

FINANCIAL HIGHLIGHTS

财务概要

单位：人民币百万元 Unit: Millions of RMB

全年度	FOR THE YEAR	1998	1997	1996	1995	1994
总收入	Gross Revenue	126,462	130,174	128,540	109,659	84,675
总支出	Gross Expenses	125,375	129,429	127,296	108,141	83,416
净收入	Net Income	1,087	745	1,244	1,518	1,259
年底	AT YEAR-END	1998	1997	1996	1995	1994
资产总额	Total Assets	1,923,646	1,681,759	1,576,188	1,251,758	982,191
贷款总额	Total Loans	1,257,943	1,114,782	996,511	777,798	557,053
存款总额	Total Deposits	1,551,956	1,326,897	1,166,682	803,610	584,633



1998年，经过全行的努力，建设银行在竞争激烈的市场中取得了令人满意的成绩。利润达到人民币20.58亿元，增长37.66%。

THE STATEMENT OF THE PRESIDENT

行长致辞

In 1998, the Bank enjoyed satisfactory performance in a market with fierce competition. The Bank's profit for the year was RMB 2.058 billion, an increase of 37.66% compared with the year 1997.



1998年对于中国建设银行来说是重要而富有挑战性的一年。在这一年中国建设银行在促进金融服务达到国际水准方面取得了显著的成绩。全行坚持以经营效益为中心，深化经营管理体制改革、进行机构调整、实施激励约束机制，同时加快贷款投放，积极支持国民经济发展。

1998年，经过全行的努力，建设银行在竞争激烈的市场中取得了令人满意的成绩。利润达到人民币20.58亿元，增长37.66%。

截至1998年12月31日，合并总资产人民币19,388.52亿元；总存款增长人民币2,240.31亿元，增长16.87%，达到人民币15,522.56亿元；贷款余额为人民币12,563.24亿元，增长12.62%。

建设银行充分利用国家发展重点行业和企业政策的大好契机进行业务拓展。项目融资、银团贷款和资产抵押贷款业务显著增长。在努力满足国家重点项目和基础设施建设贷款需求的同时，积极以国际标准进行贷款评估。根据国家的具体策略和国际

市场需要，建设银行以同业最佳的实践守则为标准来改进信贷业务。

加强与其他行业的联系，刺激各种新业务开发以及在各业务环境引入新科技都是建设银行1998年的重要议程。信用卡业务继续稳步发展，用卡环境不断改善，以满足客户需求。此外，在代理保险，社会保障基金和基金托管等中间业务方面取得了积极进展。与此同时更积极拓展综合性零售业务，在全国199个大中城市14,000多个网点开通了个人电子汇款业务。清算系统得到巨大改进，为推出新的金融产品创造了条件。在业务发展中，建设银行积极采用新的科技手段来提高运作效率。

建设银行将继续深化改革。随着内部控制的加强以及风险管理和信贷管理系统的完善，资产质量将会有显著提高。在完善服务的同时，建设银行将以保证信贷质量，提高生产力和达到国际最佳实践标准为己任。建设银行将以此为方向，继续为经济增长做出贡献，并逐步成为全球金融市场运作的一员。

在国际经济环境不稳定的不利影响下，中国建设银行谨慎的经营政策，多元化业务发展和国际化的经营管理，将为保持稳定的盈利奠定坚实的基础。建设银行的持续发展将有助于国内金融服务的健康发展，并可抵销亚洲金融危机带来的影响。

踏入1999年，中国建设银行坚信，在正确的策略指引下，将以更出色的业绩迎接新世纪的到来。

中国建设银行在过去一年里所取得的成就是和各行各业广大客户的支持和合作伙伴的通力协作分不开的。在此，我谨表衷心感谢。同时，向与建设银行甘苦与共，辛勤工作的广大员工表示诚挚的谢意。

The year 1998 is a year of great importance and challenge to China Construction Bank. During the year, the Bank made outstanding achievements in promoting its financial services to international standard. With profitability as the core, the Bank carried out management system reform, restructured internal organization and implemented new incentive mechanism. The Bank also increased its credit lending to support the country's economic development.

In 1998, the Bank enjoyed satisfactory performance in a market with fierce competition. The Bank's profit for the year was RMB 2.058 billion, an increase of 37.66% compared with the year 1997.

As of the end of December 31st, 1998, the Bank's asset totaled RMB 1,938.85 billion on consolidated basis. The Bank's total deposits amounted to RMB 1,552.25 billion, an increase of RMB 224.03 billion, or 16.87% compared with the previous year. The Bank's loan outstanding at the year-end was RMB 1,256.32 billion, an increase of 12.62% compared with that of 1997.

Taking advantage of the opportunity that the government gave priority to the development of key industries and key enterprises, the Bank made remarkable growth in project finance, syndicated loans and mortgage loans. The Bank was active in conducting credit evaluation conforming to international standard while endeavoring



to meet the fund demand of the country's key projects and infrastructure construction. The Bank has made the best practice in the industry as its business standard to improve its credit lending business according to the country's policy and the requirement of international market.

During the year, the Bank enhanced relationships with other industrial sectors, stimulated the development of new products and introduced new technologies into various businesses. The Bank's card business was kept on a track of continuous and sound development, with the card environment improved and meeting the customer's demand. The Bank has made progress in intermediary business as insurance agency, social security funds and investment funds custody. Retail banking services were also developed positively in the Bank, with Personal Electronic Remittance services being conducted at the Bank's over 14,000 outlets in 199 cities. The Bank's clearing system was revised in 1998, which paved the way for the development of new products and which is one of the many technical vehicles that that Bank utilized to improve its efficiency.

China Construction Bank is committed to keep on and deepen the reform. Its asset quality will be significantly improved with the enhancement of internal control and improvement of risk control and credit management system. As CCB perfects the various services, the Bank makes it the targets to ensure credit quality, to improve productivity and to attain international best practice with respect to banking business. With the targets, the Bank will keep on making contribution to the country's economy and accede to the international financial market.

As the international economic environment is unfavorable to CCB's business, the Bank followed a prudent business strategy, diversified its business and conducted business and management according to



international criteria, so as to maintain stable profit. The sustaining development of the Bank will help the sound development of the financial industry in China and may offset the negative impact of Asian financial crisis.

In the year 1999, the Bank will greet the next millennium with its excellent performance under the correct strategy.

The achievements and performance of China Construction Bank in 1998 were made with the support and cooperation of the Bank's customers and partners to whom I would like to express my sincere gratitude. Also, to all diligent CCB staff I would like to express my sincere gratitude.



ZHOU XIAOCHUAN
中国建设银行行长
President of CCB



SENIOR EXECUTIVES & CHAIRMAN

OF THE SUPERVISORY BOARD

总行领导及监事会主席



周小川

ZHOU XIAOCHUAN

行 长
PRESIDENT



苏文川

SU WENCHUAN

副 行 长
DEPUTY PRESIDENT



朱登山

ZHU DENGSHAN

副 行 长
DEPUTY PRESIDENT



刘淑兰

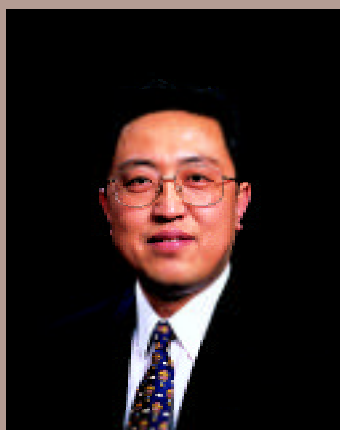
LIU SHULAN

副 行 长
DEPUTY PRESIDENT



石春贵
SHI CHUNGUI

副行长
DEPUTY PRESIDENT



李早航
LI ZAOHANG

副行长
DEPUTY PRESIDENT



刘自强
LIU ZIQIANG

副行长
DEPUTY PRESIDENT



赵 林
ZHAO LIN
总 稽 审
CHIEF AUDITOR



陈 佐 夫
CHEN ZUOFU
行 长 助 理
ASSISTANT PRESIDENT



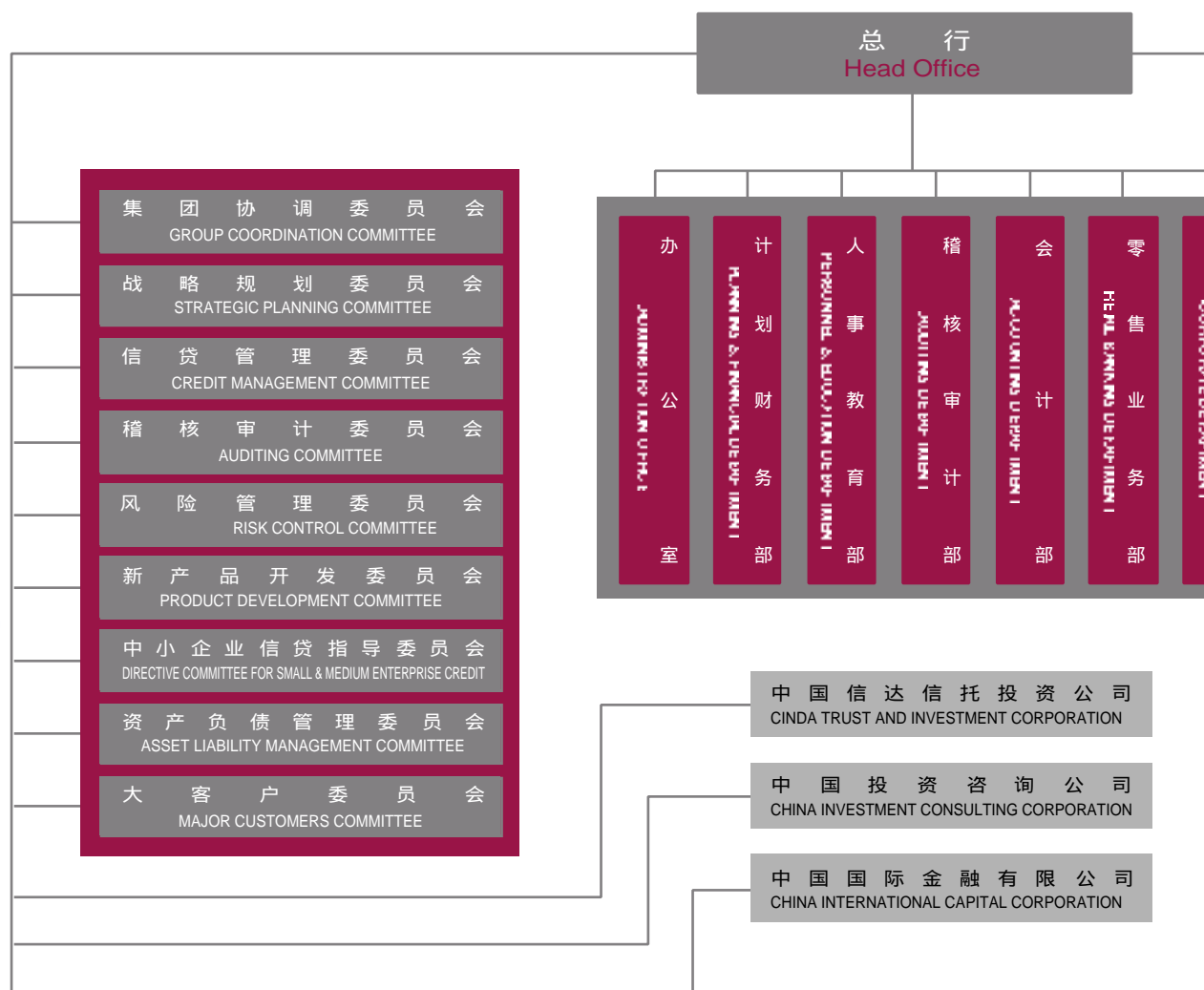
田 国 立
TIAN GUOLI
行 长 助 理
ASSISTANT PRESIDENT



周道炯
ZHOU DAOJIONG
监事会主席
CHAIRMAN OF THE SUPERVISORY BOARD

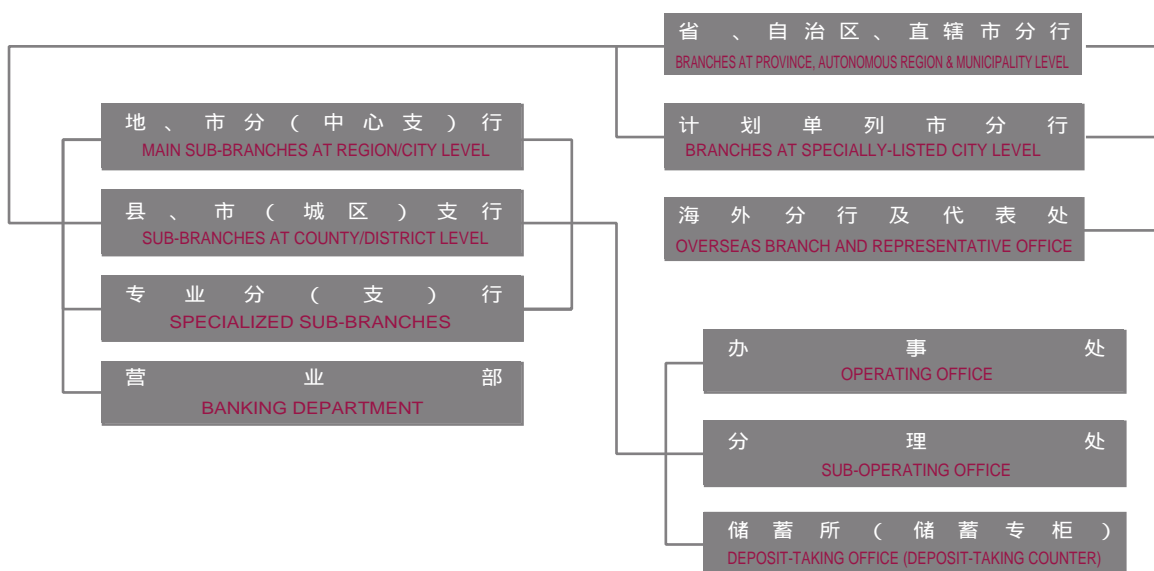
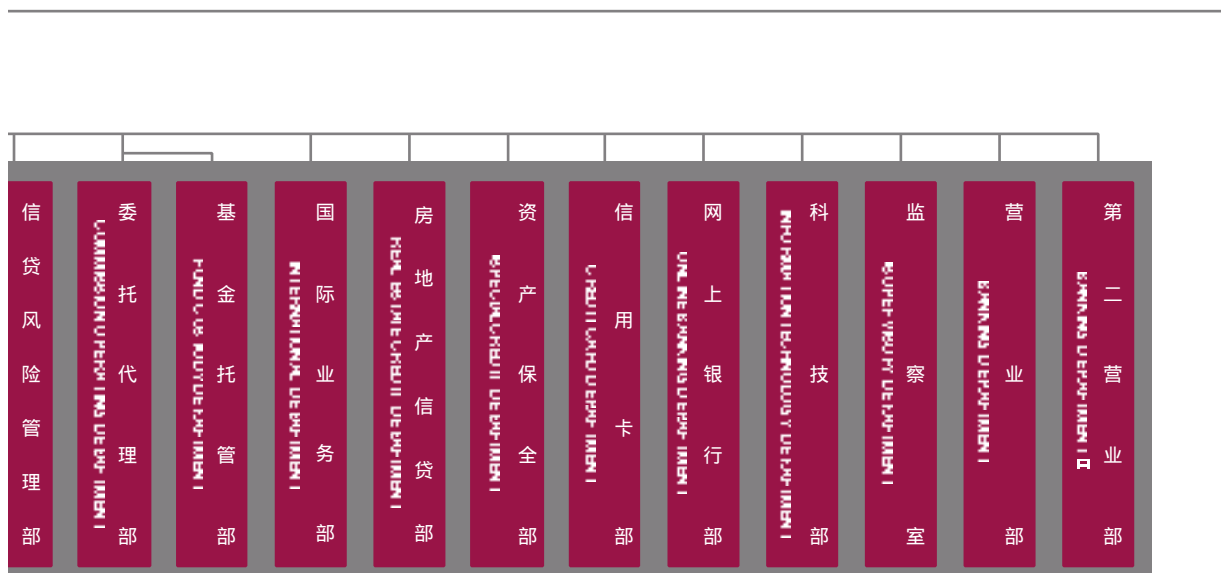
BANKING ORGANIZATION CHART

业务组织机构



说明 Notes:

1. 总行设有计算中心、资金清算中心、机关服务中心等支持部门
The Bank has Computer Center, Fund Clearing Center, Head Office Service Center as supporting departments in the head office.
2. 苏州分行、三峡分行为系统内总行直属分行
Suzhou Branch and Three Gorges Branch directly report to the head office.
3. 海外分行有：香港分行、新加坡分行、法兰克福分行
驻海外代表处有：伦敦代表处、东京代表处、汉城代表处、纽约代表处
The Bank's overseas branches are Hong Kong Branch, Singapore Branch and Frankfurt Branch.
The Bank has set up representatives offices in London, Tokyo, Seoul and New York.
4. 哈尔滨投资高等专科学校、常州财经学校是隶属于总行的 员工培训基地
Harbin Specialized Investment College and Changzhou Finance & Economy School are the training bases of the Bank under the governance of the head office.
5. 到 1998 年底，全行设立了 13,593 个业务分支机构，16,878 个储蓄网点，全行员工达到 37.9 万人
At the end of 1998, CCB had 13,593 branches and sub-branches and 16,878 deposit-taking offices, with a total of 379,000 employees.



截止1998年底，全行本外币贷款余额12,579亿元，当年新增1,431亿元，比上年增长12.84%。其中人民币贷款余额11,773亿元，当年新增1,438亿元，增长13.91%。全行外汇贷款余额97.4亿美元。

At the end of 1998, the Bank's loan portfolio consisted of RMB 1,177.3 billion of Renminbi loans, an increase of RMB 143.8 billion or 13.89% as compared with that of the end of 1997, and USD 9.18 billion of foreign currency denominated loans.

信贷业务

1998年，我行积极开拓信贷市场，加快贷款投放，防范和化解信贷风险，为维护国家金融健康运行、支持国民经济发展作出了贡献。全行信贷业务稳步发展。截止1998年底，全行本外币贷款余额12,579亿元，当年新增1,431亿元，比上年增长12.84%。其中人民币贷款余额11,773亿元，当年新增1,438亿元，增长13.91%。全行外汇贷款余额97.4亿美元。

在信贷业务稳步发展的同时，信贷风险防范和化解能力有所提高，基础工作进一步加强。1998年信贷授权授信制度得到了完善和有效落实；信贷管理基础制度实现“五级”分类；信贷管理信息系统进入全面推广运行阶段。

住房金融业务作为一项新兴的重点业务，自80年代开办以来，我行一直本着服务房改、支持住房建设，开拓消费市场的方针，坚持政策性业务与自营性业务相结合，开发信贷与消费信贷相结合，以个人住房贷款为重点，积极创新金融品种，积极提供集住房建设和消费筹资、融资、放贷和结算服务于一体的全方位金融服务，不遗余力支持房改，不断提高服务质量，推动我行住房信贷业务的全面发展。截止1998年底，房地产信贷业务各项贷款余额达2,171.92亿元（其中自营性房地产信贷余额1,469.6亿元，政策性房地产信贷余额702.32亿元），占全行各项人民币贷款余额的比重由1997年的16.32%上升到1998年的17.5%。我行充分利用国家发展住房消费和推进住房改革的有利时机，大力拓展个人住房贷款业务，至1998年末，全行累计发放个人住房贷款695.11亿元，贷款余额达445.3亿元（包括政策性和自营性个人住房贷款），占全行各项贷款的比重由1997年的1.73%上升为1998年的3.58%。市场占有率达63%，居四大国有商业银行之首。

CREDIT BUSINESS

During 1998, China Construction Bank actively developed its credit business. The Bank increased credit lending and conducted risk control and management, thence supported the country's economic growth and contributed to the healthy development of China's financial market. At the end of 1998, CCB's domestic and foreign currency loans amounted to RMB 1,257.9 billion, an increase of RMB 143.1 billion, or 12.84% as compared with loans outstanding at the end of 1997. At the end of 1998, the Bank's loan portfolio consisted of RMB 1,177.3 billion of Renminbi loans, an increase of RMB 143.8 billion or 13.91% as compared with that of the end of 1997, and USD 9.74 billion of foreign currency denominated loans.

With the further development of credit business, CCB has been steadily improving its risk control and management processes. During 1998, the Bank further refined and implemented the branch credit authorization system to branches and customer credit facilities granting system. A new five-category classification system of loans was carried out in the Bank. The Bank's Credit Management Information System began to be installed in all branches.

Housing finance is an emerging business since the 1980's. The Bank has always made its housing finance business the vehicle to facilitate housing reform and housing construction in China and the vehicle of developing consumer credit market. With respect to housing finance business, the Bank combined policy business with commercial business and combined property development business with consumer credit business. With personal home loan as the focus, the Bank actively initiated new products providing integrated services while continuously improved its quality of services. At the end of 1998, the Bank's total loans granted in term of housing finance was RMB 217.19 billion, representing 17.5% of the Bank's total loans as compared with 15.1% of the Bank's total loans at the end of 1997. Of this amount, the outstanding of commercial loans was RMB 146.96 billion while the outstanding of policy loans was RMB 70.23 billion. The bank also took advantage of the country's policy of developing housing consumption and promoting housing reform and enhanced its personal home loan business. At the end of 1998, the Bank's total personal home loan granted and loans outstanding amounted to RMB 69.5 billion and RMB 44.53 billion respectively (including both policy loans and commercial loans). The outstanding balance represents 3.58% of the Bank's total loans at the end of 1998 as compared with 1.73% of the Bank's total loans at the end of 1997. The Bank enjoys a market share of 63%, ranking the Chinese commercial banks.

零售业务

近年来，我行零售业务在巩固和发展本外币储蓄业务的基础上，积极探索，跟进市场，围绕客户，以大中城市行为依托，加强集约经营，规范业务管理，积极创新业务品种，拓展综合性零售业务领域，实现储蓄存款由注重存款量的扩张向量的增长和质的提高并重转变，业务领域由以办理居民储蓄为主的传统筹资业务向综合性零售业务转变。

全行储蓄存款继续保持稳定增长的态势。截止1998年12月31日，全行人民币活期储蓄存款余额达到1,762亿元，定期储蓄存款余额达到5,329亿元，合计为7,091亿元，比年初新增996亿元，增幅为16.34%；外币活期储蓄存款余额为1.74亿美元，定期储蓄存款余额为27.16亿美元，合计数为28.9亿美元，全年新增9.2亿美元，增幅46.7%。

在努力巩固和扩大传统储蓄业务阵地的同时，我行大力拓展综合性零售业务新领域，取得显著成效。1998年，我行在全国199个城市、14,000个网点全面开通了个人电子汇款业务。由于手续便捷、达帐迅速、收费合理、营销得力，深受广大客户欢迎，业务开通后一个多月，每天仅跨省市汇款平均达200多笔，汇款总量近200万元。

储蓄卡是建设银行首先在国内推出的借记卡，由于具有办卡无需担保、用卡不用授权、凭密码使用安全方便等特点，目前已发卡2,000万张，1998年新增500多万张。许多分行已把储蓄卡作为发展综合性零售新业务的电子载体。为进一步拓展储蓄卡功能，增强其在国内银行卡市场上的竞争能力，我行积极推动储蓄卡异地交易业务的联网工作，目前已完成各项准备工作，北京、上海、广州、深圳等13个一级分行的31个城市联网试点已基本成功，为1999年实现100个城市行的联网目标奠定了良好的基础。

我行还积极研究开发和规范其他新业务、新产品。在认真调研的基础上，总行统一了全行的储蓄帐号。为了抓住当前资金市场业务的一些契机，全行加强有关新业务的研究开发。多家分行开通了“证银联”证券资金转帐系统；福建分行在辖内储额3,000万元以上的储蓄所（柜）设立“个人理财”服务窗口，并为特殊大客户设立客户经理提供专项金融服务；深圳分行也对存款在20万元以上的客户实行特惠服务等。

全行还抓住欧元启动契机，增加外币储蓄币种，拓宽业务领域，抓紧部署了在一些经济发达的大中城市开办欧元和入围欧元区国家货币的储蓄存款业务，并适时推出了出具个人存款证明等相关业务。

1998年全行代销凭证式国债和兑付债券工作取得了很大的成绩，全年共完成365亿元凭证式国债的承销任务，占全国凭证式国债发行量的16.8%；同时，兑付到期国债及企业债券280亿元。债券发行和兑付量均创历史新高。

RETAIL BANKING

In recent years, while making efforts to strengthen and develop its conventional Renminbi and foreign currency deposits, CCB has made great progress in many fields ranging from market research, customer service, putting priority to large- and medium-sized cities, strengthening the synergy management, standardizing the operation, creating new products, expanding comprehensive retail business area, putting much more emphases on quality in deposit- taking to the transition of raising funds by means of conventional individual savings deposits to comprehensive retail business.

In 1998, the increasing momentum of savings deposits was maintained throughout the whole bank. At the end of the year, the total balance of deposits was RMB 709.1 billion an increase of RMB99.6 billion or 16.34% as compared with the beginning of the year. Among the total deposits, demand deposits and time deposits stood at RMB 176.2 billion and RMB 532.9 billion respectively. Deposits in foreign currency totaled USD 2.89 billion, with the newly increased sum being USD 920 million and its increasing rate being 46.7%. Among the total, the demand deposits and time deposits amounted to USD 174 million and USD 2.716 billion respectively.

While making efforts to maintain and increase the market share, the Bank paid much attention to the development of new products in retail business and has made outstanding achievement. In 1998, the Bank successfully provided Personal Electronic Remittance (PER) service to the public at the Bank's 14,000 operation outlets in 199 cities. The service was well received for its convenience, efficiency, reasonable price and proper marketing. In the first month after its debut, average daily applications for trans-province PER amounted to 200 with the total sum of transfer reaching nearly RMB 2 million.

CCB was the first in China to issue its debit card - the savings card. The Bank has issued over 20 million savings cards so far, with the newly increased sum being 5 million during 1998. It requires no guarantee to apply for the card and it requires no authorization to use the card while PIN numbers secures the card. Many local branches had the debit card as the electric carrier of developing various retail products. For the purpose of further enriching the function of the card and strengthening its capability in competition, the Bank made active efforts to facilitate the networking of savings card transactions. The pilot operation has been finished and at 31 operation outlets under 13 first level branches and was proved basically successful, thus paved the way for the realization of smooth networking of 100 branches in 100 cities in 1999.

The Bank also devoted efforts in R&D and regulation of other new services and products. On the basis of investigation and research, the Bank integrated the deposit account serial in all branches. The Bank intensified new products' research and development in order to grasp business opportunities out of the current capital market. The funds transfer system between stock exchange and the Bank has been installed in quite a number of branches. In Fujian Branch, personal banking service is provided in operation outlets with deposit exceeding RMB 30 million and the branch arranged customer managers to provide tailored services for special and important customers. Shenzhen Branch also offers special services to customers whose deposits exceeds RMB 200 thousand.

Taking the business opportunities brought about by the launch of the EURO, the Bank increased the variety of foreign currency deposits through providing EURO deposit and “In ” countries' legacy currencies deposits in developed large- and medium- sized cities. Services introduced also include individual deposit certificate.

The Bank has made great achievement in underwriting and repaying Treasury Bills. The Bank has successfully fulfilled the task of underwriting RMB 36.5 billion of Treasury Bills in form of certificate, accounting for 16.8% of the total. The Bank also ensured the repayment of matured Treasury Bills and enterprises bonds of RMB28 billion. Both tasks of underwriting and repayment have made the historical records.



委 托 代 理 业 务

建行在委托代理业务方面一直由于传统的优势，拥有一批富实践经验的管理人员，以及具有先进的清算系统，使我行在代理工作中处于优势地位。

1998年，我行政策性代理和审价咨询业务仍然保持着最大的市场份额和明显优势，中央财政和中央部门委托贷款保持了独家代理的地位。全年代理各类委托贷款拨付资金2,582.2亿元,其中代理国家开发银行贷款879.6亿元,代理拨付中央预算基建资金和地质勘探资金677亿元，代理地方财政资金700亿元,代理拨付三峡库区移民资金41亿元。代理国家开发银行委托贷款额为历年最高，比上年增加101.6亿元，占该行年度委托贷款总额的69.8%，并首次代理中国进出口银行业务，与该行签订了《委托代理协议书》，当年代理贷款项目7个。代理社会保险、商业保险、电脑彩票资金清算以及基金托管等项业务均有突破性进展。

AGENT SERVICES

CCB enjoys a favorable status in agent services thanking to its tradition, expertise with plentiful experiences and advanced clearing system.

In 1998, the Bank's market share remained the biggest in terms of policy-related agency and cost appraisal consultation. CCB was still the sole agent for loans from central fiscal and other central government authorities.

During the year, the Bank was trusted to allocate fiscal funds and extend trusted loans totaling RMB 2,58.22 billion. Among the funds were a record high of RMB 87.96 billion in channeling loans for the State Development Bank of China (SDBC), RMB 67.7 billion for the central government's budgetary construction funds and geological prospecting, RMB 70 billion for local fiscal funds, RMB 4.1 billion for the Three Gorges Emigration funds. During the year, funds channeled for SDBC increased by RMB 10.16 billion over that of the previous year, accounting for 69.8% of SDBC's total channeled loans. In 1998, for the first time CCB received entrustment from the State Import & Export Bank with the signing of The *Agreement on Entrustment*. The Bank also made breakthroughs in providing agency services to other sectors such as social insurance, commercial insurance, computer lottery fund clearing as well as fund custody.

信用卡业务

龙卡在工、农、中、建四家国有商业银行中保持着较大的市场份额，1998年发卡量占31.3%，比1997年提高0.73个百分点，交易额占13.53%，比1997年提高2.25个百分点，ATM居第二位，POS居第三位，表现了较强的后劲。

1998年，我行积极开拓市场，扩大服务领域，加强业务管理，改善用卡环境，龙卡业务稳步发展，取得了可喜的成绩。截止到1998年底，龙卡发卡量达到3,110万张，比年初新增1,040万张，比1997年增长了50%，龙卡全年累计交易量10,179万笔，特约商户4.55万家，取现网点2.12万个，安装运行ATM4,569台，POS30,063台，基本覆盖了全国大中城市。

龙卡成为建设银行走向市场、服务客户的重要的金融工具。各分行以龙卡为先导，适应市场变化和客户需求，积极发挥龙卡支付结算功能，开展各种代收代付业务，逐步树立了龙卡良好的品牌形象。龙卡业务的发展在建设银行向现代商业银行转轨的过程中发挥了积极、重要的作用，配合了全行资产、负债和中间业务的改革与发展。

CREDIT CARD

In 1998, Long Card maintained a substantial market share among China's big four state-owned commercial banks. The total issuance of the Card accounting for 31.3% of the market, 0.73 percentage point up on the previous year and the total transaction volume of the Card accounting for 13.53%, 2.25 percent point up on 1997. The number of ATM machines installed took the second place among the big four while the number of POS machines installed was the third in row, showing a fairly strong potential.

In 1998, the Bank's credit card business saw a stable development. The Bank was fruitful in marketing, extending the business scope, intensifying the administration and improving the card service facilities. By the end of the year, a total of 31.1 million Long Card had been issued, with 10.4 million newly issued cards, 50% up on 1997. The accumulated transaction volume by means of Long Card reached 101.79 million. There were 45.5 thousand merchants acquired and 21.2 thousand cashing outlets. A total of 4,569 ATM machines and 30,063 POS machines were installed and put into use as at the end of the year. The Long Card network has covered all large- and medium- sized cities in China.

Long Card has become a significant financial instrument for CCB in strengthening its capability for market competition and in serving the customer. With the help of the credit card business, CCB branches at various levels made efforts to adapt to the changes of the market and customer needs, made full use of Long Card's payment and settlement functions to carry out agency services. All of these works contributed to the excellent brand image of Long Card. The progress made by credit card business played an important and active role in the commercial transformation of the Bank in supporting the reform of other operations of the Bank such as assets liabilities and intermediary activities.

基金托管业务

1998年是我国开展证券投资基金试点的第一年，也是我行开拓基金托管业务的第一年。我行是中国第二家获得基金托管人资格的国有商业银行。

我行在基金托管组织机构、专业人才、工作场所、规章制度、财务核算、市场监督、技术保障等方面做了大量的基础性工作，经中国证监会验收，我行基金托管工作已符合《证券投资基金管理暂行办法》和中国证监会对基金托管人的要求。我行完全能安全、高效地保管基金资产和监督基金运作，并以“诚实信用、勤勉尽责”的态度，保护基金持有人的合法权益。

1998年，我国发行上市了5只证券投资试点基金，总规模为100亿元，我行托管了由华夏基金管理公司管理的兴华证券投资基金，基金规模为20亿元。从4月28日兴华基金发行开始，到12月31日止，我行共收取托管费收入342万元。

22

我行加强了基金托管业务的技术保障体系建设，安装了卫星传输和远程平台加密数据接收系统，开发并运用了基金财务软件和基金投资运作自动监控软件，实现了基金核算、基金资产净值评估和会计报表的自动化处理，实现了对基金投资运作、投资限制的封闭式“黑箱”自动处理。

FUND CUSTODY

In 1998, China saw pilot securities investment funds come to the market. CCB was the second bank licensed and entitled to conduct fund custody related activities.

CCB had conducted much preparatory work in such fields as organizational structure of custody, expertise, operation localities, rules and regulations, financial accounting, market supervision and technical support. According to China Securities Regulation Commission's review, what CCB has done in terms of fund custody is fully in line with the *Temporary Regulatory Measures for Securities Investment Fund Management* and CSRC's requirement on fund custodian. The Bank is not only capable of safeguarding the fund capital and supervising the operation of funds, but also capable of protecting the legal rights of fund-holders by taking principles of honesty, diligence and responsibility.

In 1998, five pilot securities investment funds were issued with RMB 10 billion of total amount of capital involved. Among the five, the Xinghua Securities Investment Fund managed by the Hua Xia Fund Management Company is put under CCB's custody. The size of the Fund is RMB 2 billion. From Apr. 28, 1998 to the end of the year, the bank's income of custody fees totaled RMB 3.42 million.

CCB strengthened the construction of technical support system for the fund custodian transactions with satellite transmission system and remote platform encrypted data-retrieving system installed. The development and application of fund financial software and the automatic monitor software for fund investment activities enabled the automation of the financial accounting, net asset value (NAV) appraisal, financial statements generation, fund investment operations and limitation on investment.

INTERNATIONAL BUSINESS

国际业务

与1997年相比，外汇存款增长9.02亿美元，外汇贷款减少2.25亿美元，分别增长了12.47%和下降了2.34%。

As compared with 1997, the Bank's foreign currency deposits increased by USD 902 million or 12.4%, foreign currency decreased by USD 225 million or 2.34%.

国际结算业务和结售汇业务

1998年，受亚洲金融危机的影响，我国对外贸易增长速度明显减慢，在某些月份甚至出现了负增长，资本净输入也呈下降趋势，这一切使我行的国际结算业务面临严峻的考验。对此，我行及时调整了业务重点和发展策略，在积极拓展业务的同时，重点加强对国际结算业务的管理和风险防范；同时抓住我国对外贸易的区域性调整这一契机，努力扩大对欧美地区的国际结算业务，以最大限度地抵销亚洲金融危机带来的不利影响。截止1998年底，全行共计办理国际结算业务431亿美元，比上年减少71亿美元，降幅为14%。由于受到亚洲金融危机的影响，我行全年办理结售汇业务223.83亿美元，较上年的267.95亿美元减少44.12亿美元，下降16.47%。其中，市场份额达到13.3%，基本维持了1997年的水平。

INTERNATIONAL SETTLEMENT AND FOREIGN EXCHANGE BUYING & SELLING AGAINST RMB

During the year, CCB's intentional settlement business was confronted with difficulties and fierce challenges. Affected by Asian financial turmoil, the growth rate of China's foreign trade was substantially slowed. In certain months, China even experienced negative growth in field of foreign trade. The net inflow of foreign investment was also decreased. The Bank responded to these difficulties and challenges by quickly adapting business strategy and focus. The Bank put much more emphasis on international settlement management and risk avoidance while actively promoting the development of various businesses. CCB grasped the opportunity brought about by the regional adjustment of our country's foreign trade and expanded the size of settlement related with European and American countries for the purpose of offsetting the negative impact of Asian financial crisis. For the year, the Bank's international settlement value totaled USD 43.1 billion, USD 7.1 billion , or 14% less than that of 1997. The transaction value in foreign exchange buying and selling against RMB was USD 4.412 billion, 16.47% less than the previous year. The Bank's 13.3% market share remained at the level of 1997.

境 外 筹 资 业 务

1998年，亚洲金融危机持续恶化并引发更大范围的危机，市场对危机地区筹资体极为不利，我行克服种种困难，圆满完成了各项筹资任务，对外筹资转贷款余额为50.05亿美元，全年共对外签约33笔，协议金额4.57亿美元。1998年的筹资主要采用了政府贷款、出口信贷的形式，在这一年里，我行继续做好发行144A扬基债券的各项准备工作，以便在形势好转时能尽快进入市场发债。其他本年度的主要项目包括：

包钢连铸连轧利用1.55亿美元德国出口信贷及商业贷款

吉通金桥工程利用6,000万美元以色列政府贷款

四川邮电项目5,000万美元西班牙政府贷款

锦化环氧丙烷工程利用3,000万美元日本出口信贷

山东华能德州电厂三期工程利用7,400万美元德国出口信贷

天津港煤码头项目5,000万美元英国出口信贷等项目的金融协议和转贷协议谈判、签约工作

我行亦同时抓住有利时机开拓境外筹资转贷款的资产管理业务工作，完成了1997年发行的2亿美元浮动利率债券大部分资金的利率调期。

OVERSEAS FUND RAISING

In 1998, with deterioration of the Asian financial crisis, economic problems and difficulties were invoked in a wider scope. In spite of the unfavorable market environment for fund raising, the Bank accomplished its tasks in key financings in 1998. The Bank financed USD 5 billion from overseas for re-lending. During the year, 33 agreements were signed with a total value of USD 457 million, government loans and export credits were the major channels of financing. The Bank also continued the preparation for the issuance of its Section 144A Yankee Bonds, so as to proceed with the issuance in case the market environment turns favorable. Other major achievements during the year included the following projects:

USD 155 million German export credit and commercial loan for Baotou Steel;

USD 60 million Israel government loan for Jitong Jinqiao project;

USD 50 million Spanish government loan for Sichuan Posts and Telecommunications project;

USD 30 million Japanese export credit for Jinzhou Petrochemicals epoxy dimethylmethane project;

USD 74 million German export credit for Shandong Huaneng Dezhou Power Plant's third phase construction;

USD 50 million British export credit for the coal wharf at Tianjin Port.

The Bank also took further advantage of overseas fund raising activities to conduct asset management business, finalized the interest rate swap for the majority of the USD 200 million floating rate bonds issued in 1997.

商 人 银 行 业 务

1998年，我行商人银行业务稳步发展，客户群体不断扩大，在项目融资领域继续保持国内同业的领先地位。在采用项目融资方式筹措资金的中华电力项目和上海通用汽车项目中，我行分别作为人民币贷款银团的安排行和参加行身份参与了融资，这两个项目受到了国际融资市场的广泛关注。另外，我行还是中华电力项目、湄洲湾电厂项目、新世纪邮电租赁融资项目和上海通用汽车项目的抵押代理行。值得一提的是，通过公开投标，中标成为扬子巴斯夫一体化项目和黄石电厂项目的财务顾问，这两个项目均为中外合资项目，财务顾问的工作将按照国际水准进行。此外，我行还在资产证券化、企业的兼并与收购、为客户理财等领域进行了有益的尝试。我行将在完善项目融资服务的基础上，继续开拓商人银行业务。

MERCHANT BANKING

30

1998 was a year of steady development in term of the Bank's merchant banking business. The Bank's clientele continued to expand and the Bank maintained its leading role in project finance within the domestic market. In connection with the China Power and the Shanghai General Motors project financing, CCB acted as the arranger bank and attendant bank, respectively, for the Renminbi syndicated loan. Both projects drew significant attention from the international financial market. In addition, CCB also acted as the mortgage agent for numerous major projects, including the China Power Project, Meizhou Bay Power Project, New Century Post and Telecommunication Leasing Project and Shanghai General Motors Project. Other achievements include CCB's appointments as financial consultant for the Yangzi BASF Integrated Petrochemical Site and Hubei Huangshi Power Project through successful bidding. Both projects are sino-foreign joint ventures requiring an international standard of financial consulting. At the same time, CCB benefited from its pilot effort in asset securitization, M&A and corporate finance. Based on the improvement of project financing, CCB will continue to expand its merchant banking business.

海 外 业 务

1998年，我行海外业务的发展又上新台阶。继香港分行之后，新加坡分行正式开业，两家分行在加强管理，防范风险的同时，各项业务稳步发展。我行完成行使建新银行30%期权，在建新银行持股达到70%，进一步完善了我行在港澳地区的业务功能。目前我行海外机构有两家分行、两家参股银行和五个代表处。拓展海外机构，加速海外业务的发展是建行在未来国际业务发展中的一个重点。为此，1999年我行将首先争取我行法兰克福分行和约翰内斯堡分行尽早开业，此外还要在西班牙、南美、中东、东欧及非洲西部有选择性地开设3-5家机构。

OVERSEAS NETWORK

CCB achieved significant improvement in its overseas business during 1998. Following the establishment of its branch in Hong Kong, CCB's Singapore Branch was put into operation. Both branches have shown steady increases in business since their openings. During 1998, CCB also exercised its 30% option to Hong Kong Jian Sing Bank, enlarging the Bank's shares in Jian Sing Bank to 70%, which strengthened CCB's presence in Hong Kong and Macao. As of the year end, CCB had two overseas branches, two overseas shareholding banks and five overseas representative offices. It is one of the Bank's priorities to expand its overseas network and accelerate its overseas business. In the year 1999, the Bank is trying to apply for branch licenses in Frankfurt and Johannesburg. In addition, the Bank is also planning to open three to five offices in Spain, South America, the Middle East, East European countries and west African area.

外 汇 清 算 业 务

我行国际清算业务服务于国外代理行、海外分行、国内联行、金融同业等，成为构筑分行与境外代理行及国外清算网络业务联系的桥梁，并为我行各项对外业务及下辖行提供各种业务服务和支持。我行外汇清算业务处理系统已达到国内先进水平，主要业务包括汇出、汇入、联行、销帐、定存、拆借、外汇买卖、结售汇等业务，自动处理率达到90%以上。我行全面应用SWIFT标准，使业务处理自动化、标准化、规范化。代理行网络遍布世界各地，与我行建立SWIFT密押的银行已达1,200家，使业务处理方便快捷。我行使用目前世界上最先进的Alliance-access软件，分行通过SWIFT组织开发的Pc-connect软件与总行主机相连，目前全国已有120家分行开通了SWIFT，涵盖了全国经办国际业务的主要城市行，开通SWIFT的分行数量在国内同行业中居第二位。

FOREIGN EXCHANGE CLEARING

CCB's foreign exchange clearing system served its overseas correspondent banks, overseas and domestic branches and other financial institutions. The system connected as a bridge its branches with its overseas correspondent banks and foreign clearing network and provided various services and support to the international business and subsidiaries of CCB. The Bank's foreign exchange clearing system is one of the most advanced in China. Over 90% of the Bank's remittances (in/out), inter-branch clearing, account writing-off, time deposit, inter-bank borrowing and lending, foreign exchange trading and buying and selling of foreign exchange against RMB was automated. SWIFT Standard has been applied to our business, enabling an automatic, standard and regulated processing. The Bank has a worldwide network of overseas correspondent banks with 1,200 of these banks having exchanged SWIFT key with CCB, making the international operations more efficient. The Alliance-Access software has been installed at the Bank's SWIFT Center and domestic branches have been connected to the head office using PC-connect software developed by SWIFT. 120 domestic branches were networked through SWIFT system, which ensured the international business capabilities of most branches in major cities. Of all banks in China, CCB has the second largest number of branches connected with the SWIFT system.

EMPLOYEE PROFESSIONAL DEVELOPMENT

员工培训

1998年，我行在员工培训方面采取了有力的措施，加大培训力度，紧密围绕全行改革与发展的总体思路，紧扣全行中心工作，展开了一系列培训活动，并在改革培训管理体制，改进培训方式，增进培训效益等方面进行了有益探索。

In 1998, the Bank adopted favorable measures to further its staff training program. The Bank held a series of training programs focusing on the general plan of the Bank's reform and development. In addition, the Bank probed into the reform of the training administration system, the improvement of training methodology and the promotion of training efficiency.

面对日益激烈的金融市场竞争，国有商业银行人力资源的开发显得愈来愈重要和必不可少，人才规划与培养已成为我行各项事业发展的重要组成部分。1998年，我行在员工培训方面采取了有力的措施，加大培训力度，紧密围绕全行改革与发展的总体思路，紧扣全行中心工作，展开了一系列培训活动，并在改革培训管理体制，改进培训方式，增进培训效益等方面进行了有益探索。

全行加强了高级管理人员的培训，1998年总行举办了6期高级管理人员专题讲座，从宏观方面分析、探讨当前国内外经济金融状况，扩大高级管理人员的信息量，增强其对周围经济环境的识别和判断能力，提高其综合素质。

我行从1997年起，在全行范围内，对重要业务岗位、风险岗位、窗口岗位等实行岗位培训和持证上岗制度，1998年共有248,939人考试合格，有力地提高了全体员工的业务素质。

我行的员工培训采取行内外相结合的方式，一方面充分利用行内培训资源，组织实施对各个层次员工的培训，另一方面是选派人员到国外知名大银行、大公司和国内著名高校进修学习，使建设银行的人才开发始终跟进业务的发展，成为有利于各项业务发展的人力资源保证。

With increasing competition in the financial markets, the development of professionals has become vital to state-owned commercial banks. Talents training program has become an indispensable part of the Bank's development. In 1998, the Bank adopted favorable measures to further its staff training program. The Bank held a series of training programs focusing on the general plan of the Bank's reform and development. In addition, the Bank probed into the reform of the training administration system, the improvement of training methodology and the promotion of training efficiency.

The Bank also enhanced the professional development in its senior management staff. During 1998, the head office held 6 top management seminars on specific issues. The seminars analyzed and discussed the economic and financial states both inside and outside China at a macro level, providing valuable information to the top management to improve their ability to lead the organization.

In 1997, CCB started a professional training and examination system for staff involved in important business and risk-prevention posts and for front desk personnel. In 1998, the examination helped to improve the staff quality, with 248,939 employees having passed the examination in 1998.

CCB's employment professional development combines domestic and overseas programs. On the one hand, experts and scholars on the international financial market are invited to conduct seminars domestically; on the other hand, the Bank's qualified employees are selected to have in-depth study at prestigious overseas banks and corporations as well as domestic colleges and institutions. This enables CCB to maintain a competitive advantage in human resources and business development.

1998年，我行电子化建设稳步发展，综合性应用能力得到加强，业务经营和管理的电子化程度和科技含量明显提高。

In 1998, CCB's technology development progressed steadily, with conspicuous improvement in computerization of business operation and management.

1998年，我行电子化建设稳步发展，综合性应用能力得到加强，业务经营和管理的电子化程度和科技含量明显提高。

我行还加快两大系统的建设步伐，初步建成了企业内部网络，我行完成了以统一会计核算制度、统一业务需求为起点的柜面业务系统的需求设计；并完成了信贷管理信息系统软件的开发和试点，已向全行下发了信贷管理系统运行版软件；完成了企业内部网的全部设计、试点和一期工程的试运行工作，为管理信息系统的建设提供规范的网络环境 and 应用技术环境。

我行一向全力支持新产品的开发工作，1998年完成了资金清算系统优化项目设计开发及全国实地网络环境压力测试工作；龙卡网络系统项目41个城市银行信用卡联网和31个城市分行储蓄卡联网项目投产试运行；开发设计并在全中国199个城市、14,000多个网点开通了个人电子汇款业务系统；完成了国际结算系统项目的全部开发、测试工作，已在7个分行试运行；已基本完成办公自动化项目的开发工作；完成了人力资源管理信息系统的全部设计工作；着手网上银行项目的开发；完成了各种代收费系统、IC卡业务管理系统、证券资金转帐等系统的开发工作，有力地支持了各项业务的发展。

我行高度重视解决全行计算机2000年问题，提出了解决“2000年问题”方案建议书；完成了所有商务谈判、系统培训以及全国应用程序的修改工作；组织了对各一级分行解决“2000年问题”工作进展的普查以及对部分二级分行工作的抽样调查工作。全行上下高度重视解决计算机“2000年问题”，三分之二以上的主要计算机系统升级和切换工作已经完成。工作进展处于国内同行业前列。

In 1998, CCB's technology development progressed steadily, with conspicuous improvement in computerization of business operation and management.

CCB stepped up its effort in the construction of two major systems. The inter-bank network has taken shape and the requirement design of the New Generation Retail Banking System that is based on a unified accounting system and business demand was completed. The Bank completed the development and testing of the Credit Management Information System and distributed the operation version of the system to branches. CCB also completed the design, testing and pilot operation of the first phase of the Bank's Intranet project, thus provided a regulated network environment and technological application environment to the construction of the Management Information System.

CCB has always supported the development of new products. In 1998, the Bank

accomplished the design and development of the fund clearing system and the testing of capability of the nation-wide network;

put into operation a Long-Card networking system in 41 city branches for credit cards and the test operation of a deposit-card networking system in 31 branches.

launched the Personal Electronic Remittance system at 14,000 outlets in 199 cities;

completed the development and testing of the international trade finance system and has put the system into test operation in 7 branches;

completed the development of office automation system;

finished the design of the Human Resource Management Information System;

started the development of Internet banking; and completed the system development of various agent fund-collection, Smart Card management and security fund transfer.

CCB attaches great importance to the Year 2000 Compliance issues. The Bank completed the following tasks in term of the Year 2000 Compliance:

drafting of the solution proposal;

negotiations, training and nationwide software revision;

conducting of a general survey on CCB's branches in term of the Y2K problem;

and sampling among the Bank's sub-branches.

More than two thirds of the major computer systems have been upgraded and switched. CCB is currently in a leading position among China's financial institutions in term of the task.

中国建设银行：

我们接受委托，审计了贵行1998年12月31日的资产负债表和合并资产负债表及1998年度的损益表和合并损益表。这些会计报表由贵行负责，我们的责任是对这些会计报表发表审计意见。我们的审计是依据《中国注册会计师独立审计准则》进行的。在审计过程中，我们结合贵行实际情况，实施了必要的审计程序。

我们认为，上述会计报表符合《企业会计准则》和《金融企业会计制度》及国家其他有关财务会计法规的规定；在所有重大方面公允地反映了贵行1998年12月31日的财务状况及1998年度经营成果，会计处理方法的选用遵循了一贯性原则。

中银会计师事务所



中国注册会计师

丁三立



李皎如



中国北京 一九九九年三月三十日

TO: CHINA CONSTRUCTION BANK

We have audited the accompanying consolidated balance sheet & balance sheet of China Construction Bank as of December 31, 1998 and the related statement of consolidated income statement & profit and loss for the year then ended. These financial statements are the responsibility of the management of China Construction Bank. Our responsibility is to issue an audit opinion on these financial statements. Our audit was conducted in accordance with the Independent Auditing standards of Chinese Certified Public Accountants and included such tests of accounting records and such other auditing procedures we considered necessary in the circumstances.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of China Construction Bank as of December 31, 1998 and the results of its operations for the year then ended, in accordance with Enterprise Accounting Principles and as well as other related financial and accounting regulations of the People's Republic of China. The accounting methods adopted this year are in conformity with that of previous years.

ZHONG YIN CERTIFIED PUBLIC ACCOUNTANTS

Ding Sanli Li Jiaoru

PRC CERTIFIED PUBLIC ACCOUNTANT

March 30, 1999



中国建设银行资产负债表

BALANCE SHEET

单位：人民币百万元 Unit: Millions of RMB

(Expressed in Millions of Renminbi)

1998年 12月 31日

AS OF DECEMBER 31, 1998

资 产	ASSETS	1998	1997
现金	Cash	15,437	12,655
存放中央银行款项	Balances with PBOC	245,583	239,687
存放同业及 金融机构款项	Balances with other banks and financial institutions	14,233	19,597
拆放同业及 金融机构款项	Placements with other banks and financial institutions	58,755	49,360
其他应收款	Other receivables	48,898	44,729
贷款及应收利息	Loans and interest receivable	1,296,695	1,151,997
减：贷款准备金	Less: Allowance for loan losses	(2,861)	(1,047)
贷款，净额	Loans and interest receivable, net	1,293,834	1,150,950
固定资产，净值	Fixed assets, net	56,624	54,124
投 资	Investments	162,856	80,008
其它资产	Other assets	27,426	30,649
资 产 总 计	TOTAL ASSETS	1,923,646	1,681,759

负 债 及 所 有 者 权 益	LIABILITIES	1998	1997
存 款	Deposits		
活期存款	- Demand deposits	835,090	709,983
定期存款	- Time deposits	716,866	616,914
存款小计	Total deposits	1,551,956	1,326,897
同业及金融机构 存放款项	Deposits from other banks and financial institutions	123,482	88,171
同业及金融机构拆入	Placements from other banks and financial institutions	3,663	10,685
向中央银行借款	Borrowings from PBOC	4,280	37,211
应付利息	Interest payable	18,752	31,663
其他应付款	Other payable	32,667	36,327
长期负债	Long-term debts	41,090	42,061
其它负债	Other liabilities	47,280	59,164
负债合计	Total Liabilities	1,823,170	1,632,179
所 有 者 权 益	SHAREHOLDERS' EQUITY		
实收资本	Paid-in capital	85,094	35,922
公 积 金	Reserves	13,184	12,524
未分配利润	Retained earnings	2,198	1,134
所有者权益合计	Total Shareholders' Equity	100,476	49,580
负债和所有者权益总计	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,923,646	1,681,759

中国建设银行损益表

PROFIT AND LOSS ACCOUNT

单位：人民币百万元 Unit: Millions of RMB
(Expressed in Millions of Renminbi)
1998年 12月 31日
AS OF DECEMBER 31, 1998

利息收入	INTEREST INCOME	1998	1997
贷款	Loans	98,822	93,774
存放中央银行款项	Balances with PBOC	12,691	19,044
存放同业及金融机构款项	Balances with other banks and financial institutions	1,927	2,559
拆放同业及金融机构款项	Placements with other banks and financial institutions	3,128	1,705
经费存款	Government trusted deposits	64	27
贴现	Discounted bills	505	794
投资证券	Securities investment	7,208	8,921
合 计	Total	124,345	126,824
利息费用	INTEREST EXPENSES		
存款	Deposits	(61,266)	(68,313)
中央银行借款	Borrowings from PBOC	(2,475)	(7,489)
同业及金融机构拆入	Placements from other banks and financial institutions	(563)	(1,519)
金融债券及贴现	Financial bonds and discounted bills	(187)	(423)
长期负债	Long-term debts	(1,008)	(670)
合 计	Total	(65,499)	(78,414)

净利息收入	Net Interest Income	58,846	48,410
营业税金及附加	Business tax and surcharges	(8,515)	(8,179)
贷款坏帐损失	Provision for loan losses	(19,946)	(12,053)
备抵后净利息收入	Net interest income after provision for loan losses	30,385	28,178
非利息收入	Non-interest income		
投资收益（损失）	Investment income, net	280	579
手续费收入	Fee income	1,020	965
其他收入	Other income	817	1,806
合 计	Total	2,117	3,350
非利息费用	NON-INTEREST EXPENSES		
工资及职工福利	Salary and employee benefits	(6,597)	(5,716)
房屋租赁费	Occupancy expenses of premises	(1,963)	(2,113)
设备租金，折旧和维护费	Equipment rentals, depreciation and maintenance	(7,537)	(7,386)
保险费	Insurance expenses	(292)	(296)
无形资产摊销	Amortization of intangible assets	(143)	(127)
其它	Others	(14,326)	(14,772)
合 计	Total	(30,858)	(30,410)
税前收入	Income before income taxes	1,644	1,118
所得税	Income taxes	(557)	(373)
净收入	Net Income	1,087	745

中国建设银行合并资产负债表

CONSOLIDATED BALANCE SHEET

单位：人民币百万元 Unit: Millions of RMB

(Expressed in Millions of Renminbi)

1998年 12月 31日

AS OF DECEMBER 31, 1998

资 产	ASSETS	1998	1997
现金	Cash	15,751	12,671
存放中央银行款项	Balances with PBOC	245,770	240,134
存放同业及 金融机构款项	Balances with other banks and financial institutions	16,510	22,250
拆放同业及 金融机构款项	Placements with other banks and financial institutions	58,906	49,559
其他应收款	Other receivables	51,400	44,634
贷款及应收利息	Loans and interest receivable	1,294,939	1,153,074
减：贷款准备金	Less: Allowance for loan losses	(2,865)	(1,049)
贷款，净额	Loans and interest receivable, net	1,292,074	1,152,025
固定资产，净值	Fixed assets, net	57,184	54,398
投资	Investments	163,423	79,813
其它资产	Other assets	37,834	39,502
资 产 总 计	TOTAL ASSETS	1,938,852	1,694,986

负债及所有者权益	LIABILITIES	1998	1997
存款	Deposits		
活期存款	- Demand deposits	835,384	711,308
定期存款	- Time deposits	716,872	616,917
存款小计	Total deposits	1,552,256	1,328,225
同业及金融机构 存放款项	Deposits from other banks and financial institutions	121,690	87,997
同业及金融机构拆入	Placements from other banks and financial institutions	3,663	10,685
向中央银行借款	Borrowings from PBOC	4,280	37,211
应付利息	Interest payable	20,140	33,184
其他应付款	Other payable	33,465	36,381
长期负债	Long-term debts	41,573	42,303
其它负债	Other liabilities	60,772	69,032
负债合计	Total Liabilities	1,837,839	1,645,018
所有者权益	SHAREHOLDERS' EQUITY		
实收资本	Paid-in capital	85,094	35,922
公积金	Reserves	13,337	12,648
未分配利润	Retained earnings	2,582	1,398
所有者权益合计	Total Shareholders' Equity	101,013	49,968
负债和所有者 权益总计	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,938,852	1,694,986

中国建设银行合并损益表

CONSOLIDATED PROFIT AND LOSS ACCOUNT

单位：人民币百万元 Unit: Millions of RMB

(Expressed in Millions of Renminbi)

1998年 12月 31日

AS OF DECEMBER 31, 1998

利息收入	INTEREST INCOME	1998	1997
贷款	Loans	98,877	93,832
存放中央银行款项	Balances with PBOC	12,714	19,077
存放同业及金融机构款项	Balances with other banks and financial institutions	2,144	2,728
拆放同业及金融机构款项	Placements with other banks and financial institutions	3,153	1,751
经费存款	Government trusted deposits	64	27
贴现	Discounted bills	505	795
投资证券	Securities investments	7,208	8,921
合 计	TOTAL	124,665	127,131
利息费用	INTEREST EXPENSES		
存款	Deposits	(61,425)	(68,485)
中央银行借款	Borrowings from PBOC	(2,475)	(7,490)
同业及金融机构拆入	Placements from other banks and financial institutions	(771)	(1,551)
金融债券及贴现	Financial bonds and discounted bills	(188)	(423)
长期负债	Long-term debts	(1,008)	(670)
合 计	TOTAL	(65,867)	(78,619)

净 利 息 收 入	NET INTEREST INCOME	58,798	48,512
营业税金及附加	Business tax and surcharges	(8,600)	(8,230)
贷款坏帐损失	Provision for loan losses	(19,951)	(12,059)
备抵后净利息收入	Net interest income after provision for loan losses	30,247	28,223
非利息收入	Non-interest income		
投资收益（损失）	Investment income, net	415	663
手续费收入	Fee income	1,388	1,217
其他收入	Other income	1,406	2,108
合 计	TOTAL	3,209	3,988
非 利 息 费 用	NON-INTEREST EXPENSES		
工资及职工福利	Salary and employee benefits	(6,675)	(5,753)
房屋租赁费	Occupancy expenses of premises	(2,030)	(2,153)
设备租金， 折旧和维护费	Equipment rentals, depreciation and maintenance	(7,608)	(7,420)
保险费	Insurance expenses	(295)	(297)
无形资产摊销	Amortization of intangible assets	(145)	(129)
其它	Other	(14,645)	(14,964)
合 计	TOTAL	(31,398)	(30,716)
税前收入	Income before income taxes	2,058	1,495
所得税	Income taxes	(694)	(498)
净收入	Net Income	1,364	997

中国建设银行会计报表附注

1998年12月31日

(除另有注明外,所有单位均以人民币百万元位列示)

一. 重要会计政策

1. 会计制度

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

2. 会计年度

会计年度为公历一月一日起至当年十二月三十一日止。

3. 编制及合并基础

中国建设银行资产负债表及损益表的数字包括中国建设银行总行、国内分支行及香港、新加坡分行的会计数字,汇总时抵销了内部往来金额。中国建设银行合并资产负债表及损益表的数字包括中国建设银行及其全资附属机构即中国信达信托投资公司、中国投资咨询公司的会计数字,合并时抵销了内部往来金额。

4. 外币折算

中国建设银行以人民币为记帐本位币。会计年度内涉及外币业务,按当日国家外汇牌价(中间价)折合为人民币记帐。年末按国家外汇牌价(中间价)折合为人民币,作为外币帐户的期末人民币余额。调整后的各外币帐户的人民币余额与原帐面余额的差额,作为汇兑损益,列入当期损益。1998年及1997年年底的折算率为:

1998年12月31日:1美元=8.2791人民币元

1997年12月31日:1美元=8.2798人民币元

5. 贷款、应收利息及贷款准备金

中国建设银行的贷款及应收利息数字列示于资产负债表上,同时以备抵形式列示贷款准备金数额。贷款准备金分为两个部分,一是用于核销贷款本金损失的,称为呆帐准备金;另一是用于核销贷款利息损失的,称为坏帐准备金。呆帐准备金1998年前是按年初贷款余额1%差额提取;1998年起改按年末贷款余额1%差额提取。坏帐准备金一直按年末应收帐款余额的3‰提取。计提贷款准备金列当年支出。贷款呆、坏帐的核销,原则上是在准备金余额范围内自行根据贷款的本息损失情况确定核销额。核销呆帐时,冲减贷款准备金。除此之外,根据财政部

的政策规定，国有商业银行根据坏帐确认条件,对超过上一年计提的坏帐准备金部分的应核销坏帐，还可以将坏帐损失直接在成本中列支。1998年，我行成本中直接列支的坏帐损失为85.14亿元；1997年，我行在成本中直接列支的坏帐损失为85.18亿元。

逾期一年以上的贷款应收利息不列入当期损益核算。

6. 交易活动

交易资产和负债以公允价值记帐。与交易活动相关的已实现和未实现损益在交易利润的非利息收入中反映。

7. 固定资产及折旧

(1) 固定资产按实际成本计价。

(2) 固定资产折旧采用直线法，并按各类固定资产的原值和估计使用年限扣除估计残值（原值的3%）计算折旧。各类固定资产的估计使用年限如下：

资 产 类 别	使 用 年 限
房屋及建筑物	30-35 年
运输设备	4-6 年
电子设备	3-8 年
其他	5-11 年

8. 无形资产

(1) 购入的无形资产按实际成本计价。

(2) 无形资产的摊销按使用年限（不少于五年）摊销，余额包含在其他资产中。

9. 投资

投资均按成本列帐。

10. 所得税、营业税金及附加

所得税率为33%、营业税率为8%、营业税附加税率县以上城市为0.5%、县及县以下城镇为0.4%。

二．限制使用的存放中央银行款项

于一九九八年十二月三十一日，本行存放中央银行的不能随意动用的储备余额为1,196.19亿元。

三．贷款准备金

	1998	1997
年初余额	1,047	5,983
当年计提	11,438	3,529
回收	614	6
冲销	(10,238)	(8,471)
年末余额	2,861	1,047

四．固定资产、净值

	1998	1997
房屋建筑物	39,149	36,431
运输工具	3,858	3,780
电子设备	4,312	5,371
其他	5,295	4,177
减：累计折旧	(11,095)	(9,102)
	41,519	40,657
在建工程	15,105	13,467
净值	56,624	54,124

五．投资

1．投资于附属子公司

于一九九八年十二月三十一日，本行有下列主要附属子公司：

名 称	注 册 地	主 要 业 务	本 行 权 益
中国信达信托投资公司	中 国	信 托 与 证 券 投 资	100 %
中国投资咨询公司	中 国	投 资 咨 询	100 %
香港建新银行	香 港	银 行	70 %

于一九九八年十月三十日以前，本行拥有香港建新银行40%的权益。于一九九八年十月三十日，本行对香港建新银行增加了30%的投资，使得本行于香港建新银行的权益增加至70%，香港建新银行成为本行的附属子公司。由于香港建新银行的规模相对本行而言并不重大，因此，根据重要性原则，其于一九九八年十二月三十一日的资产负债表以及其从被收购日到十二月三十一日止期间的经营业绩并未包含在合并会计报表内。

2．投资于联营公司

于一九九八年十二月三十一日，本行有下列主要联营公司：

名 称	注 册 地	主 要 业 务	本 行 权 益
中国国际金融公司	中 国	投 资 银 行	42.5 %
中信嘉华银行	香 港	银 行	5.71 %

六．实收资本

实收资本比上年末增加492亿元，为国家发行特别国债注入的资本金。

七．公 积 金

	资 本 公 积	盈 余 公 积	合 计
年初余额	8,848	3,676	12,524
本年计提	-	580	580
资本溢价及资产评估溢价	67	-	67
其他	13	-	13
年末余额	8,928	4,256	13,184

八．重 要 的 资 产 负 债 表 表 外 项 目

于一九九八年十二月三十一日，本行有下列重要的资产负债表表外项目

	1998	1997
代理政府投资	101,486	155,522
代理贷款	567,038	496,300
合计	668,524	651,822

九．信 贷 风 险 集 中 度

1．行 业 集 中 度

贷 款 行 业	1998	1997
制造业	409,650	344,694
商业	66,560	50,267
建筑业	580,405	539,999
其他行业	201,328	179,822
合计	1,257,943	1,114,782

2. 地区集中度

贷款地区	1998	1997
中国：		
东北地区	108,634	97,165
华北地区	303,856	269,680
华东地区	359,910	309,505
华中地区	296,733	272,763
西北地区	84,073	77,277
西南地区	101,081	86,656
香港地区	3,365	1,736
境外地区：	291	-
合计	1,257,943	1,114,782

CHINA CONSTRUCTION BANK NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

(Expressed in Millions of Renminbi unless otherwise stated)

1. PRINCIPAL ACCOUNTING POLICIES

(a) Accounting Principles

The accompanying financial statements of China Construction Bank ("the Bank") are prepared in accordance with the "Accounting Standards for Business Enterprises", "Financial Regulations for Business Enterprises", "Accounting Standards for Financial Institutions" and "Financial Regulations for Financial and Insurance Institutions" issued by the Ministry of Finance of the People's Republic of China ("the PRC").

(b) Accounting Period

The accounting period is from January 1 to December 31 of each calendar year.

(c) Basis of Presentation and Consolidation

The financial statements of the Bank include the results of operations of the Bank's headquarter, the domestic branches, and branches in Hong Kong and Singapore for the years ended December 31, 1998 and 1997; and the assets and liabilities as of December 31, 1998 and 1997. All significant intra-bank balances have been eliminated during combination.

The consolidated financial statements include the assets and liabilities of the Bank and its wholly-owned subsidiaries, China Cinda Trust and Investment Corporation and China Investment Consulting Corporation, and their results of operations as of and for the years ended December 31, 1998 and 1997. Significant inter-company transactions and balances have been eliminated on consolidation.

(d) Foreign Currency Translation

The Bank maintains its books and records in Renminbi ("RMB"). Transactions in other currencies are translated into RMB at the applicable rates of exchange, quoted by the State Administration of Foreign Exchange (SAFE) prevailing at the dates of the transactions. Monetary assets and liabilities denominated in other currencies are translated into RMB at the applicable PBOC rates in effect at the year end dates; non-monetary assets and liabilities denominated in other currencies are translated at historical rates. Exchange differences arising from changes of exchange rates subsequent to the dates of transactions are included in income statement as exchange balance. The year end exchange rates used were:

December 31, 1998: USD1=RMB8.2791

December 31, 1997: USD1=RMB8.2798

(e) Loans, Interest Receivable and Allowance for Loan Losses

Loans and interest receivables are stated on the balance sheets after deducting the allowance for loan losses and doubtful receivables which is also stated on the balance sheets. Allowance for loan losses comprises two portions, allowance for doubtful loans which is provided against the principal of doubtful loans; and allowance for doubtful receivables which is provided against doubtful interest receivables. Before 1998, provision for doubtful loans was provided at 1% on the outstanding loan balances at the beginning of year; since 1998, provision is provided at 1% on the outstanding loan balances

at the end of the year. Provision for doubtful receivables are provided at 0.3% on the outstanding interest receivables at the end of the year. Allowance for loan losses are charged to the income statement of the year. The write-off of doubtful loans and interest receivables are based on the estimates made by the Bank based on the loan losses for the fiscal year, within the outstanding of allowance provided in the previous year. In addition, in accordance with the relevant rules of the Ministry of Finance, state-owned commercial banks are allowed to write-off additional loan losses according to the MOF's criteria for doubtful receivables of state-owned commercial banks. The write-offs are charged directly to the income statement of the year. For the year ended December 31, 1998, the Bank directly wrote-off loan losses of RMB8,514 million (1997: RMB8,518 million).

Interest income arising from the loans which had been overdue for more than 1 year is not recorded in the income statement.

(f) Trading Activities

Trading assets and liabilities are carried at fair value. Realized and unrealized gains and losses related to trading activities are included in non-interest income.

(g) Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation of fixed assets is provided using the straight-line method over the following estimated useful lives, taking into account their estimated residual value of 3% of cost. The expected useful lives are as follows:

Buildings	30-35 years
Motor vehicles	4-6 years
Electronic equipment	3-8 years
Other	5-11 years

(h) Intangible Assets

Intangible assets are stated at cost less accumulated amortization. Intangible assets are included in other assets and are amortized on a straight-line basis over their own useful lives of not less than five years.

(i) Investments

Investments are stated at cost.

(j) Taxation

The Bank is subject to income tax at 33% and business tax at 8% levied on the Bank's interest income, fees and commissions, and other revenue earned. The Bank is also subject to business tax surcharges which are based on business tax payable, at 0.5% for city branches and 0.4% for branches at county level or below.

2. BALANCES WITH THE PBOC

As of December 31, 1998, there were restricted reserves of RMB 119,619 million included in balances with the PBOC.

3. ALLOWANCE FOR LOAN LOSSES

	1998	1997
Balance, beginning of year	1,047	5,983
Provision for the year	11,438	3,529
Recovery of bad debts written-off	614	6
Direct written-off	(10,238)	(8,459)
Balance, end of year	2,861	1,047

4. FIXED ASSETS, NET

	1998	1997
Buildings	39,149	36,431
Motor vehicles	3,858	3,780
Electronic equipment	4,312	5,371
Others	5,295	4,177
Less: Accumulated depreciation	(11,095)	(9,102)
	41,519	40,657
Construction-in-progress	15,105	13,467
Fixed assets, net	56,624	54,124

5. INVESTMENTS

(a) Investment in Subsidiaries

As of December 31, 1998, the Bank had the following subsidiaries:

Name	Country of incorporation	Principal activities	Percentage of equity interest held
China Cinda Trust and Investment Corporation	The PRC	Trust and securities investment	100 %
China Investment Consulting Corporation	The PRC	Investment consulting	100 %
Hong Kong Jianxin Bank	Hong Kong	Banking	70 %

Before October 31, 1998, the Bank held 40% equity interest in Hong Kong Jianxin Bank. On October 31, 1998, the Bank exercised its option to increase its equity holding in Hong Kong Jianxin Bank by 30%. As a result, the Bank's equity interest in Hong Kong Jianxin Bank increased to 70% and it became a subsidiary of the Bank. The Bank considers the current scale of operations of Hong Kong Jianxin Bank is not material to the Bank, therefore, its assets and liabilities as of December 31, 1998 and its results of operations from October 31, 1998 to December 31, 1998 were not included in the consolidated financial statements.

(b) Investment in Associated Companies

As of December 31, 1998, the Bank had the following significant associated companies:

Name	Country of incorporation	Principal activities	Percentage of equity interest held
China International Capital Corporation Limited	The PRC	Investment banking	42.5 %
CITIC Kowah Bank	Hong Kong	Banking	5.71 %

6. PAID-IN CAPITAL

During the year 1998, the State injected additional paid-in capital of RMB49,200 million through issuance of special government bonds.

7. RESERVES

Movements in reserves during the year were as follows:

Capital	Reserve	Revenue Reserve	Total
Balance, beginning of year	8,848	3,676	12,524
Appropriations during the year	-	580	580
Share premium and revaluation surplus	67	-	67
Other	13	-	13
Balance, end of year	8,928	4,256	13,184

8. SIGNIFICANT OFF-BALANCE-SHEET ITEMS

The following is a summary of significant off-balance-sheet items as of December 31, 1998:

	1998	1997
Trusted government investment	101,486	155,522
Trusted loans	567,038	496,300
Total	668,524	651,822

9. CONCENTRATION OF LMOANS

(a) Industry concentrations

	1998	1997
Manufacturing	409,650	344,694
Commercial	66,560	50,267
Real estates	580,405	539,999
Others	201,328	179,822
Total	1,257,943	1,114,782

9. CONCENTRATION OF LOANS (Cont'd)

(b) Geographical concentrations

	1998	1997
China:		
North-eastern region	108,634	97,165
Northern region	303,856	269,680
Eastern region	359,910	309,505
Middle region	296,733	272,763
North-western region	84,073	77,277
South-western region	101,081	86,656
Hong Kong	3,365	1,736
Overseas	291	-
Total	1,257,943	1,114,782

SUBSIDIARIES

附属企业

重要说明：

1998年，我行根据业务发展需要，适当优化调整了附属企业的数量和结构，从而能够更好地结合附属企业优势，为客户提供包括信贷、结算、融资、财务顾问、资产重组、投资银行等全方位系列服务。

1998年12月，为结合国家开发银行和中国投资银行的优势，实现国家重点行业和重大项目建设资金来源市场化，经中国人民银行批准，原本由我行全资控股的中国投资银行并入国家开发银行，其全部债权债务由国家开发银行承担，因此，本年报中不再反映中国投资银行的有关情况。

1998年，为弥补我行在港澳地区没有零售业务的不足，进一步完善我行在港澳地区的业务功能，经中国人民银行和香港金融管理局批准，我行对香港建新银行行使了30%的扩股期权，持有的建新银行股份增至70%，居于绝对控股地位，因此，本年报将反映建新银行的有关情况。

IMPORTANT MESSAGE:

In 1998, based on business development considerations, China Construction Bank undertook a reorganization of subsidiaries with the aim of combining their strengths and niches, in order to provide customers with full financial services, including credit lending, settlement, financing, financial advisory, asset restructuring and investment banking.

In December 1998, with the approval of the People's Bank of China, China Investment Bank (CIB), previously wholly owned by the Bank, was merged into the State Development Bank of China (SDBC). SDBC will hence assume all the assets and liabilities of CIB. Such a move will not only create synergy between SDBC and CIB, but will facilitate tapping capital market for the financing of China's pillar industries and key construction projects. It follows that the operating results of CIB will not be disclosed in CCB's 1998 Annual Report.

Also in 1998, with the approval of the People's Bank of China and Hong Kong Monetary Authority, the Bank established a controlling interest in Hong Kong Jian Sing Bank by exercising the Bank's option which raised the Bank's stake holding to 70%. As a retailing banking arm of CCB, Jian Sing Bank complemented the Bank's existing operating functions in Hong Kong and Macau. It follows that the operating results of Jian Sing Bank will be included in our 1998 Annual Report.

中国信达信托投资公司

1998年，中国信达信托投资公司遍布全国25个省、市、区的39个大中城市的经营网络正式形成。公司网络发展到拥有53家证券营业部和3家办事处（代表处）。1,600多名员工统一领导、统一规章制度、统一资金调度、统一经营管理、统一软件和联网计算机的集中管理、统一经营的统一法人体制确立起来，集约化发展模式开始显现规模效益。截至1998年底，公司总资产已达209.40亿元，比1997年增长42%；实现营业收入13.94亿元，比1997年增长50%；实现利润4.1亿元，比1997年增长10.51%；公司注册资本金增至10亿元，比年初增长74%；资本利润率达41%，比上年增长10.8%，资产利润率达1.96%，各项指标均名列全国同行的先进水平。

1998年，信达公司以2,008.39亿元的证券交易总额首次跻身全国各大券商的前八位，名列第七位，是全国239家信托公司在证券市场排名最前的位次。在资本市场方面，信达公司在上海市场上从1997年的第20位跃升至1998年的第八位，在深圳市场上从1997年的第29位跃升至1998年的第十二位；在证券一级市场方面，1998年信达公司主承销2支A股，分销15支A股，以上市推荐人身份推荐4支A股上市，担任5家企业债券的主承销商，承销债券2.7亿元，还新储备了一大批承销发行项目。

1998年，信达公司配合总行资产保全部门，顺利完成鲁南水泥厂兼并重组项目，围绕鲁南水泥厂兼并重组，深化重庆水泥厂、浩良河水泥厂、上市公司哈天鹅等水泥行业的资产重组，为利用投资银行手段保全、盘活不良资产进行了有益的探索。

China Cinda Trust And Investment Corporation

As of the end of 1998, China Cinda Trust and Investment Corporation subordinated 53 securities brokerage outlets and 3 representative offices which formed a nationwide operation network with 1600 staff, covering 39 major cities in 25 provinces, municipals and autonomous regions. CINDA has established a unified legal entity system characterized by the centralized administration, fund management and operation, as well as the unified software application and computer network management. The Corporation's intensified development begun to bear fruits of economy of scale. As of the end of 1998, CINDA's total assets reached RMB 20.94 billion, an increase of 42% over the year 1997; the operating profit amounted to RMB 1.39 billion, an increase of 10.51% over the year 1997; the registered capital was increased to RMB 1 billion, an increase of 74% as compare with the beginning of 1998. CINDA's ROE for 1998 stood at 41%, an increase of 10.8% over 1997 while its ROA stood at 1.96%. Each and every operating ratio achieved leading ranking among peers in China.

In 1998, the volume of securities brokerage transactions handled by CINDA totaled RMB 200.84 billion. The result brought the Corporation to the 7th position among all the securities firms and the 1st position among ITICs of China for the first time. Furthermore, if ranking by each stock market, CINDA jumped from the 20th position in 1997 to the 8th in 1998 in Shanghai Market and the 29th to the 12th in Shenzhen Market. In the securities primary market, CINDA acted as lead underwriter for the IPO of 2 A Shares, co-underwriter of 15 A Shares issuance, and sponsor for the listing of 4 A Shares. In addition, CINDA acted as lead underwriter of bonds for 5 enterprises, with the overall underwriting value adding up to RMB 270 million. CINDA has also built up a considerable "reservoir" of securities underwriting projects.

In 1998, in cooperation with the Special Loan Department of China Construction Bank, CINDA successfully completed the acquisition and restructuring project of Lunan Cement Plant. During the course of asset restructuring of enterprises in the cement industry, including Lunan Cement Plant, Chongqing Cement Plant, Haolianghe Cement Plant and Swan Cement Company, a listed company in Harbin, CINDA tried to preserve and rehabilitate non-performing assets through applying investment banking tools and techniques.

中国投资咨询公司

中国投资咨询公司是我行的全资附属企业，独立对外开展投资咨询业务，并在世界银行、联合国工业发展组织等国际金融机构和经济组织注册。公司已获得国有资产管理局评估甲级资格证书；国有资产管理局和中国证监会联合颁发的可从事上市公司业务的甲级资格证书；国家计委颁发的工程咨询甲级资格证书以及国家建设部颁发的工程技术咨询甲级资格证书。

1998年，公司完成了电力、交通、邮电通讯、城网改造、城建等基础设施建设和技术改造项目评估156个，总投资3,583亿元人民币。公司还接受社会各界委托，完成资产评估、资信评级、财务顾问、投资顾问等社会业务11项，评估总资产254亿元人民币。包括九江石化兼并九江化肥厂、一汽兼并海南汽车厂等资产重组项目。

1998年，公司与美国克莱门蒂投资管理公司正式签署了“咨询服务协议”，并为“中国新纪元基金”投资国内项目做了充分准备；公司与美国柏克德公司签定了合作协议，为该公司在华投资担当投资顾问，1998年为该公司在华投资供水项目、轻轨项目、地铁项目、高速公路等基础设施项目进行了可行性研究，并为之在国内选择了30个可供投资的水项目；公司经总行批准，与台湾建筑经理股份有限公司、北京友仁公司三方合资成立了北京开太物业交易保证有限公司，开始涉足房地产中介业务。

China Investment Consulting Corporation

China Investment Consulting Corporation ("CICC") is a wholly owned subsidiary of China Construction Bank, conducting independent investment consulting business. The Corporation has been registered at world financial and economic organizations as the World Bank and the Industry Development Organization of the United Nations. CICC has acquired the Grade A Qualification Certificate for Appraisal granted by the State Administration of State-owned Property, the Grade A Qualification Certificate for Conducting Businesses of Listed Companies jointly granted by the State Administration of State-owned Property and China Securities Regulatory Commission, the Grade A Qualification Certificate for Engineering Consulting by the State Development Planning Committee and the Grade A Qualification Certificate for Engineering Technology Consulting by the Ministry of Construction.

During 1998, CICC completed 156 appraisal projects of infrastructure and technical renovation in the sectors of power, transportation, telecommunication, city network and city construction, with total investment reaching RMB 358.3 billion. In addition, CICC engaged in other 11 projects in the fields of asset appraisal, credit rating, financial and investment consulting, with the asset appraised totaling RMB 25.4 billion. The major asset restructuring projects included the acquisition of Jiujiang Chemical Fertilizer Plant by Jiujiang Petrochemicals and the acquisition of Hannai Automobile Plant by the First Automobile Workshop.

In 1998, CICC signed a consulting service agreement with Clemente Capital Ltd. and made full preparation for China 2000 Investment Fund Ltd. to launch its investment in China. CICC also signed a cooperation agreement with. As the investment advisor of the company, CICC carried out feasibility study in infrastructure projects of water supply, light railway, metro and high way construction for the company and selected 30 water projects as investment candidates. With the approval of the Bank, CICC began to explore the real estate agency business by setting up Kaitai Property Trade Guarantee Corporation, a joint venture with Taiwan Construction Management Co. Ltd. and Beijing Youren Company.

香港建新银行

我行于1994年收购了香港大新银行集团下属香港工商银行40%的股份，并更名为香港建新银行。收购协议中规定，我行有权于1998年12月31日前另外购买该行30%的股份。我行于1998年10月30日行使了对建新银行30%的扩股期权，持股增至70%，成为建新银行的控股银行。

建新银行业务范围主要包括贸易融资，商业贷款及透支，楼宇按揭，股票抵押放款，银团贷款，进出口单据托收，外汇买卖，存汇款，电话理财等，客户对象以香港的中小企业为主。

Jian Sing Bank, Hong Kong

In 1994, CCB acquired 40% stakes in the Hong Kong Industrial and Commercial Bank from Dah Sing Bank Ltd. and changed its name to Jian Sing Bank. It was stated in the acquisition agreement that CCB was entitled to increase its shareholding by 30% before Dec31, 1998. On Oct 30th, 1998, the Bank exercised the call option and became the controlling shareholder of Jian Sing Bank, with an interest of 70%.

Jian Sing Bank's business ranges from trade finance, commercial lending and overdraft, real estate mortgage, lending backed by stock collateral, syndicated lending and collection of export and import bills to foreign exchange trading, deposit taking and remittance, and telephone banking. Its major customer basis is the middle and small business in Hong Kong.

中国 国际 金 融 有 限 公 司

中国国际金融有限公司(以下简称“中金公司”)是中国首家中外合资的投资公司，中国建设银行行长周小川任董事长，著名经济学家吴敬琏先生担任中金公司首席经济学家。

1998年，中金公司克服了亚州金融危机带来的困难，仍参与并完成了众多项目，其中包括：1998年4月，中金公司作为中国电信(香港)的财务顾问，协助公司以29亿美元成功收购了江苏省移动通信资产；另外，中金公司作为副主承销商参与了国家电力公司发行近30亿元人民币的企业债券。中金公司还积极发展在电信、电力、石油天然气、石油化工、有色金属、基础设施等战略行业的业务，并为国有大中型企业的体制改革和战略重组提供服务。

中金公司作为建设银行集团的重要成员，将不断地借助其国际运作经验及对本地商务环境深刻理解的的优势，配合建行整体发展战略，真诚地为满足顾客需求提供有独创精神的、高质量的、高水平的金融服务。中金公司将不断创造机遇，推动中国资本市场的健康发展。

China International Capital Corporation

China International Capital Corporation (CICC) is the first Sinmo-foreign joint venture investment bank, with Dr. ZHOU Xiaochuan, President of China Construction Bank chairing the board and the renowned Chinese economist Mr. WU Jinglian holding the post of Chief Economist.

During 1998, CICC coped with the aftermath of the Asian financial crisis and participated in numerous projects. In April 1998, acting as the financial consultant, CICC assisted China Telecom (HK) Ltd. in acquiring the cellular telecommunication asset in Jiangsu Province. CICC also served as co-lead underwriter for the issuance of enterprise bond totaling RMB 3 billion by the State Power Corporation. In addition, CICC has played an active role in the structural reform and strategic restructuring of large and medium-sized SOEs. CICC has also identified ample business opportunities in strategic industries, such as telecommunications, power, petroleum and natural gas, petrochemicals, non-ferrous metals and infrastructure.

CICC is well equipped with international operating expertise and has a deep understanding of local business environment. As an important member of China Construction Bank Group, CICC is well positioned to carry out the comprehensive development strategy of CCB and provides qualified and innovative financial services to the client. CICC is committed to help promote the healthy growth of China's capital market through its unremitting efforts.

北京市分行
BEIJING BRANCH

地址: 北京市宣武门西大街28号楼4门
ADD: 4 Men No.28 West Dajie, Xuanwumen, Beijing
电话(TEL): (010) 63603660
传真(FAX): (010) 63603194
邮编(ZIP): 100053

国际业务部
INTERNATIONAL DEPARTMENT

地址: 北京建国门外大街8号中粮广场B座8层
ADD: 8/ F, Site B, Zhong Liang Plaza, No.8 Jian Guo Men Wai Avenue
电话(TEL): (010) 65263454
传真(FAX): (010) 65263458
电传(TELEX): 22904
邮编(ZIP): 100005

天津市分行
TIANJIN BRANCH

地址: 天津市和平区解放北路104号
ADD: No.104 North Jiefang Road, Heping District, Tianjin
电话(TEL): (022)23304833
传真(FAX): (022)23304833
邮编(ZIP): 300040

国际业务部
INTERNATIONAL DEPARTMENT

地址: 天津市南开区天塔道25-29号
ADD: No.25-29 Tianta Road, Nankai District, Tianjin
电话(TEL): (022)23915748
传真(FAX): (022)23915754
电传(TELEX): 234141 234053
邮编(ZIP): 300381

河北省分行
HEBEI BRANCH

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

国际业务部
INTERNATIONAL DEPARTMENT

地址: 石家庄裕华路81号冶金大厦15层
ADD: 15/F Yejin Building, No.81, East Yuhua Road Shijiazhuang
电话(TEL): (0311)6084805—1515
传真(FAX): (0311)6083105
电传(TELEX): 261005 261061
邮编(ZIP): 050011

山西省分行
SHANXI BRANCH

地址: 太原市迎泽西大街20号
ADD: No.20 West Yingze Street, Taiyuan
电话(TEL): (0351)6040226 6044729
传真(FAX): (0351)6044729
邮编(ZIP): 030024

国际业务部
INTERNATIONAL DEPARTMENT

地址: 太原市桃园北路9号
ADD: No.9 North Taoyuan Road, Taiyuan
电话(TEL): (0351)4031681 4019509
传真(FAX): (0351)4031683
电传(TELEX): 282031PCBSXCN
邮编(ZIP): 030002

内蒙古自治区分行
INNER MONGOLIA BRANCH

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

国际业务部
INTERNATIONAL DEPARTMENT

地址: 呼和浩特市新城西街37号
ADD: No.37 West Xincheng Street, Huhhot
电话(TEL): (0471)6951155 22112212
传真(FAX): (0471)6285761
电传(TELEX): 85061CCBIMCN
邮编(ZIP): 010010

辽宁省分行
LIAONING BRANCH

地址: 沈阳市和平区中山路176号
ADD: No.176 Zhongshan Road, Heping District, Shenyang
电话(TEL): (024)22858888—6603
传真(FAX): (024)22857427
邮编(ZIP): 110002

国际业务部
INTERNATIONAL DEPARTMENT

地址: 沈阳市沈河区十三纬路111号
ADD: No.111Shisanwei Road, Shenhe District, Shenyang
电话(TEL): (024)22715851
传真(FAX): (024)22715747
电传(TELEX): 804064CBLIDCN
邮编(ZIP): 110014

沈阳市分行
SHENYANG BRANCH

地址: 沈阳市和平区中华路128号
ADD: No.128 Zhonghua Road, Heping District, Shenyang
电话(TEL): (024)23239890
传真(FAX): (024)23854286
邮编(ZIP): 110001

国际业务部
INTERNATIONAL DEPARTMENT

地址: 沈阳市和平区中华路128号
ADD: No.128 Zhonghua Road, Heping District, Shenyang
电话(TEL): (024)23238132
传真(FAX): (024)23238164
电传(TELEX): 804071PCBSYCN
邮编(ZIP): 110001

大连市分行
DALIAN BRANCH

地址: 大连市中山区解放街1号
ADD: No.1 Liberation Road, Zhongshan Square, Dalia.
电话(TEL): (0411)2818818 2637971
传真(FAX): (0411)2687560
邮编(ZIP): 116001

国际业务部
INTERNATIONAL DEPARTMENT

地址: 大连市中山区解放街1号
ADD: No.1 Liberation Road, Zhongshan Square, Dalian
电话(TEL): (0411)2803564
传真(FAX): (0411)2805934
电传(TELEX): 86318CTBKCN
邮编(ZIP): 116001

吉林省分行
JILIN BRANCH

地址: 长春市长春大街142号
ADD: No.142 Changchun Street, Changchun
电话(TEL): (0431)8936888 8971065
传真(FAX): (0431)8972329
邮编(ZIP): 130041

国际业务部
INTERNATIONAL DEPARTMENT

地址: 长春市长春大街142号
ADD: No.142 Changchun Street, Changchun
电话(TEL): (0431)8957024 8971056
传真(FAX): (0431)8972671
电传(TELEX): 83154
邮编(ZIP): 130041

黑龙江省分行
HEILONGJIANG BRANCH

地址: 哈尔滨市南岗区奋斗路327号
ADD: No.327 Fendou Road, Nangang District, Harbin
电话(TEL): (0451)3623988 3623901
传真(FAX): (0451)3625552
邮编(ZIP): 150001

国际业务部
INTERNATIONAL DEPARTMENT

地址: 哈尔滨市南岗区奋斗路327号
ADD: No.327 Fendou Road, Nangang District, Harbin
电话(TEL): (0451)3624711 3635182
传真(FAX): (0451)3621218
电传(TELEX): 87206CBHLJCN
邮编(ZIP): 150001

上海市分行
SHANGHAI BRANCH

地址: 上海市淮海中路200号
ADD: No.200 Huai-hai Zhong Road, Shanghai
电话(TEL): (021)63181818
传真(FAX): (021)63180080
邮编(ZIP): 200021

国际业务部
INTERNATIONAL DEPARTMENT

地址: 上海市淮海中路200号
ADD: No.200 Huai-hai Zhong Road, Shanghai
电话(TEL): (021)63181818
传真(FAX): (021)63861790
电传(TELEX): 337398CSBIBCN
邮编(ZIP): 200021

浦东分行
PUDONG BRANCH

地址: 浦东东方路818号
ADD: No.818 Dong Fang Road, Pudong, Shanghai
电话(TEL): (021)58201111
传真(FAX): (021)58206008
邮编(ZIP): 200122

国际业务部
INTERNATIONAL DEPARTMENT

地址: 浦东东方路818号7楼
ADD: 7/F No.818 Dong Fang Road, Pudong, Shanghai
电话(TEL): (021)58203312
传真(FAX): (021)58209171
电传(TELEX): 337121CBCSPCN
邮编(ZIP): 200122

江苏省分行
JIANGSU BRANCH

地址: 南京市中山南路248号
ADD: No.248 Zhongshan South Road, Nanjing
电话(TEL): (025)4208312 4209305
传真(FAX): (025)4209316
邮编(ZIP): 210005

国际业务部
INTERNATIONAL DEPARTMENT

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

南京市分行
NANJING BRANCH

地址: 南京市汉中路117号
ADD: No.117 Hanzhong Road, Nanjing
电话(TEL): (025)4702644
传真(FAX): (025)4702604
邮编(ZIP): 210029

国际业务部
INTERNATIONAL DEPARTMENT

地址: 南京市广州路140号建国大厦10楼
ADD: 10/F, Jianguo Building, 140 Guangzhou Road, Nanjing
电话(TEL): (025)3613662
传真(FAX): (025)7713921
电传(TELEX): 342307
邮编(ZIP): 210024

苏州分行
SUZHOU BRANCH

地址: 苏州市三香路158号
ADD: No. 158, Sanxiang Road, Suzhou
电话(TEL): (0512)8284938
传真(FAX): (0512)8284938
邮编(ZIP): 215004

国际业务部
INTERNATIONAL DEPARTMENT

地址: 苏州市三香路158号
ADD: No. 158, Sanxiang Road, Suzhou
电话(TEL): 8276067
传真(FAX): 8274293
电传(TELEX): 363095CBCCN

浙江省分行
ZHEJIANG BRANCH

地址: 杭州市体育场路288号
ADD: No.288 Tiyyuchang Road, Hangzhou
电话(TEL): (0571)5313027
传真(FAX): (0571)5313001
邮编(ZIP): 310003

国际业务部
INTERNATIONAL DEPARTMENT

地址: 杭州市体育场路288号
ADD: No.288 Tiyyuchang Road, Hangzhou
电话(TEL): (0571)5313668
传真(FAX): (0571)5313662
电传(TELEX): 5151626
邮编(ZIP): 310003

杭 州 市 分 行
HANGZHOU BRANCH

地址: 杭州市米市新村1号
ADD: No.1 Mishixicun, Hangzhou
电话(TEL): (0571)8381688
传真(FAX): (0571)8380278
邮编(ZIP): 310005

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 杭州市庆春路74号
ADD: No.74 Qingchun Road, Hangzhou
电话(TEL): (0571)7211405
传真(FAX): (0571)7211299
电传(TELEX): 350227CBHECN
邮编(ZIP): 310003

宁 波 市 分 行
NINGBO BRANCH

地址: 宁波市广济街31号
ADD: No.31 Guangji Street, Ningbo
电话(TEL): (0574)7313888
传真(FAX): (0574)7313888-21528
邮编(ZIP): 315010

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 宁波市广济街31号14楼
ADD: 14/F No.31 Guangji Street, Ningbo
电话(TEL): (0574)7323741
传真(FAX): (0574)7324696
电传(TELEX): 37063
邮编(ZIP): 315010

安 徽 省 分 行
ANHUI BRANCH

地址: 合肥市美菱大道373号
ADD: No.373 Meiling Road, Hefei, Anhui
电话(TEL): (0551)2624100
传真(FAX): (0551)2620014
邮编(ZIP): 230001

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 合肥市美菱大道373号
ADD: No.373 Meiling Road, Hefei
电话(TEL): (0551)2616645
传真(FAX): (0551)2632155
电传(TELEX): 90240 90241
邮编(ZIP): 230001

福 建 省 分 行
FUJIAN BRANCH

地址: 福州市古屏路142号
ADD: No.142 Guping Road, Fuzhou
电话(TEL): (0591)7811098
传真(FAX): (0591)7856865
邮编(ZIP): 350003

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 福州市古屏路142号
ADD: No.142 Guping Road, Fuzhou
电话(TEL): (0591)7854050 7811098
传真(FAX): (0591)7811059
电传(TELEX): 92221924090
邮编(ZIP): 350003

厦 门 市 分 行
XIAMEN BRANCH

地址: 厦门市湖滨南路8号
ADD: No.8 Hubin South Road, Xiamen
电话(TEL): (0592)2036262
传真(FAX): (0592)2036263
邮编(ZIP): 361004

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 厦门市水仙路33号海光大厦16层
ADD: 16 F Seelight Building, No.33 Shuixian Road, Xiamen
电话(TEL): (0592)2100118
传真(FAX): (0592)2124904
电传(TELEX): 93088PCBXMCMN
邮编(ZIP): 361001

江 西 省 分 行
JIANGXI BRANCH

地址: 南昌市八一大道366号
ADD: No.366 Bayi Street, Nanchang
电话(TEL): (0791)6848169
传真(FAX): (0791)6848318
邮编(ZIP): 330006

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 南昌市八一大道366号
ADD: No.366 Bayi Street, Nanchang
电话(TEL): (0791)6848029
传真(FAX): (0791)6848028
电传(TELEX): 85720
邮编(ZIP): 330006

山东省分行
SHANDONG BRANCH

地址: 济南市经四路74号
ADD: No.74 Jingsi Road, Jinan
电话(TEL): (0531)6912621-2180 6033254
传真(FAX): (0531)6912956
邮编(ZIP): 250001

国际业务部
INTERNATIONAL DEPARTMENT

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

济南市分行
JINAN BRANCH

地址: 济南市经三路293号
ADD: No.293 Jingsan Road, Jinan
电话(TEL): (0531)7938828
传真(FAX): (0531)7932493
邮编(ZIP): 250001

国际业务部
INTERNATIONAL DEPARTMENT

地址: 济南市黑虎泉西路183-1号
ADD: No.183-1, Heihuquan Xilu, Jinan
电话(TEL): (0531)6011141
传真(FAX): (0531)6917024
电传(TELEX): 390027PCBJNCN
邮编(ZIP): 250001

青岛市分行
QINGDAO BRANCH

地址: 青岛市贵州路71号
ADD: No.71 Guizhou Road, Qingdao
电话(TEL): (0532)2651888
传真(FAX): (0532)2670157
邮编(ZIP): 266002

国际业务部
INTERNATIONAL DEPARTMENT

地址: 青岛市贵州路71号
ADD: No.71 Guizhou Road, Qingdao
电话(TEL): (0532)2968009
传真(FAX): (0532)2967688
电传(TELEX): 321225CBCQDCN
邮编(ZIP): 266002

河南省分行
HENAN BRANCH

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

国际业务部
INTERNATIONAL DEPARTMENT

地址: 郑州经七路45号
ADD: No.45 Jingqi Road, Zhengzhou
电话(TEL): (0371)3841358 3841278
传真(FAX): (0371)3942767
电传(TELEX): 46096CBHNCN
邮编(ZIP): 450003

湖北省分行
HUBEI BRANCH

地址: 武汉市武昌区中南路1号
ADD: No.1 Zhong Nan Road, Wuchang District, Wuhan
电话(TEL): (027)87813706
传真(FAX): (027)87813706-22024
邮编(ZIP): 430071

国际业务部
INTERNATIONAL DEPARTMENT

地址: 武汉市武昌区中南路1号
ADD: No.1 Zhong Nan Road, Wuchang District, Wuhan
电话(TEL): (027)87813673
传真(FAX): (027)87815593
电传(TELEX): 400203
邮编(ZIP): 430071

武汉市分行
WUHAN BRANCH

地址: 武汉市汉口建设大道709号
ADD: No.709 Jianshe Road, Hankou, Wuhan
电话(TEL): (027)85486661
传真(FAX): (027)85486664
邮编(ZIP): 430015

国际业务部
INTERNATIONAL DEPARTMENT

地址: 武汉市汉口建设大道709号
ADD: No.709 Jianshe Road, Hankou, Wuhan
电话(TEL): (027)85797781
传真(FAX): (027)85797781
电传(TELEX): 400229CBCWBCN
邮编(ZIP): 430015

三 峡 分 行

THREE GORGES BRANCH

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

国 际 业 务 部

INTERNATIONAL DEPARTMENT

地址: 广州市东风中路509号19楼
ADD: 19F No. 509 Dongfeng Zhong Road, Guangzhou
电话(TEL): (020)83606216 83608888转
传真(FAX): (020)83606201 83606205
电传(TELEX): 441170GDCBICN
邮编(ZIP): 510045

湖 南 省 分 行

HUNAN BRANCH

地址: 长沙市芙蓉路189号
ADD: No.189 Furong Road, Changsha, Hunan
电话(TEL): (0731)4447004
传真(FAX): (0731)4447403
邮编(ZIP): 410011

国 际 业 务 部

INTERNATIONAL DEPARTMENT

地址: 长沙市解放东路139号
ADD: No.139 Jiefang East Road, Changsha
电话(TEL): (0731)4154429
传真(FAX): (0731)4124419
电传(TELEX): 98204PCBHNCN
邮编(ZIP): 410011

广 东 省 分 行

GUANGDON BRANCH

地址: 广州市东风中路509号
ADD: No. 509 Dongfeng Zhong Road, Guangzhou
电话(TEL): (020)83608888
传真(FAX): (020)83606207
邮编(ZIP): 510045

国 际 业 务 部

INTERNATIONAL DEPARTMENT

地址: 广州市东风东路555号粤海集团大厦15、16楼
ADD: 15/16 F Yuehai Building, No.555 Dongfeng East Road, Guangzhou
电话(TEL): (020)83847888
传真(FAX): (020)83838558
电传(TELEX): 441170GDCBICN
邮编(ZIP): 510051

广 州 市 分 行

GUANGZHOU BRANCH

地址: 广州市沿江西路139号
ADD: No.139 Yanjiang West Road, Guangzhou
电话(TEL): (020)81884233
传真(FAX): (020)81886361
邮编: 510120

国 际 业 务 部

INTERNATIONAL DEPARTMENT

地址: 广州市体育西路111号建和中心1-4楼
ADD: 1-4/F Jianhe Centre, No.111 Tiyu West Road, Guangzhou
电话(TEL): (020)38791848
传真(FAX): (020)38791817
电传(TELEX): 440011CCBGZCN
邮编(ZIP): 510120

深 圳 市 分 行

SHENZHEN BRANCH

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

国 际 业 务 部

INTERNATIONAL DEPARTMENT

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

海 南 省 分 行

HAINAN BRANCH

地址: 海口市国贸大道建行大厦A座
ADD: Block A PCBC Plaza, Guomao Ave, Haikou
电话: (0898)6720461
传真: (0898)6720469
邮编: 570125

国 际 业 务 部

INTERNATIONAL DEPARTMENT

地址: 海口市国贸大道建行大厦A座二楼
ADD: 2/F, Block A PCBC Plaza, Guomao Ave, Haikou
电话(TEL): (0898)6720517
传真(FAX): (0898)6720514
电传(TELEX): 490014490260
邮编(ZIP): 570125

广 西 区 分 行
GUANGXI BRANCH

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

国 际 业 务 部
INTERNATIONAL DEPARTMENT

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

四 川 省 分 行
SICHUAN BRANCH

地址: 成都市提督街86号民兴金融大厦
ADD: Minxing Finance Building, No.86 Tidu Street, Chengdu
电话(TEL): (028)6767161
传真(FAX): (028)6767161
邮编(ZIP): 610016

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 成都市提督街86号民兴金融大厦
ADD: Minxing Finance Building, No.86 Tidu Street, Chengdu
电话(TEL): (028)6767070
传真(FAX): (028)6766565
电传(TELEX): 600055CBSINC
邮编(ZIP): 610016

重 庆 市 分 行
CHONGQING BRANCH

地址: 重庆市渝中区打铜街14号
ADD: No.14 Datong Street, Yuzhong District, Chongqing
电话(TEL): (023)63843643
传真(FAX): (023)63834305
邮编(ZIP): 400011

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 重庆市渝中区邹容路68号大都会广场L365
ADD: L365 Daduhui Square, No.68 Zourong Road, Yuzhong District, Chongqing
电话(TEL): (023)63813532
传真(FAX): (023)63841416
电传(TELEX): 62251CBCQCN
邮编(ZIP): 400010

云 南 省 分 行
YUNNAN BRANCH

地址: 昆明市永安路东段建行大楼
ADD: Provincial CCB Building, Yong'an East Road, Kunming
电话(TEL): (0871)3513300 3513300-601
传真(FAX): (0871)3559355
邮编(ZIP): 650041

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 昆明市北京路404号建设大厦
ADD: Jianshe Building, No.404 Beijing Road, Kunming
电话(TEL): (0871)3100337
传真(FAX): (0871)3100337
电传(TELEX): 64119
邮编(ZIP): 650011

贵 州 省 分 行
GUIZHOU BRANCH

地址: 贵阳市瑞金北路65号
ADD: No.65 Ruijin North Street, Guiyang
电话(TEL): (0851)5976660
传真(FAX): (0851)6825883
邮编(ZIP): 550003

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 贵阳市中华北路328号
ADD: No. 328 Zhonghua North Road, Guiyang
电话(TEL): (0851)6828041
传真(FAX): (0851)6827098
电传(TELEX): 66091
邮编(ZIP): 550001

陕 西 省 分 行
SHANXI BRANCH

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

国 际 业 务 部
INTERNATIONAL DEPARTMENT

地址: 西安市朱雀门内大街五味什字建行大厦6楼
ADD: 6/F CCB Building, Wuweishizi, Zhuquemennei Street, Xi'an
电话(TEL): (029)7614805
传真(FAX): (029)7614810
电传(TELEX): 700245CBSXCN
邮编(ZIP): 710002

西安市分行

XI'AN BRANCH

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

国际业务部

INTERNATIONAL DEPARTMENT

地址: 西安市南新街35号
ADD: 2/F Site A, No. 35 Nanxin Street, Xi'an
电话(TEL): (029)7216055
传真(FAX): (029)7263846
电传(TELEX): 700235
邮编(ZIP): 710004

甘肃省分行

GANSU BRANCH

地址: 兰州市泰安路59号
ADD: No.59 Qinan Road, Lanzhou
电话(TEL): (0931)8418347 8418277
传真(FAX): (0931)8418086
邮编(ZIP): 730030

国际业务部

INTERNATIONAL DEPARTMENT

地址: 兰州市庆阳路267号
ADD: No.267 Qingyang Road, Lanzhou
电话(TEL): (0931)8812071
传真(FAX): (0931)8812070
电传(TELEX): 72030PCBGSCN
邮编(ZIP): 730030

青海省分行

QINGHAI BRANCH

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

国际业务部

INTERNATIONAL DEPARTMENT

地址: 西宁市南大街10号
ADD: No.10 South Street, Xining
电话(TEL): (0971)8247504
传真(FAX): (0971)8247504
电传(TELEX): 77027CBQHICN
邮编(ZIP): 810000

宁夏区分行

NINGXIA BRANCH

地址: 银川市南菱西街26号
ADD: No.26 Nanlin West Street, Yinchuan
电话(TEL): (0951)4104666
传真(FAX): (0951)4106165
邮编(ZIP): 750001

国际业务部

INTERNATIONAL DEPARTMENT

地址: 银川市南菱西街26号
ADD: No. 26 Nanlin West Street, Yinchuan
电话(TEL): (0951)4112504
传真(FAX): (0951)4112064
电传(TELEX): 750034
邮编(ZIP): 750001

新疆区分行

XINJIANG BRANCH

地址: 乌鲁木齐市西河坝后街139号
ADD: No.139 Xiheba Back Street, Urumqi
电话(TEL): (0991)2818454
传真(FAX): (0991)2817960
邮编(ZIP): 830002

国际业务部

INTERNATIONAL DEPARTMENT

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

西藏区分行

TIBET BRANCH

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

香 港 分 行

CCB HONG KONG BRANCH

地址: 香港金钟道89号力宝中心力宝大厦44-45层
ADD: 44-45/F, Lippo Tower, Lippo Center, 89 Queens
Way, Admiralty, Hong Kong
电话(TEL): 00852 2868 4438
传真(FAX): 00852 2537 7182
电传(TELEX): 87335 PCBCH HX

新 加 坡 分 行

CCB SINGAPORE BRANCH

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

法 兰 克 福 分 行

CCB FRANKFURT BRANCH

地址(ADD): Bockenheimer Landstrasse 51-53 Frankfurt
am Main 60325 Germany
电话(TEL): 0049-69-9714950
传真(FAX): 0049-69-97149588

伦 敦 代 表 处

CCB LONDON REPRESENTATIVE OFFICE

地址(ADD): 6/ F ,29/30 CORNHILL LONDON BC3V
3ND U.K.
电话(TEL): 0044171 2207871
传真(FAX): 0044171 2207849

东 京 代 表 处

CCB TOKYO REPRESENTATIVE OFFICE

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

汉 城 代 表 处

CCB SEOUL REPRESENTATIVE OFFICE

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

纽 约 代 表 处

NEW YORK REPRESENTATIVE OFFICE

地址(ADD): 320 Park Avenue , 30th Floor New York,
NY 10022
电话(TEL): 001 212 2078188
传真(FAX): 001 212 2078288

香 港 建 新 银 行

HONG KONG JIAN XIN BANK

地址: 香港德辅道中99-105号1字楼
ADD: 1/F 99-105 Des Voeux Road Central, Hong Kong
电话(TEL): 00852 25412210
传真(FAX): 00852 25439862

中 信 嘉 华 银 行

CITIC KAWAH BANK

地址: 香港皇后大道中183号中远大厦39楼
ADD: 39th Cosco Tower 183 Queen's Road Central,
Hong Kong
电话(TEL): 00852 25457131
传真(FAX): 00852 25459075