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About Bank of Communications(4) Healthy structure and networkingBOCOM has a nationwide and internationally oriented structure and business network, with branches and outlets in developed regions, central cities and international financial centers. On the Chinese mainland, there are 27 provincial branches, seven of which come directly under the head office, 58 sub-branches under the provincial banking jurisdictions. There are 137 cities where sub-branches (there are 45 county-level sub-branches with independent accounting in addition to the above 92 sub-branches) with a total of nearly 2,607 BOCOM outlets in operation. BOCOM has set up branches in New York, Tokyo, Hong Kong, Singapore and Seoul as well as representative offices in London and Frankfurt. We have also established agency relations with 1,751 branches of 819 banks in 107 countries.

BOCOM has a staff of nearly 60,000 employees.Advanced operation and managementBOCOM adheres to the business philosophy of “ Development is the absolute principle, the bank ’ s priority business. quality is the absolute requirement, the bank ’ s priority obligation. and efficiency is the absolute task, the bank ’ s priority target ” . BOCOM places equal emphasis on business development and risk control. We have implemented an incentive and requirement system centering on evaluation of capital performance, set up a comprehensive risk management system for furthering the

rebuilding our organization structure and promoting the vertical reform of business management. BOCOM has completed China ' s leading data concentration project. At the same time, in accordance with the instruction by Vice Premier Huang Ju ' s “ mutual understanding, mutual benefits, extended cooperation and common development ” , BOCOM has been closely working with HSBC, which brings a positive influence in the business operation and management of BOCOM. 中文：交行概况(四) 健全的机构网络

交通银行拥有辐射全国、面向海外的机构体系和业务网络。分支机构布局覆盖经济发达地区、经济中心城市和国际金融中心。截至2005年末，交通银行共有境内分行92家，包括省分行27家、直属分行7家、省辖分（支）行58家，营业机构2607个，分布在137个城市（除92家分行外还有45家非单独核算的县级城市支行）。在纽约、东京、香港、新加坡、汉城设有分行，在伦敦、法兰克福设有代表处。与全球一百多个国家地区约819家银行建立了代理行关系。全行员工近6万人。先进的经营管理交通银行秉承“发展是硬道理，是第一要务；质量是硬约束，是第一责任；效益是硬任务，是第一目标”的经营理念，始终坚持业务发展和风险控制并重，实施了以经济资本绩效考核为核心的激励约束机制；建立了全面的风险管理体制；推进了组织架构再造和业务管理的垂直化改造；建设了在国内处于领先水平的数据大集中工程。同时，按照“互谅互让、互惠互利、长期合作、共同发展”的要求，交通银行与汇丰银行的合作紧密而富有成效，先进的理念、技术、产品不断引进，对提升交通银行的经营管理水平产生了十分积极的影响。 100Test 下载频道开通，各类考

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