

Bearing creates value Sharing breeds advance



2013 Annual Sustainability Report



兴业银行股份有限公司
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兴业银行
INDUSTRIAL BANK CO.,LTD.





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Declaration

• Notice

The Company's board of directors and all directors hereby warrant that the information contained in this report is free from any false representation, misleading statement or material omission, and assume joint and several liabilities for the truthfulness, accuracy and completeness of the contents herein contained.

• Report name

"Sustainability Report" is the name of the annual social responsibility report by Industrial Bank. The using of this name reflects a combination of the Bank's corporate governance philosophy of sustainable development and corporate social responsibility.

• Reporting period

The reporting period was from January 1, 2013 to December 31, 2013. Part of the contents was beyond the period above.

• Reporting cycle

This report is the annual report.

• Organizational scope of the report

This report covered overall contents of the Company and part of its subsidiaries.

• Designations

"Industrial Bank", "the Company", and "the Bank" used in this report all refer to the Industrial Bank Co., Ltd.

• Basis of compilation

This report was prepared in accordance with *the Opinions of on Strengthening the Social Responsibility of Banking Financial Institutions* (YJBF [2007] No.252) issued by China Banking Regulatory Commission, the *Notice on Strengthening the Undertaking of Social Responsibility of Listed Companies and the Release of the Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies* and the *Guidelines for the Preparation of the Report on Performance of Corporate Social Responsibility* promulgated by the Shanghai Stock Exchange, the *Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions* released by China Banking Association, and with reference to relevant contents including the *Sustainability Reporting Guidelines* and supplementary guidance for financial service industry by Global Reporting Initiative (GRI). In accordance with the *Guidance on Equator Principles Reporting That Covers The EP III Transition Period*, the 2013 EP reporting of Industrial Bank hereof abided by EP II reporting requirements.

• Data in the report

Part of financial data in the report was from the 2013 financial statements and part of the data was related to previous years without material changes on the data acquisition and calculation methods. Unless otherwise stated, financial and other data in the report were in RMB.

• Report availability

This report was released both in hardcopies and online. The online version is available at the Company's website at www.cib.com.cn.

• Priority of language

This report was published in both Chinese and English. Should there be any discrepancy between the Chinese and English versions, the Chinese version shall prevail.

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Overview of Industrial Bank

Established in August 1988, Industrial Bank was one of the first batch of joint-stock commercial banks approved by the State Council and the People's Bank of China, and also the first and the only one bank officially adopting the Equator Principles so far in China. Over the past 25 years, based on the favorable economic and social development trends, advocating the philosophy of "Sincere Service, Growing Together" and aiming at building "a first-class bank, a long-flourishing IB", the Bank, observed the internal development rules

for commercial banks, seized opportunities by following the trend, adhered to the differentiated business operation, sought development through innovation, and pushed forward transformation through reform, gave full consideration to the demands of multiple stakeholders, kept proactive in innovation and practically fulfilled its corporate social responsibilities, gradually developing a sustainability path with unique IB characteristics and ranking among the China Top 10 FIs, Global Top 50 Banks, and Fortune Global 500.

Leaping development in 25 years:



Governance overview

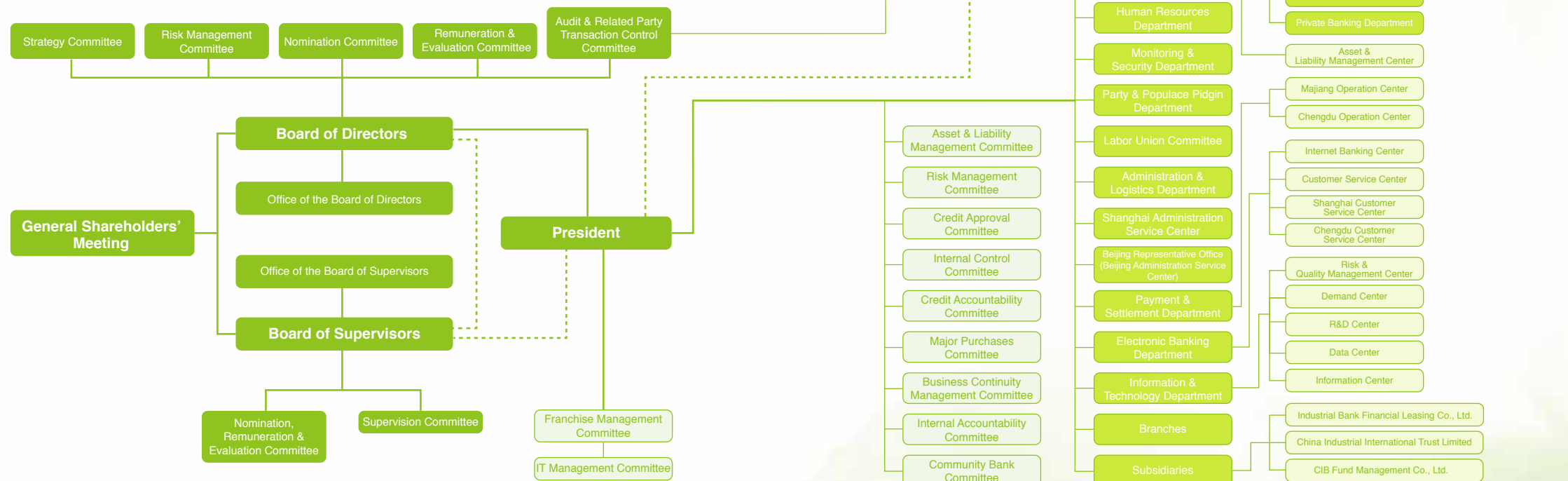
As the first Equator Bank in China, while laying stress on the returns to shareholders, Industrial Bank also emphasized the stable and sustainable development of the Bank, and gave consideration to and endeavored to build a harmonious relationship with multiple stakeholders. Currently, the Bank has a diversified shareholder structure with appropriate proportion, complementary advantages and harmonious matching; and the Bank's general meeting, board of directors, board of supervisors and senior management level are provided with clear division of duties, checks and balances, organic links and a good atmosphere, thus leading to a standard operation of governance at all levels.

During the reporting period, in the principles of abiding by laws and rules, being efficient and pragmatic and keeping continuous work, the transition of the board of directors and board of supervisors was successfully finished. During the nomination and recommendation of directors and

supervisors, the Company listened to extensive opinions of all parties, had sound communication and introduced a total of seven new directors and five new supervisors, so that the two boards had more reasonable structure in members, and enhanced overall qualities and abilities.

The eighth board of directors of the Company consists of fifteen directors, including one female director. By type, there are ten non-executive directors (including five independent non-executive directors and two foreign non-executive directors) and five executive directors. By geography, there are twelve domestic directors and three overseas directors. The sixth board of supervisors of the Company has nine supervisors, including three shareholder representatives, three employee representatives and three external supervisors, two of whom are female.

The company's organizational structure



Important data

25 years ago, Industrial Bank (IB) was a bank, which was hardly known by people, located at a corner in Southeast China, which only had one business outlet with 68 employees and an amount of capital of RMB 300 million. But 25 years later, IB has set up outlets across China, with a total of more than 40,000 employees and total assets exceeding RMB3.6 trillion.

Key data	2011	2012	2013
Total assets (RMB 100 million)	24,087.98	32,509.75	36,774.35
Shareholders' equity attributable to the shareholders of the parent company (RMB 100 million)	1,152.09	1,695.77	1,997.69
Net profit attributable to the shareholders of the parent company (RMB 100 million)	255.05	347.18	412.11
Basic EPS (RMB) ^①	1.57	2.15	2.16
Number of employees (person)	34,611	42,199	47,290
Outlets (number)	Branches: 77 (incl. level 2 branches) Sub-branches: 647	Branches: 88 (incl. level 2 branches) Sub-branches: 717	Branches: 98 (incl. level 2 branches) Sub-branches: 826
Total annual tax payment (RMB 100 million)	120.26	162.13	230.86
Social contribution per share (RMB) ^②	6.53	8.04	9.73
Donations contributed (RMB 10,000)	1,000	1,830	5,500

① During the reporting period, the Company implemented the profit distribution plan 2012, distributed 5 bonus shares and cash dividend of RMB5.7 for every 10 shares to all shareholders with total shares changing into 19,052,336,751, increasing by 6,350,778,917 shares. The earnings per share (EPS) during each comparison period had been recalculated according to the provisions of the No. 9 Rule for the Preparation and Reporting of Information Disclosure of Companies with Public Offering – the Calculation and Disclosure of ROE and EPS (revised in 2010) issued by CSRC.

② The social contribution per share hereof was calculated in the way stipulated in the Notice on Strengthening the Undertaking of Social Responsibility of Listed Companies and the Release of the Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies promulgated by the Shanghai Stock Exchange, i.e. Social contribution per share = Income per share + (Total tax + Employee expenses + Interest expenses + Investments in public welfare projects – Social costs) / Total capital at the end of the period. Since the Company implemented the profit distribution plan 2012 and distributed 5 bonus shares for every 10 shares to all shareholders, to ensure the comparability of the data, the social contribution per share in 2012 and 2011 was recalculated.



Significant honors and awards in 2013 (in chronological order)

01. In the list of "Top 2000 World Enterprises 2013" of the US Magazine, *Forbes*, the Bank rose to No. 142.
02. In the list of "Top 1000 World Banks 2013" of the British Magazine, *The Banker*, the Bank rose to the 50th place in terms of total assets, being No.2 among the same type of banks in China, and ranked No.55 in terms of Tier 1 capital, up by 14 positions over the previous year.
03. The Bank ranked No. 428 in the "2013 List of Fortune Global 500 Companies" released by the US magazine, *Fortune* for the first time.
04. In the 2013 Hurun Brand List by Hurun Research Institute, the Bank ranked No. 40, up by 12 positions with brand value of RMB15 billion, up 50% from the previous year.
05. The Bank topped the ranking list of listed banks for innovation capability by *Securities Daily* with 92 point.
06. In the "2013 Report on China Green Companies Top 100", Industrial Bank climbed to the 6th place among state-owned holding companies, up 12 positions. It is the fourth consecutive year that the bank had featured in the China Green Companies Top 100.
07. The Bank won the "Best Board of Directors" in the Ninth "Gold Prize of Round Table" of Chinese Boards of Listed Company again for the second consecutive year.
08. In the 9th Annual Conference for Chinese Financial Experts, Industrial Bank (IB) won the "2012 Green Bank Prize" in the 2012 Brand Rankings and Board Chairman Gao Jianping and President Li Renjie of IB were honored the "2012 Innovative Banker" and the "2012 Chinese Banking Figure" respectively.
09. The Bank ranked No. 2 in the 2013 Top 100 Capital Brand Value released by China Center for Market Value Management (CCMVM) with capital brand value of RMB73.572 billion, up by 150 positions over the previous year.
10. In the "2012 China Top 500 Financial Institutions" issued by NetEase, Industrial Bank (IB) rose to Top 10, ranking the ninth. Among all listed joint-stock banks, IB secured the second place.
11. The Bank was awarded the "Prize of Financial Institution for Social Responsibility of the Year" and the "Prize of Best Green Finance" by China Banking Association for consecutive three years, and the Chairman Gao Jianping was awarded the "Prize of Leading Figure for Social Responsibility".
12. The board of directors of the Bank was awarded the "2013 Prize of Best Board of Directors for Chinese Main Board Listed Companies (Top 10)". Chairman Gao Jianping was honored the "2013 Most Respected Chairman of Chinese Listed Companies" and Mr. Tang Bin, secretary of the board was honored the "2013 Best Board Secretary of Chinese Listed Companies" by *Money Week*.
13. In the "2013 Appraisal Report on Competitiveness of Chinese Commercial Banks" sponsored by The *Chinese Banker*, the Bank was honored the title of "Best Commercial Bank for Performing Social Responsibilities".
14. In the ranking of "Top 500 Global Financial Brands 2013" released by the British magazine, *The Banker*, Industrial Bank (IB) moved up to No. 88 with its brand value hitting USD 2.076 billion, being one of the world's top 100 banking brands.
15. In the "2013 China's Best Brand Value List" released by Interbrand, the world's largest comprehensive brand consulting agency, IB ranked No. 19 with brand value reaching RMB10.437 billion.
16. In the Research Report on Competitiveness of Asian banks, IB rose to No.7 among Asian banks in terms of competitive edges, up by 2 positions over the previous year and topping China's joint-stock banks, and won the prize of "Asian Bank Offering the Greatest Returns to Shareholders 2013". President Li Renjie of Industrial Bank (IB) was also honored the title of "Asian Banker 2013".
17. The Bank won the "Prize of 2013 Outstanding Enterprise in Corporate Social Responsibility" in the 6th China Corporate Social Responsibility Summit jointly sponsored by Xinhuanet and the Research Center for Corporate Social Responsibility of Chinese Academy of Social Sciences.

Photograph By Zhang Jieru, ShenZhen Branch

Overview

Chairman's statement

2013 is the 25th anniversary of Industrial Bank and also the 5th anniversary for adopting the Equator Principles. Since the establishment, the Bank's total assets has increased and exceeded RMB3.6 trillion from RMB1.6 billion and realized the 5 steps of leap-forward development of trans-regional development, becoming a national bank, public listing, being the first and the only one bank adopting the Equator Principles so far in China and a diversified financial group, gradually developing a sustainability path with unique IB characteristics and ranking among the China Top 10 FIs, Global Top 50 Banks, and Fortune Global 500. The time and figures once again proved that Industrial Bank, "following its own development road", predictably selected the right direction once more. We creatively proposed the methods for performance of social responsibility of "integrating righteousness into profitability", not only realizing the scientific combination of social responsibility and our own development, but also greatly enriching the concept and connotation of banking social responsibility practice in China.

During the extraordinary history of 25 years, while achieving sustainable and substantial growth in profits, Industrial Bank also adjusted and formed healthy and sustaining business structure and operating characteristics, and opened up an innovation mechanism for sustainable finance based on its differentiated business operation. Over the years, we took it as our own responsibility to serve the real economy and the social development, proactively carried out economic development policies and strategies of the state in each stage, seized the correct development direction, continuously adjusted our business structure and constantly improved our financial services, thus effectively satisfying the demands of multi stakeholders and making our own contribution to the national and local economic construction.

Taking a leading position in the green finance, from being the first to launch the energy conservation and emission reduction program(CHUEE), becoming the first Equator Bank in China, setting up the first institution specialized in green finance, issuing the first low-carbon credit card in China, and extending sustainable financial business from the field of enterprise projects to that of personal consumption, to holding a range of activities themed "Beautiful China Tour • Green Finance" in 2013... Industrial Bank had, with its own persistent innovation and exploration, driven the flourishing of China's sustainable financial

market. As at the end of 2013, the projects supported by the Bank's green finance could save energy and reduce emission equivalent to shutting off 154 thermal power plants of 100 MW or stopping running 100,000 taxis for 33 years, and thereby it harvested the social, environmental and economic benefits.

By fulfilling inclusive finance, we innovated and expanded the Bank-to-Bank platform, helped small and medium-sized financial institutions at the vast rural areas to expand the service reach, broke through the bottleneck of payment and settlement, and enriched our business varieties, thus serving the real economy and the development of "agriculture, farmers and rural areas"; we exploited service products for SMEs and micro enterprises, solving the problems in financing of small and micro businesses; assisted the development of urbanization by actively providing financial support to the reconstruction of old cities, the construction of new towns and public services; and vigorously developed community bank, became the first commercial bank obtained the community bank license issued by Supervisor in China, participated in the joint development of communities and facilitated the convenience and benefit for the people with financial services, hence pushing the harmonious development of the Bank, the clients and the community.

Through unremitting and effective corporate culture construction, we also nurtured and built a simple and harmonious "homeland culture", a prudent and sound "risk culture", a hard-working "diligence culture" and a sincere win-win "service culture", thus attracting a professional financial team with high quality and collaboration and creating soft competitive power for the Bank.

Looking forward to 2014, the comprehensively deepening reform will surely move forward towards the objectives stated by the 18th National Congress of the CPC and the Third Plenary Session of the 18th Central Committee of the CPC, full of hopes and challenges. We will as always continue to adhere to the governing philosophy of sustainable development, deepen the social responsibility practice of "integrating righteousness into profitability", and push forward realization of the "China Dream" of harmonious, healthy and sustainable development in society, economy and environment.

Chairman: Gao Jianping





President's report

The 18th National Congress of the CPC clarified the general requirements of vigorously promoting the construction of ecological civilization and a beautiful China. Therefore, resource conservation and environment protection become a national strategy and basic state policy, and all industries are facing up to the good opportunity of pushing sustainable development with continuous reformation. As the first Equator Bank in China and the pioneer and forerunner in the green finance market, after 25 years of practice and exploration, Industrial Bank has incorporated corporate social responsibility into its development strategy and segmented it into every aspect in corporate management and business development.

In 2013, facing the difficulties and challenges in economic environment at home and abroad, Industrial Bank continued to deepen the professional reform in business lines, completed the matrix risk management system, constantly innovated risk management means and instruments, and thus continuously promoting its risk management level. Meanwhile, through further boosting the building of the internal control and compliance management system and optimizing the appraisal on internal control and compliance of branches, it promoted initiative compliance with positive motivation and laid a solid management foundation for the Company.

The flourishing of banks would depend on the flourishing of other industries and it should closely center on the national development strategies to revitalize all industries. Only when we hold onto the general trend of economic and financial development, we can then have the essential precondition for leaping development and ride on the wave to create differentiated business strategies. In 2013, centering on innovation, Industrial Bank developed the first overall service program for tour finance, deepened the sustainable business model of "Bank-to-Bank platform", optimized the "Money Manager" and took the first to officially obtain the license for community bank, striving to create its own operating characteristics and competitive edges.

It was also our beneficial exploration in carrying out social responsibility practice to "lower the center" in traditional fields. In 2013, by innovating new rural finance models, we supported the development of modern agriculture and assisted rural financial institutions in serving the real economy in a better way; we released "three loan services" for small and micro enterprises so that they could enjoy specialized financial product services; and we continuously

increased the efforts on popularizing small-sum guaranteed loans to personnel re-employed and people who started a business so as to support them to start business and facilitate the social stability.

A beautiful China cannot go without green development and our endeavors on the green finance field never stopped in 2013. Our "Beautiful China Tour" crossing 12 provinces and cities brought our sustainable development concept and products there, driving the realization of a win-win situation with coordinated development between our banking business and the regional economy, society and environment. We persisted to the Equator Principles for five years and we comprehensively promoted our corporate governance, risk management, business process and technical system, thus forming a sustainable financial innovation system with "points, lines and planes" complementing each other.

In 2014, Industrial Bank will continue to make persistent efforts on a new journey, take the idea and value orientation of sustainable development as the booster, hold high the social responsibility practice banner of "integrating righteousness into profitability", develop the green and inclusive finance, and thereby promoting the realization of sustainable development in environment, society and economy.

President: Li Renjie

Report of the Chairman of Board of Supervisors

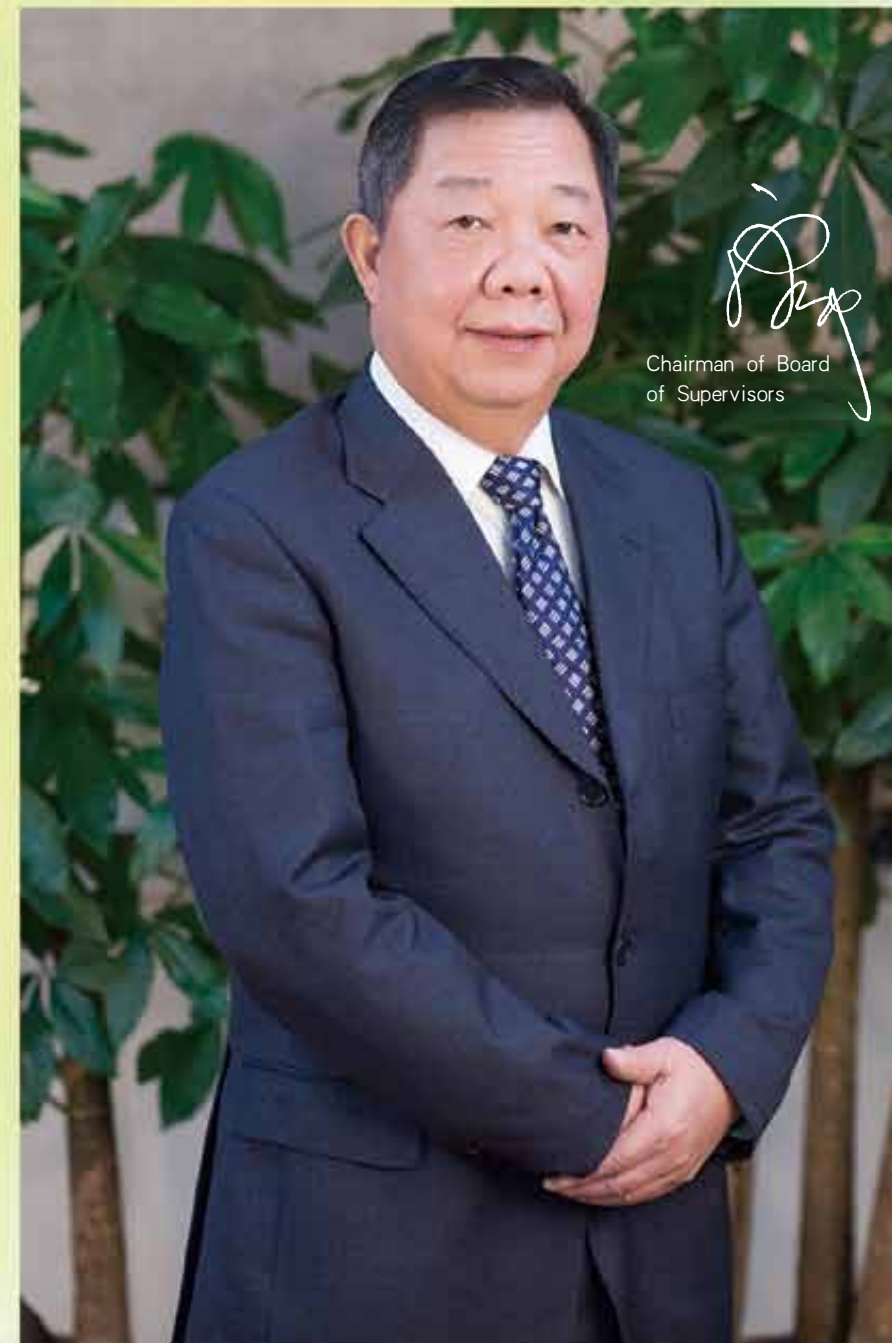
The Third Plenary Session of the 18th Central Committee of the CPC blew the horn for comprehensively deepening reform, and sang the melody of improving people's livelihood in all the fields including the market economy, democratic politics, advanced culture, harmonious society and ecological civilization. In 2013, sticking to the concept of "caring for people", Industrial Bank continued to promote the management performance and create a harmonious corporate atmosphere.

Caring for people and building banks with services. By giving consideration to the interests of relevant stakeholders, we continuously optimized the construction of our operation and management system and internal control management system. From innovating financial products, improving experiences, enriching channels, ensuring rights and interests, and caring for vulnerable groups, to opening community bank, we had "transpositional consideration" from every detail. Through innovating credit mechanism to assist the "issues of agriculture, farmer and rural area", releasing special product to solve "problems" for small and micro enterprises, building platform to share the "prosperity" with interbank, and popularizing public finance education, we adhered to inclusive finance and performed our social responsibilities.

Caring for people and operating banks with experts. During the strategic adjustment of our business development model and profit model, we comprehended the essence of development of transforming from the traditional resource-dependent development model to the modern service-dependent development model. We showed respect to every employee and took different opinions and personalities; we treated our employees fairly, made use of their merits and avoided their shortcomings so that the right persons were assigned to do the right thing; and we communicated frankly, sincerely and comprehensively with our employees and fostered their awareness as the master by means of the labor union, workers' congress, president's mailbox, meeting of democratic life and brainstorming session. We also attached importance to optimizing the growth environment of talents and helped employees to achieve self-worth via the "Industrial Bank Networking Academy", thus creating core competitiveness and realizing the growth of employees together with the Company.

Caring for people and communicating sincerely. 2013 is the fifth anniversary for Industrial Bank to adopt the Equator Principles. Over the past five years, with this bridge, we established close, scientific and rational channels for communication and dialogue with extensive stakeholders. Through the communication, we were encouraged by regulatory departments to devote to participating in and promoting the preparation of the sustainable development standard; we were recognized by our clients to rank among the Global Top 100 Banks; we were trusted by our shareholders to become the "Asian Bank Offering the Greatest Returns to Shareholders 2013"; and we shared mutual benefits and win-win results with our interbank so as to become one of the largest commercial bank information system providers in China, covering approximately 60% urban commercial banks and one third of rural financial institutions throughout China. Our communication also flowed to the environment and resources protection fields via one after another responsible financing transaction, with the title of "green bank" as the public's recognition of our Bank, inspiring us to keep on moving. Our communication also went abroad, sharing our sustainable development experiences with more banks at emerging market countries and making our efforts in the process of globalization.

**Chairman of Board of Supervisors:
Kang Yukun**



Chairman of Board
of Supervisors

Sustainable development and corporate governance

We always believe that it is necessary to give full play to professional competence of the Bank for performing corporate social responsibility. On one hand, we should know about corporate social responsibility from a strategic height; and on the other hand, we should organically integrate corporate social responsibility, corporate development strategy and business model innovation together through proactive management, so as to exert the maximum positive impacts on the economy, society and environment and promote the realization of sustainable development.

In 2013, in addition to giving consideration to, balancing and building a harmonious relationship among multiple stakeholders, the Bank also took such specific measures as abiding by laws and rules, responding to all stakeholders, reinforcing internal control, promoting risk management level, innovating green product services and implementing green operation to drive the realization of sustainable development.

Corporate governance with sustainable development concept

To implement the scientific concept of development and deepen the understanding of the relationship between social responsibility and the sustainable development of the Bank. To actively explore a variety of ways to promote the practice of social responsibility, and build good relationships with and a harmonious coexistence of man, nature, environment, and society.

— Mr. Gao Jianping, Chairman of IB

The social responsibility practice model of “integrating righteousness into profitability”

The social responsibility practice model of “integrating righteousness into profitability” requires us to combine social responsibilities with our own banking business, implement such responsibilities into the specific operation and management links of the bank, and seek business opportunities during the performance of social responsibilities, observe the three principles of “moderate”, “development”, and “profit boosting”, so as to explore a sustainable and developable commercial model and social responsibility practice model in which a win-win result can be achieved between the bank and the society.

Pay high attention to bank social responsibility and sustainable finance from a strategic height

Implement sustainable development in optimizing organizational structure and internal control

Propagate sustainable development concept through corporate culture

Six steps for implementing the idea and value orientation of sustainable development

Embody sustainable development in business development

Practise sustainable development with welfare innovation

Carry out sustainable development concept step by step, popularize and deepen it according to local conditions

Giving consideration to demands of multiple stakeholders and enriching the interaction mechanism

Major stakeholders	Expectation and demand of the stakeholder	Specific measures of the Bank	Functional department
Regulatory authority	Compliant operation Responding to the control policies	<ul style="list-style-type: none"> Deepening the sustainable development concept Optimizing the social responsibility management model Improving the internal control and compliance management system Implementing green credit policies Preventing financial crimes Supporting the national and local economic development Participating in the exploration on sustainable development with regulatory departments and scientific research institutions 	Office of the Board of Directors and Office of the Board of Supervisors General Administration Department Risk Management Department Legal & Compliance Department Monitoring & Security Department Business Lines Branches Subsidiaries
Shareholder	Stable return Value increase	<ul style="list-style-type: none"> Developing steadily and realizing the return of value Diversifying communication channels and strengthening value delivery 	Office of the Board of Directors and Office of the Board of Supervisors
Customer	Service-oriented Creating value Common growth	<ul style="list-style-type: none"> Innovating financial products with characteristics of Industrial Bank Caring for people and improving service quality Growing together with small and micro enterprises Actively participating in and improving residential construction projects Popularizing service mode of community bank Supporting person starting a business and getting re-employed Supporting the development of medical care, educational enterprise and culture industry Promoting the financial awareness and ability of the public 	General Administration Department Legal & Compliance Department Business Lines Electronic Banking Department Branches Subsidiaries
Partner	Complementing each other with respective advantages Mutual benefit and win-win	<ul style="list-style-type: none"> Innovating sustainable business model like the Bank-to-Bank platform Actively carrying out interbank communication and sharing sustainable development practice 	General Administration Department Interbank Business Department Legal & Compliance Department Environment Finance Department Branches Subsidiaries
Environment and resources	Bringing into play the leveraging function of finance Promoting the harmonious coexistence between human being and the nature, environment and the society	<ul style="list-style-type: none"> Environmental and social risk management system Promoting the management level of green finance Controlling loans to industries with high energy consumption, high pollution or overcapacity Innovating green finance business Popularizing green operation Co-building ecological civilization Adopting and implementing the Equator Principles 	Risk Management Department Legal & Compliance Department Environment Finance Department Retail Banking Department Administration & Logistics Department Branches Subsidiaries
Employee	Creating development platform Cultivating lifelong employment capability	<ul style="list-style-type: none"> Improving the HR system Creating equal employment opportunities Respecting employees and protecting the rights and benefits of employees Strengthening training and education, and motivating career growth of employees Deepening corporate culture construction with theme practical activities 	Human Resources Department Party & Populace Pidgin Department Branches Subsidiaries
Society	Daring to assume social responsibilities Law-abiding and compliant Following the top commercial morality Promoting social harmony	<ul style="list-style-type: none"> Popularizing public finance education Supporting public benefit activities Having good dialogue and cooperation with all the stakeholders 	General Administration Department Business Lines Party & Populace Pidgin Department Legal & Compliance Department Branches Subsidiaries

Progressive development of social responsibility and sustainable development strategy

Transformation from exploring the business operation practice to reaching consensus on corporate governance

From exploring and carrying out cooperation in financing project of energy efficiency with International Finance Corporation (IFC) at first, and promoting the implementation of the Equator Principles in our Bank led by the board of directors, to reaching consensus on the corporate governance with the idea of sustainable development, Industrial Bank took it as our fundamental philosophy and standard of behavior “to implement the scientific concept of development and deepen the understanding of the relationship between social responsibility and the sustainable development of the Bank; to actively explore a variety of ways to promote the practice of social responsibility, and build good relationships with and a harmonious coexistence of man, nature, environment, and society” so as to standardize the operating management behaviors of the Bank.

Transformation from passively receiving restrictions to actively seeking for opportunities

From receiving IFC’s technical assistance in cooperative development of financing project of energy efficiency to actively developing carbon finance and environment finance business, from prudently adopting the Equator Principles to proactively popularizing the sustainable finance concept to interbank and all walks of life, the Bank has changed from the initial passively receiving restrictions to actively seeking for development opportunities, thus creating differentiated advantages and excavating new business opportunities.

Transformation from the development and promotion of single financial product to the comprehensive reconstruction of business model and business process

From solely providing loans for energy conservation and emission reduction to comprehensively restructuring the environmental and social risk management system and transforming the business process in accordance with the Equator Principles, the concept of sustainable finance, especially the Equator Principles, has gradually penetrated into all aspects of the Bank’s business operation and thus driven the deep transformation and reconstruction of the Bank’s business model and business process.

Deepening innovative social responsibility practice

Promoting the specialization of works relating to social responsibility

As the forerunner in sustainable finance at home, the Bank published the Guide Book for Social Responsibility Indicator System and Information Reporting suitable for the Bank in 2013, further promoting the specialized management and standard operation of works relating to social responsibility. So far, from making clear the corporate governance concept of sustainable development in 2008, proposing the social responsibility practice theory of “integrating righteousness into profitability”, endowing the board of directors with the responsibility to work out and supervise the social responsibility and sustainable development strategies and policies, and setting up leading group at the Head Office and branches to realize specialization of management organizations, to normalizing the joint working mechanism by the Head Office and branches, Industrial Bank has embedded social responsibility management into all the business lines and management departments continuously and effectively, and incorporated the social responsibility work into the comprehensive appraisal indicators of the unit, thereby forming a set of professional, standard, scientific and characteristic management system and working mechanism.

In 2013, the Bank was awarded the “Prize of Financial Institution for Social Responsibility of the Year” and the “Prize of Best Green Finance” by China Banking Association for consecutive three years, and the Chairman Gao Jianping was awarded the “Prize of Leading Figure for Social Responsibility”.

The Guide Book for Social Responsibility Indicator System and Information Reporting was prepared in such fundamental principles as abiding by laws and rules, comprehensive coverage, centralized management, standard procedure and promoting sustainable development. On one hand, following regulatory requirements, based on its own business model and development strategy, the Bank completed the current working mechanism of social responsibility, indicator system and information reporting management. On the other hand, it emphasized the application guidance for the Bank’s social responsibility indicator system. Currently, the Bank’s social responsibility indicator system has covered the five categories of organizational governance, economy, environment, society and others with a total of 443 indicators.



Exploiting innovation system for business model of sustainable development

After years of efforts, the Bank realized the innovation system for business model of sustainable development with green product services as the “point”, Bank-to-Bank platform as the “line” and the Equator Principles as the “plane”, driving the sustaining, steady and rapid development of all businesses of the Bank.

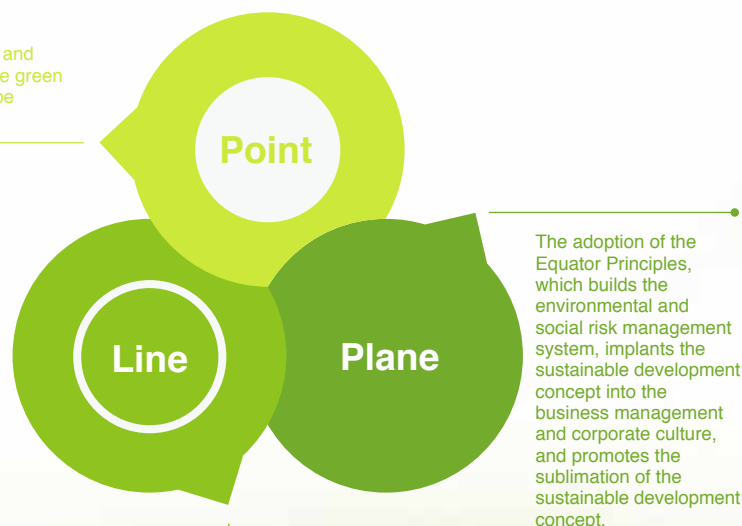
Promoting the disclosure quality of social responsibility information via multiple channels

In 2013, the Bank issued the first *CIB CSR Special Issue*, which was another innovation of the Bank in the disclosure of social responsibility information after its issuance of the first sustainability report in the banking industry in China in 2009. At present, its channels for disclosure of social responsibility information includes the annual report, annual sustainability report, CSR Special Issue, special column on official website and microblog, etc, with contents facing the multiple stakeholders, fully covering all aspects like the development strategies, corporate governance, management measures, systems, products and services, environment friendly, public welfare and practice.

Deeply integrating corporate culture construction

In 2013, guided by the concept of sustainable development, the Bank further integrated the fostering of corporate culture with works relating to social responsibility, and obtained practical development in terms of “sincere service”, “people-oriented”, “innovation”, “pragmatic” and “teamwork” in corporate culture construction by carrying out practical activity themed “being the masters, fulfilling responsibilities, and encouraging dedication” & “carrying out the spirit of the 18th National Congress of CPC and promoting a new leaping development” in the entire system of the Bank.

Green financial products and services, which create the green brand and promote it to be environment friendly.



Cultural program of Industrial Bank

Our Mission	Sincere service and mutual development
Our Vision	A first-class bank, a long-flourishing IB
Our Core Values	Rationale, Innovative, Humane, Sharing
Our Corporate Spirit	Practical, Professional, Pioneering, Teamwork

Standing at the core of modern economy, banks are an important pivot for the distribution of social and economic resources. To serve the building of “Beautiful China” is a responsibility that they cannot relinquish and a great opportunity that they cannot afford to lose. Specifically, the pivot role of banks in distributing resources should be brought into full play. We should vigorously develop green finance, guide and actuate social capital to flow and assemble toward the areas featuring low energy consumption, low emission, low pollution and high efficiency, and by improving the distribution of social resources, actively push the transformation of economic development model and industrial conversion and upgrading, so as to accelerate the construction of “Beautiful China”. I believe that it is most practice action and one of the most urgent tasks for the domestic banking industry to implement the strategic arrangement and serve the building of “Beautiful China”.

— According to the Chairman Gao Jianping in *CPPCC Member Gao Jianping: Develop Green Finance to Boost the Construction of Beautiful China*

Date: March 11, 2013 Source: *People's Daily Online*

Photograph By You Jiancong, FuZhou Branch



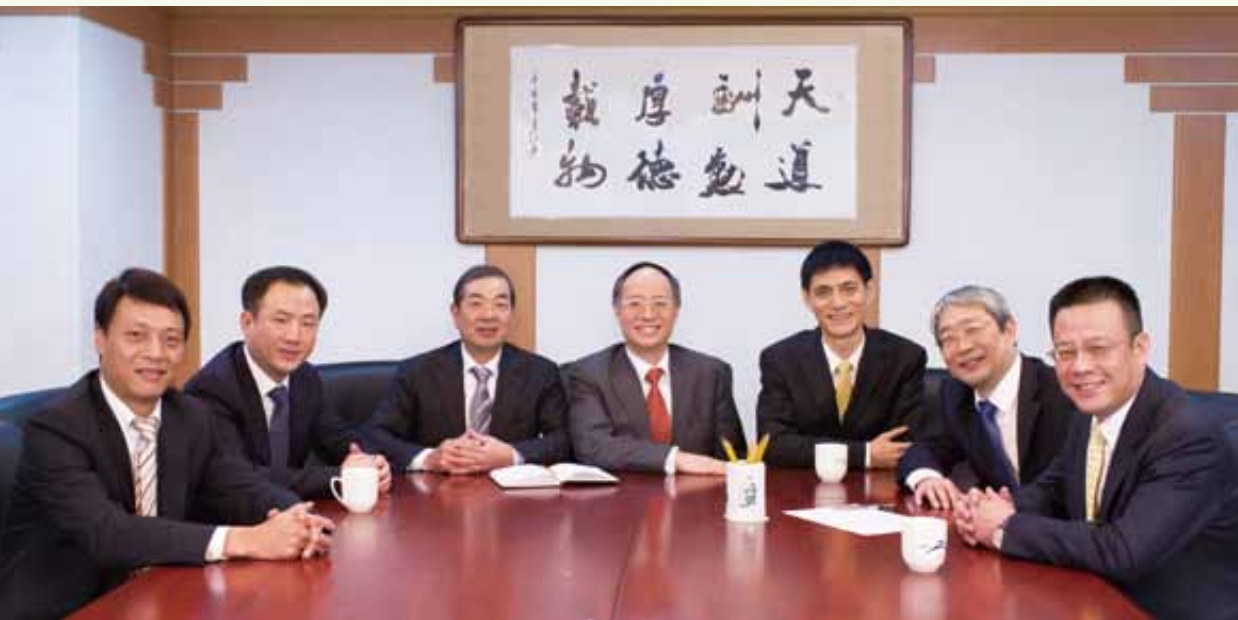
Photograph By Pan Ming, NanJing Branch.

Management

Deeply boosting the professional reform in business lines

From 2011, the Bank successively launched the professional reform in the corporate financial system, deepening reform in the retail financial system and reform of business lines in the financial market system. Following the matrix management tendency, these reforms would contribute to facilitate the effective utilization of asset allocation under mixed operation and such resources as trust, leasing, investment bank, proprietary and interbank businesses.

In 2013, the Bank continued to deepen the professional reform in business lines, with operating results further revealed, the professional operating capacity obviously improved and the management service support more appropriate. Under the matrix risk management system, business lines and risk management department fully shared information, reinforced communication and coordination, and jointly studied and judged the situation, which not only reinforced the risk management of business, but also guaranteed compliant operation, facilitated the efficient and standard development of business, and improved operating efficiency of the Company.



From the left: Vice President Xue Hefeng, Vice President Lin Zhangyi, Board Member & Vice President Chen Dekang, Board Member & President Li Renjie, Vice President Jiang Yunming, Vice President Chen Jinguang, Vice President Li Weimin.

Corporate finance business line

the professional operation system was basically established with more scientific organization, planning, driving and guidance on business, and business development reaching a new high and maintaining a good momentum.

Retail business line

new breakthroughs were achieved on the production organization mode and the construction of community bank and "retail credit factory" was launched with customer service level and brand awareness steadily promoting.

Financial market business line

under the environment with drastic market fluctuations and obviously increased pressure of supervision, the sources of interbank liabilities and supply of wealth management products maintained stable and the assets under custody rose steadily, continuing to provide powerful support for operational transformation.

Continuously enhancing risk management

Innovating risk management means and instruments

The Bank has always paid high attention to works relating to risk management, worked out development strategy with equal stress on business operation and risk management, established the pre-event, in-event and after-event risk control system, completed risk management systems and operating instructions of all businesses, perfected the risk accountability and punishment mechanism, thus forming a clear, explicit and effective total risk management system to escort the development of all businesses.

During the daily risk management, the business department, risk management functional department and internal audit department formed the three lines of defense for risk management with clear division of responsibility, performing their own duties and jointly devoting to achieving the risk management objectives.



In 2013, according to regulatory requirements and business development conditions, the Bank completed the risk tolerance indicator, optimized the limit management scheme, enriched the stress testing model, enabled the uniform credit management module, and constantly innovated risk management means and instruments, hence improving its risk management level continuously.

Reinforcing business continuity management

In 2013, the Bank revised the business continuity management standard, set up the business continuity management committee, made clear responsibilities of the committee, and further improved the organizational structure of business continuity management. In 2013, it (at the Head Office level) conducted 196 various emergency exercises which laid stresses on the simulation of real scenes, and effectively promoted the technical level and cooperation proficiency of its emergency disposal team. After exercises, the exercise manual was summarized and optimized in a timely manner to ensure the continuous service ability of all businesses.

Enhancing IT risk management

In 2013, the Bank continued to reinforce its IT risk management, released the management standard for rating of important information systems of the Head Office, and established the rating standards and process for such systems. Through the monitoring and early warning mechanism, it paid close attention to the abnormal fluctuation of indicators and realized the continuous tracking and monitoring of IT risks in the entire bank. It also enhanced the building of IT risk management ability of branches, established the IT risk identification, evaluation, control, monitoring and reporting mechanism, continuously consolidated the IT risk prevention and control, and meanwhile, incorporated the information technology into the comprehensive appraisal of self-assessment of internal control, compliance and internal control, promoted the reinforcement of building of internal systems and mechanisms of branches, and paid attention to the daily IT risk management.

Perfecting internal control and compliance management system

Building of the “three managements” integrated project

In 2013, seizing the opportunity of building operating risk project, the Bank propelled the building of the “three managements” integrated project of compliance, internal control and operating risk. By launching pilot at Wuhan Branch and Xi'an Branch, it established and improved the working mechanism for application of management instruments by branches, reinforced the work planning and application of working achievements, thus laying a foundation for popularization and application in the entire bank. Meanwhile, it carried out external project research, research and communication activities with similar banks, external companies and system manufacturers, actively referring to their excellent practices and reducing the project implementation risks. On this basis, it determined the overall project implementation program, convened the project startup meeting in the whole bank, invited local Banking Regulatory Bureau for site guidance, and set about the first stage of project.

Optimizing appraisal of internal control and compliance of branches, and promoting initiative compliance via positive motivation

In 2013, by deeply implementing the Supervisory Guidelines for Performance Appraisal of Banking Financial Institutions issued by CBRC, the Bank further intensified the guiding function of performance appraisal in the compliant operation and reinforcement of internal control management of business units, worked out comprehensive appraisal measures for compliant operation and internal control, substantially increased the score of internal control and compliance in appraisal, and established the positive motivation mechanism for performance appraisal of compliance and internal control. Moreover, it paid close attention to the “process compliance”, promoting the increase of efforts and input on compliance management

by branches; based on key evaluation points, it enhanced the fundamental work, improved weak links, actively standardized operation, and strengthened the compliance culture construction and risk awareness education, hence practically promoting the internal control and compliance management level of business units. Meanwhile, it pushed forward the standardization and normalization construction of new businesses, reinforced foundational management, perfected risk classification, and improved system data quality and hard constraints of process, thereby achieving controllable risks, calculable cost, high transparency and sufficient risk compensation ability.

Case 1

Shanghai Branch steadily promoted construction of the “Year of Compliance”

Always sticking to the internal control concept of attaching equal importance to both service and supervision, Shanghai Branch carried out the “Year of Compliance” activities themed “compliant employees, compliant processes, initiative compliance, and compliance creating values” in 2013, providing a solid guarantee for business operation, reform and development. Through building compliance risk management system suitable to its business scope, organizational structure and business scale, it established the self-examination and correction mechanism, four-level examination and three-level punishment mechanism, risk examination mechanism, joint conference system for case prevention, home visit system and employee education system, standardized processes with the “three mechanisms and three systems”, made clear responsibilities, achieved effective identification and management of compliance risks, and meanwhile, enhanced internal organizational leadership and teamwork, and ensured the effective implementation of systems by means of system review, examination, supervision and accountability. In addition, Shanghai Branch also held compliance seminar, organized study and discussion, conducted knowledge contest and essay competition on compliance, fostered the business awareness of acting with integrity and abiding by laws and rules among all employees, and built the concept of “compliance creating values”, thus advocating the good ethos of competing for excellence in the industry, enhancing the foundational management, improving the core competitiveness, and forming the compliance management culture of “lawful, prudent, honest and steady”.

Preventing and fighting financial crimes

Improving working mechanism with multiple actions and reinforcing effectiveness in anti-corruption

To carry out spirits of the eight regulations of CPC, in 2013, the Bank reinforced anti-corruption with more actions and from wider angles, stressed on self-examination and investigation, conducted self-examination and self-assessment on the construction of an incorruptible working style and duty performance of the discipline inspection commission in its 38 branches and 2 subsidiaries of Industrial Leasing and Industrial Trust, constantly completed the organizational system for the construction of an incorruptible working style, and reinforced the role and duty performance ability of discipline inspection commission of branches in the coordination and promotion of the construction of an incorruptible working style.

Case 2

Chengdu Branch carried out the education activity "China Dream·Probity Dream"

In 2013, more than 120 cadres at the grass-roots level or above, led by the secretary of the party committee and manager of Chengdu Branch, went to Sichuan law & discipline education base to carry out the warning education activity "China Dream·Probity Dream". By means of knowledge and case explanation, exhibition with material objects and so on, it helped leading cadres to learn about the elaboration of the previous leaders of the central authority regarding anti-corruption and know about the determination and major initiatives of the central collective leadership for anti-corruption, thus improving its own ability to refuse corruption and commit self-discipline.

Establishing and improving working system, and advancing execution of internal control and case prevention system

In 2013, while attaching great importance to risk management and internal control construction, based on external regulatory requirements, the Bank also stressed on improving the execution of internal control and case prevention system. By establishing and improving the working system of case prevention in the entire bank, it perfected the "top leader" responsibility system for case prevention, signed the liability statement for case prevention, regularly reviewed and improved the internal control and case prevention systems, made clear the control and management responsibility for case prevention, and constantly enhanced the foundation for works relating to case prevention. Meanwhile, by standardizing case accountability, making clear working standard, reinforcing system study, pre-plan drill, publicity and education, and distributing risk prompts and case notification, it promoted the concept of compliance risk and awareness of case prevention among basic units and employees, improved the operating risk management level and effectively prevented hidden risks.

Capturing the essence of supervision and promoting the management level for anti-money laundering

Capturing the new situation of "risk-oriented" transformation of supervision, the Bank proactively promoted establishment of the responsibility coordination and distribution mechanism for anti-money laundering involving all staff, constantly improved the full process management of anti-money laundering, closely integrated anti-money laundering with banking business process, and steadily boosted the implementation of the new policy of risk evaluation for money laundering and customer classification management. By holding leading group meeting for anti-money laundering, it

coordinated and solved key and difficult problems in anti-money laundering of branches, providing decision support for anti-money laundering of the Bank; and it established a "Head Office Anti-money Laundering Working Group" comprising directors of the 24 business departments, ensuring the effective implementation of anti-money laundering. At the same time, according to the latest regulatory requirements, it organized and implemented the upgrading and reconstruction of the anti-money laundering system, and explored and carried out the design of independent monitoring index for unusual transaction and risk rating index for money laundering by clients, practically improving the prevention and control ability against money laundering and the management level of works relating to anti-money laundering.

Case 3

Actively participating in the "Ten Years of Anti-money Laundering" series of activities

To enhance the cohesion and centripetal force for anti-money laundering, the Bank participated in the "Ten Years of Anti-money Laundering" series of activities sponsored by Fujian Anti-money Laundering Association from August to October 2013, and undertook the Chinese chess competition. During this activity, the Bank was awarded the Prize for the Organization of Cultural and Sports Activity, the Prize of Winning Group for Chinese Chess, the Prize of Winning Group for Photo Contest, and the Third Prize of Individual for Photo Contest.



Case 4

“Watching out for money laundering traps and strengthening anti-money laundering awareness” — Propaganda month on anti-money laundering of Changchun Branch

In October 2013, Changchun Branch carried out activities in the propaganda month on anti-money laundering, and organized propaganda and exhibition activities by placing publicity boards, setting up information desk, displaying (or hanging) publicity slogan, distributing leaflet and sending prompt message, thus helping the public to know about anti-money laundering knowledge and reminding the public to enhance anti-money laundering awareness.



Development



Photograph By Zheng Xinlin, Interbank Business Department.

Driving the national and local economic development

In 2013, the Bank optimized the distribution of financial resources to finance the development of the real economy, pushing forward national economic development.

Increasing credit facilities in major industries to propel economic restructuring

Strictly following the national strategic economic restructuring policies, the Bank increased credit facilities in major industries to propel economic restructuring. As at the end of 2013, the loan balance to big and medium-sized business clients reached RMB599.337 billion.

Case 5

Supporting the shipbuilding industry to build China into a sea power

In 2013, the Bank granted a line of credit of RMB40 billion to China State Shipbuilding Corporation. In addition, it also provided financial products and services covering deposits, loans, domestic and international settlements, principally in notes, bonds and finance leasing to realize a win-win and made contribution to building China into a sea power.

Case 6

Supporting urban rail transport to improve public transport capacity

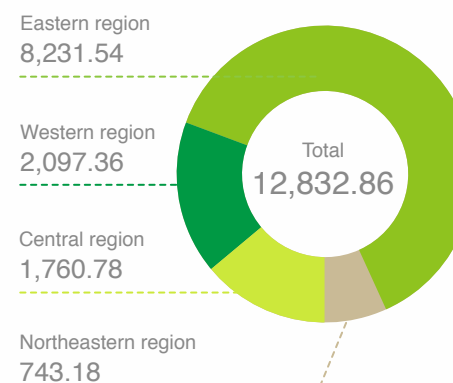
The development planning of urban rail transport is contained in the 12th Five-year Plans of many local governments. During the 12th Five-year Plan period, the total route length of subway and light rail systems will reach 2,600 km with a total planned investment of RMB1.27 trillion. Jinan Branch established partnership with China Railway Tenth Group Co., Ltd. as early as 2006. In January 2013, Jinan Branch granted a maximum general line of credit of RMB600 million to China Railway Tenth Group Co., Ltd. to support urban rail transport construction, increasing the public transport capacity.

Serving local economic development and improving the coordinated development of regional economy

As of December 31, 2013, the Bank had set 98 branches (including 39 first tier branches and 59 second tier branches) and 826 sub-branches nationwide in major domestic cities, and established correspondent banking relationships with over 1,000 banks around the world. With a further enhanced service network covering China and extending overseas, the Bank provided clients with high-quality and high-efficiency financial services in an all-round way. In addition, it gave stronger credit support to local economies and optimized inter-regional resource distribution, which contributed a lot to the coordinated development of regional economy.

Loan balance by regions nationwide in 2013 ③

Loan balance in 2013 (RMB 100 million)



(Note: the loan balance data of the Credit Card Center and Financial Markets were not included in the form above.)

③ Eastern region includes Beijing, Tianjin, Hebei, Shanghai, Jiangsu, Zhejiang, Fujian, Shandong, Guangdong and Hainan. Central region includes Shanxi, Anhui, Jiangxi, Henan, Hubei and Hunan.

Western region includes Chongqing, Sichuan, Guizhou, Yunnan, Guangxi, Shaanxi, Gansu, Qinghai, Ningxia, Tibet, Sinkiang, and Inner Mongolia.

Northeastern region includes Liaoning, Jilin and Heilongjiang.

Case 7

Promoting the construction of the Western Taiwan Straits Economic Zone

As of December 2013, the loan balance to key projects in Fujian Province reached RMB18.203 billion, an increase of RMB3.451 billion compared with the beginning of 2013; and accumulatively 802 green finance loans, totaling RMB15.072 billion, had been granted to Fujian, covering various areas such as water resource utilization and protection, renewable energy (e.g. wind power and hydro power) development, motor system energy reservation and green lighting. In 2013, 278 new loans, totaling RMB3.623 billion, were granted to Fujian, which, as estimated, would save 3,922,500t standard coals, reduce the emission of 10,159,400t carbon dioxide and 38,500t of COD, reduce the emission of 700t of ammonia nitrogen, 13,800t of sulfur dioxide and 6,400t of nitrogen oxide, and realize the recycling of 93,000t of solid wastes.

In recent years, with the economic development and the improvement of strategic position, Pingtan Comprehensive Experimental Area eyed rapid urban construction and also the increasing concern on environmental protection. In 2013, Fuzhou Branch actively contacted with Pingtan Household Refuse Incineration Power Plant and granted a green finance loan of RMB220 million for the construction of Pingtan Household Refuse Incineration Power Generation Project. Upon the completion of the project, the household refuse treatment will be greatly improved and the surroundings will be improved a lot also.

Case 8

Issuing the first regional small and medium-sized enterprises' collective notes in northwestern China

On January 21, 2013, Urumchi Branch underwrote the issuance of the first regional small and medium-sized enterprises' collective notes in northwestern China, and the first tranche of notes of RMB0.48 billion was issued successfully. Thinking creatively out of the limitation of traditional credit operation, the branch kept exploring new financing channels to solve the financing problems faced by small and medium-sized enterprises, propelling the development of Sinkiang's real economy. As a result, the synchronous and coordinated development between credit supply and regional economy was realized.

Case 9

Answering the call of the Western China Development Strategy

In 2013, the Bank set 20 branches (including 11 second tier branches) and 100 sub-branches in major western cities as economic centers, such as Chongqing, Chengdu, Xi'an, Kunming, Urumchi, Nanning and Hohhot, answering the call of the Western China Development Strategy by providing financial supports.

Case 10

Actively supporting energy efficiency projects in western China

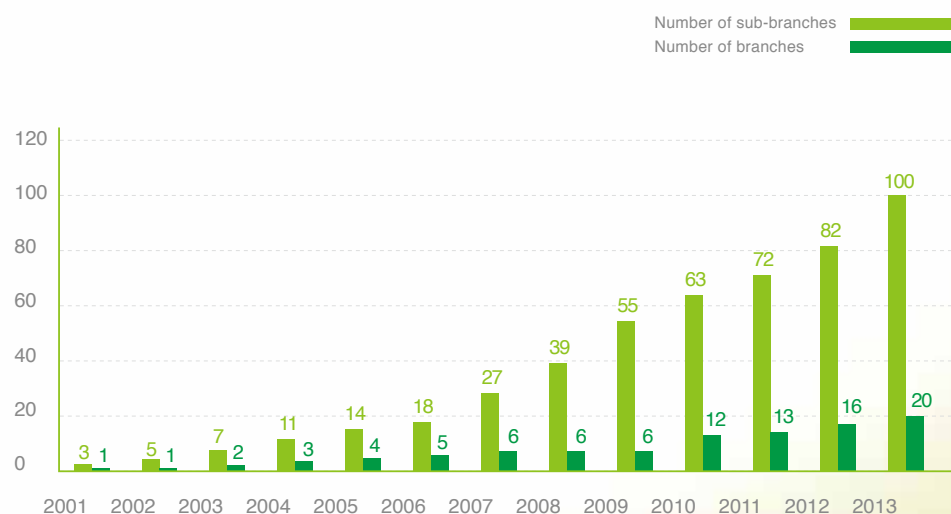
As at the end of 2013, the balance of green financing of the Bank's 8 branches in western China, namely, Xi'an Branch, Chongqing Branch, Chengdu Branch, Urumchi Branch, Hohhot Branch, Kunming Branch, Nanning Branch, Guiyang Branch stood at RMB102.912 billion.

Case 11

Promoting the transport system and infrastructure construction of Guizhou

Since its foundation in September 2012, Guizhou Branch has been engaging in promoting the economic development of Guizhou. Actively mobilizing resources, the branch has provided approximately RMB30 billion financing facilities to Guizhou in differently ways, mainly covering sectors engaging in transport systems and infrastructure construction with major contributions to the society.

Outlet distribution in Western China



(Note: the business departments of branches are not included in the number of sub-branches)

贵阳市域快速铁路网规划示意图



Innovating rural finance modes to assist development of the agriculture, rural areas and farmers

In 2013, the Bank made a series of innovations concerning agriculture, farmers and rural areas to assist modern agriculture development and realize the New Four Modernization (new industrialization, informatization, urbanization and modern agriculture). In terms of increasing credit facilities, the Bank set well the pace and timing to grant agriculture-related loans, arranged special staff to handle the examination and approval of credit conferring, and managed to meet agricultural demands on farming preparation in spring, harvesting in autumn and grain storage in winter. In the aspect of agriculture-related production innovation, the Bank set up special service departments to provide proper financial products and services according to regional advantages and characteristic agriculture industries, and focused on supporting the development of modern agriculture, principally agriculture industrialization, agricultural mechanization and agricultural technical R&D. As for service outlet construction, the Bank reached its service to rural areas and helped rural small and medium-sized financial institutions expand service areas, broke through the bottlenecks in settlement, enriched product variety, and explored the way to build diversified convenient financial service networks in rural areas. Besides, the Bank enhanced the advertising and promotion of new products, like online banking, telephone banking and mobile banking, to help rural financial institutions provide better service to rural real economy and the development of agriculture, rural areas and farmers.

In addition, the Bank played an active role in supporting urbanization. Aiming at small town construction projects, the Bank also increased credit support to projects concerning urban reconstruction, new city construction and public service, especially subsidized housing construction and rural dilapidated housing rehabilitation. Priorities were also given to rural infrastructure construction projects relating to the transportation, energy supply, information service, water supply and drainage and disaster control of small towns. Personal loan products and services, mainly covering the rural housing loans, bulk durable consumer goods loans and student loans in small towns, were a focus of the Bank's rural business.

Case 12

Escorting the development of agriculture, rural areas and farmers in eastern Fujian

In 2013, Ningde Branch arranged RMB200 million special-purpose loans as agriculture-related loans to industries like aquaculture, edible mushroom cultivation, bamboo processing and tea processing. Additionally, the Bank increased credit support to advantageous agricultural and sideline product export enterprises, helping them keep opening new channels and markets, and realizing export product and destination diversification.

Case 13

Building a new financial service network to support the development of agriculture, rural areas and farmers

To improve the financial payment environment and implement preferential agricultural (animal husbandry) policies in rural pasturing areas, Hohhot Branch carried out the POS Rural Electricity Payment Project which covered over 700,000 square kilometers of 8 prefecture-level cities and 38 banners and counties, providing

rural electricity charging service to some 6.8 million people. Besides, the branch took part of the project benefits to cover the handling charge generating from the process of electricity payment which has reached RMB 50,000 so far and has been rising each year.



Case 14

Growing together in rural finance through the Bank-to-Bank Platform

In the context of increasingly accelerated interest rate liberalization, the Bank cooperated with rural financial institutions in terms of expanding capital resources and increasing capital utilization channels by virtue of its great capital strength, flexible and efficient risk management mechanism, and excellent capital operation ability, helping rural financial institutions improve business and profitability structures. As at the end of 2013, the Bank had signed the payment system access cooperation agency agreement with 125 village banks, with agency settlement amount reaching RMB785.834 billion, up 24% year-on-year. In addition, it helped village banks get access to the payment system, getting rid

of the "Island of Payment". So far, the Bank has conducted technical output cooperation with 218 village banks whose technical systems have been operating stably with 100% core system availability so far.

Through the Bank-to-Bank Platform, the Bank connected urban and rural areas with 25,800 networking counters, through which, financial products and modern financial services were available in rural areas. The Bank also trained a large number of financial management talents of rural financial institutions, whose service level was thus greatly improved. According to incomplete statistics, over 1,000 person times from 10 provincial rural credit cooperatives have received the business training provided by the Bank.

Full-hearted reward to shareholders

Developing steadily to return shareholder with values

As at the end of 2013, the total assets of the Bank had reached RMB3.68 trillion, with a net profit attributable to the shareholders of the parent company of RMB41.211 billion, a return on total assets of 1.20%, a weighted average ROE of 22.39%, a provision coverage ratio of 352.10%, and basic earnings per share of RMB 2.16. In July 2013, the Bank implemented the 2012 annual profit distribution plan, distributed 5 bonus shares and cash dividend of RMB 5.7 for every 10 shares (tax included), with the amount of cash dividend reaching RMB7.24 billion, accounting for 20.85% of the net profit attributable to the shareholders of the parent company in the year, seeing a steady increase year-on-year. After the distribution of bonus shares, the total share capital of the Bank was 19,052,336,751 shares, an increase of 6,350,778,917 shares over the previous year.

Diversifying communication channels to strengthen value delivery

Always thinking innovatively, the Bank tried to be more active and forward-looking in improving investor relations, and strengthen and integrate the management of such relations from a strategic point of view. Following the concept of "Smooth Communication and Accurate Transmission" and carrying out interaction activities with "diverse forms and distinctive themes" for investors, the Bank has been keeping improving service transparency, reasonably guiding market expectations, and actively transmitting and promoting its core development values to build a good image in the capital market.

Carrying out diverse regular communication activities to transmit investment values

The Bank periodically organized site and online performance presentations to systematically

introduce its operating performance and business characteristics. In addition to actively participating in various site and telephone strategic conferences held by securities companies from home and abroad, it also visited major shareholders and received various institutions coming for investigations. E-mails and special line telephone counseling from investors were handled properly. What's more, through the routine maintenance of the SSE E-interaction Platform and its Chinese and English website platforms, the Bank built a one-stop investor relation information platform.

Extracting operational characteristics and organizing special investigations to promote the interaction between the operating department and the market

The Bank organized special investigations concerning its three business lines (corporate finance, retail banking and financial market) to promote its differential management, enhance consumers' perception and identification, and at the same time, facilitate the business lines to feel the pulse of the market and give useful feedbacks to the Bank for developing and adjusting strategies. In addition, considering that investors of different types cannot participate in regular performance presentations, special investigations or telephone conferences directly at the same time, the Bank would publish the communication memoirs of such activities on its website within 24 hours after the holding thereof, to make sure timely and fair information disclosure.

Actively investigating into and quickly responding to emergencies

In case of hot issues and emergencies, the Bank would hold special investor telephone conferences timely to clear up humors and confusions, and publish the latest communication results with investors through securities media, the stock exchange and its official website. In addition, it would strengthen communication with mainstream securities analysts and media and actively participate in public opinion management, guiding the market in a positive manner.

Strengthening information feedback for a better operating decision making

The Bank compiled weekly newspaper relating to investor relations, market concerns and capital market information, periodically summarized problems concerned by investors, and compiled the *Information Briefing* irregularly when there were major investor relation activities. Besides, it fed back the research reports and important management suggestions relating to the Bank and the banking industry to the competent authority to ensure the internal transmission of market information.

Planning and coordinating the daily connection with investors from home and abroad

The Bank arranged high-level visits during which investors had in-depth communication and reached consensus in terms of economic situation, equity cooperation, capital supplement, business cooperation etc. and developed mutual trust at the same time.

On September 11, 2013, Chairman Gao Jianping, President Li Renjie, Vice President Lin Zhangyi and Board Secretary Tang Bin met with a delegation led by World Bank Vice President Bertrand and International Finance Corporation Vice President Hua Jingdong in Fuzhou. Both parties talked about some common concerns like the 10 years' partnership between them, the cooperation progress, inclusive finance and the South-South cooperation with African and South Asian countries and regions in the future.



Sincerely serving clients

Special financial products and services

In 2013, the Bank continuously launched and optimized the special financial products, innovated construction of internet service channels, further improved the client experience with focus on client demands, properly handled complaints, ensured transparent information charging, protected the client's rights and interests and provided the clients with integrated financial services with high quality.

Integrated financial service programs

“Enjoyable Life” integrated financial service program

As the first domestic pension finance program, the “Enjoyable Life” provided comprehensive professional services to cater for the demands of the aged clients on health, insurance, law, wealth management, etc. In 2013, the “Enjoyable Life” pension finance program was comprehensively upgraded, providing wider insights for the development of provision finance in China.

“Suixingyou (Interest-guided Tour)” integrated financial service program

It is an overall tour finance program launched by the Bank in 2012, with the convenient and guarantee-free individual tourism loan as the core product. Meanwhile, various financial services such as cash deposit certificate, foreign exchange purchase and tourism insurance are available, meeting the multi-level demands of clients with tour plans.

“Business Express – Easy & Fast Loan”

With the client's business settlement flows, settlement deposit volume and net family assets as the main measuring indicators, the Bank realizes the rapid verification of loan limit, to solve the financing demands of the “Business Express” clients on “urgent need, short term and high frequency”.

Case 15

Records of warm “Enjoyable Life” client service

On March 18, 2013, the client Ms. He presented a skill banner bearing “people-oriented, customer foremost, integrity service and trustworthiness” to Hohhot Branch, expressing her heartfelt thanks to the considerate and warm services of the Bank.

In February 2013, Jinqiao Sub-branch presented an integrated insurance card for family property and a legal adviser card, and helped Ms. He activate the insurance card. On the evening of February 24, 2013, some residents in the community where Ms. He lived played fireworks, and accidentally set her house on fire. As Ms. He wasn't at home then, after the firefighter came to the site, they had to break into her house and put out the fire. Meanwhile, her windows were also broken, and the falling glass broke the car of other residents. The fire brought a great loss to Ms. He.

After the occurrence of the accident, the Bank actively coordinated with related unit to handle the compensation to the client. Mr. He was basically compensated for her loss caused by this accident, and she really experienced the warm and considerate service of the Bank.



Precious metals

As one of the earliest domestic commercial banks engaging in the acting sales of precious metal of Shanghai Gold Exchange with the most complete listed trading varieties, the Bank continuously innovated the transaction platform of precious metal to improve the precious metal investment service level. The Bank has fostered a large number of precious metal service professionals and dispatched them to all banking outlets, to provide professional services for precious metal investors. The Bank has won the honorable title of excellent member of Shanghai Gold Exchange for several successive years.



Private banking

Since 2011, the Bank's private banking service has seen a rapid growth. As at the end of 2013, the number of total clients had increased by 44% year-on-year, and the integrated financial assets under its management had exceeded RMB100 billion, a YoY growth of 24%, showing great strong growth and development potential. Besides, the Bank has continuously improved its professional ability and service level of private banking, providing all-round services for clients, and perfected the communication and cooperation mechanism with external institutions such as fund companies and trust companies, thus fully meeting the clients' demands.

Case 16

Industrial Bank Forum by Famous Persons

In 2013, the Bank carried out the "Industrial Bank Forum by Famous Persons" activity for several times, and held such activities as "Talk about the Wisdom in I-Ching by Fu Pei-Jung", "Talk about Character Color Leadership by Le Jia", and "Visit to Master Hsing Yun in Fo Kwang Mountain", improving the influence of the Bank's private banking brand".



Awards to our Private Banking in 2013

- "Award for Private Banking with Excellent Competitiveness and Development Potential in 2013" by Chinese Academy of Social Sciences and China Business.
- "Award for Best Chinese Private Banking Service in 2013" by Hexun.com.
- "Award for Private Banking with Strongest Development Potential" of "Chinese Assets Management Gold Shell Award in 2013" by 21st Century Economic Report.
- "Private Banking with the Most Growth Potential in 2013" at the 2013 China Banking Development Forum & First Bank Comprehensive Selection held by Sina Finance.
- China Passion Investments White Paper 2013 jointly published by the CIB and Hurun Research Institute won the "Award for the Most Influential Investment Analysis Report in 2013" by Money Weekly.



Improving service quality with focus on clients

Improving the client service level

In 2013, insisting on the "people-oriented" principle, the Bank continuously improved the customer experience, strived to improve customer satisfaction and protected clients' rights and interests, yielding fruitful results in improvement of client service quality.

Case 17

"Zero, One, Three" Service Mode

In 2013, focusing on the service demands of customers on "more preferential charges, more efficient acceptance and more hospitable attitude", Changsha Branch Business Department, as one of the first "customer experience sample outlets" designated by the Head Office, vigorously practiced the "Zero, One, Three" Service Mode, i.e., "Zero": zero-distance and instant acceptance of services, allowing clients to enjoy more efficient services; "One": one greeting "with surname", making clients highly respected and feel the enthusiasm of the Bank's staff; "Three": three more, "one more question, one more glance and one more check", allowing more clients whose rating can be upgraded to enjoy the due preferences.

Case 18

Handling services flexibly for clients with special situations

On July 2, 2013, Mrs. Zhang, who lived in Beishaomen, Xi'an City, was badly in need of cash as her frail mother was paralyzed in bed, so she came to Weiyang Road Sub-branch to withdraw cash with her mother's fixed deposit receipt. After entering the wrong password for six times, the password was locked and cash withdrawal was unavailable. Generally, the deposit receipt unlocking and password loss reporting can be accepted only when the account holder holds the valid certificates. But after knowing the special situations of Mrs. Zhang, the Bank didn't stick to convention, but decided to provide door-to-door service according to the regulations of CBRC and the Bank. Upon confirming the true intention of her mother, Mrs. Zhang handled the password unlocking and loss reporting for her mother.

Case 19

Letter of thanks

On July 25, 2013, due to continuous high temperature and hot weather, a client fell in a faint at the gate of Chongqing Branch Jiangbei Sub-branch. Seeing it, the Lobby Manager Zheng Qiyin and Tan Fang immediately escorted the client to the rest area of the lobby. The Financial Manager Liu Yan immediately pressed the client's philtrum and prepared Ageratum-liquid for her. With the help of others, Ms. Ma

came to sense, but due to being in poor health, she couldn't leave the bank herself. Director of the Business Hall Xia Jun immediately contacted the client's family, actively comforted the client and accompanied her until her family arrived. The client's family was deeply moved and dialed the Bank's Customer Service Center (95561) to praise the sub-branch.

Properly handling the client's feedbacks

Besides the 365x24x7 ceaseless response service, the Bank's Customer Service Center (95561) also established a long-lasting mechanism of monthly collection, feedback, tracking and improvement of client's comments, guaranteed the service quality with sufficient customer service staff, rapidly and efficiently handled the consultations and complaints and carefully listened to the voice of clients.



Protecting rights of customers to be informed and ensuring the transparency of fees

In 2013, the Bank carried out the retail service charging management. It completed the annual self-inspection report for retail service price management, self-inspection and correction statistics of retail services and the review of related documents and regulations; held the special inspection meetings for retail line service charging of the whole bank, strengthened the training to tellers, lobby managers and client managers, and well popularized related charging information to clients. Besides, the Bank timely posted the charging announcements at the outlets, and issued the service leaflets to ensure the compliance of the retail line service charging.

Case 20

Timely publicity of charging standards

In 2013, Shanghai Branch publicized the charging standards of all lines in the business halls in a unified way. Considering a number of items of charging standards to be publicized, the scroll display on the e-poster may bring inconvenience to clients. For client's convenience, Shanghai Branch divided the charging standards into two parts-corporate charging standards and individual charging standards-in the form of roll screen, so that clients could rapidly find the contents required. Besides, it also used the leaflets and e-posters. To ensure the accuracy of the contents publicized, Shanghai Branch did the daily petrol inspection on the roll screen through irregular updating and daily inspection system, and may immediately make corrections in case of damage, covering or invisibility. In case of changes in the charging standards, besides updating on the roll screen, it also reminded clients by posting an announcement to ensure the accurate contents.

Strengthening the care for the disabled

In 2013, the Bank further improved the service mechanism for the disabled, and strengthened the construction of accessibility. As at the end of 2013, the Bank had arranged wheelchair accesses in 449 outlets. Meanwhile, the Bank strengthened the staff's awareness of fairly treating clients, and carried out skill training for staff serving the vulnerable groups such as the disabled, to provide more customized and convenient services, protect the legal interests of the disabled and care the disabled and other special groups.

Case 21

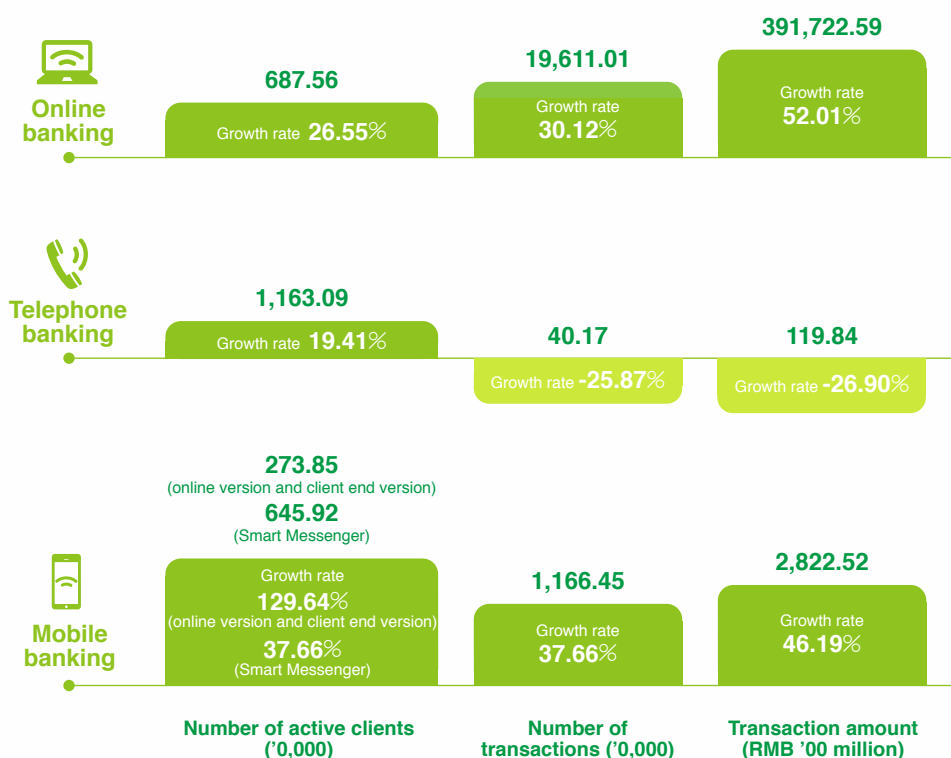
Changsha Branch improved the service level for the disabled

In 2013, Changsha Branch specified the service standards for the disabled, to provide more convenient, warm and considerate services for them. Example, priority was given to the dabbled when handling services and service staff gave guide in the whole process; door-to-door service was available to the disabled who cannot come to the counter themselves but were in bad need of financial services; more complete service facilities were available to the disabled. During the renovation of outlets, wheelchair accesses were constructed, and barrier-free facilities were expressly marked; besides, presbyopic glasses, convenience boxes, crutches, umbrellas and other articles for the convenience of clients were also available in the whole year in the business halls.

Enriching service channels

In 2013, the Bank actively boosted the development of new e-banking channels such as online banking, mobile banking and WeChat banking. On the one hand, it accelerated the business innovation and successively launched innovative products such as one-key service of mobile banking, financial night market, WeChat banking and e-family wealth; on the other hand, it attached great importance to customer experience, and understood the client's demands, opinions and suggestions via multiple channels such as e-banking client club, thesis seminar and originality appraisal, to closely listen to the voice of clients and continuously optimize the product and service quality.

Data of e-banking



Case 22

WeChat banking

The "WeChat banking" launched by the Bank in 2013 is not only a tool to conduct point-to-point real-time communication with clients, but also an internet financial platform serving the public. Clients are allowed to handle various banking services by clicking the Bank's menu "WeChat Banking", such as inquiry of wealth management card account, remittance by transfer, transaction of wealth management products, loan financing, credit card activation, bill inquiry, installment payment for consumables and cash advance. Besides, they could enjoy the comprehensive and considerate "WeChat services", such as getting known the latest banking service information, wealth management information and other financial information, online real-time answer and service consulting by sending micro-messages to the customer service staff. This is another convenient financial service channel launched by the Bank following the online banking, telephone banking and mobile banking.

Case 23

Innovative product of online banking – "e-family wealth"

On December 12, 2013, the Bank formally launched an innovative product of online banking – "e-family wealth". As a financial innovative product launched by the Bank to cater for the family wealth management demands in the internet era, this product integrates five functional modules, including e-family account management, e-family wealth overview and analysis, wealth management suggestion, cash concentration and e-family trend, and one of its biggest highlights is that it realizes the unified revenue and expenditure control of the family bank card and assets, online wealth management planning and information, and other value-added services.

Guaranteeing the client information and account security

In 2013, the Bank helped clients guard against fraud and avoid fund loss through internal data security inspection, anti-fraud security promotion activities, on-site anti-fraud reminding guide, etc.

Case 24

Anti-Fraud Mobilization security promotion activities

During August and December 2013, the Bank's Credit Card Center, together with Alipay, carried out the *Anti-Fraud Mobilization* security promotion activities, mainly including: cartoon promotion series, microblog forwarding with prize, poster serving and offline promotion, etc. Through these promotion activities, the Bank further popularized the knowledge on internet payment security of credit card to clients, guided the clients to well keep their individual and card information, to avoid fund loss.



Case 25

Security hint for inquiry password setting

On December 11, 2013, the Bank's Credit Card Center newly added the security hint for inquiry password setting on the e-banking channel, guiding clients to set different transaction password and inquiry password, which further improved the security of inquiry password and better guard the client information and fund security.

Growing with small and micro enterprises

The small and micro enterprises are fresh forces of the national economy, which play a significant role in stabilizing growth, expanding employment, etc. For a long time, the Bank has attached great importance to the development of small and micro enterprises. Adhering to the operation philosophy of “growing together”, and based on client demands, the Bank has always dedicated to providing the small and micro enterprises with efficient and convenient comprehensive financial services integrating financing, settlement, wealth management, consultation, etc., actively practicing its social responsibility as a commercial bank.

Innovating “three loan services” for small and micro enterprises

In 2013, the Bank further strengthened the financial innovation for small and micro enterprises. According to the characteristics of small and micro enterprises, it vigorously launched the “three loan services” for small and micro enterprises – Easy & Fast Loan, Consecutive Loan and Transaction Loan, bringing convenient financial services into the production, operation, development, etc. of small and micro enterprises, and allowing more small and micro enterprises to enjoy more professional financial product services.

Improving the “Industrial Bank Sesame Blooming” integrated financial service

The Bank has always dedicated to providing the small and micro enterprises with diversified value-added services through integrating the external advantageous resources. In 2013, it carried out a strategic upgrading to the integrated financial service platform for small and micro enterprises – “Industrial Bank Sesame Blooming – Growth and Listing Plan for SMEs”, continuously expanding the services and covering six service segments including capital navigation, capital introduction, IPO service, listing of the New Third Board, SME private placement bond, marketing planning and channel outsourcing, to meet the financing and growth demands of the small and micro enterprises with more professional services and actively boost the innovation and growth of small and micro enterprises.

As at the end of December 2013, nearly 4,000 enterprises had been selected in the members of “Industrial Bank Sesame Blooming”, including 67 that had been successfully listed in China or foreign countries, and 16 to be listed that had passed the examination of the CSRC, 112 at the pre-listing tutoring period and 136 that had successfully introduced private placement bond.

Product name	Characteristics	Solving the “difficulties” of small and micro enterprises	Solutions
“Easy & Fast Loan”	Convenient financing and efficient service	To meet the differentiated operation characteristics of small and micro enterprises and their “short, frequent and urgent” financing demands.	“Easy and fast”. The approval duration is no more than 3 working days if complete application materials are provided by the small and micro enterprises.
“Consecutive Loan”	Easy loan renewal, reducing cost	To solve the mismatching between the operation period and loan period of small and micro enterprises and the repayment pressure that “a new loan is available after the old one is repaid”.	Through seamless repayment and loan on the expiry date of loan, it realizes the long-acting use of financing funds, extends the loan period of enterprises, to meet their reasonable fund demands and relieve their financial burden.
“Transaction Loan”	Guarantee-free credit loan, bringing worry-free financing service	To solve the financing guarantee difficulty of small and micro enterprises under the traditional credit loan mode caused by asymmetric information between banking and enterprises.	The Bank explored the “platform finance” mode, and based on client’s stable settlement amount and cash flows, actively tapped the cooperation opportunities and reasonably verified the financing limit of small and micro enterprises through standard and industrialized operation mode.



Resource sharing and joint development with other financial institutions

In 2013, by virtue of the “Bank-to-Bank Platform”, the Bank developed the inclusive finance, deepened the cooperation with other financial institutions, developed customized management and improved the system services, thus continuously improving the service quality.

Innovation of business mode: “Bank-to-Bank Platform”

Since 2005, the “Bank-to-Bank Platform” has developed from the single counter-pass service to the current over 60 products of 8 business segments including payment settlement, wealth management, output of scientific management services, financing services, agency of international settlements, optimization of structure of capitals, assets and liabilities, fund application, training and exchange, etc., forming a complete and professional product and service system.



Bank-to-Bank Platform: “Resource sharing and complementary advantages” business mode beyond competition

Through building a financial network platform, the Bank has passed its advanced management experience, financial products and technology capacity to the small and medium-sized financial institutions in the third- and fourth-tier cities and rural areas, which effectively covered the urban and rural areas and better served the agriculture, farmers

As a unique service mode to realize the differential operation, the “Bank-to-Bank Platform” has the following characteristics:

First, based on the “co-building, co-owning, sharing and win-win” development and cooperation philosophy, various financial institutions, regardless of their size, can participate in the construction of the Bank-to-Bank Platform, and exert their own strong points on the Bank-to-Bank Platform, to jointly embark on the path of management modernization;

Second, through resource sharing and complementary advantages, system interconnection, network sharing, and the reproducible advanced technological system and intensive operation maintenance, the competitors became partners, which solved the burning issue of insufficient outlets of the small and medium-sized financial institutions, and greatly avoided the low-level redundant development of systems and networks, thus greatly improving the allocation efficiency and service level of the whole financial resources;

Third, through the networked banks, excellent financial products have been delivered to the remote areas and areas lacking financial services via the Bank-to-Bank Platform, realizing the perfect combination of the business activities and the enterprise's social responsibility, and the partners on the Bank-to-Bank Platform are allowed to jointly build a harmonious, coexisting and win-win financial ecosystem beyond the competition.

and rural areas, established a harmonious financial ecosystem, and allowing all partners to exert their own strong points in the customer service chain. This is another transformation and sublimation of Industrial Bank's sustainable development philosophy and also an innovative move to its social responsibility practice.

As at the end of 2013, the Bank's Bank-to-Bank Platform had 474 banks signing agreement for cooperation, including 392 networked banks; 209 banks realizing the intercommunication on the counter of Bank-to-Bank Platform, with over 25,800 outlets connected by the counter pass, which covered about 60% of urban commercial banks and 1/3 rural financial institutions nationwide. The Bank had carried out technology output cooperation with 218 village banks, making it one of the biggest commercial bank information system providers in China, and its technological construction and operation maintenance services provided to the village banks were highly recognized by the regulators. It also actively participated in the preparation of standards regarding the information technology of village banks, small and medium-sized banks organized by the regulators. Meanwhile, the Bank also became the sole banking organization of Banking Information Technology Outsourcing Association of the CBRC, and served as a member of the council.

In 2013, the Bank formally launched the network wealth management brand “Money Manager”. Besides, it perfected the existing business varieties of the Money Manager, and launched the trust supermarket, quick payment and other new products, maintaining the Bank-to-Bank Platform's innovation advantages and leading position in the market, and provided the end clients of the small and medium-sized banks with varied wealth management products, and also encouraged the partners to provide excellent wealth management products to the Money Manager, to help the small and medium-sized banks expand the sales channels, and improve the service ability, competitiveness and profitability structure.

Now, a popular term in the financial market is “inclusive finance”, which refers to the financial system that can provide services to all social hierarchies and groups in an efficient and all-round manner. What the term conveys is to provide customers to which conventional financial institutions cannot provide services or which they neglect with opportunities to access financial services. In the past, we used to call micro credit “inclusive finance”. But, if we look at the “Bank-to-Bank platform” and green finance of IB in detail, they can be considered as practice of inclusive finance in the special version of IB in essence.

---- IB Version of Inclusive Finance --An Exclusive Interview with Tang Bing, Board Secretary of Industrial Bank by Securities Market Weekly on August 5, 2013

Deepening the cooperation with securities, trust and finance companies

In 2013, the Bank continuously improved the management mechanism of interbank business. Through improvement in service process and system services, it continuously improved customer satisfaction and further strengthened the cooperation with financial institutions such as securities, trust and finance companies.

In terms of cooperation with the securities companies, it actively cooperated with the regulators and settlement organizations, and explored, together with the securities companies, the process improvement and service innovation to improve the customer satisfaction. In 2013, it innovatively launched the bank wealth management products with securities traders as sales agents, and actively boosted the construction of new wealth management channels. The wealth management product system with securities traders as sales agents was successfully launched in March 2013. As at the end of December 2013, there were 14 wealth management product systems with securities traders as sales agents and the accumulated amount of wealth management products with securities traders as sales agents reaching RMB4.63 billion.

In terms of cooperation with trust companies, through the centralized and authorized management in the whole bank, the Bank further optimized the risk control over the cooperation with trust companies. As for the allocation of underlying assets of wealth management products, it paid full attention to the social sustainable development factors, practiced its social responsibility, and established underlying assets screening mechanism for wealth management; it actively carried out the product innovation, and released the trust plans in similar asset securitization mode, to increase the supply of quality wealth management products.

In terms of cooperation with the finance companies, it continuously improved the “bank-finance company direct connection cash management” services and solutions for the finance companies, attached great importance to the individual settlement demands of finance companies and enterprise groups, and provided tailored products for key clients, to meet the intensive service demands of clients on finance, and the number of finance companies connected to the bank-finance company direct connection system and the volume of settlement business were obviously increased over the previous year.

Concerning people's livelihood and developing inclusive finance

The Bank actively responded to the national policies and greatly developed the livelihood-oriented inclusive finance. In recent years, the Bank has combined the social responsibility and the specific business, enhanced the construction of indemnificatory housing, promoted the "community bank" service mode, provided credit facility for business startup and re-employment, and supported the development of medical health, education and cultural industries.

Improving the residents' housing conditions

In 2013, to improve the masses' living condition and improve the housing guarantee system, the Bank increased the credit supply, and actively participated in the residential construction projects such as indemnificatory housing, shantytown renovation and urban village renovation.

Case 26

Harbin Branch greatly supported the shantytown renovation project in Harbin

Harbin City launched the shantytown renovation project in 2008, but the project encountered the shortage of funds during construction. In February 2009, Harbin Branch signed a Framework Agreement on Shantytown Renovation Financing with Harbin Bureau of Finance, Harbin Shantytown Renovation Leading Group Office, Minsheng Investment Co., Ltd. of Harbin Investment Group, providing fund support for the shantytown renovation project in Harbin. In the past five years, Harbin Branch has accumulatively granted loans of RMB 7.345 billion, making its due contribution to the housing difficulty of the low-income families in the shantytown and the promotion of the local economic construction.

Promoting the "community bank" service mode

In 2013, the Bank actively implemented the spirit of the 18th National Congress of the CPC, and carried out the national people-benefiting financial policy and the financial policy of supporting the small and micro enterprises, and served the basic livelihood. It gradually promoted the "community bank" service mode nationwide, showing that the Bank was actively exploring the ways to practice its social responsibility through transforming the service operation mode, caring the basic livelihood, actively serving communities, improving the community environment, getting close to the market and clients, etc.

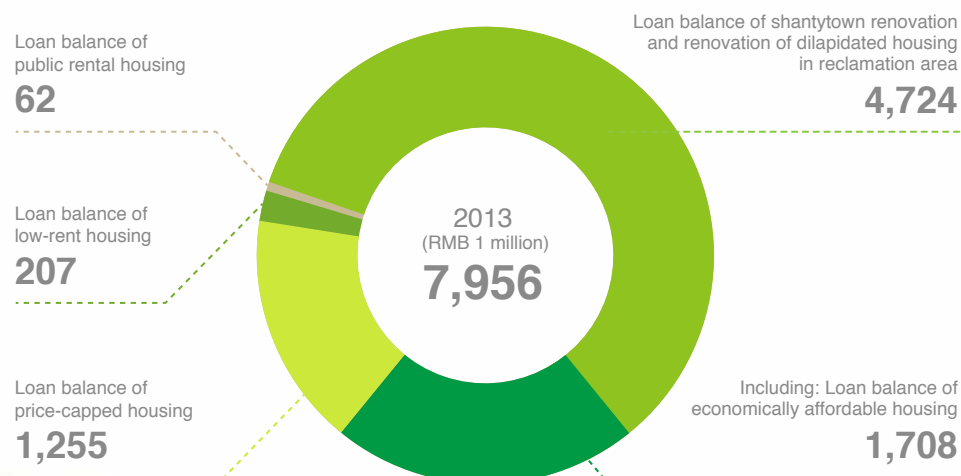
The community banks were set up in areas with a cluster of target clients, giving full play to the advantages of getting close the residents and clients and providing the Bank's quality products and services. For street vendors to whom banking services are easily not available, the community bank can integrate the surrounding commercial tenants and provide POS machine to solve their demands on cash payment and settlement. Meanwhile, it provided the commercial tenants with handy services of loan handling via online banking, providing a good platform to integrate the resources of the two sides.

Case 27

First community sub-branch formally approved to operate: Fuzhou Lianbang Square Community Sub-branch formally opened

On June 26, 2013, Fuzhou Lianbang Square Community Sub-branch formally opened. With the business license issued by CBRC Fujian Office, the sub-branch became the first community sub-branch formally approved to operate in the national commercial banks. Guiding the clients to correctly use the self-service financial facilities not only reduced the human resources of the bank, but also enriched the financial knowledge of the community residents. The setup of the community bank further improved the service facilities for the convenience and benefits of residents, and made up the blind spots of urban financial services. Meanwhile, with business hours extended to eight at night, the community bank has become a "night bank" for the residents.

Loan balance of government-subsidized housing



• Fuzhou Lianbang Square Community Sub-branch, the first community sub-branch formally approved, was opened for business. Mr. Chen Jinguang (the 5th person from the left in the back row), Vice President of the Bank, and Mr. Zhan Qigang (the 4th person from the left in the back row), Deputy Director of Joint-Stock Commercial Bank Supervision Department of CBRC Fujian Office, participated in the opening ceremony.

Supporting the business startup and re-employment

To better support the business startup to drive the employment, and promote the social stability, the Bank actively developed the small-sum guaranteed loan business for laid-off workers. In 2013, the Bank accumulatively granted 2,127 small-sum guaranteed loans for laid-off workers, with a total amount of RMB112 million, and supporting 2,127 laid-off workers to start a business.

The individual business startup (assistance) loan business of the Bank has been available in the whole country. As at the end of December 2013, 32,929 personal business loans (excluding small-sum guaranteed loans for laid-off workers, mortgage loans of engineering machinery and decoration loans of commercial houses) in total were granted under "Business Express", totaling RMB72.53 billion, and the loan balance reached RMB71.606 billion, a growth of RMB6.858 billion over the beginning of 2013.

Case 28

Urumchi Branch provided business startup fund for job seekers

To respond to the national call and solve the problems of urban laid-off workers, unemployed college graduates, demobilized servicemen and ex-servicemen and migrant workers returning home occurring during starting a business, such as fund shortage and lack of effective guarantees when applying for loans, and help them drive the employment of more unemployed persons through engaging in individual operation or running a small business independently or in partnership, in August 2012, Urumchi Branch signed a cooperation agreement on small-sum guaranteed loans with Urumchi Bureau of Labor and Social Security to carry out the small-sum guaranteed loan business. In 2013, Urumchi Branch accumulatively granted 174 personal loans for business startup, totaling RMB506.56 million; and granted 1,704 small-sum guaranteed loans for laid-off workers, totaling RMB79.59 million.

Supporting the development of medical health, education and cultural industries

In the process of building a moderately prosperous society in all aspects and accelerating the modernization construction, the Bank actively gave full play to its professional advantages of banking service, increased the support for medical health, education and cultural industries, strengthened the innovation of credit products, guided the resource allocation, and served the economic society. In 2013, the Bank's loan balance in medical health and social work industry stood at nearly RMB3 billion, that in the education industry was up to RMB467 million and that in cultural industry was RMB3.095 billion.

Case 29

Boosting the construction of blue economic zone

Focusing on the construction of Shandong Peninsula Blue Economic Zone, Jinan Branch increased the credit extension to blue economy-related industries such as marine fishery, marine chemistry industry, marine transportation industry, marine equipment manufacturing industry and energy & mines industry, covering such areas as freight port, sea farming, cargo transport and shipbuilding, which effectively supported the marine economy development of Shandong.

Case 30

Actively supporting the development of education industry

Guiyang Branch actively supported the development of education industry. It provided the Guizhou University with a credit line of RMB600 million, and participated in the expansion construction of Huaxi Campus of Guizhou University. This gave great supports for Guizhou University to expand its disciplines, improved the existing education environment and various education facilities, really realized the combination of production, science research and teaching, thus making it a R&D base in Guizhou Province and better performing its responsibility of fostering talents, conducting scientific research and serving the society.

Case 31

Actively carrying out innovation exploration, to improve the medical self-service level

To actively respond to the country's requirements on improving the medical self-service level, and earnestly solve patients' difficulties of "long queue for registration, long queue for seeing a doctor, long queue for paying medical fees and short time of diagnosis", Fuzhou Branch, together with Fujian Provincial Hospital, innovatively developed the "CIB Medicare Express" Fujian Provincial Hospital Self-service Comprehensive Service System and Self-service Settlement Terminal. The terminal has been gradually put into use in November 2013. The new auto terminal greatly improved the service experience in charging, payment and medical insurance settlement, realized the one-step medical insurance settlement, convenient and rapid self-service appointment register and avoided repeated queue for taking medicines and examination. This service will be promoted to more hospitals in Fujian in the future.



Environment Friendly

Photograph By Xu RenXiu, the Society of Wilderness.

As the first Equator Bank in China, Industrial Bank committed to incorporating the concept of corporate social responsibility (CSR) into the entire process of bank operation gradually. Upholding a strong sense of social responsibility, it has further innovated and promoted green finance, low carbon credit card, and other sustainable financial products and services and actively promoted the sustainable development of economy, to serve the construction of “Beautiful China” plan focusing on a harmonious development between people,

nature, economy and society. By accepting and implementing the Equator Principles, the Bank, proceeding from enhancing decision-making management, optimizing organizational structure, and perfecting institutional improvement, and etc., has taken a series of concrete measures in the specific strategic orientation and work planning to build green finance brand, therefore gradually building a relatively complete sustainable development management system.

Perfecting environmental and social risk management system

With environmental and social risk management policy as guiding principle, the Bank has clarified the specific ideas, systems and measures through environmental and social risk management strategy and built the scientific, compact and uniform environmental and social risk management system, to enhance the environmental and social risk management ability and promote the Bank's sustainable development.

Guidelines for environmental and social risk management

Practically implement the scientific concept of development and deepen the understanding of the relationship between social responsibility and the sustainable development of the Bank. Actively explore a variety of ways to promote the practice of social responsibility, and build good relations and a harmonious coexistence of man, nature, environment, and society.

The environmental and social risk management process of the Bank is composed of environmental and social risk identification, classification, evaluation, control, monitoring, information management/disclosure, performance evaluation, and etc. Through the above links, the Bank can discover the potential risks of clients and projects in environment, health and safety management as well as the risk influences, and then based on this, carry out classified management and environmental and social risk evaluation, propose different control measures for preventive control of environmental and social risks. In addition, via environmental and social risk performance evaluation, the Bank can identify good practice and weak points and enhance employment involvement and public participation, to promote the continuous improvement of the environmental and social risk management level of the Bank.



Improving green finance management level

At the level of organizational structure	Since the establishment of specialized energy financing team in 2005, the Bank has been continuously improving the organizational structure. Currently, it has set up environmental finance department to take charge of green finance management, and also established five specialized teams including project financing, carbon financing, market research, technical services, and Equator Principles review. In addition, at branch level, we have established and appointed functional departments for controlling environmental and social risks and driving forward green finance businesses, professional green finance business team, and professional product managers in charge of green finance.
At institutional level	The Bank has developed the environmental and social risk management, Equator Principles project financing management measures and other systems as well as a series of normative documents like accompanying instruments, model texts, and relevant guiding opinions, forming a complete institutional system of "basic system—management measures—operating instructions".
At the level of business process and management mechanism	The Bank has established and perfected the environmental and social risk management system and business process. At the same time of comprehensively tackling and perfecting the relevant business systems and enhancing hard institutional restriction, we have introduced supporting investigation instruments, analysis instruments, risk monitoring instruments and legal texts, and improved the project risk management level in the round.
At the level of corporate culture fusion	The Bank is active to promote the mutual fusion of corporate culture, CSR and green finance. Internally, focusing on the spreading of green finance and CSR concept and the capacity building of green finance, the Bank has been striving to reduce the carbon emissions and promoting green operation.
At the level of motivation mechanism	The Bank has offered more policy supports to green finance business, encouraging the operating agencies to bring forth new thought in green finance business via lease, trust, investment banking, wealth management and other methods.
At the level of internal control	The Bank has taken green credit and sustainable finance as one of contents of on-site audit and incorporated the green financing business into the annual comprehensive evaluation system of branches.

In 2013, the Bank was invited to assist the banking regulatory institutions of such places as Jiangsu and Heilongjiang to develop training on statistical system of green credit and developed 3 centralized training workshops and more than 20 on-site training workshops for product managers of green finance and green finance business departments of branches, to improve the business level and capacity of green finance of branches.

Controlling loan to industries with high pollution, high energy consumption and overcapacity

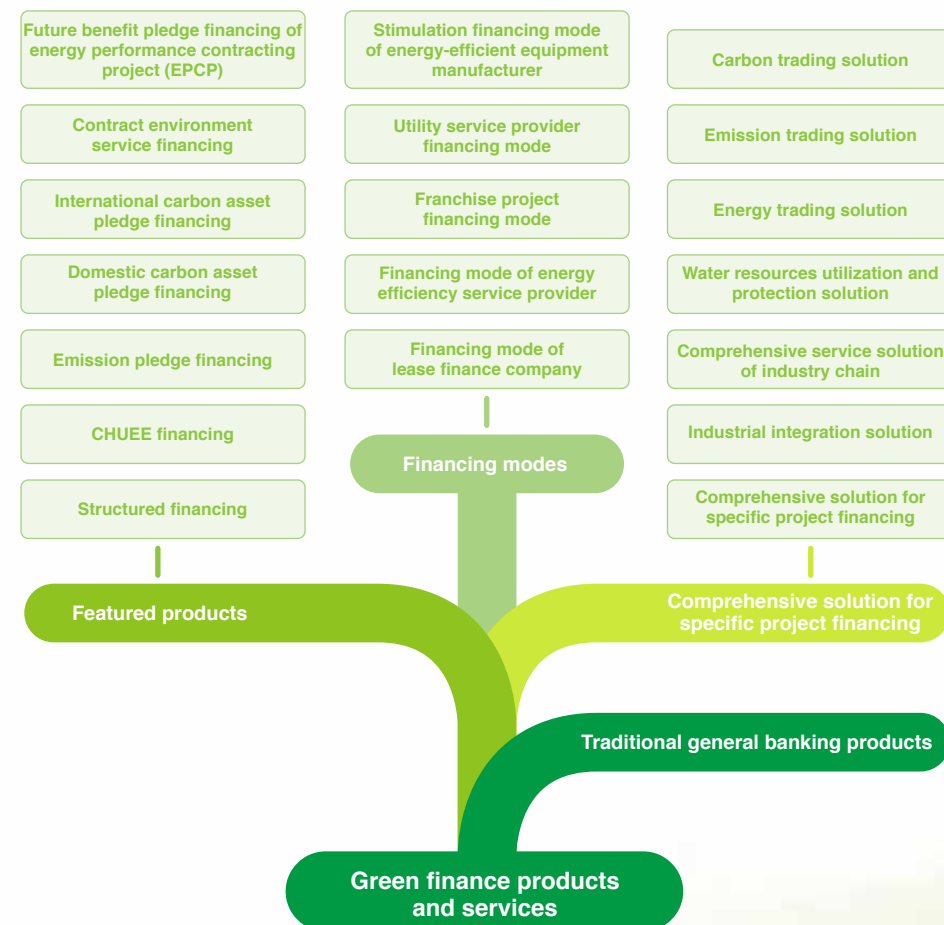
In 2013, the Bank earnestly implemented the national industry policy and market access standard of restricting industries with high pollution, high energy consumption and overcapacity, and controlled the credit grant to these industries according to state regulations on environmental protection. As of December 31, 2013, the balance of the Bank's loan contracts in these industries (electricity, iron and steel, nonferrous metals, building materials, petroleum processing and coking, chemical, cement, and sheet glass manufacturing) totalled RMB93.926 billion.



Greatly developing green finance business

In 2013, the Bank launched “Green Finance • Overall Strategy (2013)”, a new multi-level service scheme from products, modes to solutions. Aiming at the various financial demands of financial corporate clients in energy efficiency and environmental protection field, on the basis of original “8+1” financial service and emissions finance, two major products, this scheme was formed via integration, which was a multi-level

and comprehensive product and service system covering financial products, service modes and solutions. Besides, the professional green finance business team would, according to the demand characteristics of the whole industry chain of breakdown of energy efficiency and environmental protection fields, developed individualized reform scheme, to provide clients with more professional green finance services.



As at the end of December 2013, the Bank’s accumulative amount of investment in green finance reached RMB341.314 billion, and the balance of green financing was RMB178.097 billion, increased by RMB65.488 billion from that at the beginning of the year. Through the projects supported by green finance above, it was able to realize annual saving of 23,443,400t standard coal, the annual emission reduction of 68,687,600t

carbon dioxide, 901,200t chemical oxygen demand (COD), 16,700t ammonia nitrogen, 95,800t sulfur dioxide and 24,100t nitrogen oxide, the annual comprehensive utilization of 15,043,900t solid wastes, and annual water saving of 255,790,000t in China. The realizable energy conservation and emission reductions were equivalent to those saved by 100, 000 taxies’ stopping running for 33 years.

Case 32

2013 Beautiful China Tour • Green Finance activities

To implement the spirit of “ecological civilization, beautiful China” advocated by the 18th National Congress of the CPC and play the role of green finance in prompting economic upgrade and transition, since 2013, the Bank has cooperated with the competent government authorities to jointly develop “2013 Beautiful China Tour • Green Finance Activities” across the country. The activities covered 12 provinces and cities including Hebei, Shandong, Chongqing, Heilongjiang, Ningbo, Guangzhou, Sichuan, Xinjiang, Hubei, Hunan, Jiangsu and Inner Mongolia, aiming at further infusing the regional

market of energy conservation and emission reduction, understanding the regional energy efficiency and environmental protection policy trend and listening to the corporate financial service demands, customizing professional green finance products and services, supporting the development of regional major energy conservation and emission reduction projects and of regional pillar and featured industries, and driving the banking business developing by helping the regional economic transformation, to realize the coordinated development of banking business and regional economic and social environment. Such activities got attentions and responses from competent government authorities and were well received.



Case 33

Supporting green bus with professional advantage

In 2013, Fuzhou Branch offered green credits RMB40 million to Fuzhou Public Transport Group and supported it to purchase 81 new-energy buses. As for the introduced clean energy buses, the fuel saving ratio of single bus could reach over 40% and it was predicted that 974,400 L fuel can be saved yearly. In addition, Fuzhou Branch offered green credits RMB60 million to Fuzhou Kangchi New Bus Co., Ltd., to provide financial support for its purchasing 217 clean energy buses. It was predicted that this could realize annual saving of 2,600t standard coal and annual carbon emission reduction of 6,200t.

Cyclic economy

In the field of cyclic economy, the Bank has actively followed various cyclic economy supporting policies of the “12th five-year” period, perfected the project type sorting, established specialized technical support mechanism, developed training in the industry, cultivated product manager team, and encouraged business development via special scale allocation, marketing cost allocation, comprehensive evaluation, marketing competition, and etc.

Case 34

Signing of “Common Commitment of Chinese Banking on Green Credit” by 29 banking financial institutions

On November 4, 2013, the “Conference of Chinese Banking Industry on Settlement of Excessive Capacities and Practice of Green Credit” sponsored by China Banking Association and undertaken by Industrial Bank was held in Fuzhou City of Fuzhou, a big ecological province. 29 banking financial institutions including the Bank signed the “Common Commitment of Chinese Banking on Green Credit”, in which they made solemn commitments on enhancing the credit management of industries with surplus productivity, actively practicing green credit, improving self environment and social performance, and etc.

• Representatives of various banks signed the Common Commitment of Chinese Banking on Green Credit.



Ecological economy

In recent years, the Bank has kept a sustainable innovation. It was the first to launch emission trading solution, assisted the government bodies of provinces/regions/cities (especially 11 national paid emission trading pilots) to design the trading platform and mechanism, develop the emission trading system, and provide trade settlement and clearing, fund management and supporting financing as well as other comprehensive solutions. So far, the Bank has developed cooperation with Hunan, Hebei, Shanxi, Jiangsu, Zhejiang and other places in succession.

Case 35

Supporting the utilization and protection of water resources

In 2013, with the utilization and protection of water resources as the development priority of green finance business, the Bank continued to increase the investment in the field of utilization and protection of water resources. As at the end of December 2013, the Bank accumulatively provided green financing RMB68.56 billion to water resources protection and watershed management projects, involving industrial water saving, sea water desalination, sewage plant construction and upgrading, sewage pipe network, sludge disposal, water governance, comprehensive water environment improvement, recycled water, heavy metal pollution prevention and control, and other fields. For example, the Bank provided RMB2 billion to support the local comprehensive water environment improvement project in Shuangliu County of Sichuan Province; released a loan of RMB1.6 billion to support the river channel improvement in Hefei City of Anhui Province; and provided credit funds of RMB0.15 billion for the rain sewage pipe network improvement project of an industrial bank to support the construction of sewage pipeline, sewage lift pump station and rainwater pipe works in Wujin County, Jiangsu Province.

Low carbon economy

In 2013, on the basis of original green finance and carbon finance product systems and according to the development situation of China's carbon trading pilots, the Bank creatively launched many financial products specially serving the carbon trading field, such as carbon asset pledge, low carbon technology consultation and cooperation, and energy performance contract financing business. Besides, facing many carbon trading participants, the Bank, according to different operation stages of enterprises, provided more perfect and comprehensive financial integrated solution; based on the service characteristics of carbon emission trading exchanges and by use of the experience of long-term cooperation with securities, futures and domestic bulk commodity exchanges, the Bank provided the carbon emission trading exchanges with the service contents including system development, system trust service, depository and clearing.

As at the end of December 2013, the Bank established contacts with seven provinces and cities of pilot carbon trading including Beijing, Tianjin, Shanghai, Hubei, Guangdong, Shenzhen and Chongqing, and signed cooperation agreements with six of them. In the key regions with fierce competition like Shanghai, Guangdong, Tianjin, Hubei, Shenzhen, Chongqing and etc., the Bank became a major clearing bank.

Case 36

Becoming a depository and clearing bank for funds of pilot carbon trading in Shenzhen and Shanghai

After the Bank became a depository and clearing bank of Shenzhen carbon trading market in June 2013, Shanghai Branch got the certificate of settlement bank for the first carbon trading at the launch ceremony of Shanghai carbon emission trading in November. Early in November 2011, Shanghai Branch signed a strategic cooperation agreement with Shanghai Environment and Energy Exchange, becoming the first and comprehensive cooperation bank of carbon pilot of Shanghai. As for the first strategic cooperation in two fields, the Bank developed carbon trading capital settlement system for Shanghai Environment and Energy Exchange, becoming its first bank of carbon trading capital depositing, clearing and regulation.

Case 37

Supporting energy conservation and emission reduction in construction industry

On September 9, 2013, at the 17th China International Fair for Investment and Trade (CIFIT), the Bank and International Finance Corporation (IFC) entered into a cooperation memorandum, agreeing that the two parties would launch all-round cooperation with regard to supporting the energy conservation and emission reduction in the construction industry and boosting the development of green buildings in China. In this cooperation in green building field, the two parties would share their respective successful experience and expert resources in international and domestic green building projects, cooperate with each other to develop and design the green building financing products and services adapted to China's actual conditions and explore China's green building market, so as to jointly promote the development of China's green building industry.

Green leasing business

Since its establishment, Industrial Bank Financial Leasing Co., Ltd. has followed the green finance concept of the Bank. With energy conservation and emission reduction projects as business development priority, currently it has initially formed the core competitiveness in financial leasing of equipment for energy conservation and emission reduction. As at the end of 2013, Industrial Bank Financial Leasing Co., Ltd. had 64 stocking projects of energy conservation and emission reduction and the balance of financial leasing totaled RMB16.549 billion, accounting for 31.3% of total balance.

Green trust business

To support the development of strategic emerging industry (including energy conservation and environment protection, new-generation information technology, biology, high-end equipment manufacturing, new energy, new materials, new energy automobile, etc.), China Industrial International Trust Limited issued trust loans to 20 emerging industrial companies in 2013, with a total amount of RMB2.23 billion.

Low carbon credit card

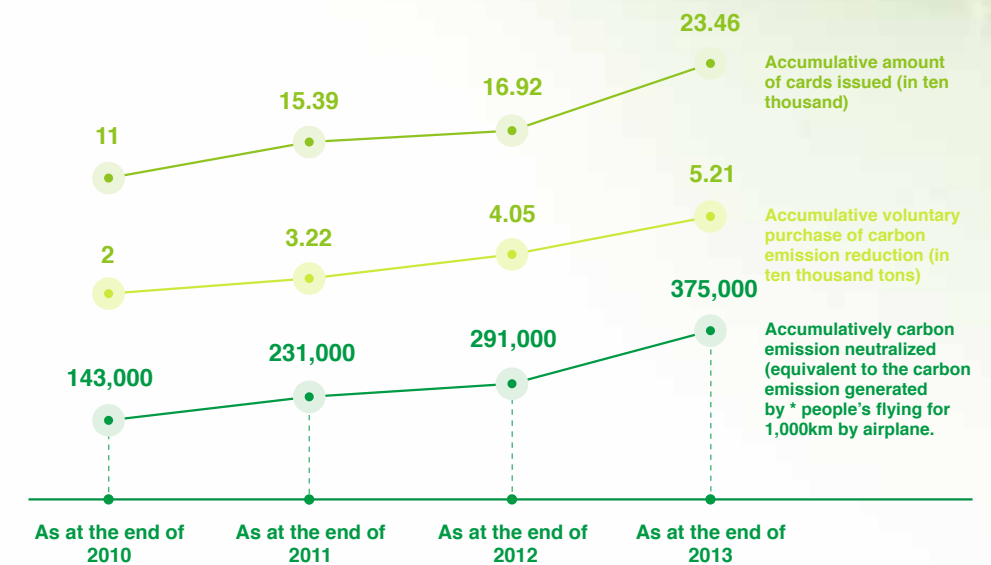
Since 2010, the Credit Card Center of the Bank has successively cooperated with two exchanges with carbon emission trading right, namely, Beijing Environment Exchange and Shanghai Environment and Energy Exchange, and launched the first credit card themed by low carbon of China. Currently, there are over 230,000 holders of such low carbon credit card across the country.

On the "World Earth Day" of April 22, 2013, as a special gift to "Mother Earth", the Bank collectively bought 10,247t carbon emissions via "Low Carbon LOHAS Fund", equivalent to neutralizing the carbon emissions generated by 73,700 people's flying for 1,000km by airplane.

As at the end of 2013, the carbon purchase funds by those "low carbon specialists" greatly supported many environmental protection projects including the 72MW hydropower carbon emission reduction of Dongping, Hunan, wind power carbon emission reduction of Hengdaishan, Huanan, landfill gas collection and utilization of Xiaping, Guangdong, 27MW hydropower carbon emission reduction of Azhu, Guizhou, 20MW hydropower carbon emission reduction of Wengyuan, Guizhou, Chaijiaxia hydropower of Gansu, and etc. Through the carrier of low carbon credit card, they truly achieved their commitments to low carbon action.



Low-carbon credit cards issued in China



Promoting green operation

To reduce the consumption of resources and energy in office operation, lower the operation costs, reduce greenhouse gas emissions with practical action, and protect the ecological environment, the Bank requires all employees to take actions actively, paying attention to energy conservation and emission reduction in daily work, proceeding from the reality, starting from small details and the things around them, advocating “low carbon office”, to make contributions to energy conservation and consumption reduction work. In addition, the Bank insists on developing corresponding examinations upon suppliers during the purchasing process in terms of work safety, environmental certification, and labor protection.

Electrical energy saving

It is required to use energy-efficient lamps and lanterns, form a habit of turning off lights when leaving, adjust the air conditioning temperature according to the standard “20°C in winter and 26 °C in summer”, and make sure the electric appliances are off during non-office time.

Water saving

It is required to regularly check the water-used equipment in the entire bank, to prevent the occurrence of water running, oozing, dripping, leaking and flowing for a long term. In public water areas, the signs for water saving are pasted, to remind the employees of cherishing the precious water resources.

Paper saving and waste recycling

It is required to select a qualified environmental protection organization to recycle the abandoned equipment of the Bank; purchase energy-efficient and environmentally-friendly office supplies, use recycled paper to print business cards; give full

play to superiority of electronic office and network office, reduce the use of paper documents, and advocate use of double-sided paper and reuse of copy paper.

Energy-saving and consumption-reducing environmental protection system

It is explicitly stipulated in the Bank that we should carry out energy-saving management for office appliances, consumables, vehicles and facilities, incorporate the office consumption of water, electricity, paper and fuel into daily monitoring and statistical range, and take “environmentally-friendly and energy-efficient” as the important standards to be followed in upgrade of office facilities, purchase of office supplies, and selection of property outsourcing service provider.

Case 38

Program of replacing with LED energy-efficient lamps

LED energy-efficient lamps are far superior to ordinary ones in illumination, service life, stability and other aspects, and a single LED lamp can reduce energy by more than 50%. In 2013, the Bank completed the LED energy-efficient lamps replacing projects in Zhongshan Plaza, Yuanhong, Majiang Building and Majiang Research & Development Park of the Head Office and the energy-efficient lamps replacing projects in Shanghai Zhangjiang Park and Chengdu Xingye Building. In addition, the Bank completed the LED energy-efficient lamps popularization in nine cities of Fujian Province, replacing the original common energy-efficient lamps with LED energy-efficient lamps.

Case 39

Participation in “Earth Hour” activity for four consecutive years

As the first Equator Bank in China, the Bank has participated in “Earth Hour” activity for four years consecutive, calling on employees and clients to concern environmental and climate problems, improve the awareness and action to protect the earth, and support the sustainable development of society, economy and environment with environmentally-friendly and low-carbon way of act.

Case 40

Continuous promotion of green data center construction

The Industrial Bank has always followed the “green” conception in the data center construction and operation. Specifically, it adopted many green technologies like intelligent illuminating system, separation of hot and cold channels of air conditioning, intelligent distribution cabinet and unmanned equipment rooms to support energy conservation and emission reduction. Aiming at the HVAC system, a “big electricity user” of data center, in 2013, the Bank introduced fine air-conditioning outside unit micro-fine fog cooling system in Zhangjiang and Majiang data centers, to make the electricity consumption of precision air conditioning reduced by about 5% and also to improve the equipment operation stability.

Case 41

More participation, more love and care –“Low-carbon Carnival” of Industrial Bank’s Credit Card Center

In 2013, the Bank’s Credit Card Center held the fourth annual “Low-carbon Carnival”. In this activity, 980 exchange articles were received in total, including 750 carbon-neutral ones. The remaining articles not exchanged, including children’s books, toys, study and living supplies, were donated to the children in poverty-disaster-stricken areas. Via this activity, the low-carbon environmental philosophy was popularized among the employees of the Credit Card Center, and such positive spirit and the Bank’s good image of CSR were spread in the way of charity to many children, and moreover, more and more people would be driven to develop the life attitude and behaviour style of low carbon, environmental protection, health and sustainable development.

Jointly building ecological civilization

In 2013, the Bank organized a series of activities to guide the employees and the public to concern eco-environment protection and participate in emission reduction activity, in order to promote the ecological civilization construction.

Case 42

Joining SEE (Social Entrepreneur Ecology)

AEE is the first non-profit environmental protection organization of China jointly established by about 100 Chinese entrepreneurs, with social responsibility as its own responsibility, entrepreneurs as main body, and protection of ecology of the earth as practical purpose. In 2013, the Private Banking Department of the Industrial Bank joined SEE, with President Mr. Li Renjie serving as the membership representative of the Bank to donate RMB100,000 to Alxa every year.

Case 43

Proposing all employees of the Bank to strengthen the protection of wild animals

In 2013, the Bank launched a proposal calling all employees to build the awareness of protecting wild animals, strengthened the education of protecting wild animals to Bank's personnel for exit, and advocated the organizations of all levels and employees to develop and participate in various public activities on building ecological civilization and protecting natural environment, to follow "Equator Bank" concept in daily behavior habits, and to cultivate the conscientiousness of social responsibility and citizen quality.

Case 44



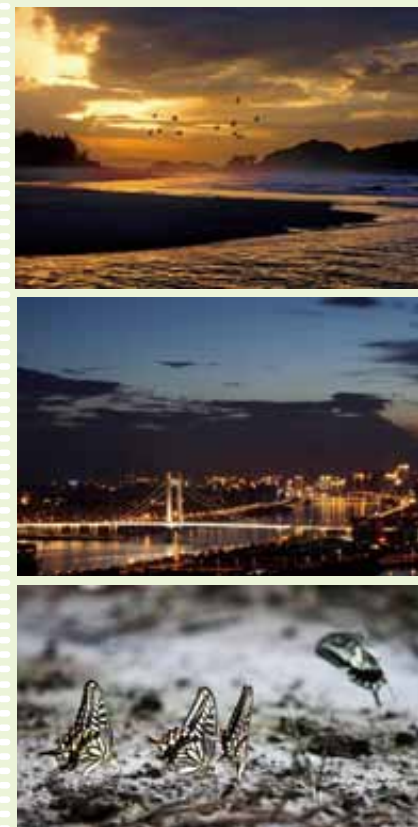
Freezing beauty — — "Industrial Bank Cup" Beautiful Nature • Green Finance Competition of Fuzhou Branch

2013 was the fifth anniversary of the Bank's adopting the Equator Principles. Fuzhou Branch held "Industrial Bank Cup" Beautiful Nature • Green Finance competition, aimed to record the achievements in eco-environment protection and construction by collecting and sorting up the previous image data reflecting natural landscape, ecological harmony, livable urban and rural areas, and economic development. More than 600 works were received from clients and employees in the competition, showing the participants' higher artistic level and spirituality of caring environment.

Jiang WeiXiang, FuZhou Branch



Yang Dan, FuZhou Branch.



Wang Jiao, Credit Card Centre.



Chen Xi, Research & Planning Department



Zheng Xinlin, Interbank Business Department.



Liu Ling, Retail Banking Headquarter.



Chen Feng, FuZhou Branch.



Zhang Lu, Corporate Finance Headquarter.



You JianCong, FuZhou Branch.



Huang ZiQiong, Administration & Logistic Department.



Wu XiaoMeng, Research & Planning Department.



Case 45

Low-carbon travel, green life

To advocate “green life” concept, share the principled proposition of Equator Bank on global warming, environmental protection and social responsibility, encourage emission-free travel, reduce automobile emission, and call for the public’s participation in “emission reduction action”, the Bank actively organized the employees to develop green travel activity in 2013. In addition, Hangzhou Branch, Nanchang Branch, and Legal & Compliance Department of Head Office also organized green cycling clubs.

- ① On June 16, Taizhou Branch Jingjiang Sub-branch sponsored and participated in “Love Jingjiang, Low-carbon Travel”, to popularize bicycle sport.
- ② On the day of celebration of the Bank’s anniversary on August 25, Zhangzhou Branch organized over 400 employees to participate in the “Low-carbon Travel, Healthy Life” activity in downtown of Zhangzhou in the way of cycling.
- ③ In the early October, the green cycling club of Hangzhou Branch, to welcome the fifth anniversary of the Bank’s promising to take the Equator Principles, organized the cycling activity around Taihu Lake along Huzhou, Yixing, Wuxi, Suzhou and Huzhou, to popularize the concept of “green finance, low-carbon lifestyle”
- ④ On September 21, Shijiazhuang Branch held the “Industrial Bank Cup” public-benefit Langfang cycling activity to welcome World Car Free Day.
- ⑤ In October, to celebrate the 10th birthday of the Equator Principles and the 5th anniversary of Industrial Bank’s adopting the Equator Principles, the Legal & Compliance Department of Head Office took the lead in organizing to develop the green cycling activity in Xuefeng Temple.



Case 46

Sponsoring Guangzhou’s first public-service micro film “Habit-Love” on garbage classification

In 2013, Guangzhou Branch participated in and sponsored the shooting of Guangzhou’s first public-service microfilm “Habit-Love”, to popularize the knowledge of garbage classification to the public and to promote the resources recycling.
(<http://www.xkb.com.cn/kweb/xga/>)

Return to the Community

Photograph By Xu RenXiu, the Society of Wilderness.

Growing with employees

The Bank believes that a responsible employee team is our precious wealth. We insist on treating all employees fairly and justly, cultivating the employees' lifetime employability, matching the personnel to positions, and arranging professionals to do professional things, to make the employees grow with the Bank together.

“People-oriented” employees caring

In 2013, Industrial Bank kept warming the employees. We developed industrial homeland culture, paid attention to personnel selection and employment, protected the employees' rights and benefits, treated all employees fairly and justly, enriched the employees' life, carried out the regular assistance mechanism of visiting to those with “wedding, funeral, disease, poverty or disaster”, and cared the employees' life considerably to resolve the employees' troubles about future.

In 2013, the trade union organizations at all levels of the Bank adhered to the guide by the spirit of the 18th National Congress of the CPC, the spirit of important address by Xi Jinping on April 28, and the spirit of the 16th National Congress of All China Federation of Trade Unions, carried out decisions and arrangements, and centering on business development, developed a series of fruitful trade union work and colorful recreational and sports activities in terms of condensing positive energy, safeguarding the employees' legal interests, encouraging competition for excellence, promoting construction of grass-roots trade union organizations, and jointly building the harmonious homeland of Industrial Bank, etc.

Under the joint efforts of trade union organizations at all levels and all employees, the Bank gained recognition and encouragement from all sectors of the community in 2013. For example, in terms of Staff Home construction: the Trade Union of Credit Card Center of the Head Office got the title “Model Staff Home” of Fujian Province and the Trade Union of Chengdu Branch got the title “Model Staff Home” of Sichuan; in terms of female employees' organization construction: Planning & Finance Department of Taiyuan Branch was awarded

the title “National Women's Civilization Post”, Reception of Fuzhou Branch Yangqiang Sub-branch, “National 5.1 Women's Civilization Post”, Xi'an Branch Chengdong Sub-branch, “Female Model Post in Finance of Shaanxi”, and Chen Yan from Xi'an Branch Jixianglu Sub-branch and Zhang Ru from Xi'an Branch Xichang'an Sub-branch, “Female Pace Setter in Finance of Shaanxi”; in terms of encouraging competition for excellence and playing the demonstration effect: Customer Service Center of the Head Office was granted the title “National Worker Pioneer”, Credit Checking Department of Credit Card Center of the Head Office and Fuzhou Chengbei Sub-branch, “Worker Pioneer of Fujian”, Telemarketing Department of Credit Card Center, “Advanced Staff Home” by trade union of enterprises directly under Fujian Federation of Trade Unions, and Cai Xiaofang, Lobby Manager from Futian Branch, “Model Worker of Fujian”, and Yu Zhenjian from Business Management Department of Wuhan Branch was awarded the “Labor Day” Medal of Hubei Province, etc.



Case 47

Enriching the employees' entertainment life, to enhance their cohesion and sense of belonging

- ① The first "Industrial Bank Cup" Basketball Game was held. In 2013, the Bank held the first basketball game. After three months' preliminary match and rematch, finally Xi'an Branch won the championship. Through the game, the employees showed their struggling spirit vividly and the exchanges between trade unions at different levels were promoted.



- ② Lecture on mental pressure relieving for a good mentality. On July 19, 2013, Changchun Branch invited the teachers from Department of Psychology of Jilin University to give "Psychological Decompression and Adjustment" lectures on mental pressure relieving to employees, to help the employees in mentality management and emotion management.

③ My Show — “Good Baby” Selecting Activity. In 2013, Chongqing Branch held the selecting activity of “Good Baby Welcoming the New Year”. 128 babies participated in the activity, with 3519 votes in total. This activity provided a good platform for the baby fathers and mothers to exchange parenting experience, in which the employees could share the happiness of their babies’ growth and feel the warmth given by the big family they work.



★★★★★
Super
Star
Baby
★★★★★



★★★★★
Best
Popular
Baby
★★★★★



★★★★★
Best
Temperament
Baby
★★★★★



★★★★★
Best
Photogenic
Baby
★★★★★



★★★★★
Best
Humorous
Baby
★★★★★



★★★★★
Best
Friendly
Baby
★★★★★



④ Majiang Operation Center, a happy big home. On May 26, 2013, Majiang Operation Center of Payment & Settlement Department of the Bank inaugurated the fifth culture and sports festival. With the team spirit, all employees of the Operation Center displayed youthful vigor with sports and passion and they harvested in both spiritual civilization and sport performance. They built Majiang Operation Center into a happy big home with practice action.

⑤ Essay and speech competitions to celebrate the Bank anniversary. In 2013, to celebrate the 25th anniversary of founding of the Bank, the branches of Beijing, Xiamen, Harbin, Hefei, Ningbo, Putian and etc. held various essay and speech competitions, to enhance the collective cohesion and show the vigorous spirit of the employees.

Case 48

Brainstorming to promote development

In 2013, the Bank continuously developed the practical activity themed by "being the masters, fulfilling responsibilities, and encouraging dedication". In the activity, the employees were encouraged to actively participate in the management of affairs of the Bank and contribute ideas and exert efforts for the development of the Bank. During this activity, 2,429 suggestions and opinions were collected throughout the Bank, in which 2,316 ones got timely feedback, 1,590 ones on correction were carried out, and the remaining 265 ones are under implementation, with effectively feedback ones accounting for 95.34% and implemented correction ones accounting for 65.45% of the collection suggestions and opinions. In recent years, the Bank has gradually developed the "Master" culture in which everyone is bold to propose suggestions and opinions, the specific content is fulfilled by individuals, and the channels of advice and feedback are unimpeded.

Case 49

Internal forum promoting the employees to participate in decision making and discussion

To face the opportunities and challenges brought by "large asset management era", explore the development direction of fund business, and clear up the thought of business development, on November 26, 2013, CIB Fund Management Company, a subsidiary of the Bank, and Assets Management Department of the Head Office jointly held assets management business development forum and all employees were invited to participate in to present their thoughts and constructive criticism, brainstorming for assets management business development.

Case 51

A letter of New Year regards to employees' parents

In the New Year of 2014, Changchun Branch developed the activity of sending letter of thanks and blessings to the employees' parents, thanking the parents for their supports behind.

Case 52

Love donation to save the seriously ill employer in Changsha Branch

In 2013, in the physical examination uniformly organized by Changsha Branch, an employee from Accounting and Settlement Department was discovered to get liver cancer. To help this colleague to fight against the disease and his/her family to go through the difficult period, on the one hand, Changsha Branch arranged representatives to visit him/her in the hospital, and on the other hand, advocated the employees to donate. After knowing the proposal, all employees actively took actions and donated RMB232, 500. Currently, this colleague has received the surgery to remove the tumor and is under subsequent treatment.

Case 50

Activity of offering filial piety

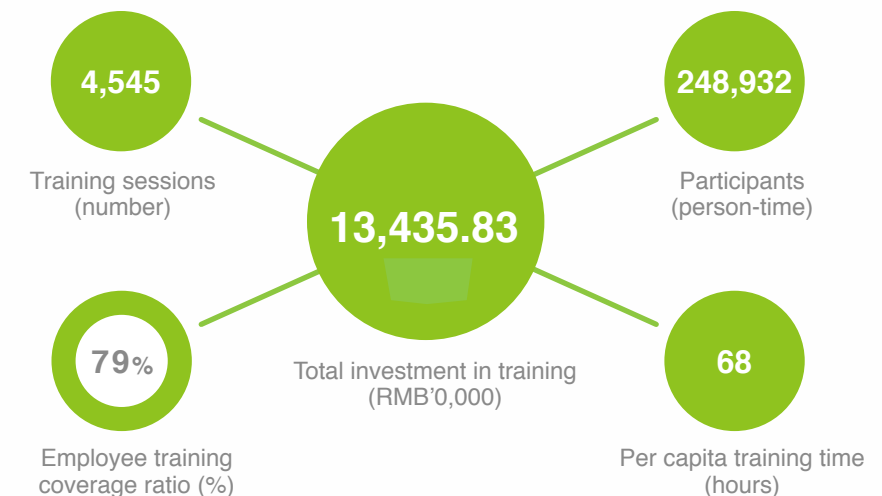
From May to August 2013, Labor Union of Chongqing Branch cooperated with the Second Affiliated Hospital of Chongqing Medical University to develop the physical examination activity for employees' parents. The activity lasted for three months and 675 employees' family members received physical examination in the activity. Apart from sending care to employees' families, more importantly, the activity made employees understand more of their parents' physical health and feel the preciousness of "being filial".



Growing together to promote the harmonious development of the Bank

The Bank attaches great importance to the improvement of capabilities of employees and strengthens training and education to employees to foster their capabilities of lifelong employment.

Employee training situation in 2013



Case 53

New manager training program

In 2013, Industrial Bank initiated “Setting Sail—New Manager Cultivation Program”. Substantial content and rich learning activity were arranged in the program. Through the courses of “Role Cognition of the Manager”, “High-performance Team Management”, “Management Communication” and “Efficient Execution”, the teachers shared with the trainees the experience in aspect of transformation required for becoming a professional manager and on how to improve the self leadership skills. In the training, the trainees “thought in learning and improved in sharing”, filling the empty period of new middle-level management personnel from “introduction to management” to “competence for management”, and the trainees achieved the objectives of ability and performance improvement. In addition, the trainees were organized to discuss and exchange on the management issues they concern, so the training achieved the cultivation effect of “depositing the trainee’s knowledge to create value”



Case 54

Industrial Bank Forum

“Industrial Bank Forum” is a new mode of the Bank to cultivate the employees and improve their growth. In the way of open class and based on the theoretical and practical materials, the public celebrities of China are invited to introduce and communicate the high-end, cutting-edge and authoritative theories and contents to the employees. In the first public class on “Sinology and Life”, Fu Peirong, a tutor in physical and spiritual integration and a master of Chinese culture, who influenced the Chinese across the world, was invited to be a regular guest speaker. With the theme “Sinology and Life”, Fu Peirong, explaining the profound in simple terms, introduced the trainees the essences of the extensive and profound Confucian and Taoist culture with a long history and guided the trainees to reexamine the legacies left by our ancestors, truly understand the value of sinology and get more spiritual enlightenments. This open class offered the trainees a spiritual feast on sinology and life, and this activity was highly appreciated by the present trainees.



Case 55

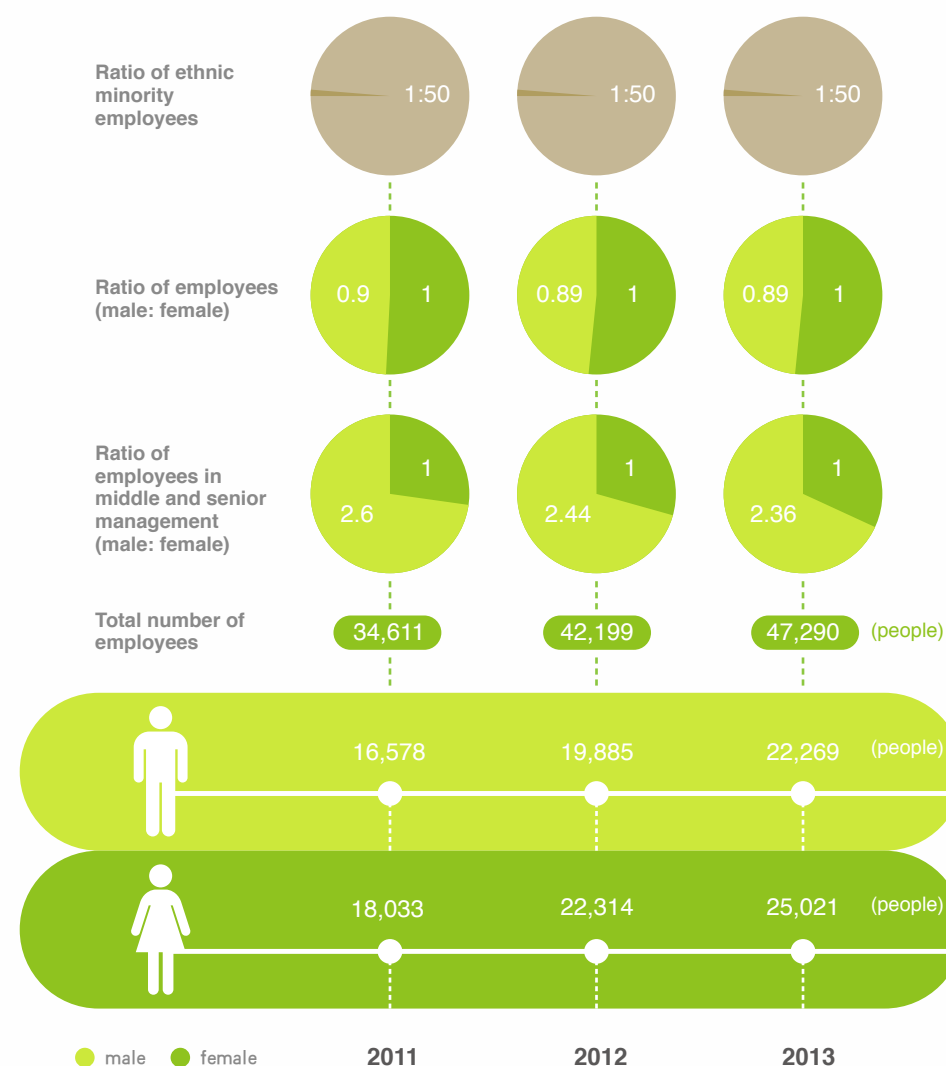
With the theme of “China Dream ·Labor Glory”, encouraging the employees to compete for excellence, to promote the scientific development of the Bank

In 2013, the Trade Union of the Head Office continued to cooperate with Retail Banking Management Headquarters and developed a series of labor competitions like “Customer Experience Model Outlet”, “Counter Service Skills and Service Specifications Competition”, “Selection of Service Star Sub-branch and Star Individual”, etc., which greatly promoted the improvement of service ability and level of the Bank.

Increasing employment opportunities, and focusing the people’s livelihood

The Bank lays emphasis on establishing a fair and transparent talent introduction, management and cultivation mechanism in a variety of ways, building a fair development platform and enhancing post settings and personnel sorting management. In 2013, 7,396 new employees were admitted to the Bank.

Information of employees



Practical theme activities, deepening the construction of corporate culture

From March to November 2013, under the great attention by Party sub-committees of the Head Office and branches (subsidiaries) and the active participation by employees, the Bank developed the theme activities of “being the masters, fulfilling responsibilities, and encouraging dedication” and of “carrying out the spirit of 18th National Congress of the CPC and promoting a new leaping development” for the third consecutive year.

The activities were developed in order in four stages, namely, “extensive publicity to promote the implementation”, “Sincere Service to build up new spirit”, “proposal review to change style”, “brainstorm to promote development”. 4,095 learning seminars and workshops were organized, and 21,667 person-time’s people participated in various learning activities. 814 promotion activities were developed, to greatly drive the development of the “Best Bulletin”, “Learning from Lei Feng and Building up New Spirit-Sincere Service Month”, “Brainstorming” and other special campaigns to welcome the 18th National Congress of the CPC. In addition, the Bank also started a briefing column in electronic office system. The Head Office of Industrial Bank compiled and distributed 21 issues of briefings, publishing more than 1,790 activity information; the branches (subsidiaries) compiled more than 680 issues of briefings, therefore greatly corresponding to the theme activities and creating strong atmosphere of learning.

Case 56

Shanghai Administrative Service Center of the Head Office of Industrial Bank organized the CPC members in Shanghai to attend the class themed by “implementing the spirit of the 18th National Congress of the CPC, and sailing the China Dream”

To deeply implement the spirit of the 18th National Congress of the CPC, carry out the requirements of working conference of the Bank, and promote the development of practical theme activities of “being the masters, fulfilling responsibilities, and encouraging dedication” and of “carrying out the spirit of 18th National Congress of the CPC and promoting the new leaping development”, the Party Sub-committee of Shanghai Administrative Service Center of the Head Office of Industrial Bank invited professor Gu Yu from Party School of Shanghai Municipal Committee to give the lecture themed by “implementing the spirit of the 18th National Congress of the CPC, and sailing the China Dream” to more than 200 CPC members and masses, which further created strong atmosphere of learning and laid a solid foundation for learning and implementing the spirit of the 18th National Congress of the CPC.

Case 57

Display of the “Best Bulletin” on learning and implementing the spirit of the 18th National Congress of the CPC

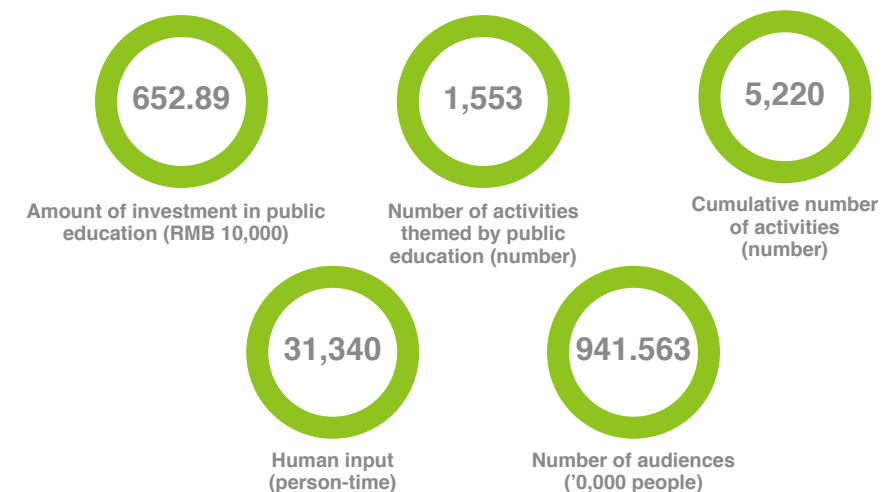
As an important integral part of the practical theme activities of “being the masters, fulfilling responsibilities, and encouraging dedication” and of “carrying out the spirit of 18th National Congress of the CPC and promoting a new leaping development”, the Bank, during the period from April to June 2013, organized to develop the selection activity of the “Best Bulletin” for the 18th National Congress of the CPC. As an effective carrier and position to learn and

promote the spirit of the 18th National Congress of the CPC, the bulletin, which was composed of three parts, including interpretation to spirit, theoretical practice, and model, guided directly and effectively the employees to understand the rich connotation and requirements of the spirit of the 18th National Congress of the CPC through lively content and type.

Bringing modern finance into communities

In 2013, the Bank continued to develop the activity of popularizing public financial education, and enhanced the financial knowledge popularization and publicity by full use of various service channels. Apart from promoting by propaganda posters and banners, poster foldouts, and news report, the Bank also entered into the communities and business districts to explain the banking business knowledge to wide financial consumers on site.

Data of public education by Retail Banking Headquarters in 2013



Case 58

Credit Card Center-“Publicity Month on Popularizing Financial Knowledge to Thousands of Households”

In 2013, in combination with the theme “smart card, rational consumption”, centering on the financial knowledge of credit card applying procedure, accounting, credit reporting, money management, repayment, card use

in a safe manner, the Credit Card Center of the Bank developed the activity of “Month of publicizing financial knowledge to thousands of households”. In addition to using the communication ways including bill, website, microblog, WeChat, and etc., the employees were organized to go to publicize on the streets. More than 3 million person-times’ people were covered accumulatively, and the people’s financial knowledge level was improved.

Case 59

Changsha Branch·Activity of “Financial Knowledge Publicity Month”

In September 2013, Changsha Branch developed the activity of “Financial Knowledge Publicity Month”, in which 5 centralized promotion points were set up, 5,000 poster foldout were printed, 22 roll up banners were made, over 100 posters were dispatched; via banner, poster screen, TV, SMS and other manners, we explained and publicized the financial knowledge of policy-based finance, small and micro business service policy, precaution of illegal fund-raising, care of credit record, and etc., and answered the hot issued concerned by the common people.



Case 60

Nanchang Branch·“Safeguarding the Rights, Enjoying the Life” 3.15 Lecture of Law

In March 2013, aiming at returning and serving the clients, Nanchang Branch especially held a 3.15 lecture of law themed by “safeguarding the rights, enjoying the life” for the clients of “Enjoyable Life”. According to the consuming characteristics of old clients, Nanchang Branch arranged legal professions to analyze the currently-existed common problems on food consumption, health-care product and service consumption, tourist consumption, to remind the old people of being vigilant of the consumption traps by telling the cases in real life, and to explain them the routes and ways to safeguard the consumer rights and interests.

Case 61

Changde Branch·“Little Banker, Summer Intern” Plan

In August 2013, Changde Branch launched the “Little Banker, Summer Intern” plan, opening up financial lesson for the clients’ children to popularize the financial knowledge, and also arranging them to participate in community marketing and lobby internship.



Participating in public-service activities



In 2013, the Bank totally donated RMB55 million used for supporting education and helping the poor, and actively organized the employees to participate in various volunteer activities and support different public welfare behaviors.

Ya’an, Fighting!

The Bank totally donated RMB20.91 million to support earthquake relief work

The safety of people in the disaster-stricken area tightly affected the hearts of our employees. After the Ya’an earthquake, the Bank decided quickly to firstly donate RMB10 million to support the earthquake relief work of Ya’an.

During the period, carrying forward the tradition of “being ready to help the one in trouble at any time”, the Bank developed donation activities among the employees and received RMB10.91

million donated by individuals in total. The contributions condensing the great love of over 37,000 employees were transferred to the disaster-stricken area in succession via the institutions like civil affairs department of Ya’an, One Foundation, and the local Charity Federation of Branch. In this earthquake relief, Industrial Bank and employees donated RMB20.91 million in total to the disaster-stricken area.





Providing green channel of financial services for earthquake relief work

After the earthquake happened, the Bank launched the emergency plan immediately to provide financial service support for earthquake relief work, including opening up green channel for earthquake relief, giving priority to handle the relief-related businesses, guaranteeing

the remittance, transfer and cash withdrawal of earthquake relief funds, to meet various financial service demands. In addition, the Bank made a commitment that transfer commission would be waived for donations to such charity institutions as Red Cross Society of China, Chinese Red Cross Foundation, and China Charity Federation via online banking, mobile banking, telephone banking, and outlet counter of the Bank.

Dedication of love via credit card point, a new channel of earthquake relief

To support reconstruction in the disaster-stricken area, the Bank innovated in the mode of fulfilling the social responsibility and cooperated with China Foundation for Poverty Alleviation (CFPA) to develop "Ya'an, Fighting" credit card point donation activity. Those holding the credit cards of Industrial Bank could carry out credits exchange via interactive

SMS platform or "Credits Exchange Mall" on official website of credit card of Industrial Bank. In two months, credit card points from 9331 loving card holders were received, equivalent to RMB186,000. In October, the donated money was distributed by Poverty Alleviation and Resettlement Office of Sichuan Province and CFPA in the way of scholarship and grants to 335 students excellent in conduct and academic performance who were seriously impacted in the earthquake.

Establishment of charity fund trust to help the reconstruction in the disaster-stricken area

China Industrial International Trust Limited established "Industrial Trust • Charity Fund Trust Plan" and used the raised over RMB1.1 million to support the reconstruction work in the disaster-stricken area, covering reconstruction of school premises and livelihood facilities, medical treatment of disabled people, and life

assistance to people in the disaster-stricken area, etc. By taking full advantage of the trust system with property isolation function to provide trustee services for clients, combining the fulfillment of social responsibility and the financial innovation, this plan explored to gather the social funds in various ways to develop public-benefit activities; through scientific project design and perfect management mechanism, it guaranteed the financial safety and correct use of public-service funds, which played an active role in promoting the development of charities.

Case 62

Chengdu Branch-developing earthquake relief work and tiding over the difficulties with the people in the disaster-stricken area together

As an institution of Industrial Bank in Sichuan, Chengdu Branch should take responsibility to correspond to Ya'an earthquake. After the earthquake happened, Party Sub-committee of Sichuan Branch launched the emergency plan in the first time and made all effort to develop relief work to tide over the difficulties with the disaster-stricken area together.

- Going to the frontline to transport relief goods and escort the wounded to Chengdu to receive medical service. Facing the successive aftershocks, at 8:40am on April 20, the rescue team of Chengdu Branch left Chengdu for the disaster-stricken area, taking along instant noodles, mineral water and other relief goods. As soon as they reached the disaster-stricken area, they started distribution of goods without stop. "Did you eat?" "Do you have a place to spend the night?"... The team members with concern asked what the disaster victims need while delivering instant noodles and mineral water to them. At 21:00 that night, the rescue team was in a hurry on the way back, for a little wounded baby Luoluo (alias), who

is only one year old, was in their car and he would be transferred to West China Hospital from People's Hospital of Lushan County. According to the introduction by an accompanying member, Luoluo fell down on the ground in the fierce shaking and his legs, hip and back were scaled by the boiled water. After timely help and treatment, Luoluo's injury got stable. In addition, the rescue team bought food, clothes and other daily necessities for Luoluo and his parents to see them through the difficulty. In the relay of love during this rescue, Chengdu Branch firmly held the relay baton and made all efforts to sprint towards the direction of saving lives.

- Total involvement in blood and money donations. The donation activity of Chengdu Branch for "4·20" earthquake in Lushan, Ya'an was formally launched on April 22. On the first day of donation, RMB105,000 was accumulatively received. With the development of relief work, the wounded people from Lushan County were sent to hospitals in succession and Ya'an was in an urgent demand of blood. To save the lives, all agencies of Chengdu Branch made a call "Let's donate blood and bless for Lushan", and the employees took actions actively. They went to six blood donation points in downtown of Chengdu to show their love one after another.

Donating to help the education

According to incomplete statistics, as of December 31, 2013, only donation from the Head Office of the Bank to students already exceeded RMB17.3 million.

Case 63

Chongqing Branch-entering Nantuo Primary School to care the students

Before the Spring Festival, the Trade Union of Chongqing Branch organized dozens of volunteers to visit Nantuo Primary School in Banan District. The volunteers brought books and school supplies as well as care and help to them. "We hope you make unremitting efforts, learn hard, grow healthily, and live happily." In the cold winter, the kids of Nantuo Primary School were deeply warmed by our sweet smiles.

Case 64

Financial Markets of Head Office of the Bank· the 10th anniversary of public-service charity

For the 10th anniversary of establishment, the Financial Markets of the Head office launched the public-service activity in Hope Primary School in Taoling Township, Jinzhai County, Anhui Province. In this activity, a charity activity team was established, calling on the employees to participate in donation to support the infrastructure construction of Hope Primary Schools, and moreover, corresponding student grants and scholarship were set up to help the students improve the learning environment and alleviate economic pressure.



Case 65

Ningde Branch-the 10th anniversary of Sunshine Donation

For years, the Party Sub-committee of Ningde Branch has always adhered to taking the support to Sunshine Donation as an important program of the Bank to fulfill the CSR and actively helped the poverty-stricken students who are excellent in conduct and academic performance from eastern Fujian to realize their dreams of study. In 2013, the Hope Project leading group of Ningde granted Ningde Branch a Contribution Award of "Hope Project of Ningde—the 10th Anniversary of Sunshine Donation". At the commendation meeting, the Party Sub-committee of Ningde Branch promised to donate RMB100,000 for 2013-2018 Sunshine Donation Plan, continuing to contribute our love to the students from eastern Fujian.

Case 66

Fuzhou Branch-Cangshan Sub-branch participating in "Thanksgiving to Fujian" activity

In February 2013, under the leadership of president, the employees of Fuzhou Branch Cangshan Sub-branch took part in the activity of "Thanksgiving to Fujian" education assistance group. They went to Changqing Town in Yongtai to visit the dropout students, handicapped people and lonely elderly people and also brought consolatory items to them. In addition, Cangshan Sub-branch decided to offer donation to the two students from Changqing Town until their graduation from primary school, with RMB600 to each person every semester.

Case 67

Industrial International Trust-"flying the dreams and jointly building the green homeland"

In June 2013, to celebrate the Children's Day, Trade Union of China Industrial International Trust Limited organized the children of employees and the students from National Primary School in Shuimen Township, Xiapu County to develop the drawing and handcraft contest themed by "flying the dreams and jointly building the green homeland", and donated books, stationery and other school supplies to the students from Hope Primary School, totaling RMB5,000.



Case 68

Xinxiang Branch ·saving commencement expenditures for escorting the students' traffic safety

In March 2013, the opening ceremony of Xinxiang Branch was held in a simple way, without ritual teams and feast to guests. To respond to the call "prohibiting extravagance and waste and encouraging thrift and economy" of CPC Central Committee, under the support of Zhengzhou Branch, Xinxiang Branch decided to save the costs for holding the opening ceremony and actively contacted with Provincial Safety Education Office and other loving units to donate "a yellow safety hat" respectively to 1418 students from Beijie Primary School of Hongqi District, to escort for their traffic safety, which expressed the support and care of the Bank to grass-roots education cause.

Case 69

Zhangzhou Branch-Autumn Grants

In August 2013, in the celebration for the 25th anniversary of Industrial Bank, Zhangzhou Branch donated the saved celebration cost RMB200,000 to Zhangzhou Charity Federation and cooperated with it to develop "Autumn Grants" activity, donating the RMB150,000 therein as student grants to the poverty-stricken students from Zhangzhou City.

Zhangzhou Branch-Autumn Grants



Poverty alleviation

In 2013, the Bank continuously explored public-service assistance approaches, expanded the assistance scope, intensified the assistance effect, and conveyed our cares and concerns to the people in straitened circumstances and the vulnerable groups as a corporate citizen.

Case 70

Credit Card Center-opening up the channel of donation of credit card points

On December 4, 2013, the Bank launched the donation activity of credit card points throughout the year. The mode of donation with card points provided the cardholders with a convenient channel to take part in "charity". The first stop of the activity was to join hands with China Foundation for Poverty Alleviation (CFPA) to donate the construction of "Future Space" concerning the development and cultivation of

sense of safety, sense of stability and social adaptation ability of the children in poverty-stricken areas. All the money donated via credits exchange would be all used for the "Future Space" construction in the schools of nine-year compulsory education system in national-level poverty-stricken counties, linked poverty-stricken areas and outskirts where there are lots of children of migrant workers.



Case 71

Jinan Branch-Gaoxin Sub-branch "Helping the Disabled"

In 2013, Jinan Sub-branch actively participated in love donation of "Jinan Venus Rehabilitation Center for Disabled Children", charity bazaar of "Brothers&Sisters Love Post", and other activities, and advocated the citizens to participate in the social activities for public good with concrete actions. Jinan Branch Gaoxin Sub-branch was awarded the title "Love Unit in Helping the Disabled" by Disabled Employment Service Center of Jinan City.

Case 72

Foshan Branch-Shunde Sub-branch "Warming Yingde with Love"

In March 2013, Chamber of Banking Merchants of Shunde District, Foshan City developed the poverty alleviation activity themed by "Warming Yingde with Love". Shunde Sub-branch, as a key supporting unit, participated in this journey to Huanghua Town, Yingde. To carry forward the traditional virtues of "helping the poor and being ready to do charity" and make efforts to be the pacesetter in promoting scientific development and social harmony, Shunde Sub-branch exquisitely prepared school supplies and other small gifts to the local poverty-stricken students.



Case 73

Dalian Branch-Flying Dreams with Sounds

On December 3, 2013, Dalian Branch and Dalian Daily jointly held the public warfare party "Flying Dreams with Sounds" and Dalian Speech Association of the Disable People was invited to read the dreams for the disabled people.



Case 74

Ningbo Branch composing a music of "disaster relief"

In October 2013, violent typhoon "Fitow" brought a once-in-a-century flood to Ningbo. Following the principle of "waterlogging drainage, danger elimination, disaster relief and production recovery", Ningbo Branch actively took the social responsibility, focused on various disaster relief work, tried its best to guarantee the financial service demands of affected enterprises and people, and recovered production and living as soon as possible, composing a music of "disaster relief" with its own actions. In the subsequent donation activity, Ningbo Branch raised RMB94,050.



Volunteer activities

Taking the Credit Card Center of the Head Office of Industrial Bank for example, in 2013, 221 employees participated in volunteer activities, accounting for 23% of total employees of Credit Card Center, and the time of volunteer activities totalled 330 hours.

Case 75

Publicizing financial knowledge in the activity of "Learning from Lei Feng" and fulfilling the CSR

In 2013, the Bank continued following the themes such as "Month of Learning from Lei Feng" and "Youth Day", actively promoted the activities of learning from Lei Feng and etc., extended the service content and deepened the activity connotation. Credit Card Center of Head Office, Shanghai Branch, and other institutions all established volunteer teams and developed the activities of popularizing financial knowledge in communities; business institutions of Chengdu Branch launched "Lei Feng window" and "Lei Feng post"; Nanchang Branch established "Convenience Service Platform of Learning from Lei Feng", etc.

Case 76

Volunteer blood donation

In December 2013, Credit Card Center of the Bank won the title of honor "Excellent Group in Evaluation of Blood Donation by Communities, Enterprises and Institutions in Pudong New Area 2012" awarded by Blood Management Office of Pudong New Area of Shanghai.

Case 77

Volunteer activity in a subway station

On the afternoon of June 15 and 22, 2013, 30 employees from Credit Card Center of the Bank went to the subway station "Century Avenue", a unique station of China where the transfer of four lines is available and the traffic is very busy. In the activity, the volunteers experienced the hardship and fun of serving others and offered helps and happiness to passengers with great passion.

Voices from the volunteers

Only after personal experience, I understand that it is a kind of integration in a volunteer activity, which links strangeness and thanksgiving. Maybe we cannot do something earth-shattering but we can do the things in our power, to cultivate a loving heart.

— Chen Fuxiang from Credit Card Center of the Head Office

Before this activity, I worried a lot. But after the activity, I realize that all difficulties can be readily solved only we open our hearts and help others with kindness. This not only facilitates the passengers and also manifests the selflessness and greatness of volunteers. The dedication of love will not stop. The world will have a wonderful future if everyone shows a little love. Volunteer activities, fighting!

— Wang Yali from Credit Card Center of the Head



Globalization

Participating in the aggressive exploration by regulatory departments and scientific research institutions in promoting sustainable development

In 2013, the Bank continued to actively participate in various practice and explorations promoting the sustainable development of China's banking industry, and transformed the practice and experience of the Bank into the cases to promote the development of various sustainability standards and work for reference.

- The Bank undertook the "Conference of Chinese Banking Industry on Settlement of Excessive Capacities and Practice of Green Credit" of China Banking Association and signed the "Common Commitment of Chinese Banking on Green Credit" together with 29 banking financial institutions including ICBC, in which they made solemn commitments on enhancing the credit management of industries with surplus productivity, actively practicing green credit, improving self environment and social performance, and etc.;
- The Bank was invited to participate in the "International Conference of Energy Saving Service Industry Development and Energy Efficiency Financing" sponsored by National Development and Reform Commission (NDRC) and the World Bank, and delivered a keynote speech.
- The Bank was invited to participate in the discussion of "Green Credit Implementation Evaluation Scheme of Banking Financial Institutions" of CBRC and carried out self-evaluation as a self-evaluation pilot institution;
- The Bank was invited to participate in the formulation of frameworks and indicator systems regarding CSR report of China Banking Association and the compilation of annual CSR report of banking industry;
- The Bank was invited to participate in "Shanghai Green Finance Round-table Conference", "Shenzhen Workshop of Environmental and Social Risk Management of Chinese Commercial Banks" and other training seminars facing China's banking industry, and introduce its concept and practice of sustainable finance;
- The Bank was invited to participate in the project team of "Business Operation and Sustainability Case Research" of Tsinghua University School of Economics and Management to jointly study the sustainability cases.

Participating in the formulation of domestic and foreign sustainable development standards

In 2013, the Bank continued to deepen the exchanges with domestic and foreign trade and industry associations, and actively participated in the compilation of relevant sustainable development standards to convey the voice of China.

- President Li Renjie of the Bank was invited to participate in UNEP FI 2013 Global Roundtable, at which he delivered a keynote speech and exchanged with the world-leading financing institutions and non-governmental organizations (NGOs) on the issue of banking sustainability;
- The Bank actively communicated with the Equator Principles Association, participated in the discussion of medium-to-long-term strategy regarding Equator Principles and the discussion, questionnaire and vote on important issues of the Equator Principles Association, and presented opinions and suggestions;
- The experts from the Bank who serve the members of Global Reporting Initiative (GRI) Stakeholder Council took an active part in the related activities of the organization, and shared the practice and experience of China's sustainability report to help to promote the revision progress of sustainability report guidelines;
- The Bank kept the communication with UNEP FI and fulfilled the membership obligations;
- The Bank attended the annual meeting of the Equator Principles Association and the workshop day of International Finance Corporation (IFC), participated in meeting discussion and voting, and actively fulfilled the responsibilities and obligations of EPFI, to convey the voice of China's banking industry;
- The Bank was invited to attend the seminar of social and environmental risk management theory co-hosted by Business for Social Responsibility (BSR) and UNEP FI;
- The Bank was invited to make a feedback on environment and society questionnaire of OECD and of "Credibility Principles" questionnaire of ISEAL.

Continuing good conversation and cooperation with stakeholders

In 2013, the Bank continued to keep conversations from different angles with the domestic and foreign stakeholders to perfect a good cooperation mechanism.

Photograph By Zheng XinLin, Interbank Business Department.

- Chairman Gao Jianping, President Li Renjie, Vice President Lin Zhangyi, and Board Secretary Tang Bin of the Bank met with the delegation led by Vice President Bertrand of the World Bank and Vice President Hua Jingdong of IFC, and communicated and exchanged on the development status and mutual cooperation situation of ten years since cooperation with them, the inclusive finance, and the issues on South-South cooperation with Africa and South Asia Region and others;
- The Bank was invited to Mongolia to participate in the sustainable finance forum co-hosted by IFC, FMO and Mongolian Banking Association, and delivered a speech, introducing its practice and experience in sustainable finance field as China's first Equator Bank to show the sustainability development style of China's banking institutions, and also communicated with the peers of Mongolia.
- The Bank carried out field communications and exchanges with the visiting NGOs like Green Watershed and Green Home of Fujian on green credit's promoting banking sustainability, bank's promoting enterprises to practice sustainability, good cases of sustainability, green credit development of banking industry, and environmental illegality information sharing, and other themes to keep a good dialogical relationship;
- The Bank was invited to take part in "Exchange of Vietnamese Delegation", on which the Bank communicated with the "Vietnamese Delegation" composed of 8 government departments (including State Bank, Natural resources and environment Department and Vietnam Bank, etc.) and commercial banks of Vietnam on Equator Principles, environmental and social risk management and industry policy and introduced the Bank's practice and experience in Equator Principles;
- The Bank was invited to fill in the questionnaire of banking guideline for best practice reference manual of bank's environmental and social risk management prepared by WWF;
- The Bank was invited to take part in the forum themed by financial institutions' participation in carbon emission trading held by Beijing Environment Exchange, and delivered a keynote speech;
- The Bank was invited to take part in the report conference of "International Comparative Study of Sustainability Performance of China's Banking Financial Institutions" sponsored by WWF.

Practice

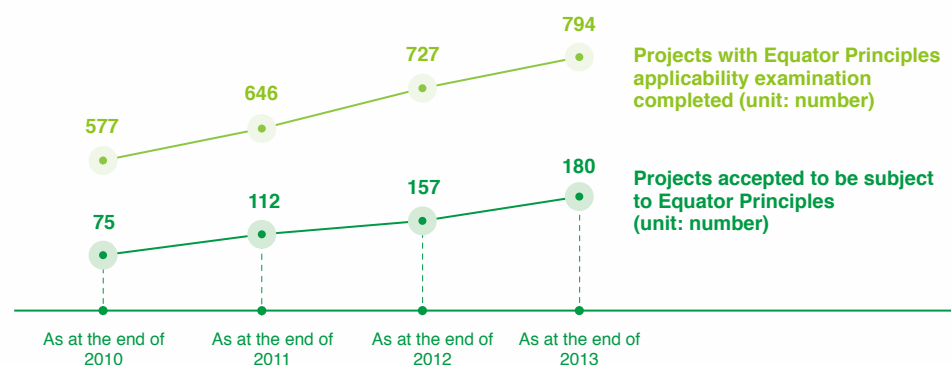
Photograph By Liu WeiHong, FuZhou Customs



Implementation of the Equator Principles^④

—The fifth anniversary of adopting the Equator Principles

Overall data of projects with the Equator Principles of the Bank over the years



Note: The collection of data above is as of December 31 of those years.

Adopting Equator Principles in 2008 is an important landmark of Industrial Bank in developing business finance. With it, Industrial Bank stands at a new strategic height in serving the real economy and links the self development, fulfillment of CSR, and construction of beautiful China closely.

— President Li Renjie, excerpted from *China Finance* (Issue 16 of 2013)

For five years, by implementing the Equator Principles, the Bank has improved comprehensively in corporate governance, risk management, business process, technical system and other aspects, promoted the banking business structure adjustment and profit model improvement, developed the sustainable financial innovation system of “points, lines and planes”, and stepped on a more scientific and sustainable development road. More importantly, through our efforts and influences, the environmental and social risk performance management has got more and more concerns and been increasingly popularized, promoting the innovation of market and clients in operation philosophy and business model.

^④ Information disclosure according to EP II; please see “Declaration” for the basis.

Footprints of Industrial Bank’s adopting and implementing the Equator Principles (2007-2013)

2007

- First contact—In June 2007, the Bank went to Britain to attend the “Global Sustainability Bank Prize” award ceremony co-hosted by FT and IFC, where the Bank contacted the Equator Principles for the first time.

2008

- Decision by the decision-making level — On June 28, 2008, the board of directors of the Bank agreed unanimously upon the “Proposal on Applying for Joining Equator Principles”.
- Implementation of decision by top executives — On July 17, 2008, the Bank established Equator Principles Leading Group and Chairman Gao Jianping served as the group leader; moreover, Sustainable Finance Office was set up under Legal & Compliance Department.
- Announcement of adoption — On October 31, 2008, the Bank held press conference in Beijing to formally promise to accept and adopt the Equator Principles, becoming the first “Equator Bank” in China.
- Acceptance by the State — In December 2008, at the Fifth U.S.-China Strategic Economic Dialogue, both sides expressed welcome to the Bank’s adopting the Equator Principles.
- Participation by the management — From December 18 to 19, 2008, the Bank held the first “Equator Principles Symposium”, to jointly discuss the Equator Principles and the implementation arrangements in the Bank.

2009

- Knowledge popularizing in the entire bank — In May 2009, the Bank prepared and printed the “Interpretation to Equator Principles” manual, to popularize the Equator Principles in the entire range of the Bank and improve the cognition of employees to the Equator Principles, and afterwards, continuously developed capacity building through internal system, theme training, on-site training, annual sustainability report, Equator Principles implementation report, special column at official website, microblog and other ways.
- Institutional system construction — In 2009, the Bank published a series of project financing systems under the Equator Principles, to initially complete the construction of the Equator Principles system.
- External window construction — In July 2009, a special column “sustainable finance” was opened up at the website of the Bank, to serve as an external window to publicize the sustainable finance.
- Introduction to emerging market — In August 14, 2009, the Bank communicated with the visiting Vietnam’s delegation of green credit on practice of the Equator Principles.

- Dialogue with NGOs — In December 2009, the Bank was invited to attend the “NGOs’ Participation in Green Credit Workshop” to have conversations with 34 domestic and foreign NGOs.
- Confirmation of the first project — On December 22, 2009, the Bank held the award ceremony for the first project under the Equator Principles in Chinese banking industry and press conference, to declare the confirmation of such project officially.

2010

- Improvement of institutional system — From the second half year of 2010 to the end of 2013, the Bank continuously developed the Equator Principles system implementation effect evaluation work and made corresponding optimization and adjustment.
- “Looking back” demonstration — At the end of 2010, the Bank selected several key branches that implement the Equator Principles to develop “looking back” investigation for the first anniversary of accepting Equator Principles, and made a post-evaluation of the Equator Principles implementation.

2011

- Construction of e-process — In January 2011, the Bank completed the development and online operation of “environmental and social risk management module” e-process, which effectively improved the environmental and social risk management level and efficiency.
- Application of new media — In August 2011, the Bank officially launched a microblog in Sina in the name of “Equator Principles of Industrial Bank”, which was verified by Sina.

2012-2013

- Confirmation of the first project voluntary to adopt Equator Principles — In the beginning of January 2012, Jingbian Xilan Gas Utilization Project, the first project voluntary to adopt the Equator Principles of the Bank, was successfully confirmed in Xi'an.
- The voice of China in international affairs — In November 2012, the Bank, together with Equator Banks from Asia and Oceania, submitted a strategic development proposal aiming at “paying attention to and promoting the fair participation in Equator Principles-related affairs of Equator Banks from different market countries and calling and driving the Equator Banks from emerging market countries to adopt the Equator Principles and exert their right of speech”.
- Continuous standardization and improvement — On June 4, 2013, *Equator Principles III* was published officially, launching the prelude of comprehensive optimization work of the Equator Principles system of the Bank.
- The date October 31, 2013 was the fifth anniversary for adopting the Equator Principles of the Bank....

Upgrading the Equator Principles management system, improving internal capacity building

Amendment of the Equator Principles system, improvement of the system operability and integration

On June 4, 2013, *Equator Principles III* officially took effect. To comprehensively implement the new version, improve the management level and implementation capacity of Equator Principles, and uniformly manage the projects under Equator Principles, according to the requirements for transition period of Equator Principles Association and in combination with the Equator Principles implementation conditions in five years as well as the structure settings and responsibility changes of business line and risk management system reform, the Bank immediately launched the amendment of the Equator Principles system, published the management measures for projects under the new Equator Principles, and continuously improved the overall operability and integration degree of the system.

Internal capacity building

In 2013, the Bank continued to enhance and improved the team and internal capacity building more comprehensively, in particular, highlighted the integration of Equator Principles, environmental and social risk management, and green finance. 56 trainings related to Equator Principles were organized and held throughout the year, with 2,155 participants (person-time). Especially, in the “green finance workshop” held two times in the first half of year, the training focused on Equator Principles III to be published as well as the project review process and essentials. In addition, the Bank further popularized Equator Principles and operation knowledge to all employees via online courses of green finance.

Promoting communications and exchanges

In 2013, good external exchanges and unimpeded communication channels were still the important measures for the Bank to deepen the performance of Equator Principles. Through the “sustainable finance” column at the website, *Annual Sustainability Report*, *CSR Special Issue*, “microblog of Equator Principles of Industrial Bank”, and other channels as well as good, full and timely communications with all stakeholders, we further spread the Equator Principles and the concept of sustainability.

Listening to the voice from “microblog of Equator Principles of Industrial Bank”

@szeyu_:

I got it while writing CSR essay. Previously, I had no idea of the Equator Principles. Generally speaking, it means that the banks start to consciously examine some projects on whether they may result in environmental damage and to carefully consider their social influence before lending to the projects. HSBC is a model among foreign banks. In USA, more than 60% big companies have specialized ethics bodies and directors to take charge of handling and implementing CSR matters. Such data is amazing...

@microblog of Equator Principles of Industrial Bank# international development trend of Equator Principles#: In 2013, the Equator Principles was adopted and implemented by 78 leading financial institutions from five continents, and covered more than 70% project financing amount of emerging markets. The number of banks adopting the Equator Principles increased to 78 from 10 in 2003. More and more international banks, especially the large international banks, have joined the force concerning environmental and social problems.

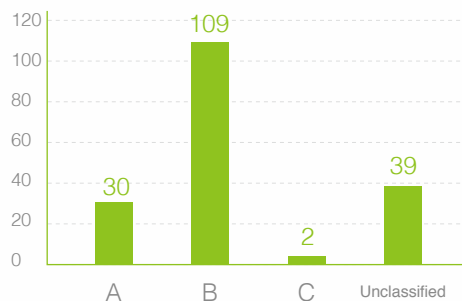
Promotion of projects under the Equator Principles

Data of the Bank's Equator Principles projects

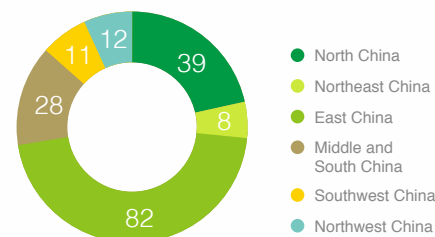
As of December 31, 2013, the Bank reviewed a total of 794 projects in relation to the applicability of the Equator Principles and the projects involved had a total investment of RMB1.1181 trillion. Among them, there were a total of 180 project

loans under the Equator Principles, with a total capital cost of RMB270.9 billion, involving 176 clients and 33 branches of the Bank, to which 52 loans have been granted.

Classification of Industrial Bank's project financing under the Equator Principles (as of December 31, 2013)

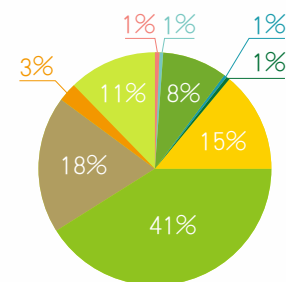


Regional distribution of Industrial Bank's project financing under the Equator Principles (as of December 31, 2013)



Industries covered by Industrial Bank's project financing under the Equator Principles as at December 31, 2012

- A Agriculture, forestry, animal husbandry and fishery
- B Mining
- C Manufacturing
- D Electricity, gas and water production and supply
- E Building industry
- F Transportation, storage and postal industry
- G Information transmission, computer services and software
- H Wholesale and retail



North China: Beijing, Tianjin, Hebei Shanxi, Inner Mongolia; Northeast China: Liaoning, Jilin, Heilongjiang; East China: Shanghai, Jiangsu, Zhejiang, Anhui, Fujian, Jiangxi, Shandong; Middle and South China: Henan, Hubei, Hunan, Guangdong, Guangxi; Southwest China: Chongqing, Sichuan, Yunnan, Guizhou; Northwest China: Shaanxi, Gansu, Xinjiang

Equator Principles project cases

Case 78

Railway branch line project

Basic information of project

In 2013, the Bank offered a loan of hundreds of millions of yuan to a railway branch line project, used for construction of railway and supporting facilities. The total investment of this project financing reached RMB2.2 billion. According to the related project data, there will be emissions of sewage, solid waste, noise and other pollutants in the construction and operation of project, a certain scale of land requisition and demolishing will be involved, and there are animals and plants under key production along the railway line. The Bank, according to the relevant provisions of Equator Principles, regarded this project as a class-B project financing under the Equator Principles.

- According to the requirements of the Equator Principles, the Bank employed professional environmental and social expert bodies to carry out environmental and social due diligence. Through document reviewing, site survey, personal interview, online retrieval and other methods, they understood the project construction, management and operation conditions in details, assessed the conformity of project to the Equator Principles by reference to the performance standards of IFC, and identified and evaluated the possible environmental and social risks.
- Through environmental and social due diligence, it was discovered that project construction and business management was largely in line with the performance standards of EPs and abided by the relevant national laws and regulations and it needed a further improvement in some fields. For example, the demolition, compensation and resettlement work of land and sea areas was already completed, and the enterprise involved also reserved expenses for the follow-up possible resettlement compensation, but according to Equator Principles and IFC performance standards, the communication and negotiation mechanism between the enterprise and the residents along the line was not sound and needed improvement, so that the enterprise could know the opinions from the residents and coordinate and settle the possible problems in the project construction and operation. In the affected areas, there is a small quantity of key animals under state-level and provincial protection, although the project construction and operation would have a little impact on these animals, it was required to set monitoring and protection facilities in accordance with the relevant national regulations. In addition, some administrative license went behind the project construction progress and should be handled as soon as possible.
- The Bank, according to the Equator Principles and the relevant regulations, listed the dozens of measures needing to be implemented in construction and operation period into "Action Plan", and signed it together with the loan contract, to achieve the Bank's effective supervision and management on environmental and social risks of the project.

Everywhere is beautiful mountains and clear waters in the countryside. In the city, we find that it is hard to see sunny days, and the sun is unavailable even at noon. So, green is very important. I think we have always regarded this as one of our important concepts. Industrial Bank is the first Equator Bank in China for its green credit.

— Lu Zhengwei,
chief economist of
Industrial Bank



In five years, we have not only kept concerning the financial demands of each client, and deeply realized the great significance of safeguarding the common wealth of the whole society. "Equator Principles" is our commitment and honor to responsibility and carries our expectations for the future: wish China peaceful and Industrial Bank prosperous!

— Li Keyan from
Zhangzhou Branch

"Equator Principles-Industrial Bank": In the end of 2008, Industrial Bank took the lead to be an Equator Bank and it was the first one among the banks of China. In the five years from 2008 to 2013, it always abided by the Equator Principles. It kept up with the development of the times.

— Wang Ningfa
from Quanzhou Branch
Jinjiang Sub-branch

The "green" and "blue" that seems amazing now is the global environment we Equator Bank assiduously seek. In addition to enriching the people's finance life and improving the people's life quality, we hope to make the earth "green" and "blue" really through our unremitting efforts.

— Qiu Shanya from Credit
Card Center of Head Office of the
Industrial Bank

If our dream is to be a "century-old shop", then "the Equator Principles" is our moral baseline and the foundation for us to achieve our ideal and pursue of development.

— Li Guosheng from Corporate
Finance Headquarters of Taiyuan
Branch

Five Years of Glory

The first Equator Bank in China, you chose a hard but promising road.

Joining hands with enterprises, you leave the footprints of exploration behind.

Five years are just a start, you will shine brighter the farther you go. Cheers, for your past glory and your coming greater glory.

— Zhao Yue from Anshan
Branch

In recent years, apart from playing the role of financing, a commercial bank has started to undertake more corporate social responsibilities (CSRs). Industrial Bank is China's first bank that is willing to devote to environmental protection and fulfillment of CSRs. I want to say, if each bank and each enterprise can all start from our own, restraining ourselves and influencing others and undertaking more CSRs instead of pursuing the immediate interesting blindly at the cost of destroying the resources, it is certain that in the future the sky will be blue, the water can be drunk directly, and China will be powerful; and such kind of power is solid and belongs to the whole Chinese nation.

— Cui Ziyi from Beijing Branch

Comments on "the 5th Anniversary of Industrial Bank's adopting the Equator Principles"

In 2013, the Bank held the activity of commenting "the 5th anniversary of Industrial Bank's adopting the Equator Principles". The employees took an active part in the activity and spoke out freely, fully expressing their understanding and feelings of the 5th anniversary of Industrial Bank's adopting the Equator Principles.



Ao ChangJing, Legal & Compliance Department.



Sun Jie, ShenYang Branch



Yao YuCai, ZhengZhou Branch.



Chen QianQian, Quanzhou Branch.



The Future

25 years ago, Industrial Bank “started from scratch”. 25 year later, Industrial Bank has been successfully in the list of China Top 10 Banks, Global Top 50 Banks, and Fortune Global 500. It has initially developed into a comprehensive financial service group based on bank and covering trust, lease, fund, and assets management, and etc. This is closely linked to its continuous exploration and innovation, competitive business features, differentiated competitive advantages, concept of sustainable business governance, and active fulfillment of CSR.

After experiencing the glorious course, we will step into a new strategic growth period. In 2014, under the guide of the spirits of the 18th National Congress of the CPC and the Third Plenary Session of the 18th Central Committee of CPC, we will continue to deepen the concept of sustainability, optimize social responsibility management mode and practice way, stick to promoting the new leaping

development; be people-oriented, continuously make innovations in special financial products and services of “Industrial Bank”, further develop inclusive finance, improve the service quality, continuously improve the customer satisfaction and trust; adhere to the take it as our duty to “promote the harmony between people, nature, environment and society”, continuously improve green finance and green operation level, push forward the ecological civilization construction; and continue to create development platforms, cultivate the employees the abilities for their lifelong employment, take a wide participation in and continuously deepen the public service activities, sincerely return to the society, devote to construction of “Beautiful China”, and make new contributions to realization of “China Dream” with the building of “the first-class comprehensive financial service group” as goal and “sustainability, universal benefit and win-win” as motive power.

Appendix

Major events of sustainable development (2013)

- On January 14-15, 2013, the Bank was invited to attend the CSR Training and CSR Joint Conference of China's Banking Industry held by China Banking Association in Beijing, at which the Bank took part in discussion of *CSR Report Framework of Banking Industry 2012* and *Statistics of CSR Management Conditions 2012*, and introduced the Bank's implementation of CSR in 2012.
- On January 21, the Bank was invited to participate in the "Green Finance Innovation Round-table Conference in Shanghai" co-hosted by Policy Research Center for Environment and Economy, Ministry of Environmental Protection of China and Shanghai Social Sciences Association and delivered a speech.
- In January to April, the Bank continuously took part in the discussion of *Equator Principles III* amendment and transition period arrangements, and excised the membership rights to the final revision, submitting a vote.
- In January to September, the Bank was invited to participate in the discussion group of "Five-year Medium-to-Long-Term Strategic Planning of Equator Principles" and took part in the discussion of medium-to-long-term development strategy of the Equator Principles.
- On March 21, the Bank was invited to participate in "Shenzhen Workshop of Environmental and Social Risk Management of Chinese Commercial Banks" sponsored by British Embassy in China and SynTao and co-organized by UNEP FI (United Nations Environment Programme Finance Initiative) and Policy Research Center for Environment and Economy, Ministry of Environmental Protection of China.
- In April, the experts from the Bank participated in the seminar for which the Bank submitted G4 consensus as a member of Stakeholder Council of GRI, and voted for GRIG4.
- On May 14-16, the Bank was invited to Ulan Bator, Mongolia to participate in the sustainable finance forum co-hosted by IFC, FMO and Mongolian Banking Association and delivered a speech, introduced its practice and experience in sustainable finance field as China's first EPFI to show the sustainability development style of China's banking institutions, and also communicated with the peers of Mongolia.
- On May 15, the Bank was invited to take part in the read and edit conference of *CSR Report of China's Banking Industry 2012* organized by China Banking Association.
- On May 21, the Bank held the "first green finance workshop 2013" and carried out training on the *Equator Principles III* that will take effect for the first time.
- In May, the Bank was invited to participate in the "questionnaire survey for best practice reference manual of bank's environmental and social risk management" organized by WWF, and provided the relevant information and cases of the Bank on Equator Principles and environmental and social risk management.

Industrial Bank in the eyes of the public (2013)

- On June 4, *Equator Principles III* was officially promulgated, and the Bank launched the revision work of Equator Principles system.
- In August to September, the Bank was invited to participate in the project team of "Business Operation and Sustainability Case Research" of Tsinghua University School of Economics and Management to jointly study the sustainability cases with "acceptance and implementation of Equator Principles" as main content, and also was invited to participate in MBA class interaction.
- In October, the Bank participated in the discussion on revision of *Equator Principles Association Governance Rules* and proposed opinions and suggestions.
- In October, the Bank held the activity of "commenting on the fifth anniversary of Bank's accepting Equator Principles" to collect the experience, feelings and blessings from employees in accepting and implementing the Equator Principles.
- On October 27, the Bank held the "green cycling" activity for the 10th birthday of Equator Principles and the 5th anniversary of Industrial Bank's accepting the Equator Principles, popularizing the concept of sustainability to the public through low-carbon and healthy way.
- In November, the Bank participated in the annual meeting of Equator Principles Association and the workshop day of International Finance Corporation (IFC).
- On November 4, "Conference of Chinese Banking Industry on Settlement of Excessive Capacities and Practice of Green Credit" sponsored by China Banking Association and undertaken by Industrial Bank was held in Fuzhou City of Fuzhou. 29 banking financial institutions including the Bank signed the "Common Commitment of Chinese Banking on Green Credit", in which they make solemn commitments on enhancing the credit management of industries with surplus productivity, actively practicing green credit, improving self environment and social performance, and etc.
- On November 8, the Bank was invited to take part in "Exchange of Vietnamese Delegation", on which the Bank communicated with the "Vietnamese Delegation" composed of 8 government departments (including State Bank, Natural resources and environment Department and Vietnam Bank, etc.) and commercial banks of Vietnam on Equator Principles, environmental and social risk management and industry policy and introduced the Bank's practice and experience in Equator Principles;
- On November 12, President Li Renjie of the Bank was invited to participate in UNEP FI 2013 Global Roundtable, at which he made a keynote speech and exchanged with the world-leading financing institutions and non-governmental organizations (NGOs) on the issue of banking sustainability;

January

On January 10, in 2012 China Retail Banking Summit and the Fourth 360°Bank Appraisal, the Bank won "2012 Customer Satisfaction Award in Precious Metals Business".

On January 11, at the 2012 Financing Industry Innovation and Development Summit Forum and "Lead the Chinese Advance" Election held by JRJ.com, Industrial Bank won the "Best Bank Award", the "Best Innovation Award" and the "Award for Social Responsibility" in Comprehensive Class; the "Best Innovation Award" in Retail Banking Class; the "Best Innovation Award" in Financing Product Class; the "Award for Strongest Growth Potential" in Cash Management Class; the "Best Innovation Award" in Electronic Banking Class; the "Best Service Award" in Credit Card Class; the "Most Promising Award" in Private Banking Class; China Industrial International Trust Limited, a subsidiary of Industrial Bank, was honored as the "Best Trust Company".

On January 15, at the "2012 Chinese Energy-saving Services Summit" sponsored by ESCO Committee of China Energy Conservation Association (EMCA), the Bank won the "2012 Best Financial Investor of Chinese Energy-saving Services".

In January, the Bank won the "Award for Private Banking with Strongest Development Potential" and "Award for Best RMB Financing Product" in "2012 Gold Financing Awards" sponsored by the Shanghai Securities Newspaper.

In January, the Bank was named one of the "Top 10 Brand Banks in 2012" at the 10th China's Financial Annual Champion Awards sponsored by Hexun.com, the Stock Exchange Executive Council (SEEC) and other organizations.

In January, China Industrial International Trust Limited (the subsidiary of Industrial Bank) was honored as the "Annual Best Trust Company of 2012" at the "2012 Financing Industry Innovation and Development Summit Forum and 'Lead the Chinese Advance' Election" co-sponsored by JRJ.com and PBC School of Finance, Tsinghua University.

In January, in the election of China's excellent listed companies sponsored by 21cbh.com, the Bank was named one of China's "leading 50" listed companies of the 21st century.

February

In February, the British magazine, *The Banker*, released the 2013 Global 500 Banking Brands, in which the Bank rose to No.88, up by 9 positions over the last year, with the brand value reaching USD2.076 billion, an increase of USD505 million or 32.15% over the previous year, remaining stably in the top 100 banking brands around the world.

March

On March 26, *Securities Daily* announced the Innovation Capability Ranking of Listed Banks, in which the Bank ranked No.1, with a score of 92 points.

April

On March 30, the Bank was honored the “the Company with Outstanding Social Responsibility” in the “Power of Capital”— the first appraisal of China’s top 100 listed companies sponsored by Star Securities.

In March, the Bank was honored the “Most Innovative Bank” in the appraisal of annual ranking list of financial institutions 2013.

On April 18, the list of 2013 Forbes Global 2000 was announced. In the list, the Bank rose to No.142, up by 101 positions, becoming one of the banks witnessing the fastest ascending in position.

On April 20, in “China’s Top 100 Green Companies Report 2013” released at annual conference of Chinese green companies 2013, as the first Equator Bank, the forerunner and pioneer of green finance in China, the Bank ranked No.6 in state-controlled green companies, up by 12 positions over the last year. The Bank has been in the list of China’s Top 100 Green Companies for four successive years.

On April 27, at the 9th Annual Conference for Chinese Financial Experts jointly sponsored by China Finance Net and China Finance Research Institute, the Bank won the “2012 Green Bank Prize” in the 2012 Brand Rankings and Chairman Gao Jianping and President Li Renjie were honored the “2012 Innovative Banker” and the “2012 Chinese Banking Figure” respectively.

May

On May 11, at the Ninth “Gold Round Table” Forum on Boards of China’s Listed Companies held in Beijing, the Bank won the prize of “Best Board of Directors” again, and the Bank’s independent director Li Ruoshan and Board Secretary Tang Bin respectively won the individual prizes, namely the “Most Influential Independent Director” and the “Most Innovative Board Secretary”.

On May 16, China Center for Market Value Management (CCMVM) announced the “2013 China Capital Brand Evaluation Report”. In the ranking of “2013 Top 100 Capital Brand Values”, the Bank rose to the second place by 150 positions.

June

On June 20, China Industrial International Trust Limited, a subsidiary of Industrial Bank, won the title “China’s Best Securities Trust Management Institution” in the appraisal of China’s best wealth management institutions 2013 sponsored by *Securities Times*.

On June 21, China Industrial International Trust Limited, a subsidiary of Industrial Bank, was honored the “Sincere Trust.China Outstanding Trust Company” at the 7th “Sincere Trust” Appraisal sponsored by *Shanghai Securities News*.

On June 26, in the “2012 China Top 500 Financial Institutions” released by NetEase, the Bank ranked No.9, and ranked No.2 among joint-stock banks.

On June 26, the results of the 6th China “Gold Shell” Series Appraisal for Assets Management sponsored by *21st Century Business Herald* were revealed in Shanghai, and the Bank was honored the “2013 Best Assets Custody Bank” and the “2013 Private Banking with the Greatest Development Potential”.

July

On June 28, China Banking Association (CBA) held the “Conference for Release of 2012 CSR Report for Chinese Banking Industry and the Commendation for Corporate Social Responsibility: The Bank won the “Annual Best Corporate Social Responsibility Institution Award” and “Annual Corporate Social Responsibility Award for Best Green Finance” for the third consecutive year, and Gao Jianping, Board Chairman, won the award of “Annual Leading Figure for Social Responsibility”.

On June 28, in the sixth appraisal of China’s outstanding trust companies sponsored by *Securities Times*, China Industrial International Trust Limited, a subsidiary of Industrial Bank, was honored as “2012 China’s Outstanding Trust Company”; and “Industrial Trust· Northeast Securities Project Investment Financing Trust Plan” won the prize of “2012 Best Trust Plan for Securities Investment”.

In July, the British magazine, *The Banker*, announced the list of “2013 Top 1000 World Banks”. The Bank rose to the 50th place by 11 positions over the last year in terms of total assets, becoming one of the top 50 global banks, and ranked No.2 among similar domestic banks. The Bank ranked No.55 in terms of Tier 1 capital, up by 14 positions over the previous year.

In July, the Bank made the first presence in the Fortune Global 500, ranking No. 428.

On July 2, at “E-banking, Diversified Innovation — 2013 ‘Lead the Chinese Advance’ E-banking Summit Forum” co-sponsored by JRJ.com, PBC School of Finance, Tsinghua University, and China Financial Certification Authority, the Bank won the “Best Safety Prize for E-banking” and the “Best Innovation Prize for Mobile Banking”.

On July 3, Forbes China released the list of “2013 China Top 50CEOs” and President Li Renjie of the Bank made his presence in the list, ranking No.16.

On July 18, the Bank won the “Prize of Private Banking for Growth of the Year” at 2013 Banking Industry Development Forum and the First Comprehensive Appraisal of Banks sponsored by Sina Finance.

In July, the Bank won the “Golden Shield Award of Best Investor Relations Among Chinese Listed Companies” in China’s Listed Company Risk Management Summit 2013.

In July, the Bank won the “Golden Bull Award of China’s Top 100 Listed Companies” by *China Securities Journal*.

August

In August, in the Appraisal of Best Board of Directors of Chinese Listed Companies hosted by Money Week, the Board of Directors of Industrial Bank won the “2013 Best Board of Directors of Chinese Main Board-Listed Companies (Top 10)”, Board Chairman Gao Jianping was named as the “Most Admired Chairman of Board of Chinese Listed Companies 2013” and Board Secretary Tang Bin as the “Best Board Secretary of Chinese Listed Companies 2013”.

September

On September 26, the Bank won the “Environmentally-friendly Enterprise Freshness Prize 2013” in the fourth China’s environmentally-friendly freshness award activity sponsored by *National Business Daily*.

October

In September, Industrial Bank Financial Leasing Co., Ltd. (the subsidiary of Industrial Bank) was awarded "Innovation Prize of China's First Super-Medium-Sized Business Airplane Leasing" by Review Committee of China Aviation Finance Awards Ceremony.

On October 23, Interbrand, the largest brand consulting institution in the world, released the "2013 China's Best Brand Value List" in Shanghai, and with the brand value of RMB 10.437 billion, which grew by 23% over the last year, the Bank ranked No. 19 in the list, continuing the fast brand ascending situation.

November

On November 16, the Bank won four prizes: "Competitive Bank for Outstanding Supply Chain Financial Service", "Competitive Bank for Green Financial Service", "Competitive Bank for Personal Loans", and "Competitive Bank for the Development Potential in Private Banking" at the "11th China's Enterprise Competitiveness Conference" sponsored by *China Business Journal*.

On November 8, the Bank was elected as the "Best Listed Company for Social Responsibility" in the second annual appraisal of "Top 100 Companies for Capital Power" sponsored by Star Securities.

On November 20, in the appraisal of "2012-2013 China Outstanding Finance Prize" sponsored by *Economic Observer*, the Bank was awarded "Annual Bank with Outstanding Custody Service".

December

On December 3, 2013, in the 6th Appraisal of the Most Respected Banks and the Best Retail Bank in China sponsored by *Money Week*, the Bank won four prizes: the "2013 Most Respected Bank in China", the "2013 Best Banking Wealth Management Brand in China", the "2013 Best Mobile Finance Bank" and the "2013 Best Bank of Innovation in Credit Service".

On December 5, 2013, at the 8th Asian 21st Century Annual Finance Summit sponsored by *21st Century Business Herald*, the Bank rose to No.7 among Asian banks in terms of competitiveness, topping China's joint-stock banks. The Bank also won the prize of "Asian Bank Offering the Greatest Returns to Shareholders 2013", and President Li Renjie was honored the "Asian Banker 2013".

On December 8, 2013, the 2013 CBN Financial Value Ranking (CFV) was announced, and the Bank won four prizes: the "Annual Best Joint-stock Commercial Bank", the "Annual Best Bank with Outstanding Custody Service", the "Best Bank of Innovation in Trade Finance", and the "Best Business Travel Credit Card Brand".

On December 12, the personal internet banking of Industrial Bank won the "Best User Experience Award for Internet Banking" at the "2013 China Electronic Banking Conference and Awarding Ceremony for China Annual Gold List of Electronic Banking" held by China Financial Certification Authority (CFCA).

On December 13, the Bank was honored as "Top 10 Listed Companies for Environmental Responsibility 2013" issued by Organizing Committee of Environmental Investigation of Chinese Listed Companies and enjoyed the highest rating in the environmental responsibility ratings.

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Links to news of sustainability

Board Chairman Gao Jianping of Industrial Bank: Frog-leap Development Piloted by Concept
http://epaper.stcn.com/paper/zqsb/html/epaper/index/content_433730.htm

The Path of Industrial Bank — An Exclusive Interview with Gao Jianping, Board Chairman of Industrial Bank
<http://bank.hexun.com/2013-08-13/157037877.html>

Board Chairman Gao Jianping of Industrial Bank: Green Finance Lends a Boost to Solving the Problem of Excessive Capacities
http://paper.ce.cn/jjrb/html/2013-10/30/content_175887.htm

CPPCC Member Gao Jianping: Develop Green Finance to Boost the Construction of Beautiful China
<http://lianghui.people.com.cn/2013cppcc/n/2013/0311/c357111-20749125.html>

Gao Jianping: Recommend Issuing Green Financial Bonds against the Insufficient Financial Services in the Field of Energy Conservation and Environmental Protection
http://news.xinhuanet.com/2013-03/08/c_114957539.htm

Building Beautiful China, Gathering the Financial Power —On Green Finance by Gao Jianping
<http://money.sohu.com/20130729/n382810827.shtml>

Li Renjie: Complying with the development trends, Industrial Bank Explores for Transition from Four Aspects
<http://bank.hexun.com/2013-01-19/150347664.html>

Li Renjie of IB: To Run a Bank, We must Take Our Own Path of Development
<http://finance.sina.com.cn/money/bank/renwu/20130819/111816491029.shtml>

Decode Industrial Bank: the Flourishing of Banks Depends on the Flourishing of Other Industries
<http://bank.hexun.com/2013-08-19/157218073.html>

President Li Renjie of IB: To Improve Financial Services with the Spirit of the Internet
<http://finance.chinanews.com/fortune/2013/09-05/5249111.shtml>

Chen Jinguang: It Is the Blue Sea of Profits for Industrial Bank to Improve Customer Experience
http://www.cib.com.cn/netbank/cn/About_IB/Whatxs_New/20131031_1.html

IB Version of Inclusive Finance – An Exclusive Interview with Tang Bin, Board Secretary of Industrial Bank
http://www.cib.com.cn/netbank/cn/About_IB/Whatxs_New/20130805_1.html

On IB's Path of Green Finance by Tan Bin: Harvest after Seven Years' Efforts
http://news.xinhuanet.com/fortune/2013-10/25/c_125597164.htm

We appreciate your advice and valuable information on our report!

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1. How do you think about the overall quality of Industrial Bank's sustainability report?

☐ Good ☐ Not bad ☐ Ordinary

2. What's your suggestion on Industrial Bank's corporate governance?

☐ Good ☐ Not bad ☐ Ordinary

3. What's your opinion on Industrial Bank's economic development, environmental protection and return to the community?

☐ Good ☐ Not bad ☐ Ordinary

4. What's your opinion on Industrial Bank's sustainable development?

☐ Good ☐ Not bad ☐ Ordinary

5. How do you think of Industrial Bank's implementation of Equator Principles?

☐ Good ☐ Not bad ☐ Ordinary

6. How do you think about Industrial Bank's information disclosure?
Is it transparent, integrated and accurate?

☐ Good ☐ Not bad ☐ Ordinary

7. How do you think about the report's layout and design?

☐ Good ☐ Not bad ☐ Ordinary

8. Please give your comments and suggestions on our sustainability report.

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