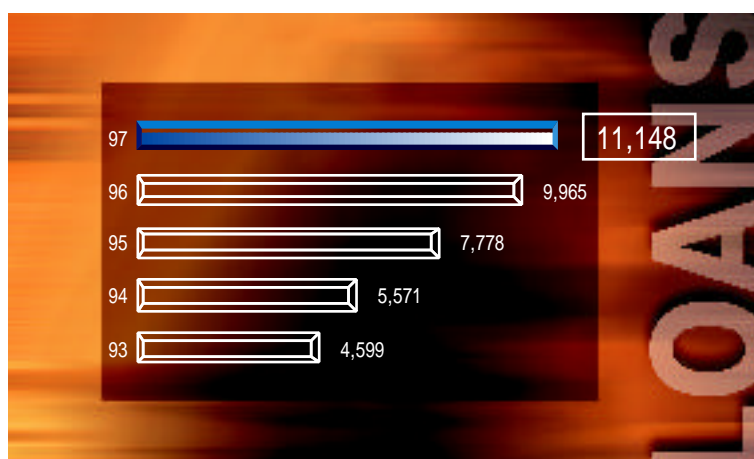
1997年，我行积极进行信贷服务产品创新，将多品种的信贷支持与提供代理、结算网络服务等金融产品有机结合，协助企业建立生产供应上游和销售下游的结算网络，组建了“宝汽联”协作网络、航空公司票款清算网络、彩虹销售结算网络、一汽集团公司销售结算网络等

众多结算网络。多种金融产品的提供和服务，增强了企业市场竞争能力，有力的支持了大行业、大企业的发展。

在信贷业务快速发展的同时，深化了信贷经营管理体制改革，对分支行实行差别授权管理，缩短了管理半径，信贷管理水平进一步提高。从政策、制度着手，抓落实，抓执行，进一步加强了对贷款风险监测、预警、分析、控制。与此同时，信贷信息管理手段进一步改善。

### 贷 款 Loans

单 位：人民币 亿元 Unit: RMB 100 Million



In 1997, CCB integrated the management of RMB and foreign currency loans, reinforced a centralized administration and rearrangement of the loan portfolio both at the Head Office and in the branches, and set up a new management mechanism of level-by-level responsibility (subordinate branches reporting to their immediate superior branches). This helped to accelerate the transformation of credit growth and administration by seriously implementing the policy of "deepening the reform, accelerating the development, strengthening management, avoiding risks and improving assets quality and efficiency in performance", and abiding by the principle of realizing "liquidity, profitability and security" in the operation of commercial banking and meeting the requirement of the integrated legal entity system.

CCB's credit business activities developed rapidly in 1997. The Bank attached great importance to the channeling of credit support to pillar industries in the national economy and key large and medium-sized enterprises. By the end of 1997, total outstanding loans reached RMB 1,114.782 billion, with the newly-increased sum being RMB 118.271 billion, 11.87% up on the 1996 figure. The outstanding loans of RMB amounted to 1,033.504 billion; while the foreign exchange loan balance amounted to an equivalent of RMB 81.278 billion, among which foreign currency loans totaled US\$ 4.69 billion.

Out of the total RMB loans, total outstanding loans to the real estate sector reached RMB 176.975 billion, with the newly-increased sum being RMB 52.2 billion, 41.83% up on the previous year. CCB's share of total real estate lending grew to 74.4%. In 1997, CCB channeled RMB 14.208 billion to the state's "Comfort Housing Project". It also reinforced efforts to channel funds to individual house purchases, with a total of RMB 15.937 billion provided.

In line with such national policies as "reinvigorating state-owned enterprises" and "managing well the large enterprises, while relaxing control over small ones", as well as the Bank's operation strategy, the major part of the newly-increased working capital loans were channeled to prestigious borrowers or customers on the list of "major industries and important enterprises". Bringing the combined force of the Bank's subsidiaries, the Bank also made special

efforts to broaden the range of capital market business activities and provide such merchant banking services as blue-print designing, financial advisory services and packaging for the merger of large state-owned enterprises, assets restructuring and shareholding transformation. The customer base underwent adjustment in the process of development, with large and medium-sized state-owned enterprises dominating, along with joint stock, foreign-funded and private enterprises. While tightening control over credit risk, the Bank also facilitated credit lines to satisfy borrowers' needs.

The Bank paid great attention to innovation in new credit products and the linkage of diversified credit services with other financial products, such as agent services and the fund-clearing network. Networks for fund settlement were set up to help enterprises in production supply and product sale, including, for example, networks for "cooperation between Shanghai Baoshan Iron & Steel Plant and automobile factories", for airline ticket sales and for product sales of Shaanxi Caihong Electronics Corporation and China First Automobile Group. With CCB's sincere commitment, the strength and competitiveness of major sectors and important enterprises were enhanced.

The Bank not only accelerated its business development, but also made progress in raising the level of quality in credit administration through implementing an authorization system characterized by different levels of reporting responsibility. The Bank also further optimized its credit information management, thus promoting its performance in risk monitoring, early warning, analysis and control by adhering to policies and regulations.

## 筹资储蓄业务 Fund Raising ]

截至 1997 年 12 月 31 日，全行存款余额达到 13,202.80 亿元，当年新增 1,535.98 亿元，增长 13.17%。其中，储蓄存款余额达到 6,195.51 亿元，当年新增 860.81 亿元；企业存款余额 7,007.29 亿元，当年新增 675.17 亿元。

1997 年，我行储蓄业务以大中城市行为主导，以提高单产和效益为目标，从外延为主转向以内涵为中心，迈上集约化经营的轨道。在继续大力迁并撤改低产网点的同时，对城市行的网点进行了结构调整和规范，促进了我行储蓄网点整体服务形象的改善和业务的快速发展。同时，根据市场变化和需求，逐步开办了以储蓄业务为主的系列金融产品，特别是利用计算机网络和储蓄卡等高科技手段，把个人金融业务延伸到股票交易支付、购物消费和代收代付中介服务领域。

1997 年，我行外币储蓄业务发展势头较好，在大中城市繁华闹市区，开办外币储蓄的网点迅速增加，业务操作与管理日益规范，到年底外币储蓄存款余额达到 19.44 亿美元，外币企业存款余额达到 46.64 亿美元。

1997 年，是历史上商业银行代销凭证式国库券最多的一年，发行期长，品种较多，利率档次复杂。我行顺利完成了 335 亿元凭证式国库券的承销任务，占全国发行量的 20.6%，有力支持了国民经济建设。同时，全年共落实兑付了 230 亿元的各类到期债券，受到有关部门和债券持有人的好评。

The Bank's total deposits amounted to RMB 1,320.280 billion at the close of the business on December 31 1997, with the year's newly-increased sum totaling RMB 153.598 billion, for a growth rate of 13.17%. Outstanding individual deposits reached RMB 619.551 billion, with the year's newly-increased sum being RMB 86.081 billion. Corporate deposits amounted to RMB 700.729 billion, with the year's newly-increased sum being RMB 67.517 billion.

In 1997, fund-raising activities were intensified with the aim of enhancing unit output and performance efficiency, with branches in large and medium-sized cities at the leading position, placing greater importance on quality improvement rather than on quantity expansion. The Bank has vigorously continued its

efforts to transform low productive deposit-taking offices by means of removal, merger, closing-down or selling off, and successfully reorganized and standardized urban operations. As the result, the overall image of the deposit-taking offices improved, and their business developed rapidly. More fund-raising products were initiated, while deposit-taking remained the priority. Of special note is the

utilization of such high-tech achievements as the computer network and debit card. With the help of these modern instruments, private financial services were extended to many aspects of social life, such as payments for stock trading, consumption and intermediary activities in paying and receiving.

The Bank's foreign currency deposits enjoyed good development momentum in 1997. In the downtown areas of large and medium-sized cities, the number of deposit-taking offices dealing with foreign currency deposits increased rapidly, and the processing and management became increasingly standardized. By the end of the year, total outstanding individual deposits in foreign currency reached US\$ 1.944 billion, while corporate deposits totaled US\$ 4.664 billion.

CCB successfully fulfilled the tough task of underwriting RMB 33.5 billion of treasury bills of different terms, various kinds and complicated interest grades, accounting for 20.6% of the total issue. This was the highest in CCB's history in terms of treasury bill underwriting, and earned praise from both the authorities concerned and securities holders by ensuring RMB 23 billion in repayments for matured securities.



存款 Deposits

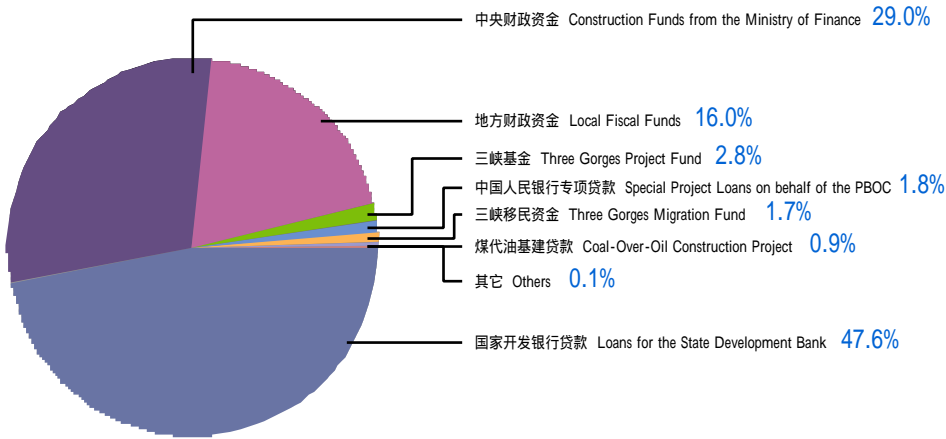
单位：人民币 亿元 Unit: RMB 100 Million

代理业务 Agent Services

1997年，我行委托代理业务在激烈的市场竞争中，以“巩固、发展、开拓、提高”为指导方针，以提高效益和防范风险为经营原则，全年代理各类委托业务拨付资金1,633亿元，其中代理国家开发银行贷款778亿元，代理中央财政基建拨款473亿元，代理地方财政资金261亿元，代理三峡基金46亿元，代理中国人民银行专项贷款30亿元，代理三峡移民资金28亿元，代理煤代油基建贷款15亿元，代理其它部门贷款2亿元。其中代理国家开发银行贷款占该行当年委托贷款计划的85%，是国家开发银行最大的代理行。

1997年，我行工程造价审查和投资咨询业务进一步发展，全年工程造价审查及咨询业务量达2,900亿元，为建设单位核减投资163亿元，工程造价鉴定55亿元。抵押物估价和资产评估业务大幅增长，全年业务量550亿元。

代理委托业务资金分配图  
The Allocation of Agent Funds



In 1997, against fierce competition in agent services, CCB brought its advantages into full play by sticking to the guiding policy of "consolidate, expand, explore and improve" and an operational policy of raising efficiency and avoiding risks. The Bank allocated and extended RMB 163.3 billion over agent services business, which included RMB 78.8 billion in loans for the State Development Bank, RMB 47.3 billion for construction funds from the Ministry of Finance, RMB 26.1 billion for local fiscal funds, RMB 4.6 billion for the Three Gorges Project Fund, RMB 3 billion for special projects on behalf of the PBOC, RMB 2.8 billion for the Three Gorges Migration Fund, RMB 1.5 billion for Coal Over Oil Construction Project, along with other trusted agent loans totaling RMB 200 million. CCB is the largest agent bank for the State Development Bank (SDB), accounting for 85 % of SDB's extended loans in 1997.

Throughout the year, the Bank made continuous progress in construction cost appraisal and investment advisory, with a total business volume of RMB 290 billion. This saved RMB 16.3 billion in terms of investment and RMB 5.5 billion in terms of project cost appraisal for concerned clients. The business of collateral evaluation and assets assessment increased by a large margin reaching RMB 55 billion.

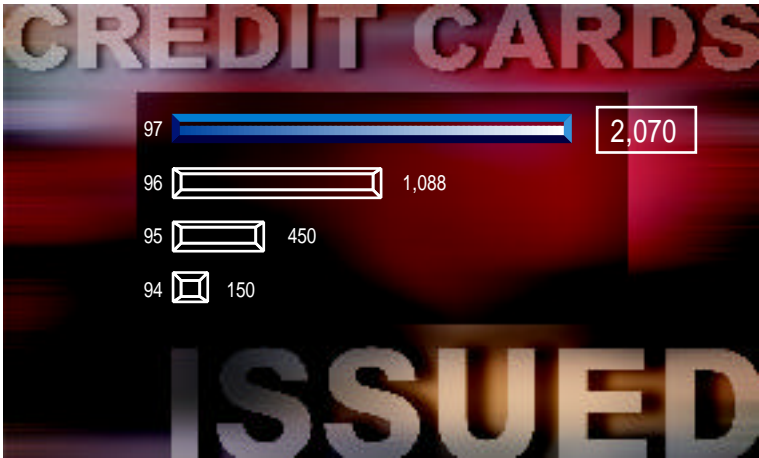
信用卡业务 Credit Card

1997年，全行信用卡业务健康稳步发展，用卡环境得到较明显改善。截至年底，龙卡发卡量 2,070万张，比年初新增 982万张，增长 90.3%；其中信用卡 398万张，比年初新增 42万张，增长 11.79%。交易总额 3,742亿元，龙卡购物消费额 117.7亿元。外币卡收单交易额 10.64亿元，销售及兑付外币旅行支票 9,704.57万元，实现手续费收入 1,663.48万元。特约商户 4.98万家，取现网点 2.31万个，安装运行 ATM机 4,045台，POS机 30,248台。

经过全行的努力，于 7月 22日正式开通了龙卡网络系统项目，实现了总行授权交换中心与北京、上海、广州、深圳和武汉五个分行的信用卡处理中心联网，实时处理信用卡异地取款、购物消费、查询和授权等业务。并于年底前又将该项目扩大到了 36个城市分行和省级分行，并获得了 VISA国际信用卡组织颁发的网络贡献奖。

发卡量 Credit Cards Issued

万张 In 10 Thousand





Credit card business recorded stable development in 1997. During the year, card service facilities were considerably improved. A total of 20.7 million cards of Long Card series had been issued by year-end, the newly-issued cards being 9.82 million, 90.3% up on 1996. Credit cards the Bank issued during the year were 3.98 million, the newly-issued cards being 420,000, 11.79% up on 1996. The transaction volume increased to RMB 374.2 billion. Fulfilled transactions using the Long Card totaled RMB 11.77 billion. RMB 166.348 billion was earned in commission income on RMB 1.064 billion of foreign currency card collection and RMB 97.0457 billion in the sale and cashing of foreign currency travelers' checks. In 1997, the Bank also recorded achievements in other aspects of the credit card business, with 49,800 merchants accepting the Long Card and the cashing network being increased to 23,100 outlets. In addition, 4,045 ATMs and 30,248 POS machines being installed.

On July 22, 1997, with the formal initiation of the CCB Long Card Network System, the CCB Head Office Authorization & Exchange Center was successfully connected with processing centers in Beijing, Shanghai, Guangzhou and Shenzhen branches, making possible such real-time processing as money withdrawal, personal consumption, inquiry and authorization. The system covered 36 branches by the end of the year. The Bank won a prize from VISA International for its contribution to network construction.

## 资金清算业务 Fund Clearing System

我行资金清算系统自 1996 年 10 月正式运行以来，整个系统运行情况良好，顺利完成了系统内各项汇划资金和代理系统外资金汇划清算。截至 1997 年 12 月 31 日止，全行联网的清算机构 2,983 个，连接联行机构 8,000 多个，共计完成汇划业务 2,442 万笔，金额 4.5 万亿元，日均 9.5 万笔，金额 177 亿元。

资金清算系统以其快捷、安全、高效的电子汇划服务，赢得了广大客户和金融界的较高评价，取得了显著效果，基本实现了异地系统内资金清算 24 小时内到帐。使异地资金汇划时间由原来的 5 - 7 天，变为 1 天，大大提高了资金周转速度和使用效益。

资金清算系统在实施的“双大”客户战略中也发挥着重要作用。一年来，我行与众多大行业、大企业和证券公司签订了代理资金清算协议，为它们提供了现代化的金融服务手段。

Established in Oct. 1996, the Fund Clearing System has been soundly operated to meet the external and internal demands of fund transfer and clearance. By the end of Dec. 31 1997, the System has been made available in 2,983 connection points throughout the Bank and linked to over 8,000 external connection points, with the annual volume totaling RMB 4,500 billion from 24,420,000 deals. The average was RMB 17.7 billion in 95,000 deals per day.

The System is highly regarded by customers and other financial institutions for providing prompt, reliable and quality services including efficiency-oriented distant clearance within 24 hours in comparison with the average 5 ~ 7 days in the past.

The System, meantime, constitutes an important part in implementing the Bank's strategy of "Giving priority to major industries and large enterprises". Over the last year, the Bank has signed agency fund transfer agreements with strategic customers, securities houses, providing them with modern financial services.

## 项目评估和投资信息调查业务

Project Appraisal and  
Investment Information Investigation

1997年，我行共完成长短期贷款和企业资信、承兑汇票、抵押担保等各类评估 14,016项。其中，固定资产贷款和流动资金贷款评审 7,456项，承诺贷款 5,670项，贷款额 1,345亿元，拒绝不符合条件的贷款 1,668项，避免了 329亿元信贷资金的风险投入，为信贷风险事前控制发挥了重要作用。

1997年，我行以金融风险、重复建设等专题研究和主要行业信贷风险评价为重点，完成各类调查研究 422项，为全行信贷决策起到重要的支持作用。为了进一步提高贷款评审质量，我行还积极开展贷款项目的跟踪调查和竣工投产项目的后评价工作，全年共评价项目 498个。

In 1997, the Bank completed the appraisal of 14,016 projects ranging from loans of various terms, enterprise creditworthiness, acceptance bills to collateral and guarantee, among which 7,456 involved fixed assets and working capital loans; 5,670 were approved, totaling RMB 134.5 billion; 1,668 were rejected as they were considered inconsistent with the Bank's lending terms and conditions. As a crucial factor for beforehand risk control, these rejections safeguarded RMB 32.9 billion in credit funds.

During the year, 422 investigations and surveys were conducted with focus on financial risks, duplicated construction and credit risks in a number of key sectors, greatly assisting the whole bank's credit decision-making. To maximize the quality of appraisal, the Bank has strengthened its follow-up procedures and post-appraisal of projects once operative. A total of 498 projects were appraised.

A N N U A L



1997年，我行国际业务适应国家外汇管理体制改革的要求，进一步加强与国外银行的联系和交往，努力拓展境外筹资渠道和国内外汇市场，大力发展国际结算和贸易融资，积极探索商人银行业务，同时进一步强化内部管理，努力防范金融风险，完善服务功能和手段，全行国际业务实现了快速健康发展。外汇利润比上年增长0.3亿美元。

Following the pace of the state's foreign exchange management reform in 1997, CCB further strengthened its contacts and exchanges with foreign banks. The Bank strove to extend its overseas fund-raising channels and to cultivate its domestic foreign exchange market. It stepped up development of international settlement and trade financing and explored merchant banking business. At the same time, the Bank further intensified its internal management, endeavored to prevent financial risks and enrich its service functions and methods. CCB's international business saw rapid and healthy development. By the end of 1997, foreign exchange profits had increased US\$ 30 million.

## 国际结算业务与结售汇业务

International Settlement Business and  
Foreign Exchange Buying and Selling Business

1997年，我行积极开拓市场，改进服务手段，国际结算业务取得了显著成绩。截至1997年底，我行办理国际结算502亿美元，比上年增加154亿美元，增幅44%，增长幅度大大高于全国外贸的增长速度。与国内同业比较，国际结算业务市场份额进一步扩大，由1996年的12.1%增加到15.4%。在积极促进业务发展的同时，我行切实注意加强对国际结算业务的管理和风险防范，对国际结算业务的制度化建设和规范化管理起到了积极作用。结售汇业务也取得了新的进展，全年办理结售汇业务达269亿美元，比上年增加79亿美元，增幅41%。

The Bank achieved successful results in international settlement business by exploring the market opportunities and improving its service methods. By the end of 1997, CCB's international settlement volume had reached US\$ 50.2 billion, an increase of US\$ 15.4 billion, 44% over 1996, with the growth rate greatly exceeded that of the nation's foreign trade. Compared with other banks in China, the Bank's market share of international settlement business was further expanded to 15.4% from 12.1% of 1996. While promoting its business development, CCB also attached importance to the management and risk prevention, which played an important role in the system creation and standardized management of international settlement business. The Bank also scored achievement in foreign exchange buying and selling against the RMB which totaled US\$ 26.9 billion, an increase of US\$ 7.9 billion, 41% up on the previous year.

## 境 外 筹 资 业 务 Overseas Fund-Raising Business

1997年，我行境外筹资业务有较大突破，对外筹资转贷款余额为40.47亿美元，全年共对外签约45项，协议金额19.12亿美元。1997年的筹资采用了政府贷款、出口信贷、贴息贷款、混合贷款、商业贷款和债券发行等主要筹资方式，成功地完成了天津乙烯债务重组80亿日元的商业贷款，铁道部机车10亿奥地利先令贴息贷款，江阴大桥8,930万美元英国政府贷款，天津聚脂二期40.5亿日元、4,746万美元、1.22亿德国马克等日本和德国的出口信贷，山西阳城电厂7.4亿美元的德国和美国出口信贷；同时我行还成功地在香港发行2亿美元债券，是近两年国内首家在境外发债的商业银行，为多项重点建设项目筹集到成本较低的长期建设资金；作为安排行和主承销商为中国信达信托投资公司设计了3500万美元可转让国际银团贷款证，获得了国际国内知名大银行的超额认购。

1997 witnessed great breakthroughs in CCB's overseas fund-raising business. The outstanding balance of on-lending loans raised overseas reached US\$ 4.047 billion. Forty-five agreements totaling US\$ 1.912 billion were signed. By adopting such fund-raising measures as governmental loans, export credits, interest-subsidy loans, mixed loans, commercial loans and the issuance of



bonds, CCB accomplished the arrangements of a commercial loan worth 8 billion Japanese Yen for the debt restructuring of the Tianjin Ethylene Project, ATS 1 billion interest-subsidy loan to locomotive purchases of the Ministry of Railway, US\$ 89.3 million British governmental loan to the Jiangyin Bridge Project, JPY4.05 billion, US\$ 47.46 million and DEM 122 million to the Second Phase of the Tianjin Polyester Project in the form of Japanese or German export credit, US\$ 740 million German and American export credit to the Shanxi Yangcheng Power Plant. CCB successfully issued US\$ 200 million bonds in Hong Kong, which makes CCB the first domestic commercial bank that issued bonds overseas in the recent two years and enables the Bank to raise low-cost and long-term funds for several key construction projects. As the arranger and the lead manager, CCB designed US\$ 35 million transferable international syndication loan certificates for the China CINDA Trust and Investment Corporation which was over subscribed by prestigious domestic and international banks.

## 商 人 银 行 业 务 Merchant Banking Services

1997年，我行根据市场和客户的需要，凭借人力、网络资源，利用长期承办大项目和在外汇项目融资业务方面的优势，在商人银行业务方面开拓出一些新业务，成功地为我国电力、交通、自来水等行业的项目融资提供了包括财务顾问、融资安排和保证代理等商人银行业务服务。截至1997年底，我行商人银行业务全年完成包括河北邯峰电厂、安徽合肥二电厂、江苏常熟电厂、河北邮电、海南邮电、广东邮电、武汉飞机租赁等6个签约项目，共实现直接收益100万美元。

In 1997, in accordance with the demand of the market and clients, CCB successfully moved into merchant banking services, backed by its expertise and network resources, making use of its advancement in providing services to major projects, and in project financing business in foreign exchange. Services included financial advisory and finance arrangements, as well as acting as the security agent for projects in power, communications and water supply industries. By the end of 1997, CCB's merchant banking services finalized the arrangements for six projects, including Handan Power Plant in Hebei Province, Hefei No.2 Power Plant in Anhui Province, Changshu Power Plant in Jiangsu Province, Hebei Post and Telecommunications Project, Hainan Post and Telecommunications Project, Guangdong Post and Telecommunications Project and the Wuhan aircraft leasing project. Direct profit totaled US\$ 1 million.

## 海 外 业 务 Overseas Business

1997年，我行在向国际化大银行的进程中又迈出了新步伐，继伦敦、东京、汉城、法兰克福代表处之后，我行纽约代表处已正式开业，新加坡分行已获新加坡金融当局的批准。香港分行开业两年来，以务实经营、稳步发展为原则，严格执行香港金融当局的有关规定，建立内部控制系统，加强防范金融风险，成功地抵御了亚洲金融风暴，各项业务稳步发展。

In 1997, CCB made further moves towards becoming a truly international bank. After establishing its representative offices in London, Tokyo, Seoul and Frankfurt, CCB's New York Representative Office formally opened. The Bank's Singapore Branch was approved by the Monetary Authority of Singapore. Since CCB's Hong Kong Branch started its business two years ago, it strictly implemented the relevant regulations set by the Hong Kong Monetary Authority under the guidance of practical operation and steady growth. The Branch established an internal control system and strengthened its ability to avoid any financial risks. It successfully avoided becoming embroiled in the Asian financial crisis and all its business developed steadily.

## 代理行网络继续扩大

## Enlargement of Correspondent Banking Network

1997年，为了满足国际业务发展的需要，我行继续与国外金融机构加强合作与交往，代理行网络进一步扩大，全年新建代理行100家，使我行境外代理行总数达600家，代理行的地区结构进一步趋于合理。

In 1997, to meet its needs for international business development, CCB continued strengthening its cooperation and exchanges with overseas financial institutions, and expanded its correspondent banking network. This grew by 100 to 600 banks by the end of the year. The regional distribution of correspondent banks became more rationalized.

## 外汇清算系统 Foreign Exchange Clearing System

1997年，我行成功地完成了SWIFT由ST200到ALLIANCE的升级工作，并使全行85家分行实现了与SWIFT的联网。升级后的系统为这些分行提供安全、快捷的分检与转发等通讯服务，各种国际结算业务（包括汇款、信用证和外汇资金交易等）的通讯电文，均可在瞬间完成接收与发送。进一步完善了外汇业务清算系统，提高了外汇清算速度和质量，使我行国际业务在外汇资金清算电子化方面迈上了一个新的台阶。

In 1997, CCB successfully updated SWIFT from ST200 to ALLIANCE, and 85 branches operated on line with SWIFT. The updated system provided safe, rapid services of allocation and transmission for these branches. All the messages for international settlement business (including remittance, credit card and foreign exchange dealing business) can be received or sent instantly. The Bank further improved its clearing system of foreign exchange business and enhanced the speed and quality of its foreign exchange clearing. This elevated CCB's international business into a new phase in terms of computerized foreign exchange clearing.

## 员 工 培 训

## T R A I N I N G

我行历来重视人力资源开发，积极探索建立人才培养的有效机制和途径。经过多年努力，已经培养了大批优秀专门人才，成为支撑建设银行事业发展的中坚力量。

1997年，我行以定期专题讲座的形式，培训高级管理人员800人次。以专业理论培训和强化业务培训的形式，培训经营管理人员2000人次。在全行范围内，对重要业务岗位、风险岗位、窗口岗位的25万员工实行岗位培训考试制度，全面提高业务素质。同时加强后备人才培养，建立跨世纪人才库，1996年开始实施的“三千人工程”（即大学本科毕业，35岁以下，在管理行从事银行工作三年以上的人员到县级支行挂职锻炼）已初见成效。

It is a tradition for China Construction Bank to attach great importance to human resource development. The Bank actively explores effective mechanism and approach in staff training. Through many years' efforts, the Bank has successfully trained a large number of excellent experts that has become the backbone for CCB's development.

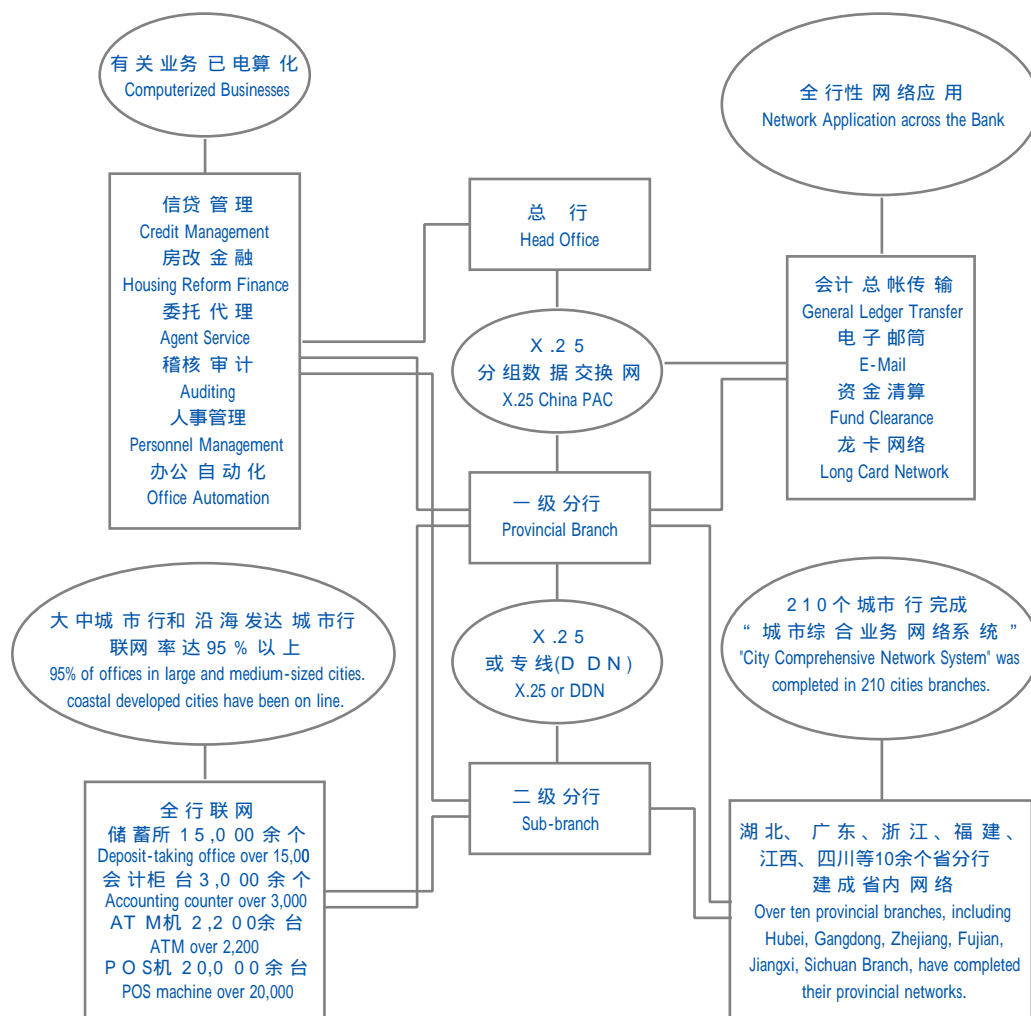
During 1997, there were regular seminars for 800 person-times of senior executives, specialized theoretical and intensive business training courses for 2000 person-times of managers. Courses and exams are provided for 250 thousand staff members in important business positions, high-risk positions and window service positions in order to enhance their service qualifications. In order to prepare a qualified reserve for the selection of senior management, the Bank began its personnel program known as 'The 3000 People Project' in 1996, sending 3000 outstanding young staff members aged under 35, with college degrees, to sub-branches at county level to receive on-job training. The Project is now taking effect.

## 电 子 化 建 设

### DEVELOPMENT OF THE ELECTRONIC NETWORK

1997年，是我行计算机应用管理体制实施全面改革的一年。全行电子化建设紧紧围绕实现统一领导、统一规划、统一标准、统一开发和统一机型的原则，加大了总行统一管理的力度，各项工作都取得了长足的进步。

截至1997年底，包括100个大中城市行在内的210个城市行完成了“城市综合业务网络系统”的建设，湖北、广东、浙江、福建、江西、四川等十余个省分行完成了省内全部地



市分行的综合业务系统并建成了省内网络。全行联网储蓄所15,000余个、会计柜台3,000余个,联网ATM机2,200余台、POS机20,000余台,大中城市行和沿海发达地区城市行市区联网率已达到95%以上。全行性的网络应用包括会计总帐传输系统、电子邮箱系统、资金清算系统和龙卡网络系统。信贷管理、房改金融、委托代理业务、稽核审计、人事管理、办公自动化等各项业务都不同程度地使用了计算机,基本实现了全行各项业务的电子化建设。

此外,组建了总行开发基地,筹组了建设银行计算机应用专家委员会,初步建立了全行计算机人才库。

Last year saw the Bank's overall reform of the Management Mechanism of Computer Application. With the principle of integrating management, planning, standard, development and machine type, the Bank strengthened its Head Office's integrated management, making progress in all aspects.

By the end of 1997, the establishment of the "City Comprehensive Network System" was completed in 210 city branches, including 100 large and medium-sized ones. Over ten provincial branches, including Hubei, Guangdong, Zhejiang, Fujian, Jiangxi and Sichuan branch, have completed the system in all their local sub-branches, along with completion of their provincial networks. Over 15,000 deposit-taking offices, some 3,000 accounting counters, 2,200 ATMs and 20,000 POS machines are on-line. Ninety-five percent of large and medium-sized city branches and those in cities of the developed coastal regions have been connected. Network applications across the Bank include, General Ledger Transfer System, E-Mail, Fund Clearance and the Long Card Network. Computers are used in credit management, housing reform finance, agent services, auditing, personnel management and office automation, various businesses of the Bank were computerized.

Besides, the Head Office Development Base, CCB Computer Application Expert Mission, CCB Electronic Personnel Warehouse were also established.

## 回 报 社 会

CCB INVOLVED IN SOCIETY

## 积极支持国民经济健康发展

Positively support national  
economic development

1997年建设银行在加速商业化改革进程，按照商业银行经营体制运行，不断调整贷款结构的同时，发挥特色优势，积极支持国民经济发展。全年固定资产贷款75%用于支持国家重点工程建设和大中型企业发展，70%投向能源、交通、重要原材料及关系到人民切身利益的城市建设等基础产业和基础设施项目建设。

此外，建设银行还根据国家当年经济发展重点要求，对体现社会效益和培育新的经济增长点的项目建设，积极提供信贷支持，如：为推进科学技术进步、重大科技成果转化成为生产力提供资金保证；支持国家整治环境污染，为淮河、巢湖流域污水治理工程发放贷款；支持安居工程、住宅商品房建设及为保证社会安定而发放安居工程贷款和工资性贷款等。为配合国有企业改革，积极支持国家确定的有市场、有效益重点国有企业生产资金需要，已和435个重点客户建立了密切的银企合作关系。1997年建设银行经过不断努力，在自身取得经营业绩同时，也收到了良好的社会效益，为我国国民经济的健康发展做出了贡献。

In 1997, CCB accelerated its commercialization reform, operating according to commercialized banking system and continuing adjustment of the loan structure. In the meantime, CCB kept on exploiting its advantages to support the development of the national economy. For the year, 75% of the Bank's fixed assets loans were delivered to support national key projects and large and medium-sized state-owned enterprises; 70% of its fixed assets loans were delivered to capital construction and infrastructure projects in such fields as energy, communications, development of important raw materials and city construction that relating to people's benefits.

The Bank also provided positive credit support to projects reflecting social benefits and fostering new economic growth points according to the government's key requirements on economic development. This involves providing funds for the promotion of technological progress, the transformation of scientific and technological achievements into practical products and productive forces, supporting the country in environmental protection by extending loans to waste water treatment projects in Huaihe River Valley and Chaohu Lake Valley, supporting the construction under the Comfort Housing Project as well as commercial residential housing construc-



tion, and providing Comfort Housing Project loans and salary-related loans in order to guarantee social stability. To facilitate the reform in state-owned enterprises, and to support the fund demand of key state-owned enterprises with marketable and beneficial potential, the Bank established close relations with 435 core clients. Therefore, 1997 was a year in which CCB not only achieved excellent performance, but also achieved favorable social benefits with its contribution to the sound development of the national economy.

### 爱 心 基 金 Love Foundation

中国建设银行在一心一意支持国民经济建设、促进社会物质文明进步发展的同时，热心公益事业，积极支持社会事业全面发展，推动社会主义精神文明进步。

1996年建设银行全体员工自愿捐款 3,000多万元，设立了“爱心基金”。此后，每年向希望工程捐款 50 万元，用于建立建设银行希望小学；向中华见义勇为基金会和中国青少年发展基金会各捐款 50 万元；与 86 所高等院校签订了每年出资 200 万元资助 1,400 多名大学生的协议书。“爱心基金”在社会上引起强烈反响，并获得广泛好评，而建设银行更看重的是“爱心基金”为贫困学生带来的希望，为社会见义勇为者带来的认同与肯定。

While devoted to supporting the national economy and promoting social progress, CCB has also been enthusiastic about the course of public welfare, providing support to the development of social courses and promoting the progress of socialist ethics.

In 1996, CCB staff donated over RMB 30 million and set up the Love Foundation. Every year, the foundation donates RMB 500,000 to the Hope Project, supporting the establishment of CCB Hope primary schools; donates RMB 500,000 to China's Foundation For "Ready To Take Up The Cudgels For A Just Cause" and China Youth Development Foundation; releasing an annual subsidy of RMB 2 million to 1,400 college students under agreements signed with 86 colleges and universities. The Love Foundation brought about strong social reactions and favorable comments, while what CCB emphasizes is the hope that the Foundation brought to students in financial difficulties, and the affirmation that people must always be ready to help others.

A N N U A L

· 42



## 中国建设银行资产负债表 Balance Sheet

单位：人民币百万元 Unit: Millions of RMB

资 产	ASSETS	1 9 9 7	1 9 9 6
现金	Cash	12,655	10,870
存放中央银行款项	Deposits with PBOC	239,687	261,215
1、存中央银行存款	Regular Deposits	70,218	119,545
2、缴存准备金	Required Reserves	169,469	141,670
存放同业	Due from Other Banks	68,957	70,633
贷款	Loans	1,114,782	996,511
1、固定资产贷款	Fixed Assets Loans	590,794	523,987
2、流动资产贷款	Working Capital Loans	523,988	472,524
减：贷款呆帐准备金	Less: Provision for Non-Performing Loans	906	5,811
证券及投资	Securities and Investment	80,033	101,827
减：投资风险准备金	Less: Provision for Risks in Investment	26	
应收帐款	Accounts Receivable	37,214	37,780
减：坏帐准备金	Less: Provision for Bad Debts	141	172
其他应收款项	Other Receivables	44,729	34,054
固定资产原值	Fixed Assets	49,759	42,820
减：累计折旧	Less: Accumulated Depreciation	9,102	7,007
递延资产及无形资产	Deferred Assets and Intangible Assets	10,738	8,618
其它资产	Other Assets	33,380	24,850
<b>资产总计</b>	<b>TOTAL ASSETS</b>	<b>1,681,759</b>	<b>1,576,188</b>
表外资料：	Off Balance Sheet Material:		
代理贷款	Channeling Loans	496,300	378,499
代理政府投资	Channeling Government Investment	155,522	173,266
代理贷款基金	Other Funds	500,688	385,478
代理政府投资基金	Government Investment Funds	169,377	178,818

## FINANCIAL STATEMENTS AND NOTES

负 债	LIABILITIES	1 9 9 7	1 9 9 6
存款	Deposits	1,320,280	1,166,682
1、企业存款	Enterprise Deposits	700,729	633,212
2、储蓄存款	Individual Deposits	619,551	533,470
同业存放	Due to Other Banks	98,856	71,809
向中央银行借款	Borrowings from PBOC	37,211	110,755
发行债券	Bonds Issued	6,715	14,580
保证款项	Guarantee Sums	6,617	5,600
应付及期付款项	Accounts Payable	59,091	68,167
长期借款	Long-term Borrowings	35,311	35,798
代理业务负债	Liabilities in Agent Services	18,243	12,531
其他负债	Other Liabilities	49,855	44,790
负债合计	Total Liabilities	1,632,179	1,530,712
所有者权益	OWNER'S EQUITY		
实收资本	Paid-in Capital	35,922	35,438
资本公积	Capital Surplus	8,848	6,227
盈余公积	Earnings Surplus	3,676	2,886
未分配利润	Retained Earnings	1,134	925
所有者权益合计	Total Owner's Equity	49,580	45,476
负债及所有者 权益总计	TOTAL LIABILITIES AND OWNER'S EQUITY	1,681,759	1,576,188

## 中国建设银行损益表 Profit and Loss Account

单位：人民币百万元 Unit: Millions of RMB

		1 9 9 7	1 9 9 6
营业收入	OPERATING INCOME	121,712	119,706
利息收入	Interest Income	94,595	92,576
金融企业往来收入	Inter-bank Income	24,660	24,857
手续费收入	Fee & Commission Income	965	1,171
汇兑收益	Exchange Income	662	647
其他营业收入	Other Operating Income	830	455
营业支出	OPERATING EXPENSES	120,751	117,842
利息支出	Interest Expenses	62,193	63,507
金融企业往来利息支出	Inter-bank Expenses	17,573	24,834
手续费支出	Fee and Commission Expenses	2,308	2,308
营业费用	Operating Expenses	37,891	26,700
汇兑损失	Exchange Loss	141	330
其他营业支出	Other Operating Expenses	645	163
营业税金及附加	BUSINESS TAX	8,179	5,175

		1 9 9 7	1 9 9 6
营业利润	OPERATING PROFIT	-7,218	-3,311
投资收益	Investment Income	10,260	8,436
营业外收入	Non-Operating Income	313	272
营业外支出	Non-Operating Expenses	836	690
以前年度损益调整	Profit & Loss Adjustment in the Previous Year	-641	126
利润总额	TOTAL PROFIT	1,878	4,833

## 中国建设银行合并资产负债表

## Consolidated Balance Sheet

单位：人民币百万元 Unit: Millions of RMB

资 产	ASSETS	1 9 9 7	1 9 9 6
现金	Cash	13,005	11,093
存放中央银行款项	Deposits with PBOC	248,651	266,959
1、存中央银行存款	Regular Deposits	75,140	122,807
2、缴存准备金	Required Reserves	173,511	144,152
存放同业	Due from Other Banks	74,565	79,452
贷款	Loans	1,149,671	1,027,234
1、固定资产贷款	Fixed Asset Loans	603,838	537,797
2、流动资产贷款	Working Capital Loans	545,833	489,437
减：贷款呆帐准备金	Less: Provision for Bad Debt in Loans	1,563	6,383
证券及投资	Securities and Investment	84,524	103,750
减：投资风险准备金	Less: Provision for Investment Risk	30	2
应收帐款	Accounts Receivable	40,495	40,166
减：坏帐准备金	Less: Provision for Bad Accounts	158	180
其他应收款项	Other Receivable	46,081	35,168
固定资产原值	Fixed Assets	50,562	43,393
减：累计折旧	Less: Accumulated Depreciation	9,292	7,101
递延资产及无形资产	Deferred Assets and Intangible Assets	10,992	8,728
其它资产	Other Assets	41,292	34,010
<b>资产总计</b>	<b>TOTAL ASSETS</b>	<b>1,748,795</b>	<b>1,636,287</b>
表外资料：	Off Balance Sheet Material:		
代理贷款	Channeling Loans	503,993	384,816
代理政府投资	Channeling Government Investment	155,522	173,266
代理贷款基金	Other Funds	508,565	392,089
代理政府投资基金	Government Investment Funds	169,377	178,818



负 债	LIABILITIES	1 9 9 7	1 9 9 6
存款	Deposits	1,359,665	1,197,392
1、企业存款	Enterprise Deposits	737,183	661,291
2、储蓄存款	Individual Deposits	622,482	536,101
同业存放	Due to Other Banks	102,004	78,509
向中央银行借款	Borrowings from PBOC	37,296	111,023
发行债券	Bonds Issued	9,199	15,408
保证款项	Guarantee Sums	8,327	6,489
应付及期付款项	Accounts Payable	62,597	69,669
长期借款	Long - Term Borrowings	40,455	44,305
代理业务负债	Agency Liabilities	18,427	12,825
其他负债	Other Liabilities	60,095	54,521
负债合计	Total Liabilities	1,698,065	1,590,141
所有者权益	OWNER'S EQUITY		
实收资本	Paid - in Capital	35,922	35,438
资本公积	Capital Surplus	8,915	6,299
盈余公积	Earnings Surplus	3,870	3,043
未分配利润	Retained Earnings	2,023	1,366
所有者权益合计	Total Owner's Equity	50,730	46,146
负债及所有者 权益总计	TOTAL LIABILITIES AND OWNER'S EQUITY	1,748,795	1,636,287

财	务	报	表	及	其	说	明
---	---	---	---	---	---	---	---

## 中国建设银行合并损益表 Consolidated Profit and Loss Account

单位：人民币百万元 Unit: Millions of RMB

		1 9 9 7	1 9 9 6
营业收入	OPERATING INCOME	126,350	124,370
利息收入	Interest Income	97,319	95,232
金融企业往来收入	Inter-bank Income	25,462	26,172
手续费收入	Fee & Commission Income	1,273	1,308
汇兑收益	Exchange Income	1,034	829
其他营业收入	Other Operating Income	1,262	829
营业支出	OPERATING EXPENSES	124,743	121,951
利息支出	Interest Expenses	64,907	66,330
金融企业往来利息支出	Inter-bank Expenses	17,610	25,318
手续费支出	Fee & Commission Expenses	2,346	2,339
营业费用	Operating Expenses	38,771	27,102
汇兑损失	Exchange Loss	396	523
其他营业支出	Other Operating Expenses	713	339
营业税金及附加	BUSINESS TAX	8,430	5,321

		1 9 9 7	1 9 9 6
营业利润	OPERATING PROFIT	-6,823	-2,902
投资收益	Investment Income	9,883	8,033
营业外收入	Non-operating Income	313	275
营业外支出	Non-operating Expenses	849	697
以前年度损益调整	Profit & Loss Adjustment in the Previous Year	-646	124
利润总额	TOTAL PROFIT	1,878	4,833

## 报 表 注 释

## 一. 财 务 会 计 制 度

中国建设银行执行中华人民共和国财政部颁布的《企业会计准则》、《企业财务通则》、《金融企业会计制度》和《金融保险企业财务制度》。

## 二. 报 表 汇 总 和 合 并 范 围

中国建设银行资产负债表和损益表的各项数字包括中国建设银行总行及国内分支行和香港分行的财务数字，汇总时抵销了内部往来金额。

中国建设银行合并资产负债表和损益表的各项数字包括中国建设银行及其全资附属机构即中国投资银行、中国信达信托投资公司和中国投资咨询公司的财务数字，合并时抵销了内部往来金额。

## 三. 会 计 年 度

会计年度以公历年划分，每年自 1 月 1 日至 12 月 31 日止。

## 四. 会 计 核 算 基 础

会计核算基础采用权责发生制，凡属于本年度的损益均在本年度内列帐，以正确反映本行的财务状况和经营成果。

## 五. 记 帐 本 位 币 和 外 币 折 算

记帐本位币为人民币，有关外汇财务数据按年末国家公布的汇率（中间价）折成人民币反映。1997 年 12 月 31 日的折算率为：1 美元 = 8.2798 人民币。

## 六. 代 理 业 务

代理业务是我行重要经营业务之一，1996 年，代理业务所形成的资产及相应负债在表内列示，1997 年改按表外列示。

## 七. 各 项 放 款

各项放款所列余额为到决算日止尚未清偿的本金金额，放款逾期二年以上，其利息收入按收付实现制处理。

## 八. 各 项 准 备 金 制 度

呆帐准备提存金额系根据国家和本行有关财务制度提取的，用以抵偿各项放款及其他有关授信业务可能发生的损失。计提呆帐准备列入当年支出；核销呆帐时，冲减呆帐准备。

## 九. 对 附 属 机 构 的 投 资

对附属机构的投资均按成本列帐。

## 十. 其 他

与以往年度资产负债表和损益表相比，1997 年中国建设银行资产负债表和损益表还包括了香港分行的财务数字，因此，年初数与 1996 年年末数不尽一致。

以往的资产负债表中均将“递延资产”和“无形资产”并入“其他资产”项目中，1997 年资产负债表将“递延资产”和“无形资产”以“递延资产及无形资产”项目单独列示。

## 报表说明

### 一、资产情况

1997年末，我行资产总额为人民币24,083.10亿元，比上年末增加2,139.41亿元，增长9.75%。扣除代理资产以后的资产总额为人民币17,487.95亿元，比上年增加1,125.08亿元，增长6.88%。在资产总额（指扣除代理资产后的资产总额，下同）中，外汇资产为172.01亿美元（折合人民币1,424.22亿元），占总资产8.14%。

资产主要项目的变动情况为：

#### 1.代理资产

我行代理资产包括代理贷款和代理政府投资。1997年末，我行代理贷款为人民币5,039.93亿元，代理政府投资为人民币1,555.22亿元，代理资产合计为6,595.15亿元，比上年末增长18.18%。

#### 2.存放中央银行款项及存放同业

资产负债表中的“存放中央银行款项”及“存放同业”，分别指我行存放在中央银行和存放或拆放国内外同业的款项。1997年末，我行存放中央银行款项为人民币2,486.51亿元，比上年减少183.08亿元；存放同业为人民币745.65亿元，比上年减少48.87亿元。存放款项合计为3,232.16亿元，占资产总额的18.48%。

#### 3.贷款

1997年末，我行贷款总额为人民币11,496.71亿元，比上年末增加1,224.37亿元，占资产总额的65.74%，其中外汇贷款98.16亿美元（折合人民币812.78亿元），占贷款总额的7.1%。贷款总额中，固定资产贷款为人民币6,038.38亿元，较上年增加660.41亿元，增长12.28%，流动资产贷款为人民币5,458.33亿元，较上年增加563.96亿元，增长11.52%。

#### 4.证券及投资

1997年末，我行证券占款及投资为人民币845.24亿元，比上年末减少192.26亿元，减少18.53%。

## 二、负债情况

1997年末，我行负债总额为人民币23,575.80亿元，比上年末增加2,093.57亿元，增长9.75%。扣除与代理业务资产对应的负债后总额为人民币16,980.65亿元，比上年末增加1,079.24亿元，增长6.79%。在负债总额中，人民币负债占91.70%，外汇负债占8.30%。

负债主要项目的变动情况为：

### 1.表外科目中的代理政府投资基金和代理贷款基金

1997年末，代理政府投资基金余额为人民币1,693.77亿元，代理贷款基金余额为人民币5,085.65亿元，二者合计为6,779.42亿元，比上年增长18.75%。

### 2.同业存放

资产负债表中的“同业存放”主要是国内外同业及金融性公司存入或拆放我行款项。1997年末，同业存放余额为人民币1,020.04亿元，比上年末增加234.95亿元，增长29.93%。

### 3.存款

1997年末，我行各项存款余额为人民币13,596.65亿元，其中外币存款66.07亿美元（折合人民币547.05亿元）。存款余额比上年末增加1,622.73亿元，增长13.55%。其中，企业存款为人民币7,371.83亿元，比上年增长11.48%，储蓄存款为人民币6,224.82亿元，比上年增长16.11%。

### 4.向中央银行借款

1997年末，我行向中央银行借款余额为人民币372.96亿元，较上年减少737.27亿元，减少66.41%。1997年中，我行加强了资金运用的调度，有计划地减少了向中央银行借款。

## 5. 发行债券

1997年末，我行发行债券余额折合人民币 91.99 亿元，比上年末减少 62.09亿元。

## 6. 长期借款

1997年末，长期借款余额折合人民币404.55亿元，比上年末减少 38.5亿元，减少 8.69%。

## 三、权益情况

1997 年末，我行所有者权益总额为 507.30 亿元，较上年末增加 9.93%。

### 1. 资本公积

1997年末，我行资本公积为人民币89.15亿元，较上年增加 26.16亿元，增幅 41.53%。主要是根据有关规定，对固定资产进行清产核资后的增值部分。

### 2. 盈余公积

1997年末，我行盈余公积为人民币38.70 亿元，较上年增加 8.27亿元，增幅 27.18%。增加额是 1997年利润分配提取一般盈余公积和公益金。

### 3. 未分配利润

1997年末，我行未分配利润为人民币20.23亿元，较上年增加 6.57亿元，增幅 48.10%。增加数为我行本年度税后利润提取一般盈余公积和公益金之后，剩余的未分配利润。

## 四、损益情况

1997 年末，我行本外币利润折合人民币 18.78 亿元，根据财政部和人民银行规定，我行本年利润中有

3.8 亿元专项用于支付储蓄保值贴补利息；并以扣除该项数字后的本年利润余额作为基数，计算缴纳本年度所得税。

收支主要项目变动情况为：

### 1. 利息收支

1997年全年利息收入人民币 973.19亿元，比上年增加20.87亿元，增长 2.19%；利息支出人民币 649.07 亿元，比上年减少 14.23亿元，减幅 2.15%。利息收支轧抵，净收入 324.12亿元，比上年末增加 35.1亿元。

### 2. 营业费用

1997年末，营业费用为人民币387.71亿元，比1996 年增加 116.69亿元。增长的主要原因一是按照财务制度的规定核销坏帐；二是增提呆帐准备金；三是银行电子化、网络化进程加快，计算机设备租赁及电子设备运转费等增加。

### 3. 利润

1997年我行实现利润18.78亿元，较上年下降29.55 亿元。主要原因，一是 1997年我行按财政部规定核销三年以上的坏帐 85亿元，二是由于营业税税率提高，1997年比上年多交营业税 30亿元人民币，如果扣除以上不可比因素，我行利润实际比上年有较大幅度增加。

## Notes

### I. Financial Accounting System

China Construction Bank follows the Accounting Standards for Business Enterprises, General Rules for Business Enterprises, Accounting System for Financial Institutions and Financial Guideline for Financial and Insurance Institutions promulgated by the Ministry of Finance of the People's Republic of China.

### II. Scope and Methodology of Consolidation

Figures in the balance sheet and profit and loss statement are accumulated and produced on the basis of financial data of the head office and its domestic branches which includes Hong Kong branch. The relevant figures have been deducted with regard to internal transactions.

Various figures in the consolidated balance sheet and profit and loss statement are produced on the basis of relevant financial figures of the China Construction Bank and its wholly-owned subsidiaries, namely China Investment Bank, CINDA Trust and Investment Corporation and China Investment Consulting Corporation. The relevant figures have been offset with regard to internal transactions.

### III. Accounting Year

The accounting years coincide with the Gregorian calendar year, i.e. from January 1 to December 31 every year.

### IV. Basis of Accounting

The basis of accounting adopts the accrual system. All profit and loss of the year are recorded in the annual report to correctly reflect the financial status and business achievements of the Bank.

### V. Standard Money in Account and Exchange of Foreign Currency

The Renminbi is the standard money in account. Relevant financial statistics in foreign currency are converted into Renminbi according to the exchange rate (middle rate) quoted by the State at end of the year. The exchange rate on 31 December 1997 was: 1 US dollar = Renminbi 8.2798 yuan.

### VI. Agent Service

Agent Service is an important business of the Bank. The assets and corresponding liabilities emerged from the agent service in 1996 are listed in the balance sheet. Those of 1997 are listed as off balance sheet items.

### VII. Loans

The balance of various loans stands for the amount of outstanding principal. With regard to the loans over due for more than two years, the corresponding interest income is handled according to cash basis accounting.

### VIII. Rules of provision

The provision for bad debt is drawn according to the relevant financial rules of the State and the Bank to offset



possible losses occurring to various loans and other credit-awarding activities. The drawing of provision for bad debt is listed in the expenses of the year; when writing off bad debt, the same amount is deducted from the provision.

#### IX. Investment in Subsidiaries.

The investment in subsidiaries is recorded on the basis of the real figure as it happened.

#### X. Others

Compared with previous years' financial statements, figures in the balance sheet and profit and loss statement of 1997 include the relevant financial data of Hong Kong branch, therefore those figures listed as for the beginning of the year do not necessarily conform to that for the year end of 1996.

Although reflected as parts of the "other assets" in the previous years' balance sheets, the "deferred assets" and "intangible assets" are listed together as "deferred assets and intangible assets" in the balance sheet of 1997.

### Remarks on the Annual Report

#### I. ASSETS:

As of the end of 1997, the total assets of the Bank reached RMB 2408.31 billion, an increase of RMB 213.941 billion and 9.75% over that of the previous year. The total amount of assets with the agent service assets deducted is RMB 1748.795 billion, an increase of RMB 112.508 billion and 6.88% over that of previous year. Of the total assets (referring to the total assets with the agent service assets deducted, the same below), foreign currency assets stood at US\$ 17.201 billion (an equivalent of RMB 142.422 billion), which accounted for 8.14 % of the total assets.

Changes of the main items of the assets are:

##### 1. The Agent Service Assets

The agent service assets of the Bank include the agent loans and channeling government investment. As of the end of 1997, the agent loans stood at RMB 503.993 billion and the channeling government investment stood at RMB 155.522 billion. The agent service assets totalled RMB 659.515 billion, increased by 18.18% over that at end of the previous year.

##### 2. Deposits with the PBOC and Due from Other Banks

In the Balance Sheet, "Deposits with the PBOC" and "Due from Other Banks" respectively indicates the funds the Bank deposited with the central bank and the funds the Bank deposited at or lent to other banks at home and abroad. At the year end, the bank's deposits with the PBOC stood at RMB 248.651 billion, a decrease of RMB 18.308 billion; while the

balance of Due from Other Banks was RMB 74.565 billion, a decrease of RMB 4.887 billion compared with the previous year. The two items totalled RMB 323.216 RMB billion, representing 18.48% of the total assets.

### 3. Loans

The Bank's total outstanding loans was RMB 1149.671 billion at the year end, an increase of RMB 122.437 billion over that of the previous year's end, which accounted for 65.74% of the total assets. Of the total loans, the FX loans was US\$ 9.816 billion (an equivalent of RMB 81.278 billion), which accounted for 7.1% of the total loans. Fixed assets loans reached RMB 603.838 billion, an increase of RMB 66.041 billion and 12.28% over the previous year. Working capital loans stood at RMB 545.833 billion, an increase of RMB 56.396 billion and 11.52% over the previous year.

### 4. Securities and Investment

At the end of the year, the securities the Bank held and other investment amounted to RMB 84.524 billion, a decrease of RMB 19.226 billion and 18.53% against the previous year.

## II. LIABILITIES

As of the year end, the total liabilities of the Bank was RMB 2357.58 billion, an increase of RMB 209.357 billion, 9.75% over that of the previous year. After deducting the liabilities corresponding to the assets of agent service, the liabilities totalled RMB 1,698.065 billion, an increase of RMB 107.924 billion, 6.79% over that of the previous year. Of the total liabilities, 91.70% was RMB liabilities, 8.30% was foreign currency liabilities.

Changes of the main items of the liabilities are:

### 1. Government Investment fund and Agent Loan Fund in the Off Balance Sheet Material

As of the year end, the balance of the government investment fund was RMB 169.377 billion, while the balance of the agent loan fund was RMB 508.565 billion. The two items totalled RMB 677.942 billion, an increase of 18.75% over the previous year.

### 2. Due to Other Banks

In the balance sheet, "Due to Other Banks" mainly refers to the funds other banks and financial companies deposited with or lent to the Bank. At the end of the year, the outstanding amount stood at RMB 102.004 billion, and increase of RMB 23.495 billion, 29.93% over the previous year.

### 3. Deposits

As of the year end, the Bank's deposits was RMB 1359.665 billion; of the total deposits, the FX deposits was US\$ 6.607 billion (an equivalent of RMB 54.705 billion). Deposits increased by RMB 162.273 billion, 13.55% over the previous year. Of the deposits, corporate deposits stood at RMB 737.183 billion, 11.48% over the previous year; the individual deposits stood at RMB 622.482 billion, 16.11% over the previous year.

### 4. Borrowings from PBOC

The balance of the Borrowings from the PBOC as of the year end was RMB 37.296 billion, decreased by RMB 73.727 billion or 66.41%. In 1997, the Bank strengthened the management of the use of funds, and reduced the volume of such borrowings in a planned manner.

### 5. Bonds Issued

As of the year end, outstanding volume of the bonds the

Bank issued was equivalent to RMB 9.199 billion, decreased by RMB 6.209 billion compared with the previous year.

#### 6. Long-term Borrowings

The balance of Long-Term Borrowings was equivalent to RMB 40.455 billion, decreased by RMB 3.85 billion, or 8.69% compared with the previous year.

### III. EQUITY

Total owner's equity amounted to RMB 50.73 billion at the year end, increased by 9.93% over the previous year.

#### 1. Capital Surplus

Capital surplus was RMB 8.915 billion, increased by RMB 2.616 billion, or 41.53%, which mainly resulted from the evaluation of the Bank's fixed assets according to the relevant regulations.

#### 2. Earnings Surplus

Earnings surplus was RMB 3.870 billion, increased by RMB 827 million, or 27.18% over the previous year. The increased amount was the allocation of regular surplus earnings and welfare from the profit of 1997.

#### 3. Retained Earnings

Retained earnings was RMB 2.023 billion, increased by RMB 657 billion, 48.10% over the previous year. The increased amount was the remaining amount after the allocation of regular surplus earnings and welfare from the after-tax profit of 1997.

### IV. PROFIT AND LOSS

The Bank's total profit in both domestic currency and foreign currency was equivalent to RMB 1.878 billion. Of the total profit, RMB 380 million was used exclusively for the payment of the interest subsidy for Index Savings ac-

cording to the stipulation of the Ministry of Finance and the central bank; the remaining amount was regarded as the basis for the calculation of the annual income tax.

Changes of the main items of the income and expenses are:

#### 1. Interest Income and Expenses

The annual interest income was RMB 97.319 billion, an increase of RMB 2.087 billion, 2.19% over the previous year; while the annual interest expenses was RMB 64.907 billion, a decrease of RMB 1.423 billion, or 2.15% compared with the previous year. Net income was RMB 32.412 billion, an increase of RMB 3.51 billion over the previous year.

#### 2. Operation Expenses

Operation expenses was RMB 38.771 billion, increased by RMB 11.669 billion over 1996. Main reasons for the increase are: first, the writing off bad debt according to financial regulations; second, increased drawing of provision for bad debt; third, the speeding up of computerization and net-working of the Bank, and the increase in the expenses on computer equipment leasing and on the operation of electronic equipment.

#### 3. Profit

The Bank's profit for 1997 was RMB 1.878 billion, decreased by RMB 2.955 billion. The main reasons are: first, an equivalent of RMB 8.5 billion bad debt for over three years were written off according to the regulations of the Ministry of Finance; second, with the increase of the rate of business tax, the Bank turned over RMB 3 billion more business tax than the previous year. Without the above-mentioned incomparable elements, the Bank's profit in 1997 was actually increased substantially.

审 计 报 告

审 计 报 告  
INDEPENDENT AUDITREPORT

中 银 (98)第 115号

## 中 国 建 设 银 行 :

我们接受委托,审计了贵行 1997 年 12 月 31 日的合并资产负债表和资产负债表及 1997 年度的合并损益表和损益表。这些会计报表由贵行负责,我们的责任是对这些会计报表发表审计意见。我们的审计是依据《中国注册会计师独立审计准则》进行的。在审计过程中,我们结合贵行实际情况,实施了必要的审计程序。

我们认为,上述会计报表符合《企业会计准则》和《金融企业会计制度》及国家其他有关财务会计法规的规定;在所有重大方面公允地反映了贵行 1997 年 12 月 31 日的财务状况及 1997 年度经营成果,会计处理方法的选用遵循了一贯性原则。

中 银 会 计 师 事 务 所



中 国 注 册 会 计 师

丁三立 欧陽岗



一九九八年四月七日

## I N D E P E N D E N T A U D I T R E P O R T

Zhong Yin CPA (1998) No.115

## To the directors of China Construction Bank:

Authorized by your bank, we have audited the consolidated balance sheet of China Construction Bank as of December 31, 1997 and the consolidated statements of income for the year 1997. It is your bank's responsibility for the preparation of the aforesaid financial statements. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with The Independent Auditing Standards for Certified Public Accountants of China. Our audit included such tests of the accounting records and such other auditing procedures as we considered necessary and appropriate to your bank's circumstances.

In our opinion, the financial statements mentioned above are in conformity with Accounting Standards for Business Enterprises and Accounting System for Financial Institutions as well as other provisions of State regulations on financial accounting, and present fairly, in all material respects, the financial position of the bank at December 31, 1997 and the results of operations in 1997. The accounting policies adopted in these financial statements are applied on a consistent basis.

ZHONG YIN CERTIFIED PUBLIC ACCOUNTANTS

Ding Sanli Ouyang Gang

PRC CERTIFIED PUBLIC ACCOUNTANT

April 7, 1998

A N N U A L



附	属	企	业
---	---	---	---

中国投资银行 China Investment Bank

1997年是中国投资银行由调整转入发展的第一年，也是经营管理成效显著的一年。一年来，投资银行坚持以效益为中心的经营原则，在实现规模扩张的同时，注重资产负债结构的优化和经营效益的改善，资金实力有所增强。年末资产总额达747亿元，比上年底增长22.32%；本外币存款437亿元，比上年底增长31.71%；各项贷款共计358亿元，比上年底增长16.63%。资产负债结构进一步改善，资产流动性和盈利性有所增强；负债结构继续优化，稳定性存款比重加大，有效降低了筹资成本；存贷比及拆借资金比例更为合理，符合人民银行监管要求。

1997年，投资银行全年国际结算量达39.57亿美元，比上年增长8.05%；办理结售汇28.72亿美元，比上年增长17.89%；全面实现了总分行SWIFT系统联网，外汇业务运转的整体效率显著提高；已与450多家银行建立了代理行关系，境外代理行网络覆盖66个国家和地区；1997年5月，投资银行在香港成功发行了1亿美元浮息债券，在改善负债结构的同时，进一步扩大了国际影响。



Last year was the first year in which China Investment Bank (CIB) moved from the adjustment period to a new period of development. It was also a year of success for the bank in its business operations and management. Based on the operational guideline of profit optimization, the bank expanded its business while improving its assets and liability structure, operational income and financial strength. By the end of the year, its total assets were RMB74.7 billion, up 22.32% from the previous year. Balance of deposits stood at RMB43.7 billion, an increase of 31.71%. Loans outstanding rose by 16.63% to RMB35.8 billion. In 1997, the assets and liability structure was further improved, assets liquidity and profitability were enhanced, funding costs were effectively reduced as a result of improvement in the liability structure and increased proportion of stable deposits. The deposit/lending ratio and inter-bank ratio were rationalized and were in line with Central Bank requirements.

International banking posted good results in the year under review. International settlement volume for the year totaled US\$3.96 billion, a gain of 8.05%. The volume of foreign exchange purchase and sale reached US\$2.87 billion, a gain of 17.89%. In 1997, all branches were connected to the head office by the SWIFT system, resulting in a remarkable improvement in operational efficiency of foreign exchange services. An extensive correspondent network was established involving over 450 banks in 66 countries and regions. In May 1997, US\$100 million FRNs were successfully floated in the Hong Kong market, which contributed to further improvement in the liability structure and higher recognition of the bank by the international financial community.

中国信达信托投资公司

China CINDA Trust and Investment Corporation

中国信达信托投资公司（原中国建设银行信托投资公司）1987年经中国人民银行批准成立，为中国建设银行全资拥有，具有独立法人资格，是面向国内和国际金融市场、主要从事信托投资、证券业务、基金管理、投资银行业务的全国性大型国有金融企业。公司注册资本金 5.7亿元人民币。1997年末总资产人民币 148.6亿元。公司经营管理规范、业务品种齐备，机构网络覆盖全国 25个省、市、区的 39个大中城市，共有 52家证券营业部、3家办事处，不仅拥有多层次的国内业务联系网络，而且发展了广泛的国际金融合作关系。

截至 1997年底，公司已取得如下证券业务资格：中国证券业协会常务理事、STAQ系统理事单位、甲类会员、NET 系统会员、上海证券交易所会员、深圳证券交易所会员、武汉证券交易中心会员、天津证券交易中心会员、西安证券交易中心会员、沈阳证券交易中心会员、国债一级自营商资格、经营股票承销业务资格、经营外资股业务资格、B 股主承销商资格、可转换债券主承销商资格、H 股发行的国内协调人、财务顾问资格。

Established with the authorization of the People's Bank of China in 1987, the CINDA Trust and Investment Corporation (formerly "The Trust and Investment Corporation of China Construction Bank") is a nation-wide large-scale state-owned financial institution solely owned by China Construction Bank. As an independent legal entity, the Corporation is oriented towards domestic and international financial markets, mainly engaging in trust and investment, securities business, fund management, and investment banking. Its registered capital is RMB 570 million. By the end of 1997, its total assets reached RMB 14.86 billion. The Corporation is standardized in operation and management and has a wide range of products. Its organizational network covers 39 large and medium-sized cities in 25 provinces, municipalities and autonomous regions, including 52 securities offices and three operating offices. While having a multi-level network of domestic business contacts, the Corporation has also developed broad links with the international financial community.

By the end of 1997, the Corporation had acquired the following qualifications in securities business: standing director of the China Association of Security Business; institutional director and A-class membership of the STAQ System; membership of the NET System; membership of the Shanghai and Shenzhen Securities Exchanges; membership of the Shenyang, Tianjin and Wuhan Securities Exchange Centers; qualification as first-class trader of government bonds; qualification for share underwriting; qualification for running businesses of foreign currency denominated shares; qualification as lead manager of B-shares; qualification as lead manager of convertible bonds; qualification as domestic coordinator for the issuance of H-shares (Hong Kong); and qualification as financial advisor.

## 中国投资咨询公司

## China Investment Consulting Corporation

中国投资咨询公司是我行的全资附属企业，成立于1986年3月。公司成立十余年来，接受委托评估大中型建设项目千余个，总投资7,010多亿元。已成为我国最权威的咨询机构之一，并赢得了国内外客户的充分肯定和好评。

1997年，公司完成了能源、交通、原材料、邮电、电子等行业的大型基建和技改项目评估118个，总投资2,930亿元，为我行贷款决策提供了科学依据。此外，公司还接受社会各界委托，完成社会项目评估和调查72项，企业信用等级评定项目12个。

资产评估是公司近年来开拓的新业务，公司于1992年获得了国有资产管理局颁发的国有资产评估资格证书，是证监会批准的全国首批二十一家从事企业股份制改造总体策划业务和上市公司发行股票资产评估业务的资产评估机构之一。先后完成了资产评估项目50余项，在来华投资的外商中树立了公司的良好形象。1997年，公司总评估资产160亿元，包括中法合资东方化工厂项目和中国投资银行股份制改造项目等。

1997年，公司的投资顾问业务也取得了长足的进步。为国内外投资者提供了广泛的投资和金融咨询服务，与美国桥水公司、荷兰国际集团、香港豪升公司、美国柏克德公司、美国克莱门蒂公司等国际大集团驻华机构建立了业务联系，并取得阶段性成效。公司作为投资顾问的“中国新纪元基金”于1997年11月18日在人民大会堂宣告成立。同时，还受托为“中国国际金融有限公司”、“新中港集团公司”等国内外投资者寻找合作伙伴，开展投资和金融咨询。

China Investment Consulting Corporation (CICC), established in March 1986, is a wholly-owned subsidiary of China Construction Bank. In the past decade since its formulation, CICC has appraised over a thousand projects with a total value over RMB701 billion. It is now one of the most influential consulting institutions in China and is highly regarded by both domestic and overseas clients.

In 1997, CICC appraised 118 large-scale investment projects, covering the energy, communications, raw materials, and post and telecommunications and electronics sectors, with total investment of RMB 293 billion. In this way, CICC has provided a sound basis for the parent Bank concerning its lending decisions. In addition CICC completed appraisal or investigation of 72 projects entrusted by clients other than China Construction Bank, and offered credit rating services to 12 enterprises.

Assets appraising is a new business field for CICC. It was licensed by State Assets Administration Bureau in 1992 to appraise state-owned assets, being certified as one of the first 21 assets-appraising institutions authorized by China Security Supervisory Committee to conduct overall projection for state-owned enterprises aiming to transform themselves into stock corporations and to appraise the assets of the corporations to be listed. Ever since, CICC has completed assets appraisal for 50 projects and earned itself a high reputation among foreign investors in China. In 1997, CICC offered asset evaluation services for clients including Dongfang Chemical Plant in its aim to establish a Sino-France joint venture, and China Investment Bank, in its intention to be transformed into a shareholding company. The total estimated amount involved reached RMB 16 billion.

In 1997, considerable progress was also recorded by CICC in terms of investment advisory services, involving a full range of investment and financial consulting services offered to both domestic and foreign investors. CICC has set up business relations with the China representative offices of some large international companies, including Bridgewater China Partners, ING Luxfund Management (HK) Ltd., Clemente Capital Ltd. On November 18, 1997, China 2000 Investment Holdings Limited, with CICC as its investment advisor, announced its establishment in the Great Hall of People in Beijing. In addition, CICC offers investment and financial consulting services to both Chinese and foreign investors, including China International Capital Corporation and China New Hong Kong Group, in finding business collaborators for them.

中国 国 际 金 融 有 限 公 司  
China International Capital Corporation Limited

中国国际金融有限公司（以下简称“中金公司”）是中国第一家中外合资投资银行公司，于1995年8月11日正式成立，总部设在北京，注册资本为1亿美元。中金公司由国内外著名金融机构和大型公司共同投资组建，股东分别为：中国建设银行（占42.5%）、摩根士丹利·迪安威特·发现公司（占35%）、中国经济技术投资担保公司（占7.5%）、新加坡政府投资公司（占7.5%）和香港名力集团（占7.5%）。这五家合作者的总资产逾3500亿美元。

中金公司1997年参与和完成了十六个国际国内的股本融资项目（红筹股、H股、A股和B股）。其中中国电信海外上市一次融资额达到42.2亿美元。另外还参与了可转换债券、收购兼并、债务融资等业务。

中金公司的目标是成为世界级的、业务完备的、总部设在中国的国际性投资银行。中金公司为企业 提供广泛的与资本市场有关的投资银行服务。投资银行部的业务包括：收购、合并、重组；公司融资、项目融资；财务顾问。目前参与的项目主要涉及电信、电力、石油及天然气、化工、运输、基础设施和金融机构等行业。通过以上活动，中金公司参与了一些重大的项目。直接投资部利用自有资本能够进行独立投资或联合中金公司其它股东进行较大规模的股权投资。销售交易部已开通了上海证券交易所和深圳证券交易所的席位，并在积极开展国债自营和代客业务。中金公司已经成为中国国债市场的重要参与者。

China International Capital Corporation Limited ("CICC"), was established on August 11, 1995, with an initial paid-in capital of US\$100 million. CICC is headquartered in Beijing and is the first joint venture investment bank to receive an investment banking license from the People's Bank of China ("PBOC"). CICC is a strategic partnership between leading Chinese and international financial institutions and corporations. Its shareholders, whose combined assets total more than US\$ 350 billion, are:

- \* China Construction Bank ("CCB") 42.5%,
- \* Morgan Stanley, Dean Witter, Discover & Co. 35%,
- \* China National Investment and Guaranty Corporation ("CNIGC") 7.5%,
- \* Government of Singapore Investment Corporation ("GIC") 7.5% and
- \* Mingly Corporation Limited of Hong Kong ("Mingly") 7.5%.

In 1997, CICC participated in 16 international and domestic equity financings, involving Red-chip, H share, A share and B share issues, including the China Telecom initial public offering which raised US\$4.22 billion internationally, making it the largest non-Japan Asia equity offering to-date. CICC was also involved in various mergers and acquisitions transactions, debt financings, and convertible bond issues.

The long-term objective of CICC is to develop into a world-class, full-service, China-based international investment bank. Its Investment Banking Department focuses on large financing projects and complex advisory assignments including mergers and acquisitions, restructurings, corporate finance, project finance, and financial advisory services. CICC is currently involved in transactions in vital industries such as telecommunications, power, oil & gas, chemicals, transportation, infrastructure, banking, and insurance. Its Direct Investment Department can invest in large projects, either using CICC's own capital or co-investing alongside its international shareholders. The Sales and Trading Department has obtained seats from the stock exchanges of Shanghai and Shenzhen, and, through its active involvement, is becoming an important player in the Chinese Government Bond market, trading on both a proprietary and agency basis.

## 海 内 外 机 构 网 络

### NETWORK OF CCB AT HOME AND ABROAD

#### 北京市分行 BEIJING BRANCH

地址：北京市宣武区广安门外马连道北路甲1号  
ADD: No.1 North Malian Road, Guang An Men Wai Xun Wu District, Beijing  
电话(TEL): (010)63263399  
传真(FAX): (010)63265301  
邮编(ZIP): 100055

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：北京市建国门内大街8号中粮广场B座8层  
ADD: 8/ Floor, Site B, Zhong Liang Plaza No.8 Jian Guo Men Nei Avenue, Beijing  
电话(TEL): (010)65263454  
传真(FAX): (010)65263458  
电传(TELEX): 222904 222954 PCBCC CN  
邮编(ZIP): 100005

#### 天津市分行 TIANJIN BRANCH

地址：天津市和平区解放北路104号  
ADD: No.104 North Jiefang Road, Heping District, Tianjin.  
电话(TEL): (022)23398493  
传真(FAX): (022)23313184  
邮编(ZIP): 300040

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：天津市南开区天塔道25-29号  
ADD: No.25-29 Tianta Road, Nankai District, Tianjin.  
电话(TEL): (022)23913177  
传真(FAX): (022)23915753  
电传(TELEX): 234141 PCBC CN  
邮编(ZIP): 300381

#### 河北省分行 HEBEI BRANCH

地址：石家庄市自强路40号  
ADD: No.40 Ziqiang Road, Shijiazhuang  
电话(TEL): (0311)7888866  
传真(FAX): (0311)8601040  
邮编(ZIP): 050000

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：石家庄市裕华东路81号冶金大厦15层  
ADD: 15/F Yejin Building, No.81, 1st Block of Yuhua East Road, Shijiazhuang  
电话(TEL): (0311)6084805-1515  
传真(FAX): (0311)6083105  
电传(TELEX): 261005 261061CBHB CN  
邮编(ZIP): 050011

#### 山西省分行 SHANXI BRANCH

地址：太原市迎泽西大街20号  
ADD: No.20 Yingze West Street, Taiyuan  
电话(TEL): (0351)6044729  
传真(FAX): (0351)6044729  
邮编(ZIP): 030024

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：太原市桃源北路9号  
ADD: No.9 Taoyuan North Road, Taiyuan  
电话(TEL): (0351)4031681  
传真(FAX): (0351)4031683  
电传(TELEX): 282031 PCBSX CN  
邮编(ZIP): 030002

#### 内蒙古自治区分行 INNER MONGOLIA BRANCH

地址：呼和浩特市新城区西街37号  
ADD: No.37 West Street, Xincheng District, Huhhot  
电话(TEL): (0471)6951155  
传真(FAX): (0471)6965476  
邮编(ZIP): 010010

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：呼和浩特市新城区西街37号  
ADD: No.37 West Street, Xincheng District, Huhhot  
电话(TEL): (0471)6955676-2211  
传真(FAX): (0471)6938074  
电传(TELEX): 85061 CCBIM CN  
邮编(ZIP): 010010

#### 辽宁省分行 LIAONING BRANCH

地址：沈阳市和平区中山路176号  
ADD: No.176 Zhongshan Road, Heping District, Shenyang.  
电话(TEL): (024)2858888  
传真(FAX): (024)2856915  
邮编(ZIP): 110002

#### 国际业务部 INTERNATIONAL DEPARTMENT

地址：沈阳市沈河区十三纬路111号  
ADD: No.111Shisanwei Road, Shenhe District, Shenyang.  
电话(TEL): (024) 2715851, 2705858--8088  
传真(FAX): (024)2715747  
电传(TELEX): 804064 CBLID CN  
邮编(ZIP): 110014

#### 沈阳市分行 SHENYANG BRANCH

地址：沈阳市和平区中华路128号  
ADD: No.128 Zhonghua Road, Heping District, Shenyang.  
电话(TEL): (024)3216666  
传真(FAX): (024)3854286  
邮编(ZIP): 110001



**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 沈阳市沈和区市府路261号  
ADD: No.261 Shifu Road, Shenhe District, Shenyang.  
电话(TEL): (024) 2712296  
传真(FAX): (024)2712802  
电传(TELEX): 804071 PCBSY CN  
邮编(ZIP): 110013

**大连市分行****DALIAN BRANCH**

地址: 大连市中山广场解放街1号  
ADD: No.1 Liberation Road, Zhongshan District, Dalian.  
电话(TEL): (0411)2818818-2501  
传真(FAX): (0411)2804560  
邮编(ZIP): 116001

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 大连市中山广场解放街1号  
ADD: No.1 Liberation Road, Zhongshan District, Dalian.  
电话(TEL): (0411)2818577、2803564  
传真(FAX): (0411) 2804563、2805934  
电传(TELEX): 86318/860518 CTBK CN  
邮编(ZIP): 116001

**吉林省分行****JILIN BRANCH**

地址: 长春市长春大街142号  
ADD: No.142 Changchun Street, Changchun  
电话(TEL): (0431)8972339  
传真(FAX): (0431)8972329  
邮编(ZIP): 130041

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 长春市长春大街142号  
ADD: No.142 Changchun Street, Changchun  
电话(TEL): (0431) 8957084  
传真(FAX): (0431) 8971021  
电传(TELEX): 83154 JPCBC CN  
邮编(ZIP): 130041

**长春市分行****CHANGCHUN BRANCH**

地址: 长春市西安大路16号  
ADD: No.16 Xian Road, Changchun  
电话(TEL): (0431)8969547  
传真(FAX): (0431)8983489  
邮编(ZIP): 130061

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 长春市西安大路16号  
ADD: No.16 Xian Road, Changchun  
电话(TEL): (0431) 8981970-5057、5058  
传真(FAX): (0431) 8983532  
电传(TELEX): 83090 PCBCC CN  
邮编(ZIP): 130061

**黑龙江省分行****HEILONGJIANG BRANCH**

地址: 哈尔滨市南岗区奋斗路327号  
ADD: No.327 Fendou Road, Nangang District, Harbin  
电话(TEL): (0451)3623988  
传真(FAX): (0451)3625552  
邮编(ZIP): 150001

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 哈尔滨市南岗区奋斗路327号  
ADD: No.327 Fendou Road, Nangang District, Harbin  
电话(TEL): (0451)3623988-1513/1506  
传真(FAX): (0451)3621218  
电传(TELEX): 87206 CBHLJ CN  
邮编(ZIP): 150001

**哈尔滨市分行****HARBIN BRANCH**

地址: 哈尔滨市道里区新阳路61号  
ADD: No.61 Xinyang Road, Daoli District, Harbin  
电话(TEL): (0451)4293141  
传真(FAX): (0451)4293405  
邮编(ZIP): 150016

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 哈尔滨市道里区新阳路61号  
ADD: No.61 Xinyang Road, Daoli District, Harbin  
电话(TEL): (0451) 4293308  
传真(FAX): (0451) 4293327  
电传(TELEX): 87158 CBHR CN  
邮编(ZIP): 150016

**上海市分行****SHANGHAI BRANCH**

地址: 上海市淮海中路200号  
ADD: No.200 Huai-hai Zhong Road, Shanghai  
电话(TEL): (021)63181818  
传真(FAX): (021)63181818-1699  
邮编(ZIP): 200021

**国际业务部****INTERNATIONAL DEPARTMENT**

地址: 上海市淮海中路200号淮海大厦八楼  
ADD: 8/F Huaihai Building, No.200 Huai-hai Zhong Road, Shanghai  
电话(TEL): (021) 63181818  
传真(FAX): (021) 63861790  
电传(TELEX): 337398 337225 CSBIB CN  
邮编(ZIP): 200021

**江苏省分行****JIANGSU BRANCH**

地址: 南京市中山南路248号  
ADD: No.248 Zhongshan South Road, Nanjing  
电话(TEL): (025)4208312  
传真(FAX): (025) 4209316  
邮编(ZIP): 210005

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：南京市中山路129号中南国际大厦18楼  
ADD: 18/F, Zhong Nan International Plaza No.129 Zhongshan Road, Nanjing  
电话(TEL): (025) 4710101-616  
传真(FAX): (025) 4713335  
电传(TELEX): 342259, 342321 CSBIB CN  
邮编(ZIP): 210005

## 南京市分行

[NANJING BRANCH](#)

地址：南京市汉中路117号  
ADD: No.117 Hanzhong Road, Nanjing  
电话 (TEL): (025)4702644  
传真(FAX): (025)4702624、4702614  
邮编(ZIP): 210023

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：南京市广州路140号随园大厦1、10、11楼  
ADD: 1,10,11/F Suiyuan Building No.140 Guangzhou Road, Nanjing  
电话(TEL): (025) 3610066  
传真(FAX): (025) 7713921  
电传(TELEX): 342307 342247 PCBC NJ CN  
邮编(ZIP): 210024

## 浙江省分行

[ZHEJIANG BRANCH](#)

地址：杭州市体育场路288号  
ADD: No.288 Tiyyuchang Road, Hangzhou  
电话(TEL): (0571)5313032  
传真(FAX): (0571)5313001  
邮编(ZIP): 310005

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：杭州市保淑路80号  
ADD: No.80 Baoshu Road , Hangzhou  
电话(TEL): (0571) 5119213  
传真(FAX): (0571) 5151626  
电传(TELEX): 351108 CBZJ CN  
邮编(ZIP): 310007

## 宁波市分行

[NINGBO BRANCH](#)

地址：浙江省宁波市广济街31号  
ADD: No.31 Guangji Street, Ningbo,Zhejiang  
电话(TEL): (0574) 7313888  
传真(FAX): (0574) 7325019  
邮编(ZIP): 315010

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：浙江省宁波市广济街31号  
ADD: No.31 Guangji Street, Ningbo,Zhejiang  
电话(TEL): (0574)7324696  
传真(FAX): (0574)7324696  
电传(TELEX): 37063 CBNB CN  
邮编(ZIP): 315010

## 安徽省分行

[ANHUI BRANCH](#)

地址：合肥市美菱大道431号  
ADD: No.431 Meiling Road, Hefei  
电话(TEL): (0551)2624321  
传真(FAX): (0551)2632155  
邮编(ZIP): 230001

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：合肥市美菱大道431号  
ADD: No.431 Meiling Road, Hefei  
电话(TEL): (0551) 2616645  
传真(FAX): (0551) 2632155  
电传(TELEX): 90241 PCBC CN  
邮编(ZIP): 230001

## 福建省分行

[FUJIAN BRANCH](#)

地址：福州市鼓屏路142号  
ADD: No.142 Guping Road, Fuzhou  
电话(TEL): (0591)7811098  
传真(FAX): (0591)7850865  
邮编(ZIP): 350003

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：福州市鼓屏路142号  
ADD: No.142 Guping Road, Fuzhou  
电话(TEL): (0591) 7854050、7811098  
传真(FAX): (0591) 7811059、7821647  
电传(TELEX): 92221 PCBC CN  
邮编(ZIP): 350003

## 厦门市分行

[XIAMEN BRANCH](#)

地址：厦门市湖滨南路8号  
ADD: No.8 Hubin South Road, Xiamen  
电话(TEL): (0592)2038954  
传真(FAX): (0592)2036263  
邮编(ZIP): 361004

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：厦门市水仙路33号海光大厦16楼  
ADD: 16 F Sealight Building No.33 Shuixian Road, Xiamen  
电话(TEL): (0592) 2100331  
传真(FAX): (0592) 2124904  
电传(TELEX): 93088 93185PCBCX CN  
邮编(ZIP): 361001

## 江西省分行

[JIANGXI BRANCH](#)

地址：南昌市井冈山大道657号  
ADD: No.657 Jinggangshan Street, Nanchang  
电话(TEL): (0791)8451793  
传真(FAX): (0791)8451318  
邮编(ZIP): 330002

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 南昌市八一大道405号  
ADD: No.405 Bayi Street, Nanchang  
电话(TEL): (0791) 6264815  
传真(FAX): (0791) 6264813  
电传(TELEX): 95220 CCB CN  
邮编(ZIP): 330046

### 山东省分行 SHANDONG BRANCH

地址: 济南市经四路74号  
ADD: No.74 Jingsi Road, Jinan  
电话(TEL): (0531)6912621  
传真(FAX): (0531)6912956  
邮编(ZIP): 250001

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 济南市经七路280号  
ADD: No.280 Jingqi Road, Jinan  
电话(TEL): (0531) 2038992  
传真(FAX): (0531) 2014750  
电传(TELEX): 390003 PCBSD CN  
邮编(ZIP): 250001

### 青岛市分行 QINGDAO BRANCH

地址: 青岛市贵州路71号  
ADD: No.71 Guizhou Road, Qingdao  
电话(TEL): (0532)2651888  
传真(FAX): (0532)2860157  
邮编(ZIP): 266002

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 青岛市贵州路71号  
ADD: No.71 Guizhou Road, Qingdao  
电话(TEL): (0532) 2651888  
传真(FAX): (0532) 2967688  
电传(TELEX): 321225 CBCQD CN  
邮编(ZIP): 266002

### 河南省分行 HENAN BRANCH

地址: 郑州市丰产路28号  
ADD: No.28 Fengchan Road, Zhengzhou  
电话(TEL): (0371)3942255  
传真(FAX): (0371)3942676  
邮编(ZIP): 450002

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 郑州市经七路45号  
ADD: No.45 Jingqi Road, Zhengzhou  
电话(TEL): (0371) 3841358  
传真(FAX): (0371) 3942767  
电传(TELEX): 46096/460137 CBHN CN  
邮编(ZIP): 450003

### 湖北省分行 HUBEI BRANCH

地址: 武汉市武昌区中南路1号  
ADD: No.1 Zhong Nan Road, Wuchang District, Wuhan  
电话(TEL): (027)7813706  
传真(FAX): (027)7815632  
邮编(ZIP): 430071

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 武汉市武昌区中南路1号  
ADD: No.1 Zhong Nan Road Wuchang District, Wuhan  
电话(TEL): (027) 7813673  
传真(FAX): (027) 7815593  
电传(TELEX): 400203 CBHID CN  
邮编(ZIP): 430071

### 武汉市分行 WUHAN BRANCH

地址: 武汉市汉口江汉二路2号  
ADD: No.2 Jiangnan B Road, Hankou, Wuhan  
电话(TEL): (027)2772153  
传真(FAX): (027)2812654  
邮编(ZIP): 430021

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 武汉市汉口江汉二路2号  
ADD: No.2 Jiangnan B Road, Hankou, Wuhan  
电话(TEL): (027) 2816836  
传真(FAX): (027) 2816836  
电传(TELEX): 400229 CBCWB CN  
邮编(ZIP): 430021

### 湖南省分行 HUNAN BRANCH

地址: 长沙市芙蓉路189号  
ADD: No.189 Furong Road, Changsha  
电话(TEL): (0731)4447004  
传真(FAX): (0731)4447003  
邮编(ZIP): 410011

### 国际业务部 INTERNATIONAL DEPARTMENT

地址: 长沙市解放东路139号合峰大厦  
ADD: No.139 Hefeng Building Jiefang East Road, Changsha  
电话(TEL): (0731) 4154429  
传真(FAX): (0731) 4114419  
电传(TELEX): 982041、982043PCBHN CN  
邮编(ZIP): 410001

### 广东省分行 GUANGDON BRANCH

地址: 广州市东风东路577号  
ADD: No.577 Dongfeng East Road, Guangzhou  
电话(TEL): (020)83833556  
传真(FAX): (020)83831109  
邮编(ZIP): 510051

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：广州市东风东路555号粤海集团大厦16楼  
ADD: 16/F Yuehai Building No.555 Dongfeng East Road, Guangzhou  
电话(TEL): (020)83847888  
传真(FAX): (020)83838558  
电传(TELEX): 440911 GDCBI CN  
邮编(ZIP): 510051

## 广州市分行

[GUANGZHOU BRANCH](#)

地址：广州市沿江西路139号  
ADD: No.139 Yanjiang West Road, Guangzhou  
电话(TEL): (020) 81884233  
传真(FAX): (020) 88886361  
邮编(ZIP): 510120

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：广州市体育西路111号建和中心1-4楼  
ADD: 1-4/F Jianhe Centre No.111 Tiyu West Road, Guangzhou  
电话(TEL): (020) 87566848  
传真(FAX): (020) 87566817  
电传(TELEX): 440013 CCBGZ CN  
邮编(ZIP): 510620

## 深圳市分行

[SHENZHEN BRANCH](#)

地址：深圳市红岭南路金融中心东座建行大厦  
ADD: East Block, Finance Centre, Hongling South Road, Shenzhen  
电话(TEL): (0755)2246189  
传真(FAX): (0755)2246144  
邮编(ZIP): 518010

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：深圳市红岭南路金融中心东座建行大厦二楼  
ADD: 2/F East Block, Finance Centre, Hongling South Road, Shenzhen  
电话(TEL): (0755)2246089 / 2246120  
传真(FAX): (0755)2246083 / 2246024  
电传(TELEX): 420348 / 420433 CBSZ CN  
邮编(ZIP): 518010

## 海南省分行

[HAINAN BRANCH](#)

地址：海口市国贸大道建行大厦  
ADD: PCBC Plaza, Guomao Ave, Haikou  
电话(TEL): (0898) 6720524  
传真(FAX): (0898) 6720469  
邮编(ZIP): 570125

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：海口市国贸大道省建行大厦 A座2楼  
ADD: 2/F, A Building, PCBC Plaza, Guomao Ave, Haikou  
电话(TEL): (0898) 6720517  
传真(FAX): (0898) 6720514  
电传(TELEX): 490014 / 490260 PCBCHN CN  
邮编(ZIP): 570125

## 广西区分行

[GUANGXI BRANCH](#)

地址：南宁市桃源路82号  
ADD: No.82 Taoyuan Road, Nanning  
电话(TEL): (0771)5311691  
传真(FAX): (0771)5317566  
邮编(ZIP): 530021

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：南宁市桃源路82号  
ADD: No.82 Taoyuan Road, Nanning  
电话(TEL): (0771)5311691-222  
传真(FAX): (0771)5313065  
电传(TELEX): 480054 CCB CN  
邮编(ZIP): 530021

## 四川省分行

[SICHUAN BRANCH](#)

地址：成都市总府街47号  
ADD: No.47 Zongfu Street, Chengdu  
电话(TEL): (028)6625054  
传真(FAX): (028)6625054  
邮编(ZIP): 610016

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：成都市总府街47号蜀都大厦7楼  
ADD: 7/F Shudu Building, No.47 Zongfu Stree, Chengdu  
电话(TEL): (028)6753888-50718  
传真(FAX): (028)6740886  
电传(TELEX): 600055 CBSIN CN  
邮编(ZIP): 610016

## 重庆市分行

[CHONGQING BRANCH](#)

地址：重庆市渝中区打铜街14号  
ADD: No.14 Datong Street, Yuzhong District, Chongqing  
电话(TEL): (023)63843717  
传真(FAX): (023)63834305  
邮编(ZIP): 400011

## 国际业务部

[INTERNATIONAL DEPARTMENT](#)

地址：重庆市渝中区邹容路68号大都会广场三楼L365  
ADD: L365 3/F Metropolitan Plaza No.68 Zourong Road, Yuzhong District, Chongqing  
电话(TEL): (023)63813532  
传真(FAX): (023)63841416  
电传(TELEX): 62246 CBCQ CN 62251 CBCQI CN  
邮编(ZIP): 400010

## 成都市分行

[CHENGDU BRANCH](#)

地址：成都市四道街7号  
ADD: No.7 Sidao Street, Chengdu  
电话(TEL): (028) 6635723  
传真(FAX): (028)6646521  
邮编(ZIP): 610031

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：成都市金家坝街7号交通大厦二楼  
ADD: 2/F 7 Jinjiaba Street, Chengdu  
电话(TEL): (028)6241412/6240901  
传真(FAX): (028)6274828  
电传(TELEX): 600078 PCBCD CN  
邮编(ZIP): 610015

## 云南省分行 YUNNAN BRANCH

地址：昆明市永安路东段省建行大楼  
ADD: Provincial PCBC Building, Yong'an East Road, Kunming  
电话(TEL): (0871)3513300、3513122  
传真(FAX): (0871)3559355  
邮编(ZIP): 650041

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：昆明市北京路81号建设大厦  
ADD: Jianshe Building, No.81, Beijing Road, Kunming  
电话(TEL): (0871)3100337、3100357  
传真(FAX): (0871)3100352、3100337  
电传(TELEX): 64119 PCBYN CN  
邮编(ZIP): 650011

## 贵州省分行 GUIZHOU BRANCH

地址：贵阳市八角岩省政府大院4号楼  
ADD: 4 BLDG Provincial Government Courtyard, Bajiaoyan, Guiyang  
电话(TEL): (0851)6825883  
传真(FAX): (0851)6825883  
邮编(ZIP): 550004

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：贵阳市中华北路328号五矿大厦  
ADD: , No. 328 Wukuang Plaza Zhonghua North Road, Guiyang  
电话(TEL): (0851)6828041  
传真(FAX): (0851)6827098  
电传(TELEX): 66091 GZCBC CN  
邮编(ZIP): 550001

## 陕西省分行 SHAANXI BRANCH

地址：西安市朱雀门内大街五味什字建苑大厦  
ADD: Jianyuan Building, Wuweishizi, Zhuquemennei Street, Xi'an  
电话(TEL): (029)7617515  
传真(FAX): (029) 7617514  
邮编(ZIP): 710002

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：西安市朱雀门内大街五味什字建苑大厦2楼  
ADD: 2/ F Jianyuan Building, Wuweishizi, Zhuquemennei Street, Xi'an  
电话(TEL): (029)7614805  
传真(FAX): (029)7614810  
电传(TELEX): 700245 CBSX CN  
邮编(ZIP): 710002

## 西安市分行 XI'AN BRANCH

地址：西安市莲湖路35号  
ADD: No.35 Lianhu Road, Xi'an  
电话(TEL): (029)7252450  
传真(FAX): (029)7264353  
邮编(ZIP): 710003

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：西安市南新街35号陕西物资大厦A座2层  
ADD: 2/ F Site A, No. 35 Nanxin Street, Xian  
电话(TEL): (029)7216055  
传真(FAX): (029)7263846  
电传(TELEX): 700235 CBXA CN  
邮编(ZIP): 710004

## 甘肃省分行 GANSU BRANCH

地址：兰州市秦安路59号  
ADD: No.59 Qinan Road, Lanzhou  
电话(TEL): (0931)8418293  
传真(FAX): (0931)8812123/8418086  
邮编(ZIP): 730030

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：兰州市秦安路59号  
ADD: No.59 Qinan Road, Lanzhou  
电话(TEL): (0931)8812080  
传真(FAX): (0931)8812070  
电传(TELEX): 72030 PCBCGS CN  
邮编(ZIP): 730030

## 青海省分行 QINGHAI BRANCH

地址：西宁市西大街16号  
ADD: No.16 West Street, Xining  
电话(TEL): (0971)8247862  
传真(FAX): (0971)8247126  
邮编(ZIP): 810000

## 国际业务部 INTERNATIONAL DEPARTMENT

地址：西宁市南大街10号  
ADD: No.10 South Street, Xining  
电话(TEL): (0971)8243231  
传真(FAX): (0971)8248957  
电传(TELEX): 77027 CBQHI CN  
邮编(ZIP): 810000

## 宁夏区分行 NINGXIA BRANCH

地址：银川市胜利街108号  
ADD: No.108 Shengli Street Yinchuan  
电话(TEL): (0951)4104033  
传真(FAX): (0951)4106165  
邮编(ZIP): 750004

## 国际业务部

## INTERNATIONAL DEPARTMENT

地址: 银川市解放西街114号  
ADD: No. 114 Jiefang West Street, Yinchuan  
电话(TEL): (0951)5036504  
传真(FAX): (0951)5045876  
电传(TELEX): 750034 NXPCB CN  
邮编(ZIP): 750001

## 新疆区分行

## XINJIANG BRANCH

地址: 乌鲁木齐市西河坝后街139号  
ADD: No.139 Xiheba Back Street, Urumqi  
电话(TEL): (0991)2818454  
传真(FAX): (0991)2819160  
邮编(ZIP): 830002

## 国际业务部

## INTERNATIONAL DEPARTMENT

地址: 乌鲁木齐市中山路22号副1号  
ADD: No.22, Zhongshan Street, Urumqi  
电话(TEL): (0991)2301037  
传真(FAX): (0991)2301025  
电传(TELEX): 79026 JHG CN  
邮编(ZIP): 830002

## 西藏区分行

## TIBET BRANCH

地址: 拉萨市北京西路244号  
ADD: No.244 Beijing West Road, Lhasa  
电话(TEL): (0891)6332565、6333718  
传真(FAX): (0891)6336818  
邮编(ZIP): 850001

## 苏州分行

## SUZHOU BRANCH

地址: 苏州市三香路158号  
ADD: No.158 Sanxiang Road, Suzhou  
电话(TEL): (0512)8623792  
传真(FAX): (0512)8274293  
邮编(ZIP): 215004

## 国际业务部

## INTERNATIONAL DEPARTMENT

地址: 苏州市三香路158号  
ADD: No.158 Sanxiang Road, Suzhou  
电话(TEL): (0512)8273935  
传真(FAX): (0512)8274293  
电传(TELEX): 363095 363081  
邮编(ZIP): 215004

## 三峡分行

## THREE GORGES BRANCH

地址: 湖北省宜昌市西陵一路122号  
ADD: No. 122 Xilingyi Road, Yichang  
电话(TEL): (0717)6736888  
传真(FAX): (0717)6738137  
邮编(ZIP): 443000

## 国际业务部

## INTERNATIONAL DEPARTMENT

地址: 湖北省宜昌市云集路20号  
ADD: No.20 Yunji Road, Yichang  
电话(TEL): (0717)6234122  
传真(FAX): (0717)6223512  
邮编(ZIP): 443000

## 香港分行

## CCB HONG KONG BRANCH

总经理: 毛裕民  
副总经理: 郭中坚  
地址: 香港金钟道89号力宝中心一座44-45层  
ADD: 44-45/ F, Site A, Lippo Center, 89 Queens Way, Admiralty, Hong Kong  
电话(TEL): 00852 2868 4438  
传真(FAX): 00852 2537 7182  
电传(TELEX): 87335 PCBCH HX

## 新加坡分行

## CCB SINGAPORE BRANCH

总经理: 李伟  
副总经理: 王启新  
地址(ADD): 9 Raffles Place, # 33--01/02 Republic Plaza, Singapore 048619  
电话(TEL): 0065 5358133  
传真(FAX): 0065 5356533

## 伦敦代表处

## CCB LONDON REPRESENTATIVE OFFICE

首席代表: 张广迎  
地址(ADD): 6/ F, 29/30 CORNHILL LONDON EC3V 3ND U.K.  
电话(TEL): 0044171 2207871  
传真(FAX): 0044171 2207849

## 东京代表处

## CCB TOKYO REPRESENTATIVE OFFICE

首席代表: 刘长祥  
地址(ADD): No. 105, Kowa Shiba Park Building 3 F 1-1-11 Shiba Park Minato Ku, Tokyo Japan 日本国东京都港区芝公园1-1-11  
电话(TEL): 0081-3-5473-7511/2/3  
传真(FAX): 0081-3-5473-7501

## 汉城代表处

## CCB SEOUL REPRESENTATIVE OFFICE

首席代表: 杭琛  
地址(ADD): 6 / F, Ankuk Insurance BLDC 87 1-Ga Ulchi-Ro, Chung - Ku, Seoul, 100-191 Korea  
电话(TEL): 0082 2 319 8658/59/60  
传真(FAX): 0082 2 319 8661

## 法兰克福代表处

## CCB FRANKFURT REPRESENTATIVE OFFICE

首席代表: 何益民  
地址(ADD): Manzer Landstrasse 46, FBC Frankfurt Buero Center 60352 Frankfurt, Germany  
电话(TEL): 0049-69-9714950  
传真(FAX): 0049-69-97149588

## 纽约代表处

## CCB NEW YORK REPRESENTATIVE OFFICE

代表: 辛乔利  
地址(ADD): 30th Floor, 320 Park Avenue, New York, NY 10022  
电话(TEL): 001-212-207-8188  
传真(FAX): 001-212-207-8288