China Construction Bank  China

About China Construction Bank

China Construction Bank (CCB), established in 1954, is one of the largest commercial banks in the world. CCB's business consists of corporate banking, personal banking, and treasury operations. It operates a network of 39 domestic branches and many sub-branches around mainland China. The bank operates overseas branches in Tokyo, Frankfurt, Ho Chi Minh City, New York, Seoul, Hong Kong, Sydney, Singapore, Johannesburg and a wholly owned subsidiary in London.


Headquarters:  25 Finance Street, Xicheng District
               Beijing
               China

CEO/chair:  Tian Guoli
            Chairman, Executive Director

Supervisor:  China Banking and Investment Regulatory Commission (CBIRC)

Annual reports:  CSR Report 2020
                Annual report 2020

Ownership:  listed on Hong Kong Stock Exchange & Shanghai Stock Exchange
            Central Huijin Investment (a state-owned investment company) holds a majority share of 57.11% in China Construction Bank.

Complaints and grievances:  China Construction Bank does not operate a complaints or grievances channel for individuals and communities that may be adversely affected by the bank's finance.

Sustainability

Voluntary standards

China Construction Bank has committed itself to the following voluntary standards:
- Banking Environment Initiative
- Global Reporting Initiative
- Guidelines for Ecological Environmental Protection of Foreign Investment Cooperation and Construction Projects

Investment policies

China Construction Bank has no publicly available investment policies. The bank's CSR web page only lists its most recent annual CSR reports.

2018  China Construction Bank stated to "become a bank that serves the general public, promotes people’s livelihood, facilitates low carbon and environmental protection, and achieves sustainable development. With focus on global climate change, CCB adheres to the strategic approaches to use financial power to promote environmental protection and harmonized development of society."

2017  In CCB's 2017 annual report it stated that "the Bank includes “Green Banking” as a goal in its medium- and long-term business planning. It has vigorously improved the green credit policies and system, developed green credit businesses, strengthened
environmental and social risk management, and enriched green credit products and services."

2016 CCB states in its 2016 CSR report that "it takes its environmental responsibilities seriously and provides strong support for low-carbon economy."

2014 The bank declared in its CSR report improvements listed below: "CCB gives priority to developing financial services for small enterprises and providing better financial services to address the public needs for the 'Three Rural' and facilitate the development of the western region."

"CCB undertakes its environmental responsibility conscientiously and strongly supports the low carbon economy and environmental protection industry. The bank is also attentive to social needs and actively participates in charity work to ensure it gives back to society. It is concerned with community development and contributes to the improvement of the harmonious development of society."

The important topics for CCB were identified in its CSR report 2014, including:

- support green credit policy
- enhance customer satisfaction
- staff incentive programs
- inclusive financial services
- operation continuity

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**Related Dodgy Deals**

China Construction Bank has been linked to the following "Dodgy Deals", e.g. as a current or past financier or through an expression of interest. Find out more about dodgy deals [here](#). See the project or company profile for more details on the nature of the bank’s link to the Dodgy Deal.

**Projects**

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Country</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trans Mountain Pipeline Expansion project (TMEM)</td>
<td>Canada</td>
<td>Pipeline Transportation of Crude Oil</td>
</tr>
<tr>
<td><strong>Line 3 Pipeline Replacement Project (L3RP)</strong></td>
<td>United States</td>
<td>Pipeline Transportation of Crude Oil</td>
</tr>
<tr>
<td>Mining in Goa/ Sesa Goa</td>
<td>India</td>
<td>Mining</td>
</tr>
<tr>
<td><strong>Shwe gas and pipelines projects</strong></td>
<td>Myanmar</td>
<td>Oil and Gas Extraction</td>
</tr>
<tr>
<td><strong>Río Blanco Copper Mine</strong></td>
<td>Peru</td>
<td>Mining</td>
</tr>
<tr>
<td><strong>El Mirador Copper Mine</strong></td>
<td>Ecuador</td>
<td>Mining</td>
</tr>
<tr>
<td><strong>Solwara 1 Deep Sea Mining Project</strong></td>
<td>Papua New Guinea</td>
<td>Mining</td>
</tr>
<tr>
<td><strong>Vinh Tan III coal power plant</strong></td>
<td>Vietnam</td>
<td>Coal Electric Power Generation</td>
</tr>
<tr>
<td><strong>Nam Dinh coal power plant</strong></td>
<td>Vietnam</td>
<td>Coal Electric Power Generation</td>
</tr>
</tbody>
</table>

[See the project or company profile for more details](#).
Emba Hunutlu coal power plant  Turkey
Coal Electric Power Generation

Coastal GasLink pipeline  Canada
Pipeline Transportation of Natural Gas

Companies

Asia Pulp and Paper (APP)  Indonesia
Pulp, Paper and Paperboard Mills

SUEK  Russian Federation
Coal Electric Power Generation | Coal Mining

APRIL  Indonesia
Pulp, Paper and Paperboard Mills

National Thermal Power Corporation (NTPC)  India
Coal Electric Power Generation | Coal Mining | Hydroelectric Power Generation | Wind Electric Power Generation

Vedanta Resources  United Kingdom
Mining

Wilmar International  Singapore
Agriculture for Palm Oil

Glencore  Switzerland
Coal Mining

Policy Assessments

The tables below show how BankTrack has assessed the quality of selected financing policies of this bank. The assessment method may vary per policy section, please click on 'details' and 'explanation' for further information.

Our policy assessments are always a work in progress. We very much welcome any feedback, especially from banks included in the assessments. Please get in touch at contact@banktrack.org.

Banks, climate and energy

Bank policy scores on fossil fuel financing

<table>
<thead>
<tr>
<th>Bank</th>
<th>Explanation</th>
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<tr>
<td>China Construction Bank</td>
<td>Last update: Mar 24 2021</td>
</tr>
</tbody>
</table>

**Total: 0.5 point out of 200**

- 0.5 point out of 120 for oil and gas policy.
- 0 points out of 80 for coal policy.

See: Policy scores Excel sheet

For more details see this page.
<table>
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<tr>
<td><strong>Explanation</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total: 0 points out of 82</strong></td>
<td></td>
</tr>
<tr>
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For more details see this page.

### Bank policy scores on oil and gas financing

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<tr>
<td><strong>Total: 0.5 point out of 120</strong></td>
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<tr>
<td>0.5 point out of 30 for other/conventional oil and gas policy: see here.</td>
<td></td>
</tr>
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For more details see this page.

### Bank policy scores on tar sands

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<td><strong>Explanation</strong></td>
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<td><strong>Total: 0 points out of 18</strong></td>
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### Bank policy scores on Arctic oil and gas

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### Bank policy scores on offshore oil and gas

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</tbody>
</table>

For more details see this page.
### Bank policy scores on fracked oil and gas

**China Construction Bank**

**Explanation**

Last update: Mar 24 2021

**Total:** 0 points out of 18

See: [Policy scores Excel sheet](#)

For more details see [this page](#).

### Bank policy scores on LNG

**China Construction Bank**

**Explanation**

Last update: Mar 24 2021

**Total:** 0 points out of 18

See: [Policy scores Excel sheet](#)

For more details see [this page](#).

### Bank policy scores on other/conventional oil and gas

**China Construction Bank**

**Explanation**

Last update: Mar 24 2021

**Total:** 0.5 point out of 30

0.5 point for enhanced due diligence/Equator Principles commitment regarding other/conventional oil and gas companies: China Construction Bank has a general environmental and social due diligence procedure.

See: [Policy scores Excel sheet](#)

Relevant policies

**Corporate Social Responsibility Report 2018**

Jun 11 2019

For more details see [this page](#).

### Bank policy scores on coal financing

**China Construction Bank**

**Explanation**

Last update: Mar 24 2021

**Total:** 0 points out of 80

See: [Policy scores Excel sheet](#)

For more details see [this page](#).

### Bank policy scores on coal mining

**China Construction Bank**

**Explanation**

Last update: Mar 24 2021

For more details see [this page](#).
For more details see this page.

Bank policy scores on coal power

Bank policy scores on coal infrastructure

Banks and human rights

Human Rights Benchmark November 2019

China Construction Bank's human rights policies, processes and reporting were assessed as part of the BankTrack Human Rights Benchmark in November 2019. The bank is assessed as a Laggard, with a total score of 0 out of 14.

Policy: 0/3
Due diligence: 0/5
Reporting: 0/3
Remedy: 0/3

For more details see this page.