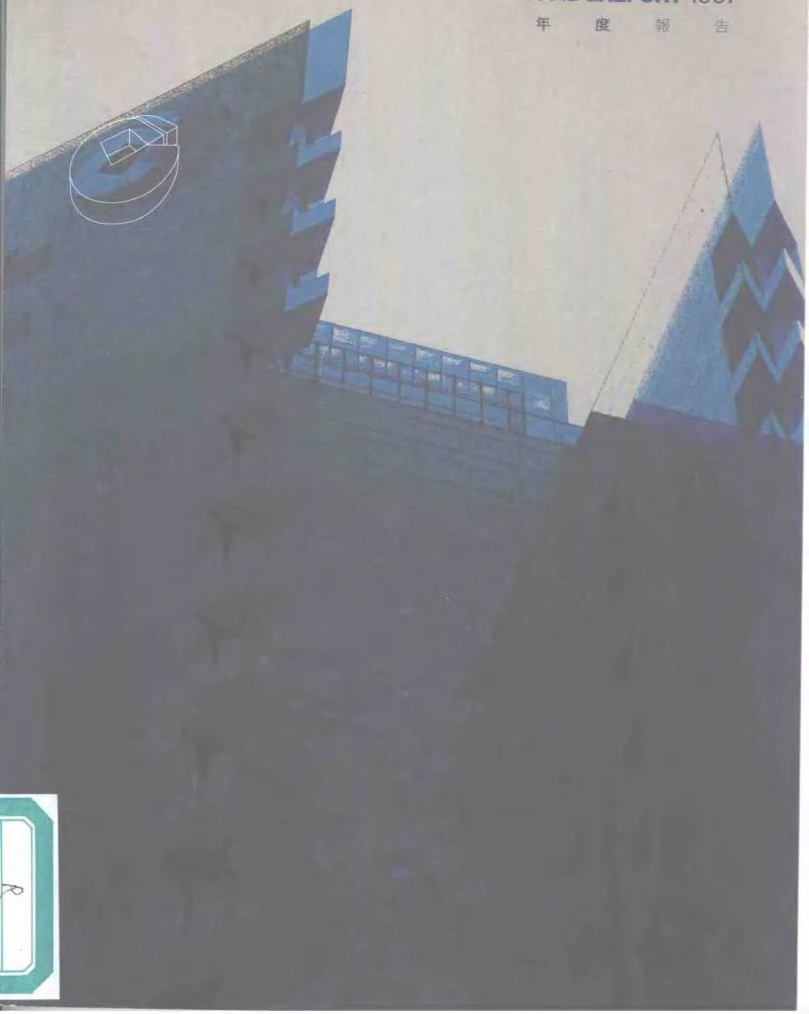


 中国建设银行  
China Construction Bank

ANNUAL REPORT 1997

年 度 报 告



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## 財 務 概 要

## FINANCIAL HIGHLIGHTS

全年度	FOR THE YEAR	1997	1996
總收入	Gross Revenue	136,546	132,802
總支出	Gross Expenses	135,535	131,558
淨收入	Net Income	1,011	1,244
年 底	AT YEAR-END	1997	1996
資產總額	Total Assets	1,748,795	1,636,287
貸款總額	Total Loans	1,149,671	1,027,234
政府投資總額	Total Gov. Invest Loans	155,522	173,266
存款總額	Total Deposits	1,359,665	1,197,392

行 長 致 辭

STATEMENT OF THE PRESIDENT



1997年是中國歷史上極其不平凡的一年。香港順利回歸祖國懷抱，洗刷了中華民族的百年恥辱；黨的十五大勝利召開，確立了鄧小平理論的指導地位，產生了以江澤民為核心的新的、堅強有力的中央領導集體，為把我國的改革開放和現代化建設事業全面推向二十一世紀提供了極其重要的保證；國民經濟實現了穩中求進的總體要求，呈現出“高增長、低通脹”的良好發展態勢。

1997年，建設銀行抓住有利時機，圍繞“兩個根本性轉變”，按照向商業銀行轉變的方向，繼續實施“雙大”客戶戰略和大中城市分行發展戰略，推進內部經營管理體制改革向縱深發展，加快機構調整步伐，強化內部管理，完善內部監控，防範和化解金融風險，加快建設計算機網絡，改進服務手段，促進了各項業務穩步發展，資產質量和經營效益也有了提高。

1997年末，全行（包括全資附屬企業）資產總額達到17,487.95億元，比上年末增長6.9%。年末存款餘額達到13,596.65億元，增長13.6%；年末貸款餘額達到11,196.71億元，增長11.9%。其他各項業務也比上年有較大增長。與此同時，業務結構進一步改善，貸款繼續向重點項目、大中型項目和“雙大”客戶傾斜；業務重心進一步向大中城市行轉移，大中城市行在全行業務發展中的主導地位進一步突出。新增資產質量與過去相比有較大提高。全行在消化國家調高營業稅率和掩滅歷史性呆、壞帳等增支減收因素後，實現利潤18.78億元。

建設銀行在過去一年中所取得的成績是廣大客戶和各界朋友鼎力相助與全行員工共同努力工作的結果。在此，我謹向關心支持建設銀行發展的各界人士和為全行發展付出辛勤勞動的廣大員工致以衷心的感謝。

1998年對建設銀行來說將是非常關鍵的一年，向國有商業銀行轉變正面臨着前所未有的好時機。當前，我國宏觀經濟環境較好，國民經濟“高增長、低通脹”的良好態勢有望繼續保持。在亞洲一些國家和地區出現金融危機的情況下，我國經濟、金融仍保持了穩定發展的勢頭。特別是1997年11月召開的全國金融工作會議，對解決金融改革和發展中的重大問題作出了全面部署，提出了深化金融改革、整頓金融秩序、防範金融風險的具體措施。我們將抓住新的歷史性機遇，堅持穩中求進的方針，以提高效益為中心，繼續深化管理體制改革，探索轉變經營機制的有效途徑，積

極平穩地加快機構改革和調整步伐，強化內部控制和管理，防範和化解金融風險，進一步擴大與海內外朋友的合作，適應市場變化，促進業務穩步發展，爭取資產質量和經營效益有較大提高。

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

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

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

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

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

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

中國建設銀行行長  
Wang Qishan  
President of CCB



## 新 任 行 長 致 辭

### STATEMENT OF THE NEW PRESIDENT



近幾年來，建設銀行在業務發展和內部管理體制變革方面採取了一系列措施，管理水平有了明顯提高，取得了較好的經營業績，也與海內外各界朋友建立了良好的合作關係。

從現在起到下世紀初，世紀之交的中國經濟將呈現不斷變革、創新、進步的多姿多彩的發展局面。市場經濟體制的進一步完善、國民經濟結構性調整及健康快速發展的需求，對建設銀行提出了更高的要求。建設銀行面臨著進一步改進經營管理，調整業務結構和機構布局，全面建立商業銀行經營管理體制的任務。我們將一如既往地繼續加強與海內外各界朋友的合作，積極、穩妥地發展各項業務，創新金融產品，提高服務水平，為中國經濟和社會發展及與世界交往的增進做出新的貢獻。我衷心希望海內外各界朋友繼續支持建設銀行的發展，在互利合作中促進共同發展，共創美好未來。

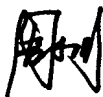
In recent years, China Construction Bank has adopted a number of business development measures and internal management system reforms. It has greatly strengthened its management, scoring great achievement in its operations and establish-



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

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

中國建設銀行新任行長  
Zhou Xiaochuan  
New President of CCB



**總 行 領 導 及 監 事 會 主 席**

**SENIOR EXECUTIVES &  
CHAIRMAN OF THE SUPERVISORY BOARD**

王 岐 山  
Wang Qishan  
行 長  
President



苏 文 川  
Su Wenchuan  
副 行 長  
Deputy President



劉 淑 蘭  
Liu Shulan  
副 行 長  
Deputy President



石 春 貴  
Shi Chungui

副 行 長  
Deputy President



李 早 航  
Li Zaohang

副 行 長  
Deputy President



劉 自 強  
Liu Ziqiang

副 行 長  
Deputy President



陳 佐 夫  
Chen Zuofu

行 長 助 理  
Assistant President



田 國 立  
Tian Guoli

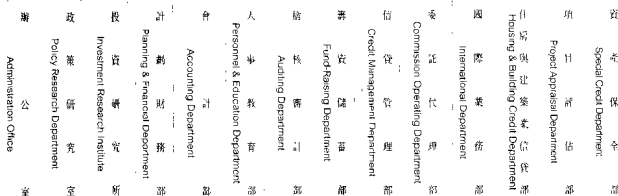
行 長 助 理  
Assistant President





## 組織機構

## ORGANIZATION CHART

總行  
Head Office

中 國 投 資 銀 行  
China Investment Bank

中 國 信 建 信 託 投 資 公 司  
China CINDA Trust and Investment Corporation

中 國 投 資 咨 詢 公 司  
China Investment Consulting Corporation

中 國 國 際 金 融 有 限 公 司  
China International Capital Corporation

辦 事 處  
Operating Office

分 理 處  
Sub-Operating Office

儲 蓄 所 ( 儲 蓄 專 櫃 )  
Deposit-Taking Office (Deposit-Taking Counter)

到1997年底,全行設立了14,075個業務分支機構,18,713個儲蓄網點,全行員工達到38.6萬人

At the end of 1997, CCB had 14,075 branches and sub-branches and 18,713 deposit-taking offices, with a total of 386,000 employees.



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DOMESTIC BUSINESS

國內業務

