

ANNUAL REPORT

1996
年度報告

CCB



中国建设银行
China Construction Bank



1996

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財務概要
FINANCIAL HIGHLIGHTS

財務概要
Financial Highlights

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單位：人民幣百萬元 Unit: Millions of RMB

全年度	FOR THE YEAR	1996	1995
總收入	Gross Revenue	128,540	109,659
總支出	Gross Expenses	127,296	108,141
淨收入	Net Income	1,244	1,518
年 底	AT YEAR-END	1996	1995
資產總額	Total Assets	2,125,302	1,722,669
貸款總額	Total Loans	995,458	777,798
政府投資總額	Total Gov. Invest Loans	173,266	187,831
存款總額	Total Deposits	1,166,465	803,610



1996年是中國國民經濟和社會發展第九個五年計劃的第一年,也是中國建設銀行向國有商業銀行轉軌取得重大發展的一年。各項業務都保持了快速發展的良好勢頭,市場份額進一步擴大,綜合經營實力不斷增強,經營管理水平邁上了一個新的臺階。

1996年末,全行資產總額達到21,253.02億元,比上年增長23.37%;作為主營業務的存款和貸款業務都保持了快速增長的勢頭,存款餘額達到11,664.65億元,增長45.15%。貸款餘額達到9,954.58億元,增長27.98%,其他各項金融服務性業務也比上年有較大增長,全部銀行業務市場份額都較上年有所擴大。

為了適應向國有商業銀行轉軌的需要,我行轉變經營思想,確立新的經營戰略,着力推進結構調整,提高集約經營水平,加快了經營管理體制改革,改進管理方法,強化內部監控體系,加強風險管理,努力提高資產質量和經營效益。新增資產的質量與過去相比有了明顯提高。在積極消化處理不良資產和增加發展投入的基礎上,全年實現利潤18.33億元,資本收益率為13.64%。

我行去年發展取得的業績,是海內外各界朋友大力支持和全行員工共同努力的結果。在此,我謹向關心支持建設銀行發展的各界人士、為全行發展做出重大貢獻的全體員工致以衷心的感謝。

1997年將是中國歷史上不平凡的一年。建設銀行將抓住機遇,穩中求進,全面推進經營管理體制改革,積極改變業務發展方式,繼續加強內部管理,防範經營風險;大力推進結構調整,提高集約化經營水平;進一步擴大與海內外朋友的合作,鞏固和擴大市場份額,努力提高資產質量和經營效益,促進各項業務在更高的起點上快速健康地發展。

中國建設銀行 行長



1996 was the first year of the Ninth Five Year Plan (1996-2000) outlining China's national economic and social development, and it saw rapid progress regarding the transformation of China Construction Bank (CCB) into a state-owned commercial bank. China Construction Bank has continued to develop its businesses soundly, further expanded its market share, persevered in strengthening its synthetical power and overall, moved its management and business activities onto a higher performance plateau.

By the end of 1996, the Bank's total assets stood at RMB 2125.302 billion, 23.37% up on the 1995 figure. The main businesses of the Bank, fund-raising and credit-lending activities had both maintained rapid growth; the sum of deposit reached RMB 1166.465 billion, 45.15% more than that of 1995; the level of credit-lending reached RMB 995.458 billion, 27.98% more than that of 1995. Meanwhile, the Bank's other financial service sectors have all recorded fast progress compared with the previous year.

To realize its aim of transformation into a state-owned commercial bank, China Construction Bank has changed its management philosophy and established a new management strategy to bring about the adjustment, boosted synergy management, accelerated the reform of management system, improved its management methodology, strengthened its internal control system, strengthened its risk management, and endeavored to improve its asset quality and management efficiency and benefits. The quality of newly-increased assets is apparently better than the previous year. As a result of successfully dealing with non-performing assets and enhancing the input of resources, China Construction Bank earned a profit of RMB 4.833 billion, with 13.64% of rate of earnings on capital.

Last year's achievements were completed with the support of various persons both at home and abroad, and with the diligence of all CCB staff. I would like to express my sincere thanks to all those concerned with the Bank's development, and to all my staff who share our success.

1997 promises to be a remarkable year in China's history. China Construction Bank aims to seize this opportunity, endeavoring to make steady progress, carrying reform of its management system forward, actively remodeling the Bank's business development pattern, continuously strengthening internal management, preventing risks in management and operation; accelerating structural adjustment, improving the exercise of synergy management; further extending our cooperation with partners both at home and abroad, consolidating and expanding the Bank's market share, taking efforts to improve asset quality and banking benefits, and accelerating the pace of development of CCB's various businesses to reach ever higher levels.

Wang Qishan

President of CCB



王岐山 行長
Wang Qishan, President



周漢榮 副行長
Zhou Hanrong, Deputy President



苏文川 副行長
Su Wenchuan, Deputy President



劉淑蘭 副行長
Liu Shulan, Deputy President



石春貴 副行長
Shi Chungui, Deputy President



李早航 副行長
Li Zaohang, Deputy President



周道炯 中國建設銀行監事會主席
Zhou Daojiong, The Chairman of
the Supervisory Board of CCB.

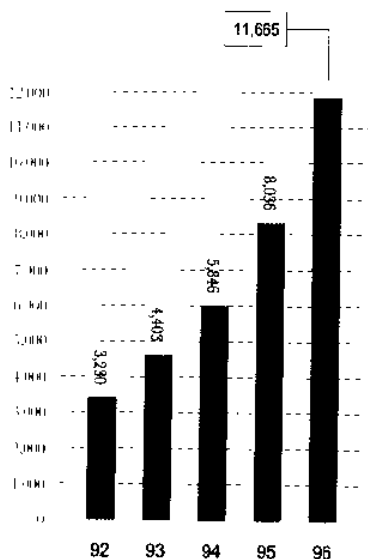
籌資業務

Fund Raising Activities

截止 1996 年 12 月 31 日，全行一般性存款餘額達到 11,664.65 億元，當年新增 3,628.55 億元，增長 45.15%。儲蓄存款餘額達到 5,334.70 億元，當年新增 1,658.97 億元；企業存款餘額 6,329.95 億元，當年新增 1,969.58 億元。兩項存款新增額均創歷史最好水平。

存款 Deposits

單位：人民幣億元
 Unit: RMB 100 Million



1996 年，我行以大中城市為中心，優化調整網點結構，積極開發儲蓄卡、住宅儲蓄、支票儲蓄、通知儲蓄等新產品，推出優質服務新舉措，網點整體素質明顯提高。到 12 月底，100 個大中城市行新增儲蓄存款 993 億元，占全行新增儲額的 67.8%，比年初上升 7.4 個百分點。全行網點單產由年初的 1,400 萬元提高到 1,951 萬元；超億元所櫃已達 380 個，新增 171 個。

外幣儲蓄業務繼續快速穩定發展。到 12 月底，外幣儲蓄存款餘額達到 15.2 億美元，當年新增 3.5 億美元。

1996 年，建設銀行順利完成了 1996 年憑證式國庫券 50 億元的承銷任務，並積極落實了已到期的國家重點企業債券的兌付資金。

The Bank's regular deposit amounted to RMB 1166.465 billion at the close of business on Dec. 31, 1996, with the year's newly-increased sum totaling RMB 362.855 billion and the growth rate being 45.15%. The outstanding of individual deposits reached RMB 533.47 billion, with the year's newly-increased sum being RMB 165.897 billion. Corporate deposits amounted to RMB 632.995 billion, with the year's newly-increased sum being RMB 196.958 billion. The above two newly increased amounts both made the highest in history.

During 1996, the Bank optimized and adjusted the structure of its network by placing emphasis on the development of large and medium-sized cities as centers; developed a host of new products including the Deposit Card, Housing Deposit, Cheque Deposit and Notification Deposit; and exerted various new service measures so as to improve the overall quality of the Bank's network. By the end of December 1996, the newly-increased individual savings deposits

100%
55.22
\$10.99
99.99%
\$33
\$12,000
7.4%

中國建設銀行 支持企業發展 服務大眾生活

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in 100 large- and medium-sized cities amounted to RMB 99.3 billion, representing 67.8% of the Bank's total newly-increased volume, 7.4% up on the beginning of 1996. On an office basis, the average amount of deposit taking increased from RMB 14 million to RMB 19.51 million, while the number of offices whose annual deposit-taking outstanding exceeded RMB 100 million reached 380, 171 more than in 1995.

Foreign currency deposits grew solidly and rapidly. By the end of December, the Bank's foreign exchange deposits balance reached US\$ 1.52 billion, with the year's newly-increased amount totaling US\$ 350 million.

During 1996, CCB successfully underwrote a total of RMB 5 billion treasury bills. The Bank also actively ensured the repayment of enterprise bonds which matured.

信貸業務

Credit Business

1996年，全行信貸經營管理工作按照“深化改革、加快發展、強化管理、提高效益”的工作方針，認真執行國家產業政策，穩步實施“雙大”經營戰略，積極支持國家重點工程建設和國有大中型企業發展。年末用信貸資金發放的人民幣貸款餘額達9,954.58億元，比年初增加2,176.60億元，增長27.98%。其中固定資產貸款餘額為5,236.13億元，流動資金貸款餘額為4,719.45億元。

今年以來，伴隨信貸體制改革的深化，加大了總、分行集中經營的力度和貸款結構的調整。為支持國家重點工程建設和國有大中型企業發展、配合國有企業改革，我行實施了依託“大行業、大企業”的經營戰略，制定了實施方案，并取得較大信貸經營成果。全年發放固定資產貸款640億元，其中基本建設貸款378億元，技術改造貸款262億元。基本建設貸款中的84%投向了能源、交通、郵電、原材料等國家基礎設施和重點行業項目。技術改造貸款主要投向了石化、郵電、電力、交通等行業的857個企業。全年新增流動資金貸款729億元，總行直接經營比重達36%。全部新增流動資金貸款中，60%投向了市場競爭能力強、經濟效益好的國有大中型重點企業、部分三資企業和上市公司。全行先後與中國華能公司、中國石化總公司、一汽集團、青島海爾集團、長虹集團、彩虹集團等346家國有大型企業（集團）和行業排頭兵簽訂了銀企合作協議，加大了對這些企業的貸款傾

斜力度,同時協助企業建立生產供應上遊和銷售下遊的結算網絡,有力地支持了這些企業的發展。

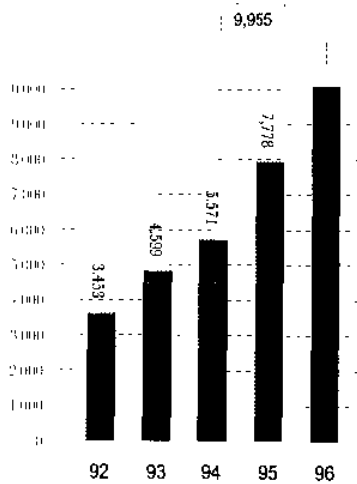
在業務快速發展的同時,貸款管理工作得到不斷加強。貸款風險監測、預警、分析、控制等風險管理工作進一步深化,對計算機等先進管理手段的運用水平有所提高。

With regard to credit business in 1996, CCB strictly implemented relevant national industrial policies, steadfastly carried out the strategy of "giving priority to major industries and large enterprises", and actively took part in supporting the construction of national key projects and development of the state-owned large- and medium-sized enterprises, under the guiding policy of "deepening reform, accelerating development, strengthening management and improving efficiency". By the end of the year, the outstanding RMB loans were balanced at RMB995.458 billion, RMB217.66 billion and 27.98% up on the beginning of the year. Credit balance for fixed asset investment was RMB523.613 billion, and credit for working capital was RMB471.945 billion.

With the deepening of credit system reforms since the beginning of 1996, centralized administration and rearrangement of the loan portfolio both at CCB head office and in branches have been reinforced. Great achievements have been made in credit administration as the result of implementing the strategy of "giving priority to major industries and large enterprises" and formulating a plan of action aimed at supporting the construction of national key projects and the reform and development of state-owned large- and medium-sized enterprises. Over the year, CCB extended RMB 64 billion in loans for fixed asset investment, comprising RMB 37.8 billion for capital construction projects and RMB 26.2 billion for technological renovation. 84% of the loans for the capital construction were channeled to national key infrastructural projects and major industries, including the energy, transportation, telecommunication and raw materials sectors. Loans for technological renovation were mainly directed to 857 enterprises in the petro-chemical, telecommunication, power and transportation sectors. Working capital loans during the year increased by RMB 72.9 billion, with 36% of them being directly under the administration of CCB head office. Regarding the newly-added working capital loans, 60% were channeled to major, state-owned large- and medium-

貸款 Loans

單位:人民幣億元
Unit: RMB 100 Million



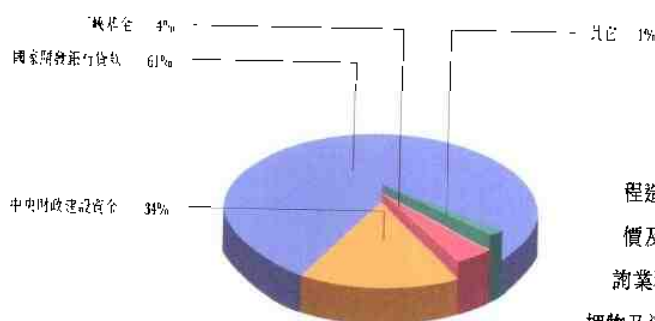
sized enterprises, a number of solely funded companies and joint ventures as well as some listed companies with competitive advantages and good track records. CCB signed bank-enterprise cooperation agreements with 346 large- and medium-sized state-owned enterprises and important companies in certain sectors, including China Power, Sino-PEC, the First Automobile, Qingdao Haier Group, Changhong Group, and Caibong Group, providing them with priority credit facilities and assisting these enterprises to establish settlement facilities between production supply and product sales. Such cooperation have greatly facilitated the development of these enterprises.

CCB has maintained its improvement of credit administration while quickening business development. Progress has been remarkable in risk monitoring, early-warning, analysis and risk-control. Meanwhile, level of computerization for management has also been promoted.

代理業務

Agent Service Business

代理委託業務資金分配圖
The Allocation of Commission Funds



1996年，我行代理各類委託業務撥付資金1,303億元，其中代理國家開發銀行貸款800億元，代理中央財政撥付建設資金442億元，代理三峽基金46億元，代理其它各類部門委託貸款15億元。其中代理國家開發銀行貸款占該行當年貸款規模的88%，是國家開發銀行最大的代理行。

1996年，我行穩步發展工程造價審查和投資諮詢業務，開拓抵押物估價及資產評估業務。全年工程造價審查及諮詢業務量達2,127億元，工程監理50億元，抵押物及資產評估200億元。

植根中國 服務全球

In 1996, CCB allocated and extended RMB 130.3 billion over agent services business, which included RMB 80 billion in loans for the State Development Bank, RMB 44.2 billion for construction funds from the Ministry of Finance, RMB 4.6 billion for the Three Gorges Fund, and other trusted agent loans totaling RMB 1.5 billion. Currently, CCB is the largest agent bank for the State Development Bank (SDB), accounting for 88% of the SDB's extended loans for the year.

Throughout 1996, CCB fully displayed its traditional service advantages. It made stable progress in construction project cost appraisal and investment consulting, and initiated collateral evaluation and asset assessment businesses. The year round business in construction project cost appraisal and consulting amounted to RMB 212.7 billion, project surveillance RMB 5 billion and collateral evaluation and asset assessment RMB 20 billion.

國際業務

International Business

1996年,我行國際業務順應國家外匯管理體制改革進程,加強經營管理,提高服務質量,奮力拼搶市場,各項業務又有較大幅度的增長。截止1996年底,我行外匯存款餘額為62.0億美元,比上年增加5.5億美元,增幅為9.7%;外匯貸款餘額為39.6億美元;外匯存貸比為63.9%,繼續保持在人民銀行核定的存貸比範圍之內;全年辦理國際結算業務24萬筆,結算量達348億美元,比上年淨增81億美元,增長30.3%;結售匯業務也取得了新的進展,全年辦理結售匯總額190.4億美元,比1995年增加50.3億美元,增幅為57.3%;外匯利潤穩中有升,年末實現外匯利潤1.59億美元,比上年增長8.4%。

1996年,我行境外籌資業務穩步發展。全年共為37個項目簽署金融協議26項,簽約金額4.61億美元。截止1996年底,我行對外籌資總額達69.2億美元。同時,我行還積極開拓新的業務領域,在有限追索權項目融資業務上取得新的突破,為一批電廠、水廠等大中型基礎設施建設項目提供帳戶保證代理、財務顧問等商人銀行業務。1996年我行首次為伊朗德黑蘭地鐵項目成功地組織了我國最大的一筆出口買方信貸。我行還抓住國際外匯市場變化的機遇,為北京乙烯項目進行債務重組,為國家節省外匯支出近12億日元,取得了較好的經濟效益和社會效益。