



资产 Assets

人民币 15,437.12 亿元

项 Balances

存放同业及 Balances

other banks and

机构款项 financial institutions

同业及 Placements with

and 58,755.49 亿元

financial institutions 其他应

other receivables 48,898.44 亿元

及应收利息 Loans and interest

receivable 1,296.695 亿元

一九九八年  
年度  
报告

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# 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。

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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,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  
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





石群贵  
SHI QINGHUI  
副行长  
DEPUTY PRESIDENT



李卓航  
LI ZAOHANG  
副行长  
DEPUTY PRESIDENT



刘自强  
LIU ZIQIANG  
副行长  
DEPUTY PRESIDENT



赵 林  
ZHAO LIN

总稽核  
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 DAOZHONG

监事会主席

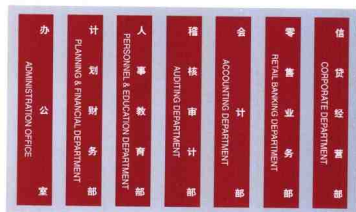
CHAIRMAN OF THE SUPERVISORY BOARD



## BANKING ORGANIZATION

### 业务组织机构

总 行  
Head Office



中国信达信托投资公司  
CINDA TRUST AND INVESTMENT CORPORATION

中国投资咨询公司  
CHINA INVESTMENT CONSULTING CORPORATION

中国国际金融有限公司  
CHINA INTERNATIONAL CAPITAL CORPORATION

#### 说 明

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
2. 苏州分行、三峡分行为系统内总行直属分行
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
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
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



省会城市（中心城市）分行  
MAIN SUB-BRANCHES AT REGION/CITY LEVEL

地级市（县镇）支行  
SUB-BRANCHES AT COUNTY/DISTRICT LEVEL

专业支行（专营支行）  
SPECIALIZED SUB-BRANCHES

营业部  
BANKING DEPARTMENT

省、自治区、直辖市分行  
BRANCHES AT PROVINCE/AUTONOMOUS REGION/LIAISONITY LEVEL

计划单列市分行  
BRANCHES AT SPECIALLY-LISTED CITY LEVEL

海外分支机构  
OVERSEAS BRANCH AND REPRESENTATIVE OFFICE

运营部  
OPERATING OFFICE

分运营部  
SUB-OPERATING OFFICE

储蓄所（储蓄专柜）  
DEPOSIT-TAKING OFFICE (DEPOSIT-TAKING COUNTER)

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.



S T I C

全行储蓄存款继续保持稳定增长的态势。

## 国内业务

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%。

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.

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,我行一直本着服务改革、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,不遗余力地支持改革,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.

