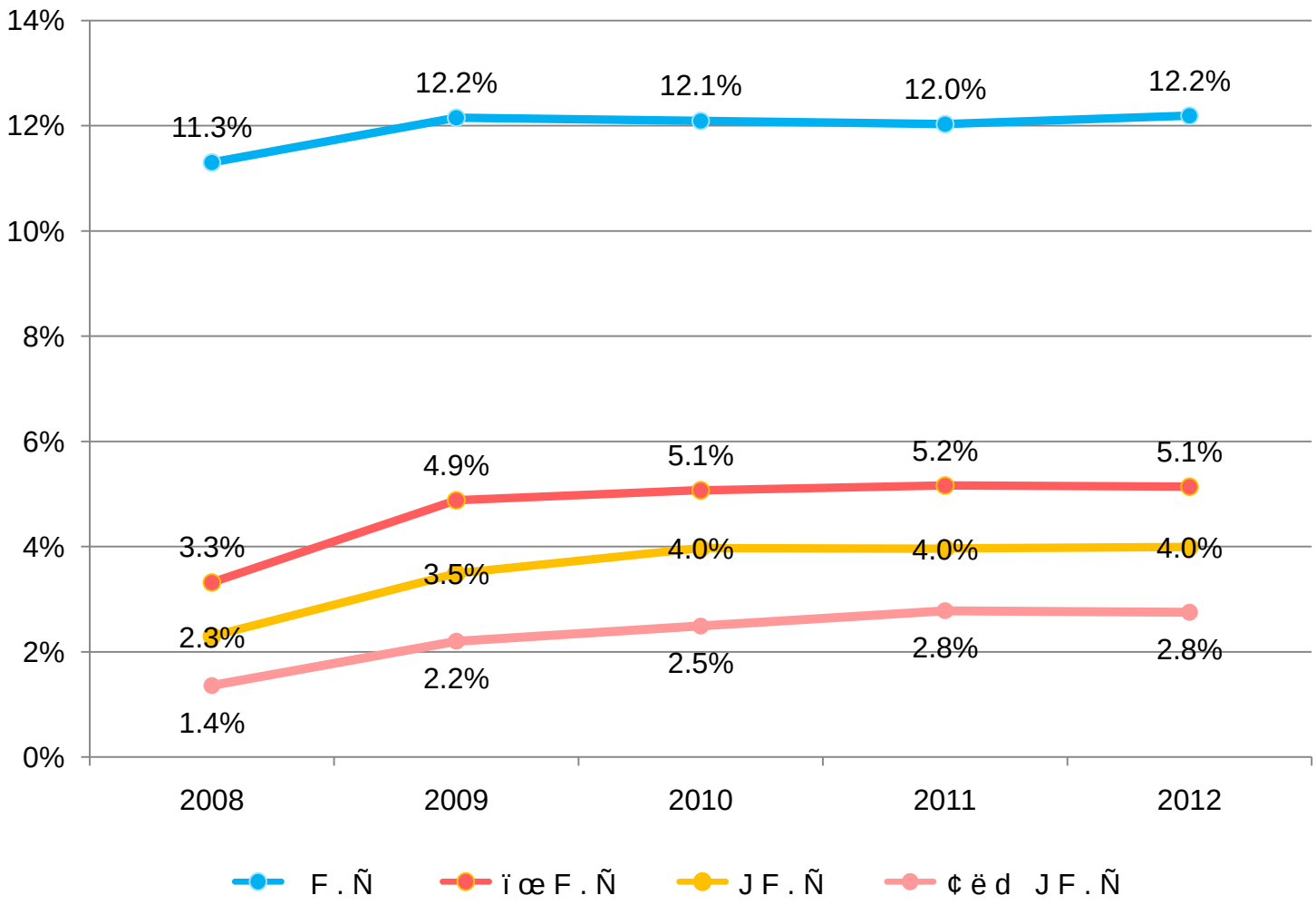
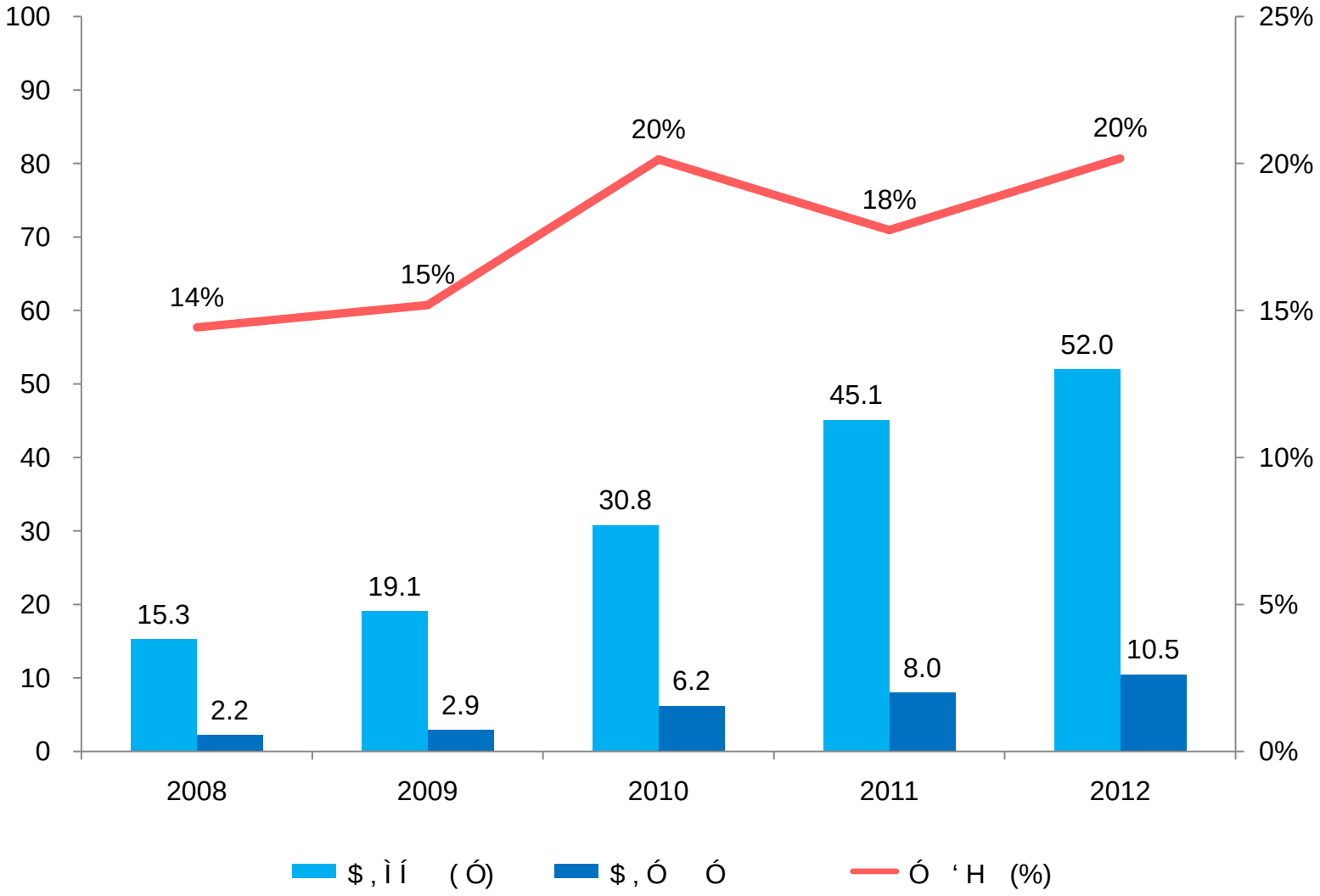
ô F Ÿ O ! I [7 / – _ ½


14%
12%
10%
8%
6%
4%
2%
0%
11.3%
12.2%
12.1%
12.0%
12.2%
3.3%
4.9%
5.1%
5.2%
5.1%
2.3%
3.5%
4.0%
4.0%
4.0%
1.4%
2.2%
2.5%
2.8%
2.8%
2008
2009
2010
2011
2012
F . Ñ
ï œ F . Ñ
J F . Ñ
¢ ë d J F . Ñ

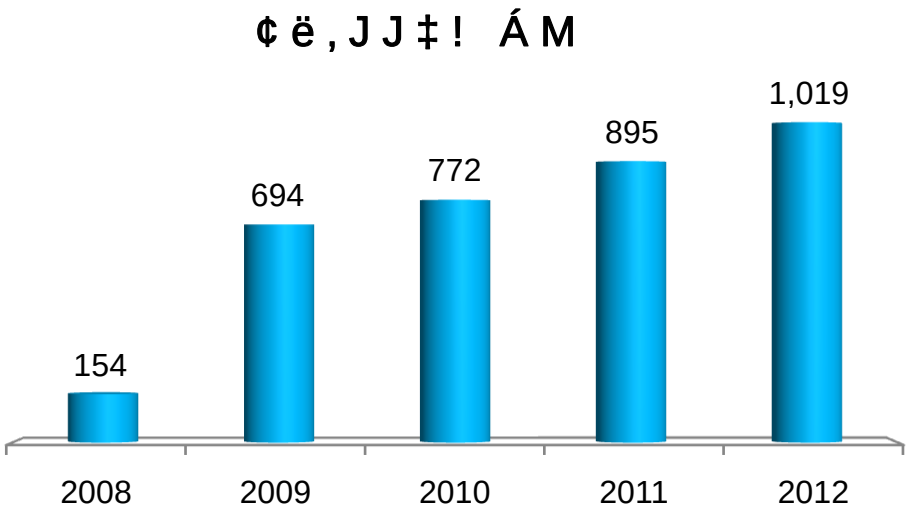
- g Ó ! I [} 20% °

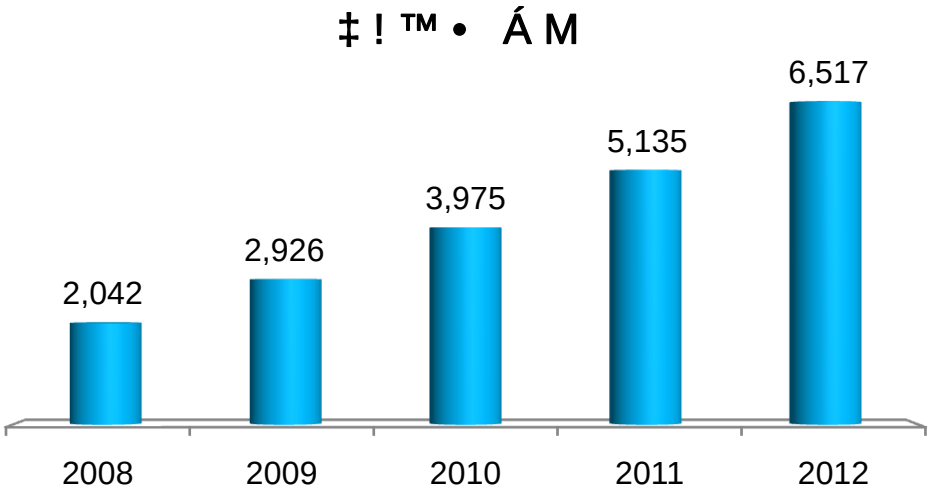

100
90
80
70
60
50
40
30
20
10
0
25%
20%
15%
10%
5%
0%
14%
15%
20%
18%
20%
15.3
2.2
19.1
2.9
30.8
6.2
45.1
8.0
52.0
10.5
2008
2009
2010
2011
2012
$, Ì Í (Ó)
$, Ó Ó
Ó ‘ H (%)

2 c ‡ ! 0 M q

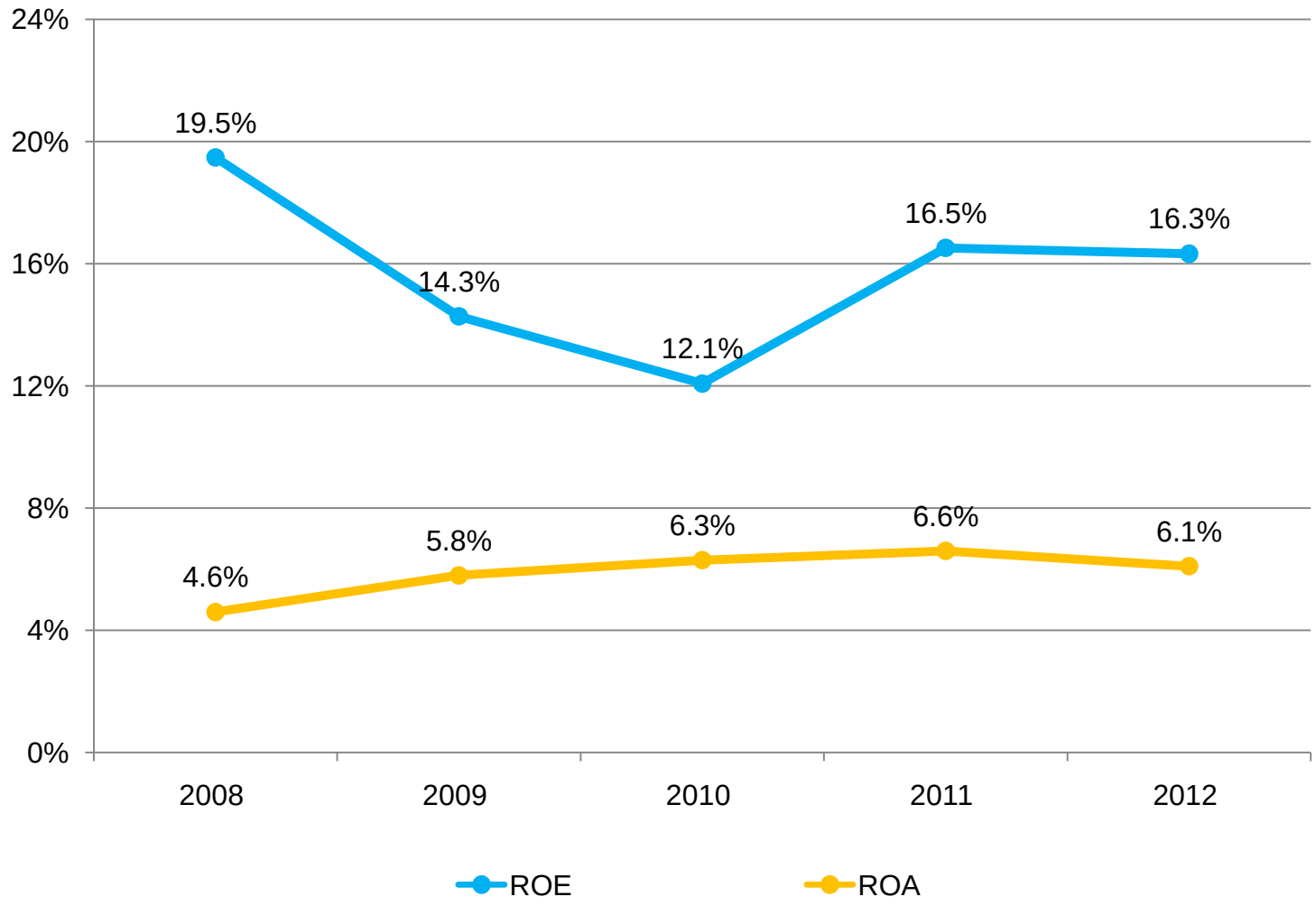
¢ ë , J J ‡ ! 1 1000 Á ‡ ! ™ • 1 6500 Á

	æ *	2012	2011 7 í	™ È
‡ ! ™ •	Á M	6,517	5,135	26.9%
J ‡ ! , J ã Í	Á M	1,396	1,195	16.8%
¢ ë , J J ‡ !	Á M	1,019	895	13.8%
$, J ‡ !	M	3.40	2.98	14.0%
‡ ! ¯ Ñ	%	78.6	76.7	+1.9
ROE	%	16.52	16.33	+0.19





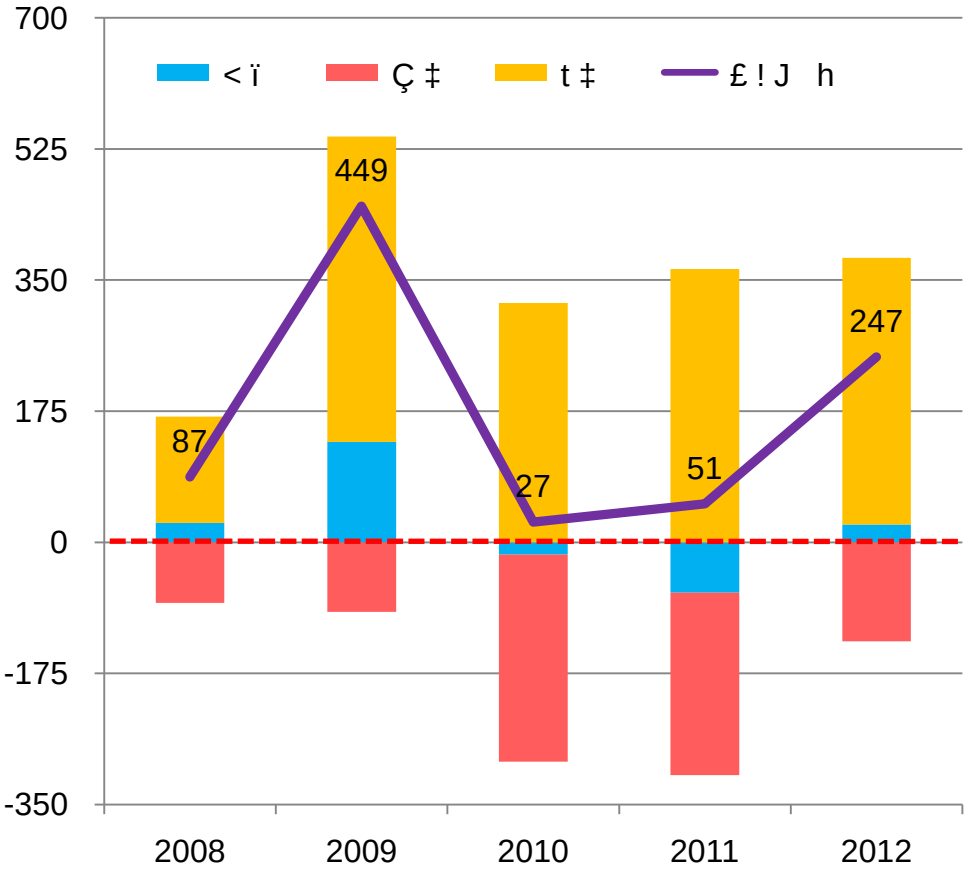
J ‡ ! Ì Í Ñ ! I [: <


24%
20%
16%
12%
8%
4%
0%
19.5%
14.3%
12.1%
16.5%
16.3%
4.6%
5.8%
6.3%
6.6%
6.1%
2008
2009
2010
2011
2012
ROE
ROA

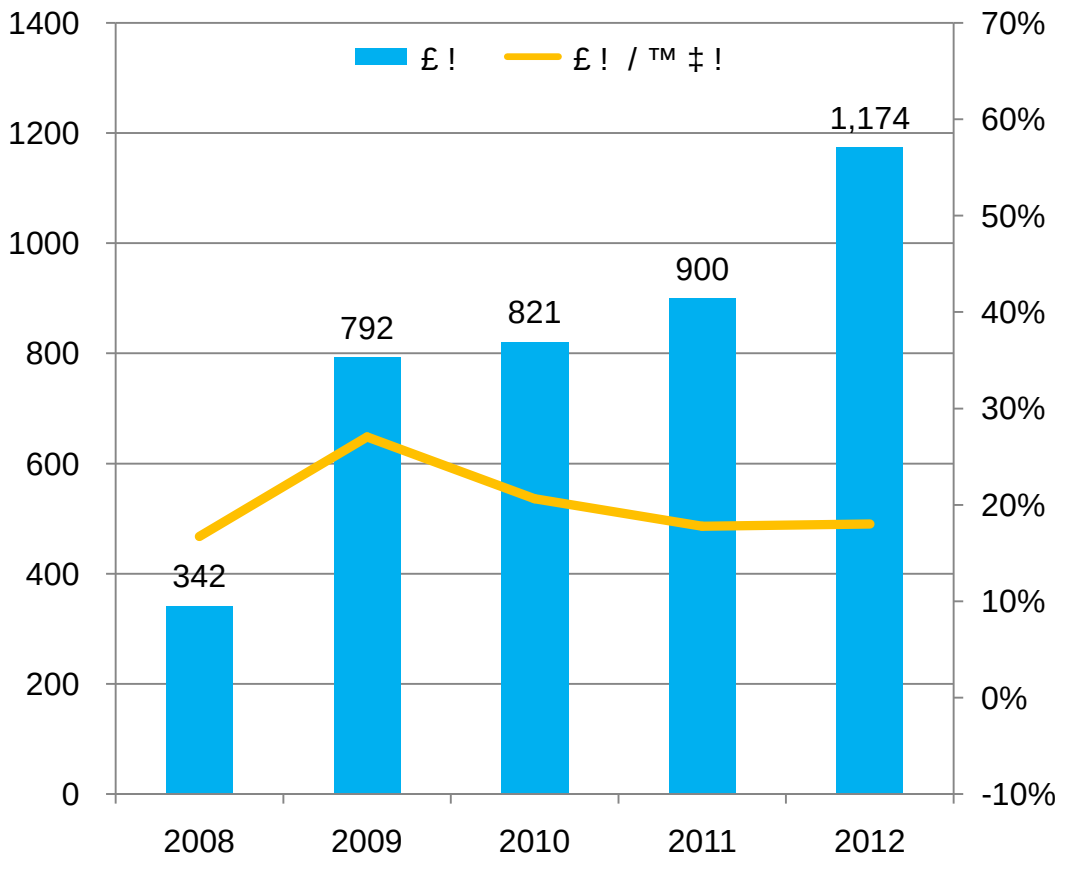
3c£! 0£!

<ïÿ£! Öö _ }Í£!iF

£!J h ÁM

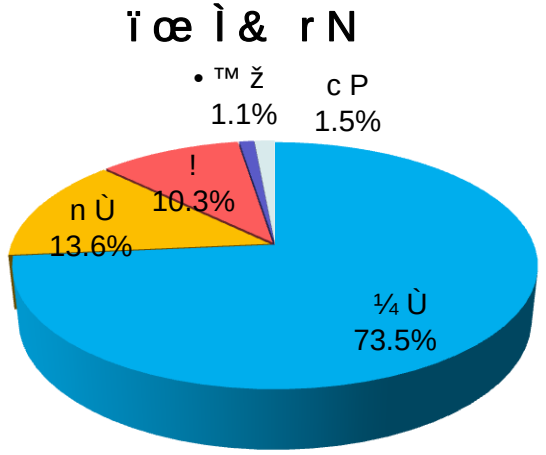


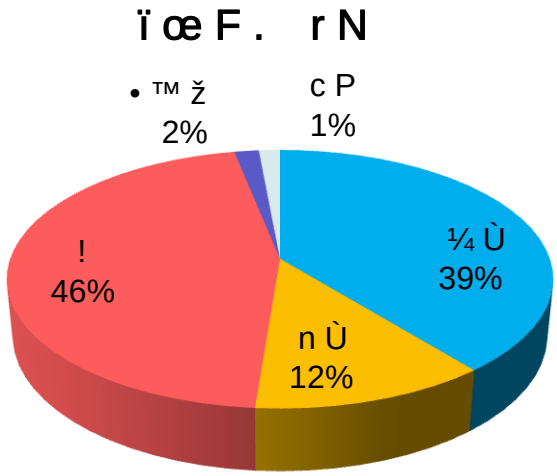
}Í£! ÁM

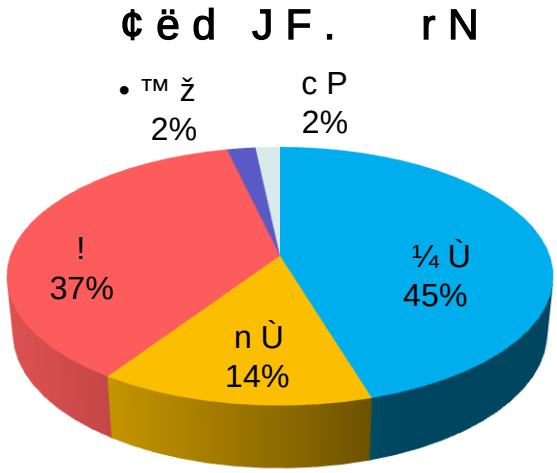


4 c Ó æ œ {

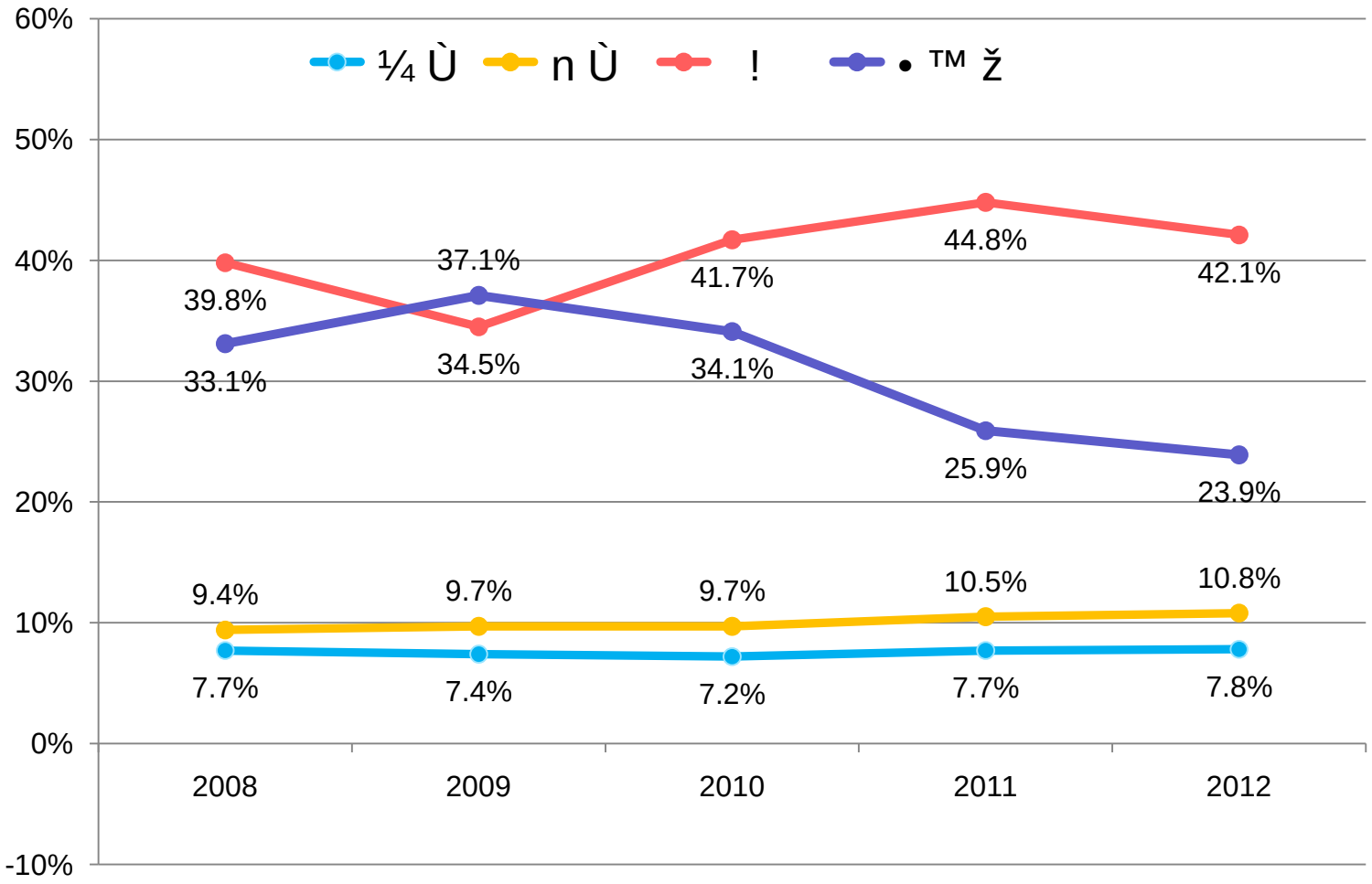
Ó æ œ `	ï œ Ì &			ï œ F .		
	2012	2011 7 í	™ È	2012	2011 7 í	™ È
¼ Ù	4,276	3,798	12.6%	131	108	20.6%
n Ù	793	583	36.1%	40	35	17.3%
¼ !	598	483	23.7%	152	138	10.3%
ž • ™	62	56	12.2%	6	5	6.6%
æ ™	5,715	4,913	16.3%	294	254	15.8%





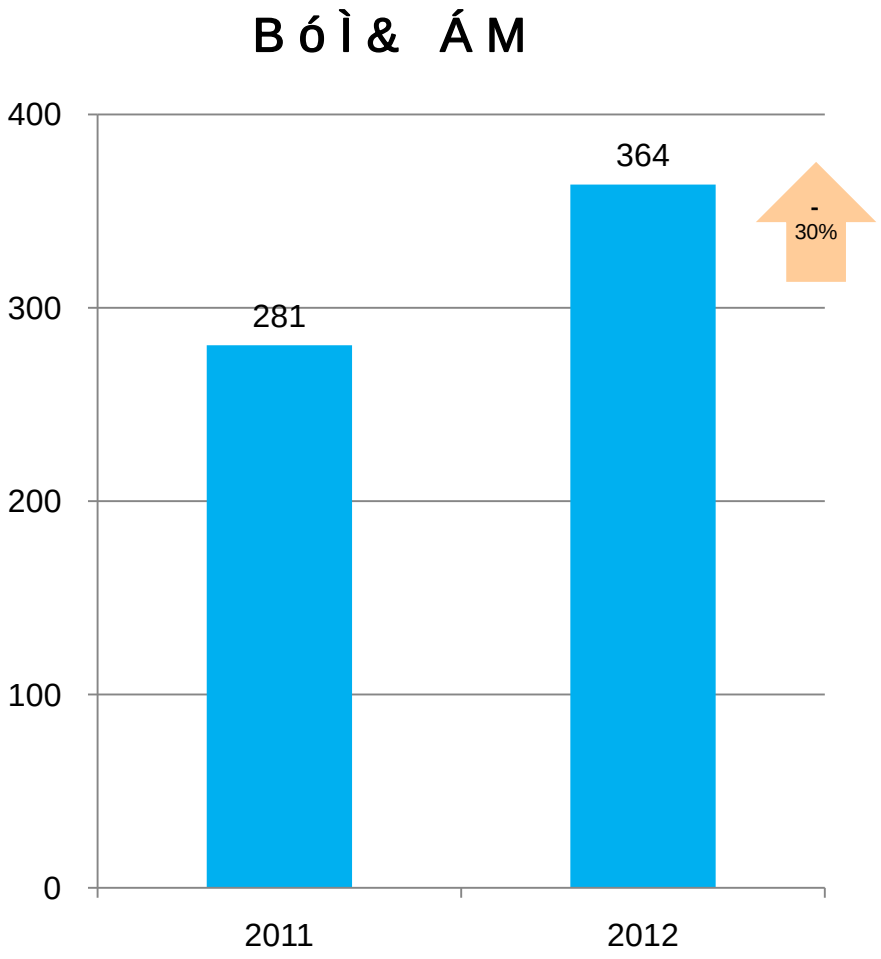


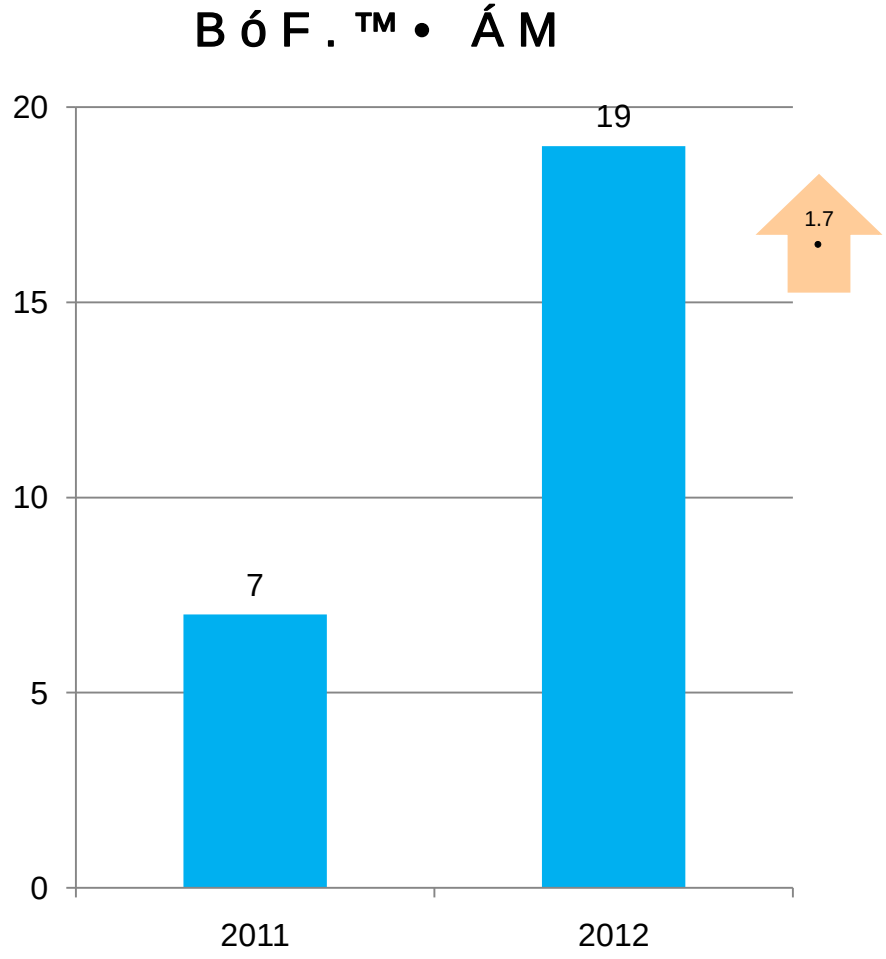
Ó æ F . Ñ ! ¼ Ù c n Ù 7 ä ” –
! c • ™ l [: <



5 c º ó œ {

º ó œ ` Ì & c F . ™ ö ˆ 1 ¶ ³ •



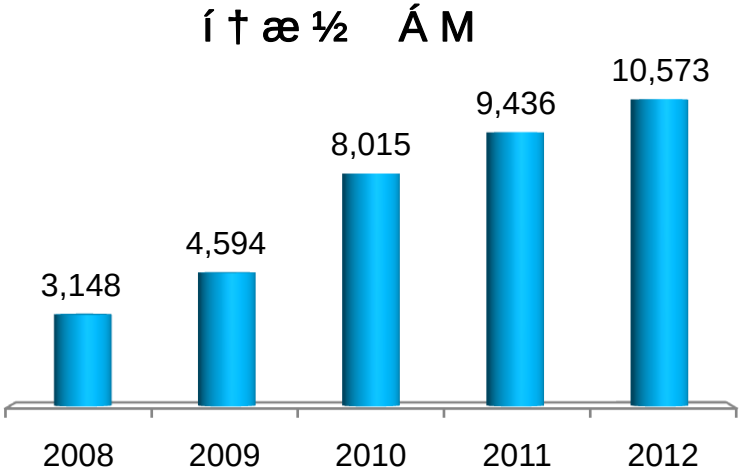


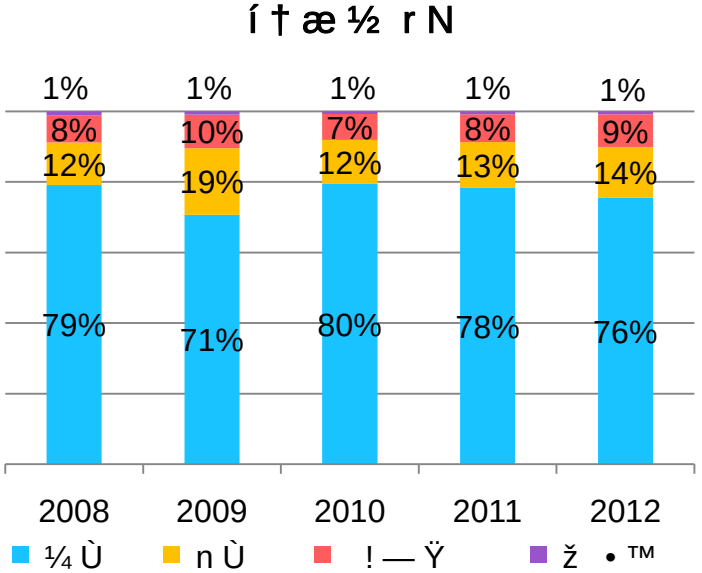
`Ãîu§)

1 c æ ½ •

í † c à æ ½ • ! ˆ Ì E Á

æ * ! Á M	2012	2011 7 í	™ È
í † æ ½ •	10,573	9,436	12.1%
¼ Ù	7,987	7,391	8.1%
n Ù	1,520	1,224	24.2%
! — Ÿ Ъ	979	742	32.0%
ž • ™	87	80	10.1%
à æ ½ •	13,374	9,495	40.9 %





Ъ ! Ç Ò ô l Ã æ _ Ç Ò • â Ã ¸ s # † _ • d

2 c Ç & ï Ç

d × û q 8 Ö r Ç & ï Ç Û N Ò ¡ W

™ U g æ » æ ½ ! • ! ¡ W ” –

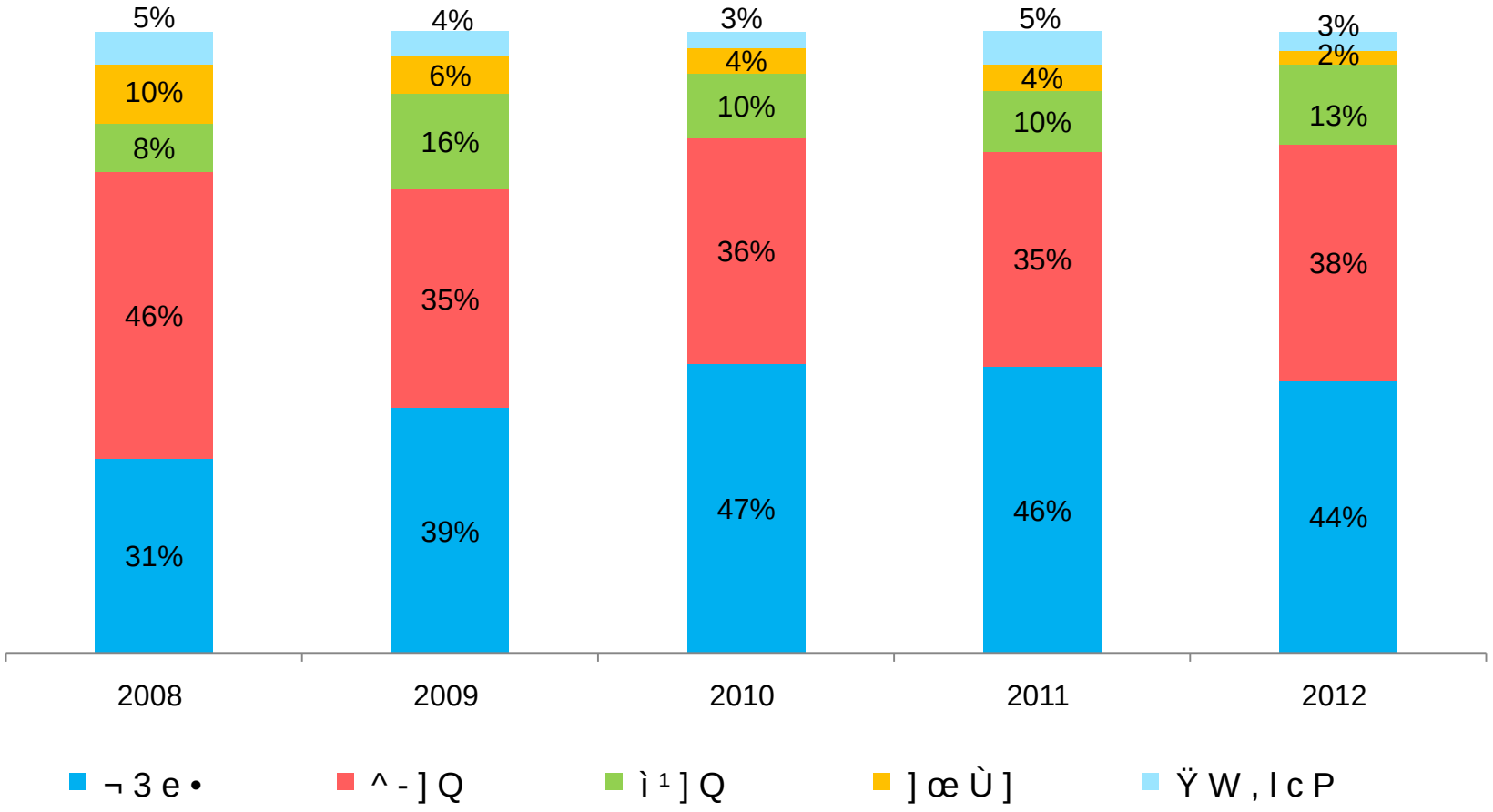
æ * ! Á M	2007	2011	2012	2012 ™)	T - ™)
B •	0.66	4.47	5.16	14.9%	6.8 •
B ó	0.25	5.05	8.16	61.6%	31.6 •

Ö » , ½ ‘ ! ¼ Ù 190% n Ù 70% °

æ * ! Á M	Ÿ f	2011		2012	
		! •	½ ‘	! •	½ ‘
¼ Ù	Ó 2	5,930	87.0%	6,929	90.9%
n Ù	Ó 5	826	71.0%	836	68.6%

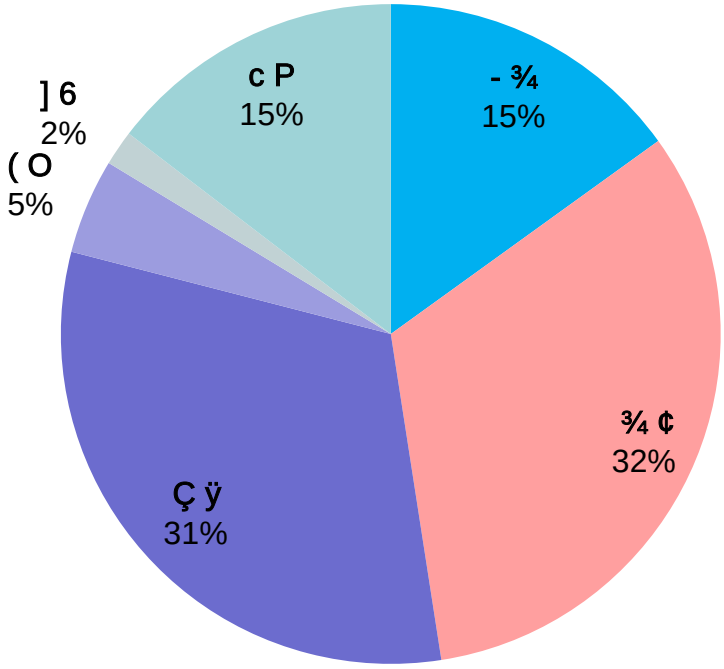
Ù] æ ½ e œ r N !

¬ 3 e • c ^ -] Q c n „ • l [æ 8 ã e

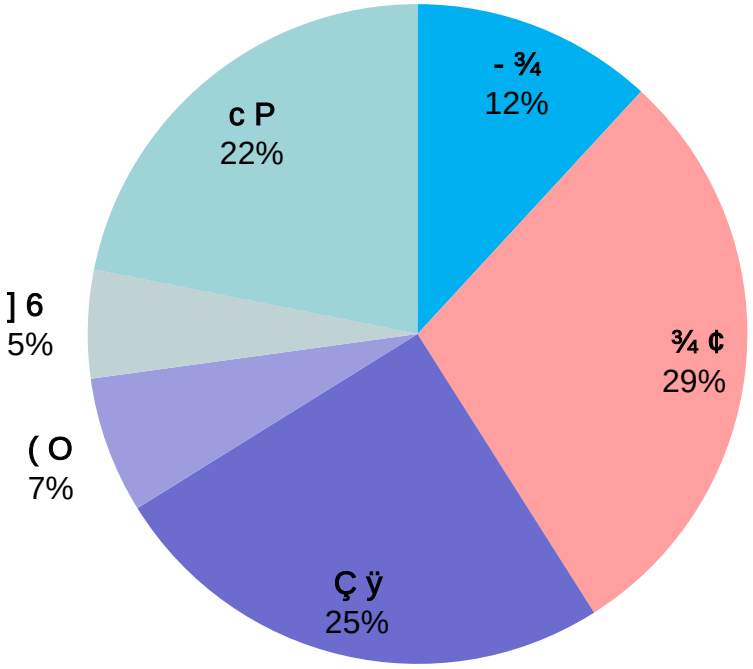


n Ù Ì & Ó ã ! ¿ (O c] 6 c , l • 7 À Ü

2011 n Ù Ì & r N

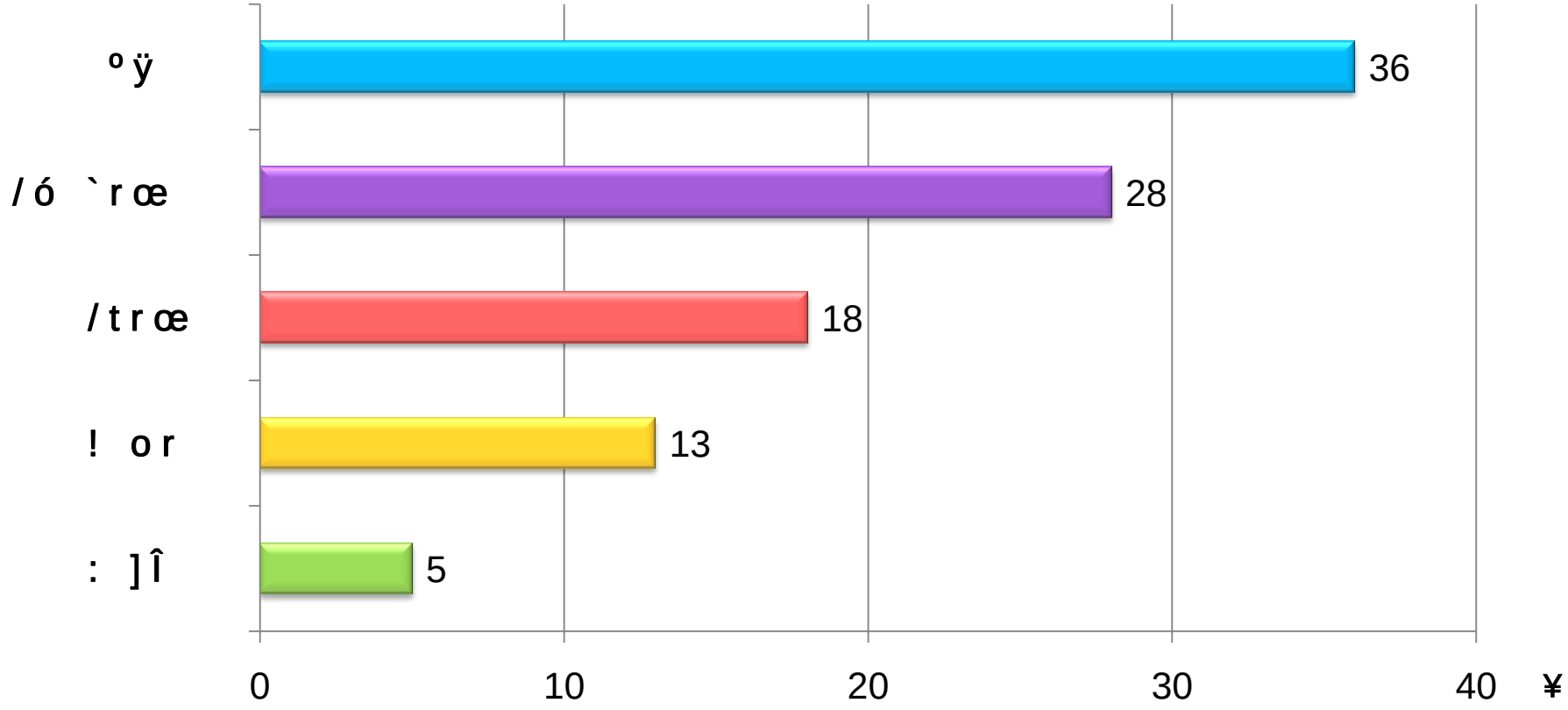


2012 n Ù Ì & r N



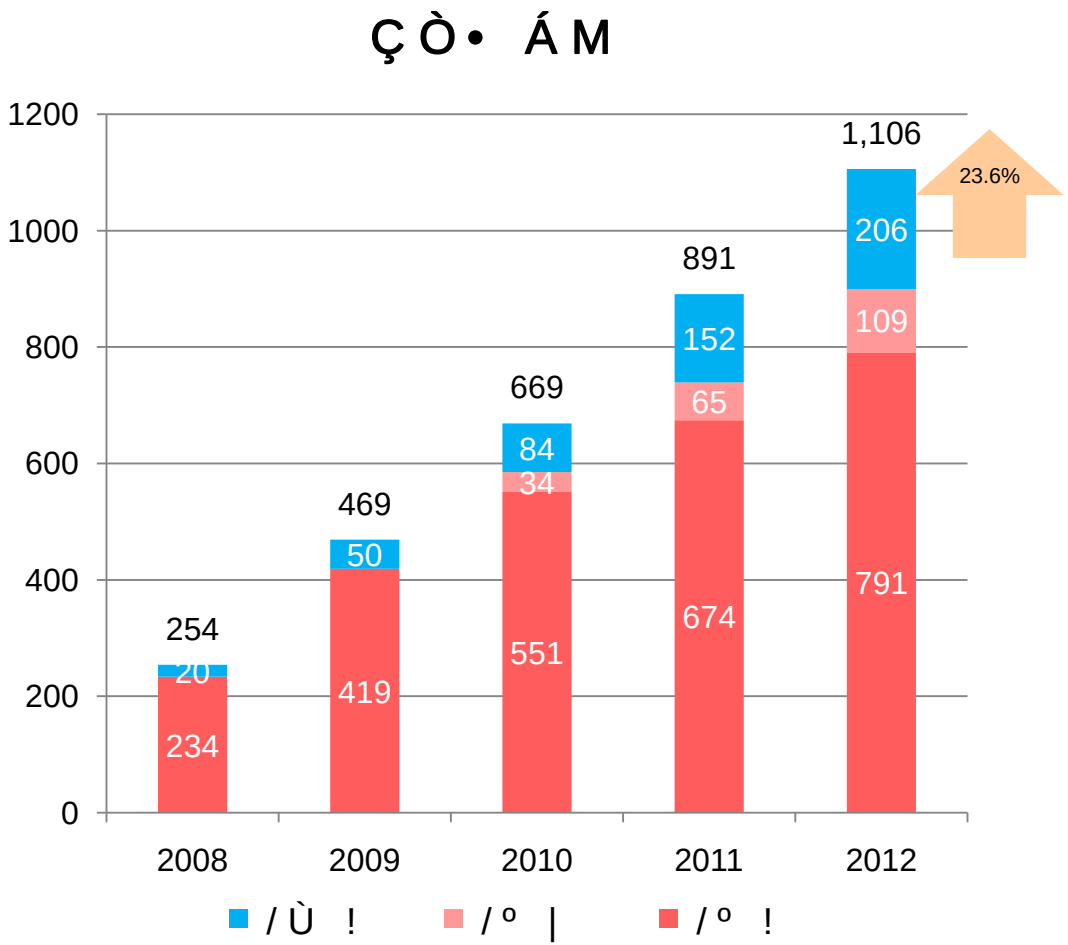
3 c ¾ Û æ ´

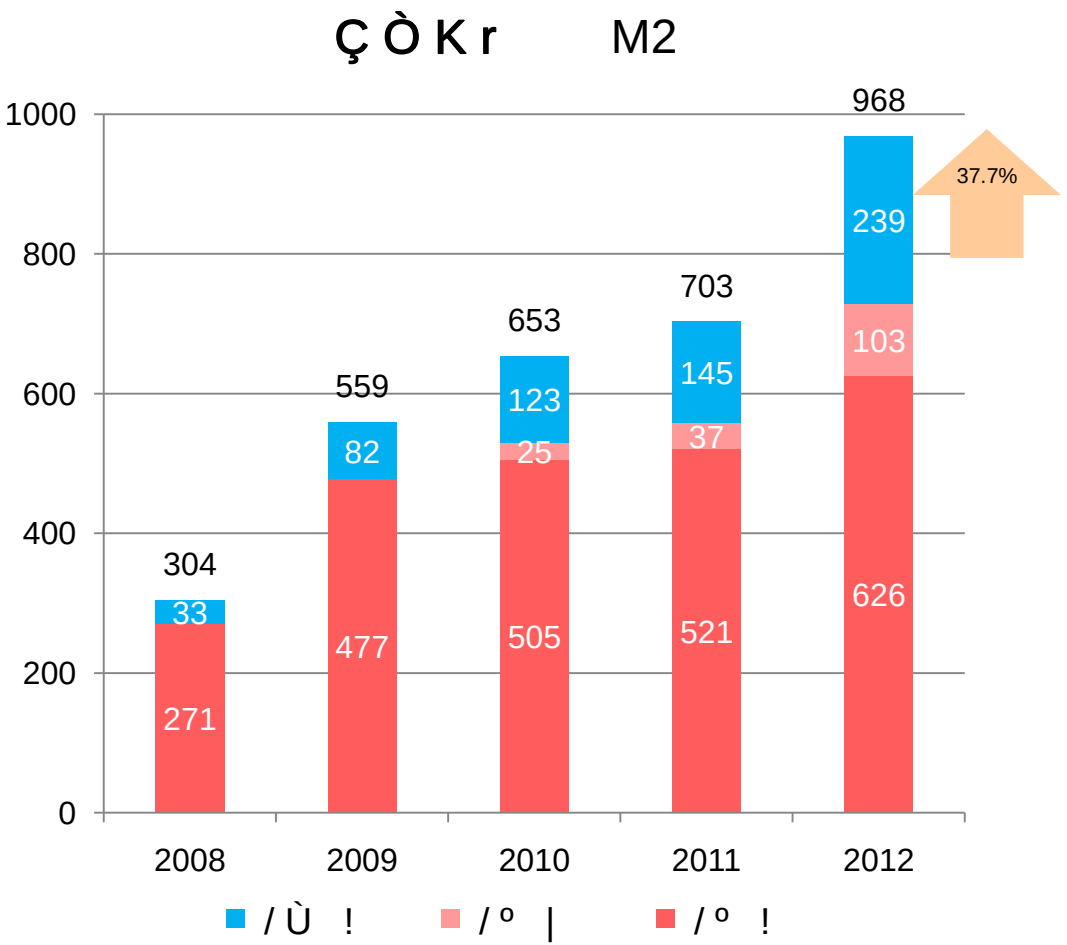
D ¥ ¾ Û æ ´ d T



4 c !œ`Ÿº

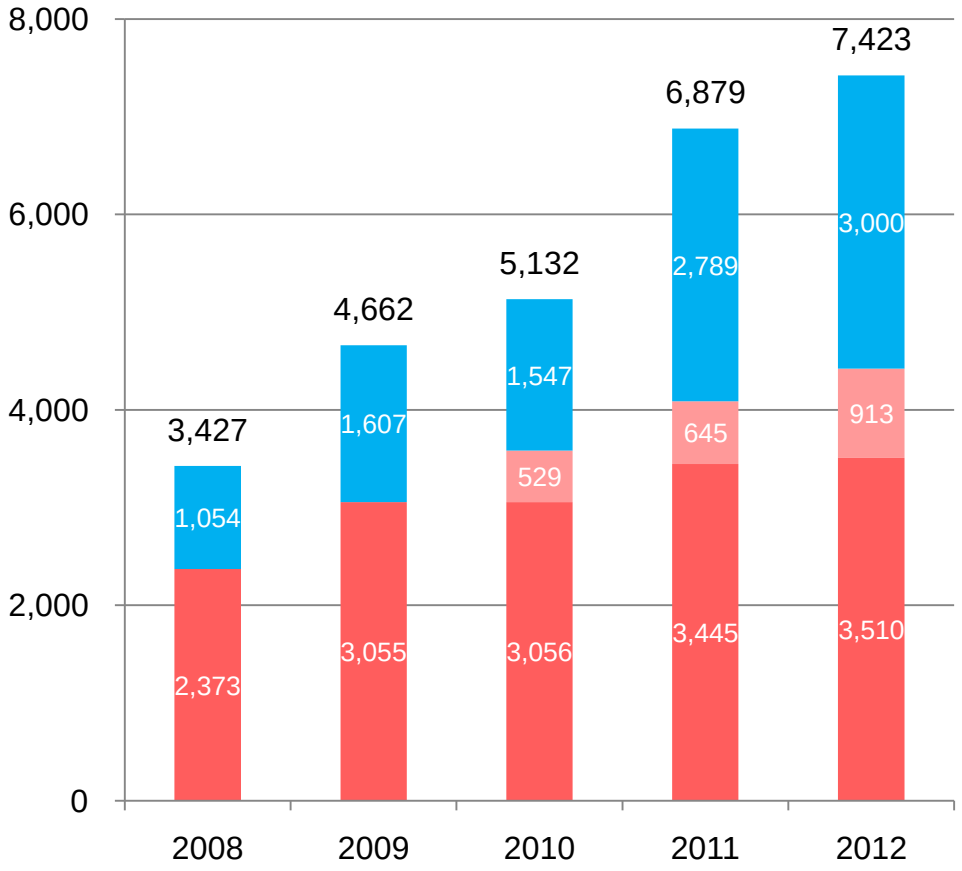
!Ç Ò ! ™) 1 ¶ 20%





_ ! / º | 2010 - / º ! Ì s 2011 - g S ï d d ® ‰ ! Ç Ò ô l Ã æ _ Ç Ò ä ¸ s # †
_ Ç Ò ™ Ã æ ï S ï d Ç Ò d

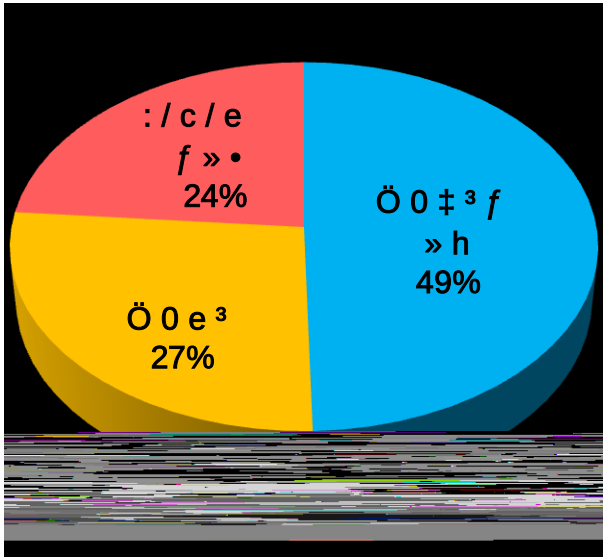
Ò …•! í ™1500 < Y l 7400 <



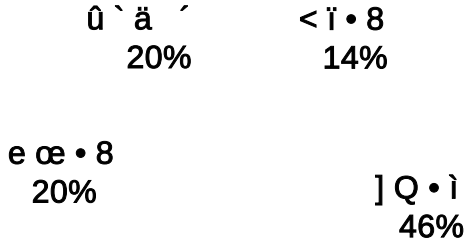
3 c ìÖ r

- d ´[ì Y¾ ¢‡W 8± ´[q e œ $ c œ $ c³ • $ r Ÿ º Û Õ • • ‹ ìÖ r
- d 19 T] 80% ° n Ö 0 0 E ¶¹ • ì ä • 8] ´

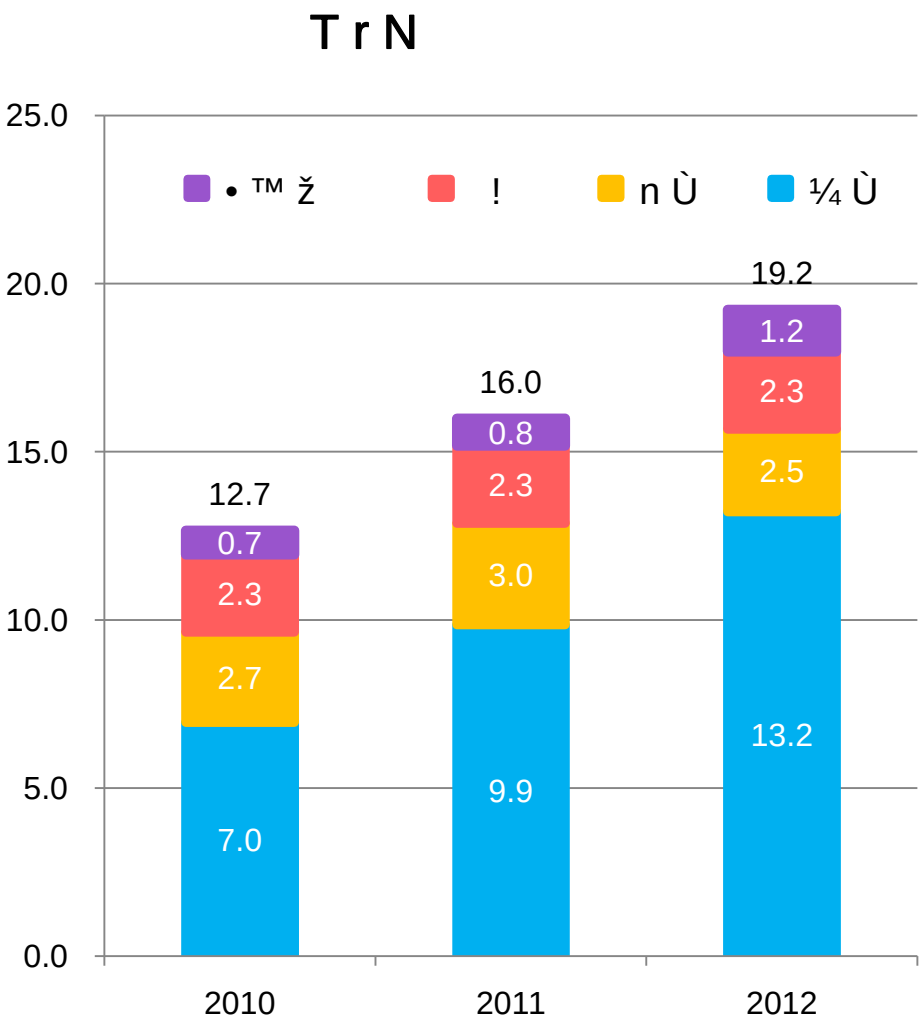
ý B Q g

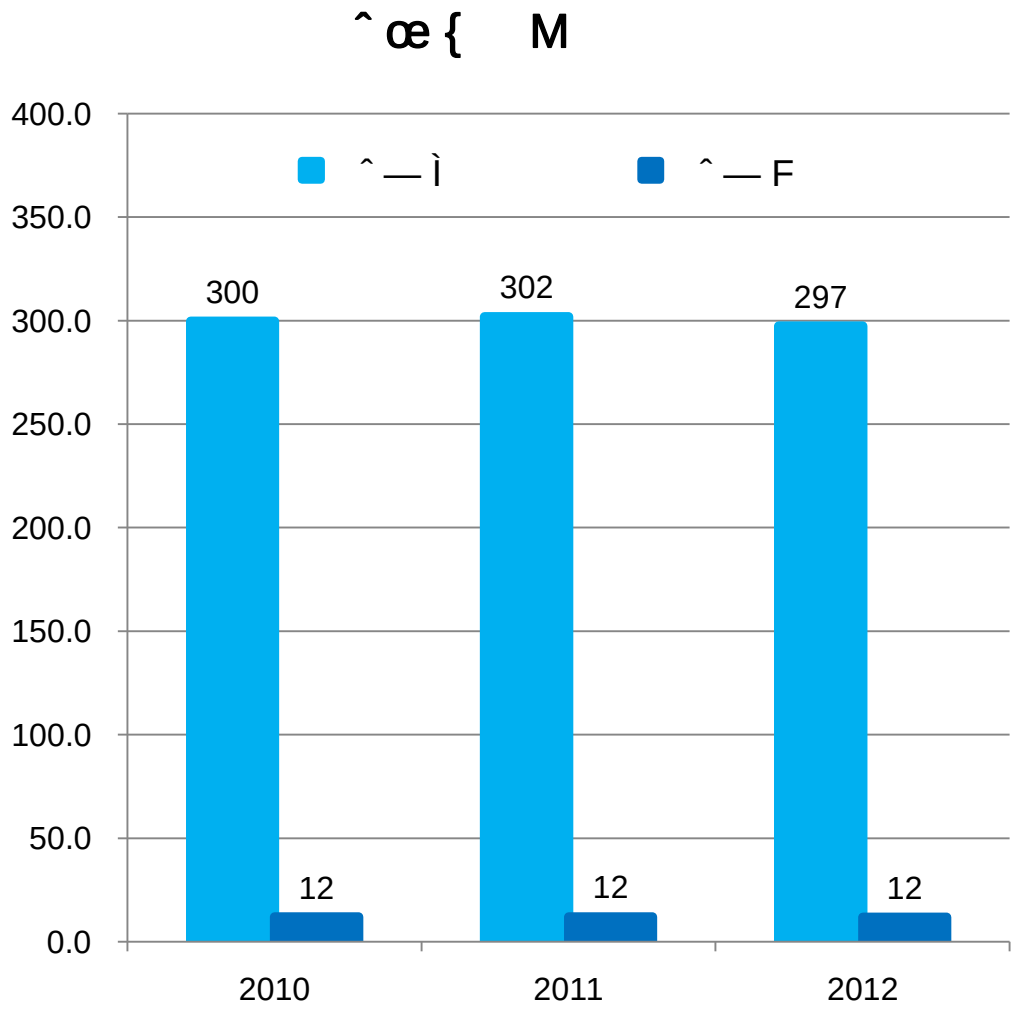


e œ Ÿ O



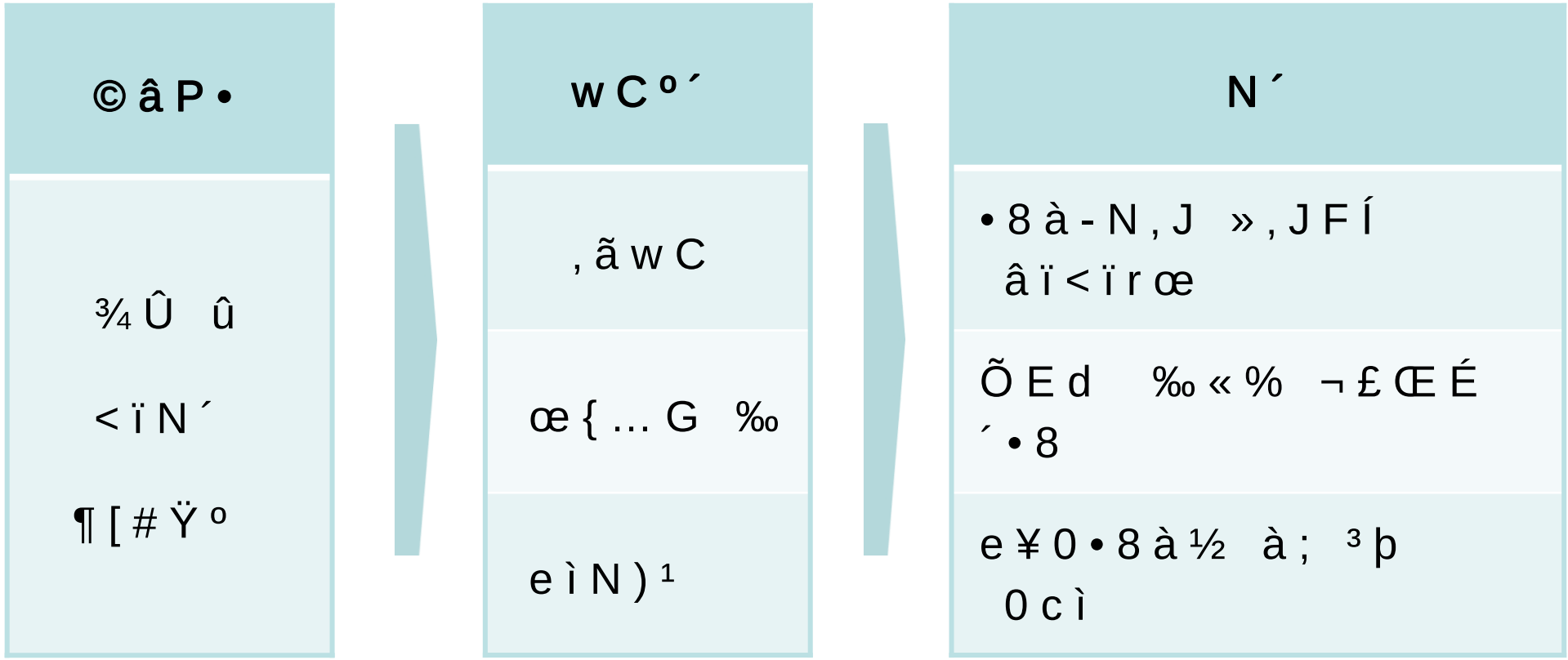
ì 0 Ÿ f ! $ æ 8 ˆ œ { 7 Ò


T r N
• ™ ž
!
n Ù
¼ Ù
25.0
20.0
15.0
10.0
5.0
0.0
12.7
0.7
2.3
2.7
7.0
16.0
0.8
2.3
3.0
9.9
19.2
1.2
2.3
2.5
13.2
2010
2011
2012

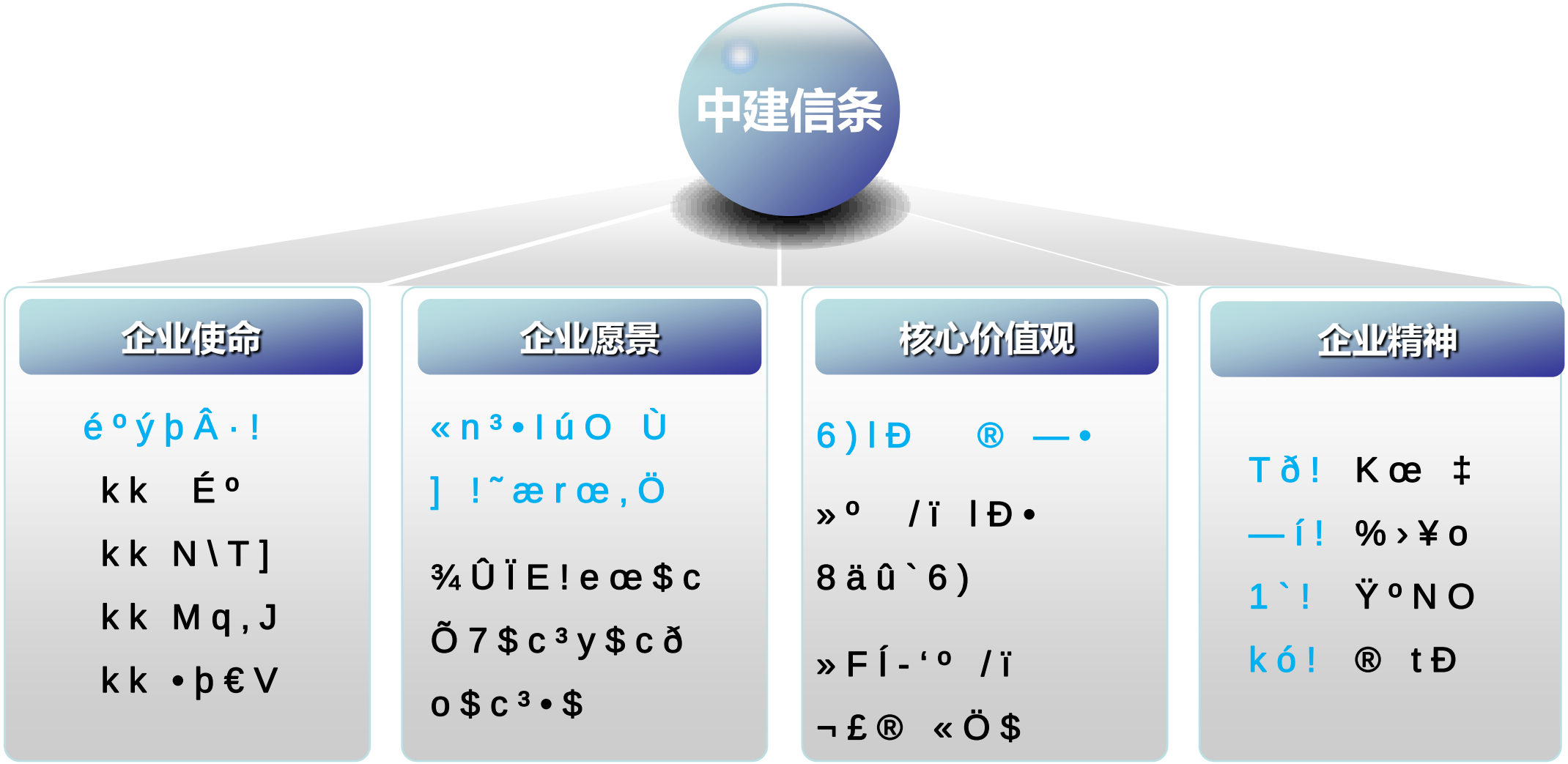

ˆ œ { M
ˆ — Ì
ˆ — F
400.0
350.0
300.0
250.0
200.0
150.0
100.0
50.0
0.0
300
12
302
12
297
12
2010
2011
2012

4 c { Ò 3 $

” 0 © \ © â © " © â © \ q £ ©


© â P •
¾ Û û
< ï N ´
¶ [# Ÿ º
w C º ´
, ã w C
œ { ... G ‰
e ì N) ¹
N ´
• 8 à - N , J » , J F Í
â ï < ï r œ
Õ E d ‰ « % ¬ £ Œ É
´ • 8
e ¥ 0 • 8 à ½ à ; ³ þ
0 c ì

r œ 3 $ ¾ d œ { [# ™) T n


中建信条
企业使命
é º ý þ Â · !
k k É º
k k N \ T]
k k M q , J
k k • þ € V
企业愿景
« n ³ • l ú O Ù
] ! ~ æ r œ , Ö
¾ Û Ï E ! e œ $ c
Õ 7 $ c ³ y $ c ð
o $ c ³ • $
核心价值观
6) l Ð ® — •
» º / ï l Ð •
8 ä û ` 6)
» F Í - ‘ º / ï
¬ £ ® « Ö $
企业精神
T ð ! K œ ‡
— í ! % › ¥ o
1 ` ! Ÿ º N O
k ó ! ® t Ð

¯ Ãþ9)ï

”, B

³ó ! oÒë #;à Ÿ
Ò˜<– i âòGÿd

³• Ü‰ Ö ¶ 7‘¾Û
o;Ydq¥6Ör›FÚ— ³•
<–Ö½Ü[#¿Úd

³¥¾Û

Ló$Ù•!N #ÿ/³<–«7‘
ÚNOd

“_3\Ù•! ÓDÙ]cÓDL
Õc,l Ÿ ”bœöÇ&Â·d

qœ{àr¾Û!7GäôÖ³•Ç&
Ú• ôÖsóÇ‡d

Ù]ûœ

þ2020-

Ló$Ü×N 4Á ÇÇV$ øN
Ç‡40 Á V›d

/³d }³•]QUgÇ& -
ïœ•ÜÒþ 2000Á%Md

!ûœ

9ö¼ ![#8Å Ç&—³Ó
$ ì<–¬Oœ ¢c•¬LÇ
œöŸº•?d

#ÿ¼ !Ç‡ Ül[f*ô»h
™)d

2013 - , ³

» ,	2013 G Y	2012 ¬ •
1 c ™ ~ , ³		
í † æ ½ • Á M	1 10,000	10,573
ï œ Ì &	1 6,000	5,715
2 c Ù] œ ` , ³		
¼ Ù œ `	½ ‘ 70%	73.6%
n Ù œ `	½ ‘ 15%	13.6%
3 c ! œ ` , ³	/ º / / Ù	/ º / / Ù
Ç Ò ! • Á M	1,000 = 800/200	1,106 = 900/206
í —] K r <	1,630 = 1,080/550	1,266 = 970/296
•] K r <	1,200 = 900/300	978 = 700/278
í ™ Ò … • <	1,180 = 800/380	1,140 = 664/476

谢 谢！