



大华银行

大华银行（中国）有限公司

2009年度报告

United Overseas Bank (China) Limited

Annual Report 2009



沙丘 **The Dune**
吴珉权 Goh Beng Kwan



新加坡文化奖得主吴珉权先生的作品《沙丘》，目前为大华银行所收藏。在1982年首届大华银行全国绘画比赛中，这幅作品荣登榜首。《沙丘》的创作灵感源自吴先生在美国学习美术期间在马萨诸塞州某小镇见到的一个沙丘。大华银行全国绘画比赛及展览是大华银行有限公司实践企业社会责任计划的年度重点项目。

The Dune, by Singapore's Cultural Medallion recipient Mr Goh Beng Kwan, is part of the UOB Art Collection. The artwork is the winning piece at the inaugural UOB Painting Of The Year ("POY") Competition in 1982, and was inspired by a dune in a small town in Massachusetts, USA, where Mr Goh had studied to be an artist. The UOB POY Competition and Exhibition is a flagship event under the corporate social responsibility programme of United Overseas Bank Limited.

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我们在中国拥有战略布局的八家分行和二家支行。
We have eight branches and two sub-branches strategically located across China.

目标与使命

大华银行有限公司致力于发展成为亚太地区的主要银行，承诺为客户提供优质的产品与最完善的服务。

大华银行(中国)有限公司秉承母公司的使命，并致力于为中国的发展做出贡献。

Mission

United Overseas Bank Limited's mission is to be a premier bank in the Asia-Pacific region, committed to providing quality products and excellent service.

UOB (China) is committed to this mission and will strive to make positive contributions to the economic development in China.

重要提示 Important Notice

本行董事会保证本行《2009年度报告》所披露信息的真实、准确与完整。本行董事会于2010年3月24日会议审议并一致通过了本行《2009年度报告》。

本行年度财务报表经安永华明会计师事务所上海分所根据中国注册会计师审计准则的规定进行审计，并出具了无保留意见的审计报告。

大华银行(中国)有限公司董事会

2010年3月24日

The Board of Directors of the Company assures that the information presented in this report is true, accurate and complete. This report was passed at the Board of Directors Meeting held on 24 March 2010.

The financial statements of the Company for the year 2009 were audited by Ernst & Young Hua Ming Shanghai Branch in accordance with the China Certified Public Accountants' Independent Auditing Standards, and have obtained standard auditors' reports without any reserved opinions.

Board of Directors, United Overseas Bank (China) Limited

24 March 2010

公司简介

About United Overseas Bank (China) Limited

大华银行(中国)有限公司的总部设在上海。注册资本金为30亿元人民币，是一家已获得对各类客户的全面外汇业务和全面人民币业务执照的外资本地法人银行。

大华银行(中国)作为大华银行有限公司的全资子公司和在中国境内注册的本地法人银行，于2007年12月18日注册成立，并于2008年1月2日正式对外开业，这一重要里程碑标志着大华银行在中国进入了一个崭新的发展阶段。

自1984年在北京设立第一间代表处以来，大华银行在中国稳健经营，健康发展，目前已经拥有包括八家分行和两家支行的银行服务网络，分别是北京分行、上海分行、广州分行、深圳分行、厦门分行、成都分行、沈阳分行和天津分行，以及上海静安支行和北京东城支行。

大华银行(中国)拥有对各类客户的全面外汇业务和包括对中国境内公民的人民币零售业务在内的全面人民币业务执照，向机构客户和个人客户提供存款、贷款、贸易及项目融资、汇款、担保及贴现、外币兑换、理财服务和资金服务。

更多信息请登陆大华银行(中国)的官方网站：
uobchina.com.cn

United Overseas Bank (China) Limited (“UOB (China)”) was locally incorporated with a registered capital of RMB 3 billion. Headquartered in Shanghai, it has obtained the foreign currency banking licence, as well as the retail Renminbi licence for its services in China.

UOB (China) is a wholly-owned subsidiary of United Overseas Bank Limited, Singapore (“UOB”). It was incorporated in the People’s Republic of China on 18 December 2007 and officially commenced business on 2 January 2008, making a new chapter for UOB in China.

Since the establishment of the first representative office in Beijing in 1984, UOB has experienced stable development and growth. To date, its network in China extends to eight branches and two sub-branches across Beijing, Shanghai, Guangzhou, Shenzhen, Xiamen, Chengdu, Shenyang and Tianjin.

UOB (China) offers a comprehensive range of foreign currency banking services. It has also obtained the retail Renminbi licence to offer Renminbi banking services to locals. Banking services for both corporate and individuals include deposits, loans, project and trade financing, remittance, guarantees and bills discounting and foreign currency exchange, wealth management and treasury services.

For more information, visit uobchina.com.cn

母行简介

About United Overseas Bank Limited

大华银行(中国)有限公司的母行是总部设于新加坡的大华银行有限公司。

大华银行于1935年8月6日注册成立，当时的英文名称为United Chinese Bank。大华银行由拿督黄庆昌创办，在成立初期主要服务福建社群。在1965年，大华银行的英文名称改为United Overseas Bank。

在过去75年，大华银行不断成长壮大。通过一系列的收购行动，大华银行目前已是亚洲的主要银行之一。除了在新加坡的远东银行，大华银行在区域的主要附属银行有大华银行(马来西亚)、大华银行(泰国)、大华银行(印尼)、大华宇宙银行(印尼)以及大华银行(中国)。至今，大华银行集团共有超过500间分行与办事处，分布在亚太、西欧与北美的19个国家与地区。

大华银行通过其全球分行、办事处、附属公司以及联号公司，提供范围广泛的金融服务：个人财务服务、私人银行服务、商业与企业银行服务、投资银行服务、企业融资、资本市场业务、外汇资金服务、期货经纪服务、资产管理、创业投资管理、保险以及股票经纪服务。大华银行也经营多元化业务，如旅游和租赁。

在新加坡，大华银行是信用卡业务及私人住宅房屋贷款业务的市场领导者。它也在中小企业贷款市场扮演重要角色。大华银行的基金管理公司大华资产管理是新加坡获奖最多的基金经理之一。大华银行获得穆迪投资者服务评选为世界最佳银行之一：银行财务实力被评为B级，长期银行存款和短期银行存款分别被评为Aa1和最佳1级。

更多信息请登陆大华银行的官方网站：uobgroup.com

Headquartered in Singapore, United Overseas Bank Limited ("UOB") is the parent company of United Overseas Bank (China) Limited.

UOB was incorporated on 6 August 1935 as the United Chinese Bank. Founded by Datuk Wee Kheng Chiang, the Bank catered mainly to the Fujian community in its early years. The change of name was effected in 1965.

Over the past 75 years, UOB has grown from strength to strength. Through a series of acquisitions, it is now a leading bank in Asia. Besides Far Eastern Bank in Singapore, UOB's major banking subsidiaries in the region are United Overseas Bank (Malaysia), United Overseas Bank (Thai), PT Bank UOB Indonesia, PT Bank UOB Buana and United Overseas Bank (China). Today, the UOB Group has a network of over 500 offices in 19 countries and territories in Asia Pacific, Western Europe and North America.

UOB provides a wide range of financial services through its global network of branches, offices, subsidiaries and associates; personal financial services, private banking, commercial and corporate banking, investment banking, corporate finance, capital market activities, treasury services, futures broking, asset management, venture capital management, insurance and stockbroking services. UOB also has diversified interests in travel and leasing.

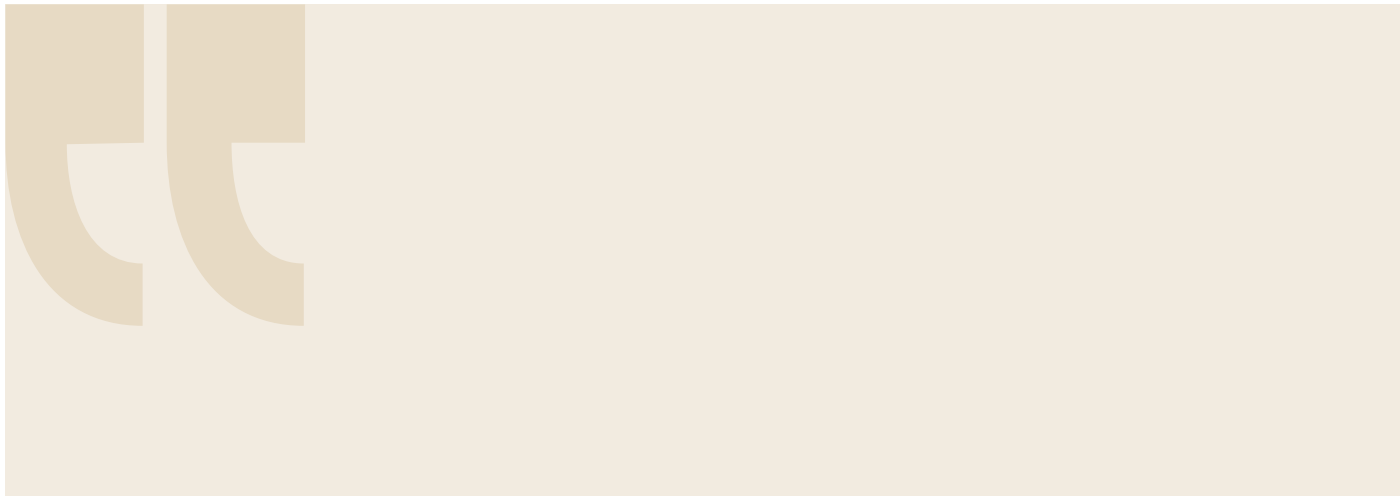
In Singapore, UOB is a market leader in the credit card business and the private residential home loan business. It is also a key player in loans to small and medium enterprises. Its fund management arm, UOB Asset Management, is one of Singapore's most awarded fund managers. UOB is rated among the world's top banks by Moody's Investors Service, receiving B for financial strength, and Aa1 and Prime-1 for long-term and short-term bank deposits respectively.

For more information, visit uobgroup.com

主要财务信息 Financial Highlight

	2008	2009
全年经营成果 Operating result	人民币千元 RMB'000	
利息净收入 Net interest income	480,855	373,084
手续费及佣金净收入 Net fee and commission income	28,453	15,735
营业收入合计 Total operating income	355,858	387,319
营业费用 Total operating expenses	240,126	247,973
资产减值损失 Impairment charges	134,842	41,420
税前利润 Profit before tax	(12,182)	104,821
税后利润 Net profit after tax	(10,046)	79,176
资产负债 Balance sheet	人民币千元 RMB'000	
资产总计 Total assets	17,534,692	14,578,642
发放贷款及垫款 Customer loans, net	10,621,193	9,393,993
负债合计 Total liabilities	14,259,115	11,215,483
吸收存款 Customer deposits	5,217,082	6,640,611
所有者权益合计 Shareholders' equity	3,275,577	3,363,160
盈利能力指标 Index on profitability	%	
资产利润率 Return on average total assets	(0.1)	0.6
资本利润率 Return on average ordinary shareholders' equity	(0.3)	2.4
净利息收益率 Net interest margin	3.0	2.9
手续费及佣金净收入比总收入 Net fee and commission income/total operating income	8.0	4.1
成本收入比 Expenses/income ratio	67.5	64.0
资产质量指标 Quality of assets	%	
不良贷款率 Non-performing loan ratio	3.1	4.0
拨备覆盖率 Non-performing loan coverage	84.8	78.4
资本充足率指标 Capital adequacy ratio ("CAR")	%	
核心资本充足率 Tier 1 CAR	29.4	36.0
资本充足率 Total CAR	30.6	37.3

董事长致辞 Chairman's message



2009年，是大华银行（中国）有限公司稳步发展的一年。

受国际金融危机的严重冲击，2009年中国经济增长速度放缓。制造业和出口业持续低迷。政府实施积极财政政策和适度宽松货币政策，扩内需、保增长、调结构，使得中国经济在主要经济体中率先复苏，全年增长率明显领先世界。

面对挑战,寻找机遇

外部形势为大华银行（中国）带来了机遇与挑战。作为以外国公司和本地企业的贸易服务为对象的银行，我们在受到冲击的同时也发现了广大的市场机会。

2009年，全行员工不畏艰难，努力进取，团结协作，取得了来之不易的成绩。我们不断完善了作为本地法人银行所需要的公司治理结构，继续提高风险管理和内部控制机制以使我行能够长远地稳健发展。与此同时，我们更专注以集团的整体目标来促成大华银行（中国）的发展。大华银行集团的目标是发展成为亚太地区的主要银行。为此，大华银行集团在2009年进行了组织结构整合。大华银行（中国）也相应进行了调整，以求能够更大范围地利用来自集团整合后的资源和技术的支持。

大华银行对中国市场充满了信心，我们信守对中国市场的承诺，不断扩充银行网络，以更好地服务客户。在2009年下半年，我行的天津分行和北京东城支行相继开业。与此同时，我们的沈阳分行、厦门分行和成都分行陆续获得人民币零售业务执照，向外国人和本地顾客提供人民币零售银行服务。

2009 was a year of stable growth for UOB (China).

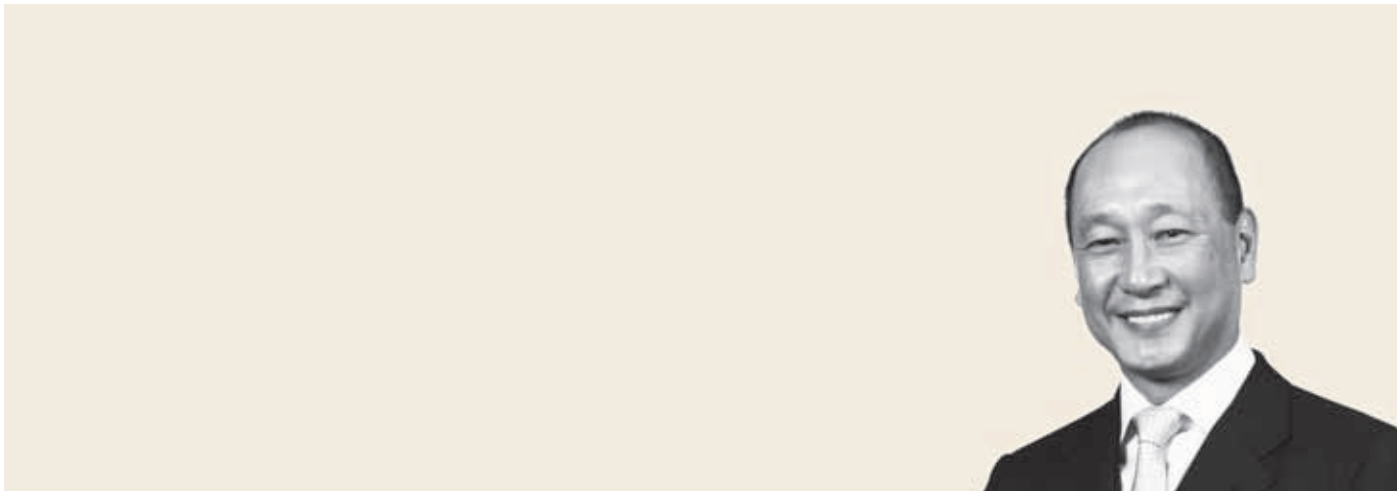
Due to the global financial crisis, the year saw China's economic growth slow down and manufacturing and export sectors remain sluggish. In view of that, the Chinese Government implemented stimulus measures and a moderately easy monetary policy to increase domestic demand, maintain economic growth and adjust imbalances in the economic structure. As a result, China was one of the first among major economies to recover and record an annual growth rate that surpassed the rest of the world.

Finding Opportunities In A Challenging Period

The external environment brought opportunities and challenges to UOB (China). As a bank with a customer base that comprises mainly foreign companies and local trade enterprises, we were inevitably affected by the crisis. Nevertheless, we were also able to identify market opportunities during the challenging period.

During the year, our employees remained united and pushed ahead as a team to achieve creditable results. To ensure the Bank's sustainable growth, we continued to improve our corporate governance structure and strengthened our risk management and internal controls. In line with the vision of becoming a premier bank in the Asia-Pacific region, the UOB Group re-aligned its organisation in 2009. UOB (China) was also part of this transformation process. This would enable us to better leverage the Group's resources and expertise and grow our franchise in China.

We remained committed to China and expanded our branch network to better serve our customers. In the second half of 2009, we strengthened our presence with the opening of Tianjin branch and Beijing Dongcheng Sub-Branch. Our branches in Shenyang, Xiamen and Chengdu also obtained their Renminbi retail business licence to offer local currency services to both foreign and local customers.



与此同时，我们的产品和服务种类以及服务品质保证也在不断发展。在机构金融服务领域，我们推出了并购贷款业务，并成功与本地业务接轨，上线本地企业熟悉但并不在外资银行广为提供的结算产品。与此同时，我们迅速推广我行企业网上银行业务，以求为顾客提供更为方便快捷的服务。在全球市场和投资管理领域，我们开发推出了一系列结构性产品，以满足机构和零售客户的各种需求。在个人金融服务领域，我们更加重视销售人员的合规管理以及客户服务的延伸，以求以卓越的品质和良好的声誉达成健康而长远的发展。

为了整合利用集团在中国市场的资源，大华银行（中国）与大华银行有限公司入股的中国本地股份制商业银行恒丰银行展开了多方面的业务合作，双方分享在产品和服务，以及资讯科技、信贷管理和风险管理方面的优势和专长，以求优势的互补和资源的共享。

我们以扎实稳健的经营风格，注重我行整体实力的提高，赢得了同业的尊敬和市场的肯定。2009年，我行在多个领域获得奖项，其中包括有来自社会公众对服务质量以及专业机构对业务水平投票选出的奖项。这些奖项是社会和公众对我们的努力的肯定，也证明了我们对社会和公众的承诺。

我们既专注于业务的成长，同时不忘回馈社会。为了延续闽籍新加坡人在福建捐资兴学，建设医疗服务设施及基础设施的公益传统，大华银行（中国）与新加坡爱心团体和个人共同筹资设立专项基金，合作建设“福建（厦门）—新加坡友好医疗服务中心”，大华银行（中国）捐款人民币五十万元整。

To complement our growing presence, we improved the range and quality of our products and services. For institutional clients, we started to offer settlement services, which are not commonly offered by foreign banks, as well as M&A financing. We also promoted our Business Internet Banking platform as a channel of providing fast and convenient service to customers. We introduced a series of structured products to meet the needs of institutions and individuals. For retail banking, we focused on the aspects of compliance and customer service – which are key components in achieving long-term growth – for our sales team.

Leveraging the UOB Group's resources in China, UOB (China) and Evergrowing Bank – a local nation-wide joint-stock commercial bank in which UOB has a stake – initiated business collaborations which enabled the sharing of expertise on products and services, IT, credit management and risk management.

UOB (China)'s steady approach and consistent efforts to raise overall competency levels received recognition from industry peers and customers alike. In 2009, we received awards in several areas, including those for service and operational excellence. The awards validate our promise to deliver value to our stakeholders.

While we pursued business growth, we also found ways to contribute to the community. In 2009, UOB (China) supported the Polyclinic Charity Project in Fujian through a donation of RMB500,000 for the establishment of the Fujian (Xiamen)-Singapore Friendship Polyclinic.

展望未来

经济预测显示，2010年对于世界经济和中国经济都将是继续复苏的一年。此外，预计中国的出口继续回升，内需扩大，投资增长，这些会使得中国的经济结构良性健康发展的基调更为明显。然而，市场还是存在对通胀和货币政策紧缩的担忧。尽管如此，中国预料将继续带动区域经济的发展。大华银行集团将抓住机会促进在中国市场的发展。

为客户提供优质的产品与最完善的服务是大华银行始终如一的承诺。大华银行（中国）将发挥集团经过整合后形成的更为统一高效的组织结构优势，以集团整体的资源和技术优势来支持在中国的成长。我们将进一步加强产品创新，发展客户基础，提升服务质量，扩展分销渠道，扩大品牌影响。同时，我们将继续与恒丰银行探讨和发展更大范围和更有深度的合作。我相信，在集团的大力支持和全体同仁不懈的努力下，在中国政府和监管机构的帮助和指引下，大华银行（中国）的业务将更上层楼。

在此，我对一直给予大华银行（中国）关怀和指导的各界人士，给予信任和合作的广大客户，以及贡献自己智慧和力量的全体同仁表示深深的谢意。我们期待着欣欣向荣的一年。

黄一宗

2010年3月

Looking Ahead

Economic forecasts point to a year of continuing recovery for China and the world economy. In addition, China's exports, domestic consumption and direct investments are expected to continue to grow. While these are positive indicators of healthy economic developments in China, there are still concerns over inflation and monetary policy tightening. Nevertheless, China will likely be a growth driver in the region. The Group looks forward to seizing opportunities in China for further development.

UOB (China) is committed to providing quality products and excellent service to our customers. UOB (China) will harness the potential of the re-alignment and leverage the overall resources and technology of the Group to support its growth in China. We will continue to seek product innovation, improve service quality, expand our distribution channels and enhance our service levels to build the UOB brand in China. At the same time, we will continue to explore and expand collaboration with Evergrowing Bank. I believe that, with the support of the Group, commitment of staff and guidance of the local government and regulators, UOB (China) is well-placed to achieve a higher level of success.

Finally, I would like to express my deepest gratitude to everyone who has provided guidance and assistance to UOB (China), customers who have trusted and co-operated with us, as well as our staff who have demonstrated such dedication and effort. We look forward to a productive and positive year ahead.

Wee Ee Cheong

March 2010

公司信息

Corporate Information

法定名称

大华银行(中国)有限公司
United Overseas Bank (China) Limited

法定代表人

黄一宗

注册地址

上海市浦东新区浦东南路1118号606-609室、13、14楼
邮政编码: 200122
电话: 021 3852 8188
传真: 021 3852 8189
SWIFT: UOVBCNSH
网址: uobchina.com.cn

公司成立日期

2007年12月18日

登记机关

上海市工商行政管理局

企业法人营业执照注册号

310000400553992 (市局)

注册资本

人民币300000 万元

股东(发起人)

大华银行有限公司

公司类型

有限责任公司(外国法人独资)

税务登记号码

国地税沪字310043669414723

监事

黄祖耀

董事会

黄一宗(董事长)
李振荣
蔡天枢
陈建发(行长兼首席执行官)
詹道存
华生

执行委员会

黄一宗(主席)
李振荣
蔡天枢
陈建发

Registered Name

United Overseas Bank (China) Limited

Legal Representative

Wee Ee Cheong

Registered Office

13-14F, Unit 606-609
1118 Pudong South Road
Shanghai 200122, People's Republic of China
Tel: 021 3852 8188
Fax: 021 3852 8189
SWIFT: UOVBCNSH
Website: uobchina.com.cn

Date of Incorporation

18 December 2007

Registration Authority

Shanghai Administration of Industry and Commerce

Registered Business Licence Number

310000400553992

Paid Up Share Capital

RMB 3,000,000,000

Shareholder (Founder)

United Overseas Bank Limited

Type of Company

Limited Company (Wholly Foreign-owned)

Tax Registration Number

310043669414723

Supervisor

Wee Cho Yaw

Board of Directors

Wee Ee Cheong (Chairman)
Lee Chin Yong Francis
Chua Tian Chu
Tan Kian Huat (President & CEO)
Cham Tao Soon
Hua Sheng

Executive Committee

Wee Ee Cheong (Chairman)
Lee Chin Yong Francis
Chua Tian Chu
Tan Kian Huat

提名及薪酬委员会

詹道存(主席)

黄一宗

李振荣

审计委员会

詹道存(主席)

李振荣

蔡天枢

关联交易控制委员会

詹道存(主席)

李振荣

张锦康

风险管理委员会

詹道存(主席)

李振荣

蔡天枢

审计师

安永华明会计师事务所上海分所

Nominating and Remuneration Committee

Cham Tao Soon(Chairman)

Wee Ee Cheong

Lee Chin Yong Francis

Audit Committee

Cham Tao Soon (Chairman)

Lee Chin Yong Francis

Chua Tian Chu

Connected Transaction Control Committee

Cham Tao Soon (Chairman)

Lee Chin Yong Francis

Chong Kim Khong William

Risk Management Committee

Cham Tao Soon (Chairman)

Lee Chin Yong Francis

Chua Tian Chu

Auditors

Ernst & Young Hua Ming (Shanghai Branch)

董事会 Board of Directors

黄一宗
Wee Ee Cheong



黄一宗 董事长

57岁，2007年9月17日受委任加入董事会。董事长，本行执行委员会主席，提名及薪酬委员会成员。

黄一宗先生是大华银行有限公司董事会副主席兼总裁。他于1979年加入大华银行，自2000年至2007年4月任大华银行有限公司副主席兼行长，2007年4月27日受委任为总裁。

黄一宗先生也是多家大华银行附属公司与联号公司的董事，包括远东银行、大华保险、大华银行(马来西亚)、大华银行(泰国)以及大华证券。他还是大华宇宙银行(印尼)的监事。

黄一宗先生是现任新加坡银行公会主席。他也同时担任黄氏基金，新加坡银行与金融学院的董事，和新加坡中华总商会的理事会成员。他亦是新加坡—中国基金会的理事会成员、Visa Inc亚太咨询委员会成员、印度—新加坡CEO论坛的成员，以及INSEAD东亚理事会的咨询委员会成员。他曾担任新加坡建屋发展局的副主席以及新加坡港务局、华业集团和文雅酒店的董事。

黄一宗先生拥有华盛顿美国大学理学学士(工商管理)学位和文硕士(应用经济)学位。

Wee Ee Cheong Chairman

Age 57. Mr Wee was appointed to the Board on 17 September 2007 as the Chairman. He is also the Chairman of the Bank's Executive Committee and a member of the Nominating and Remuneration Committee.

Mr Wee holds the position of Deputy Chairman and CEO of United Overseas Bank ("UOB"). He joined UOB in 1979. He served as the Deputy Chairman and President of UOB from 2000 to April 2007 and was appointed as Chief Executive Officer ("CEO") on 27 April 2007.

He is a director of several UOB subsidiaries and affiliates, including Far Eastern Bank, United Overseas Insurance, United Overseas Bank (Malaysia), United Overseas Bank (Thai) Public Company and United International Securities. He is also a commissioner of PT Bank UOB Buana.

Mr Wee is the current Chairman of The Association of Banks in Singapore. He serves as a director of Wee Foundation and Institute of Banking & Finance, and a council member of Singapore Chinese Chamber of Commerce & Industry. He is a member of the Board of Governors of the Singapore-China Foundation. He is also a member of Visa Inc Asia Pacific Advisory Council, India-Singapore CEO Forum and Advisory Board of the INSEAD East Asia Council. He had previously served as Deputy Chairman of Housing & Development Board, and a director of Port of Singapore Authority, UOL Group and Pan Pacific Hotel Group.

He holds a Bachelor of Science (Business Administration) and a Master of Arts (Applied Economics) from The American University, Washington, DC.

李振荣
Lee Chin Yong Francis



李振荣

56岁，2007年12月27日受委任加入董事会。本行执行委员会、提名及薪酬委员会、审计委员会、关联交易控制委员会和风险管理委员会成员。

李振荣先生是大华银行有限公司的高级执行副总裁和集团零售业务主管。他于1980年加入大华银行，目前领导大华银行集团对消费者和小企业的零售业务。在2003年担任在新加坡的职务之前，他是大华银行（马来西亚）的首席执行官。2003年至2008年，他担任大华银行国际部主管，负责集团的区域扩展。他也曾负责银行在新加坡和区域的个人业务。

李振荣先生在多家大华银行附属公司和联号公司担任董事，包括大华银行(马来西亚)、大华银行(泰国)、大华财务(马来西亚)、大华银行地产投资、大华银行国际投资和大华继显控股有限公司。他是大华银行(印尼)的监事会副主席和大华宇宙银行(印尼)的监事。

李振荣先生拥有马来西亚教育证书，并具有31年丰富的银行工作经验。

Lee Chin Yong Francis

Age 56. Mr Lee was appointed to the Board on 27 December 2007 as a non-executive director. He is also a member of the Bank's Executive, Nominating and Remuneration, Audit, Connected Transaction Control and Risk Management Committees.

Mr Lee is Senior Executive Vice President and Head of Group Retail at United Overseas Bank Limited ("UOB"). He joined UOB in 1980. He leads the UOB Group's retail businesses for consumers and small business customers. Prior to his appointment in Singapore in 2003, he was the Chief Executive Officer of United Overseas Bank (Malaysia). Between 2003 and 2008, Mr Lee was the Head of International and spearheaded the Group's expansion in the region. He was also responsible for the Bank's consumer banking business in Singapore and the region.

Mr Lee is a director of several UOB subsidiaries and affiliates, including United Overseas Bank (Malaysia), United Overseas Bank (Thai) Public Company, United Overseas Finance (Malaysia) Bhd, UOB Property Investments, UOB International Investment and UOB-Kay Hian Holdings. He is Vice President Commissioner of PT Bank UOB Buana and Commissioner of PT Bank UOB Indonesia.

He holds a Malaysia Certificate of Education and has 31 years of experience in the financial industry.

蔡天枢

51岁，2008年6月6日受委任加入董事会。本行执行委员会、审计委员会和风险管理委员会成员。

目前，蔡天枢先生是大华银行有限公司环球金融机构部的执行副总裁，负责银行和金融机构间的相关业务。这包括了策略规划，业务发展，客户管理以及信贷监督。他于2007年加入大华银行，时任执行副总裁并负责管理其国际业务部。其后，他也被委任大中华区总裁，负责管理大华银行在中国、台湾和香港的业务。

蔡天枢先生曾任职于花旗银行超过15年，在其企业银行，房地产业，和财富管理方面担任过高级管理职位。他还曾在新加坡乌节控股公司担任总裁及董事总经理，同时兼任新加坡远东集团的执行董事及企业策划主管。

蔡天枢先生也是恒丰银行，中国一家全国性股份制商业银行的董事。

蔡天枢先生毕业于新加坡国立大学，获得土木工程学士学位及工商管理硕士学位。他也完成在哈佛商学院高级管理课程的修研。

Chua Tian Chu

Age 51. Mr Chua was appointed to the Board on 6 June 2008 as a non-executive director. He is also a member of the Bank's Executive, Audit and Risk Management Committees.

Currently, Mr Chua is the Executive Vice President and Head of the Global Financial Institutions Group, Global Markets and Investment Management at United Overseas Bank ("UOB"). Prior to that, he was the Head of Greater China, responsible for UOB's operations in Mainland China, Taiwan and Hong Kong. Mr Chua joined UOB in 2007 as Executive Vice President, overseeing the Bank's international operations.

Mr Chua spent more than 15 years in Citibank, holding senior management positions in corporate banking, real estate, and wealth management. He was the Chief Executive Officer and Managing Director of Orchard Parade Holdings Limited, Singapore and the Executive Director and Business Development Head at Far East Organisation, Singapore.

Mr Chua also serves as a director of Evergrowing Bank Company, a nation-wide joint-stock commercial bank in China.

He holds a Bachelor of Engineering (Civil) and a Master of Business Administration from the National University of Singapore. He also attended the Harvard Advanced Management Programme at Harvard Business School.

蔡天枢
Chua Tian Chu



陈建发
Tan Kian Huat



陈建发
行长兼首席执行官

52岁，2008年6月6日受委任加入董事会。执行董事，也是本行执行委员会成员。

陈建发先生现任大华银行(中国)有限公司行长兼首席执行官，并于2008年5月6日起在华履职。在其加入大华银行(中国)之前，陈建发先生就职于大华银行(马来西亚)，担任高级副总裁之职务。陈建发先生具有丰富的银行工作经验，在其26年的从业经历中，其曾历任信贷员、客户经理、信贷部主管、分行经理、马来西亚北区中心区域主管，以及零售商业银行部主管。

陈建发先生拥有英国利兹大学机械工程学士学位和英国布拉德福德大学工商管理硕士学位。

Tan Kian Huat
President & Chief Executive Officer

Age 52. Mr Tan was appointed to the Board on 6 June 2008 as an Executive Director. He is also a member of the Bank's Executive Committee.

Mr Tan has been the President and Chief Executive Officer of UOB (China) since 6 May 2008. Prior to his current appointment, he was a Senior Vice President in United Overseas Bank (Malaysia).

In his 26 years in the banking industry, he has served as a Credit Officer, Head of Credit, Branch Manager, Regional Manager and Head of Business Banking.

Mr Tan holds a Bachelor of Science (Mechanical Engineering, Hons) from the University of Leeds, UK, and a Master of Business Administration from the University of Bradford, UK.

华生
Hua Sheng



华生
57岁，2007年12月27日受委任加入董事会。独立与非执行董事。

华生博士教授目前是燕京华侨大学校长，中国侨商联合会常务副会长，北京市侨联副主席，北京市政协委员。他同时兼任北京师范大学教授，武汉大学教授、博士生导师，他也是中国社会科学院研究生院和东南大学兼职教授。华生教授曾任牛津—剑桥国际高科有限公司董事长。

华生博士教授是中国著名经济学家，曾被授予首批“国家级有突出贡献的专家”。

华生博士教授拥有中国南京工学院(现东南大学)学士学位，中国社会科学院研究生院经济学硕士学位，武汉大学经济学博士学位。他曾在英国牛津大学学习，并受聘在英国剑桥大学研究与任教。

Hua Sheng

Age 57. Dr Hua was appointed to the Board on 27 December 2007 as an independent and non-executive director.

Dr Hua is currently the President of Yanjing Overseas Chinese University, Executive Vice President of the China Federation of Overseas Chinese Entrepreneurs, Vice President of Beijing Returned Overseas Chinese Federation and a member of the Beijing Municipal Committee of the Chinese People's Political Consultative Conference ("CPPCC"). He is also a Professor at the Beijing Normal University and Wuhan University, a Doctoral Adviser and an Adjunct Professor at the Graduate School of the Chinese Academy of Social Sciences and Southeast University. He was also a director of Oxford & Cambridge International (China) Ltd.

Dr Hua is a renowned economist in China, and is one of the first to be credited as a national expert for his outstanding contributions.

Dr Hua holds a bachelor's degree from Southeast University, a master's degree from the Graduate School of the Chinese Academy of Social Sciences and a doctoral degree from Wuhan University. He also attended Oxford University, UK and conducted research and lectures at Cambridge University, UK.

詹道存

70岁，2007年12月27日受委任加入董事会。独立与非执行董事，本行提名与薪酬委员会，审计委员会主席、关联交易控制委员会主席和风险管理委员会主席。

詹道存教授也是大华银行有限公司独立与非执行董事，也是大华银行附属公司远东银行的独立董事。詹道存教授是新加坡NSL Ltd、MFS科技、新加坡交响乐公司、新加坡—中国基金会的主席以及新加坡报业控股的副主席。他还是新加坡维信、Soup Restaurant Group、和新加坡国际基金会的董事。他也曾是Adroit Innovations, 吉宝企业，新加坡陆路交通管理局，TPA Strategic Holdings和罗敏申公司的董事。

詹道存教授是新加坡新跃大学的荣誉校长和董事会主席，曾于1981年到2002年间担任新加坡南洋理工大学的创校校长。此外，他是新加坡总统顾问理事会成员。

詹道存教授拥有马来西亚大学土木工程学士学位、伦敦大学数学理学学士学位和英国剑桥大学流体力学机械博士学位。他也是新加坡工程师学会和英国机械工程师学会的会员。

Cham Tao Soon

Age 70. Prof Cham was appointed to the Board on 27 December 2007 as an independent and non-executive director. He is also the Chairman of the Bank's Nominating and Remuneration, Audit, Connected Transaction Control and Risk Management Committees.

Prof Cham is an independent and non-executive director of United Overseas Bank ("UOB"), and a director of UOB's subsidiary, Far Eastern Bank. He is the Chairman of NSL Ltd, MFS Technology, Singapore Symphonia Company and Singapore-China Foundation, and Deputy Chairman of Singapore Press Holdings. He is a director of WBL Corporation, Soup Restaurant Group and Singapore International Foundation. He is a former director of Adroit Innovations, Keppel Corporation, Land Transport Authority, TPA Strategic Holdings and Robinson & Company.

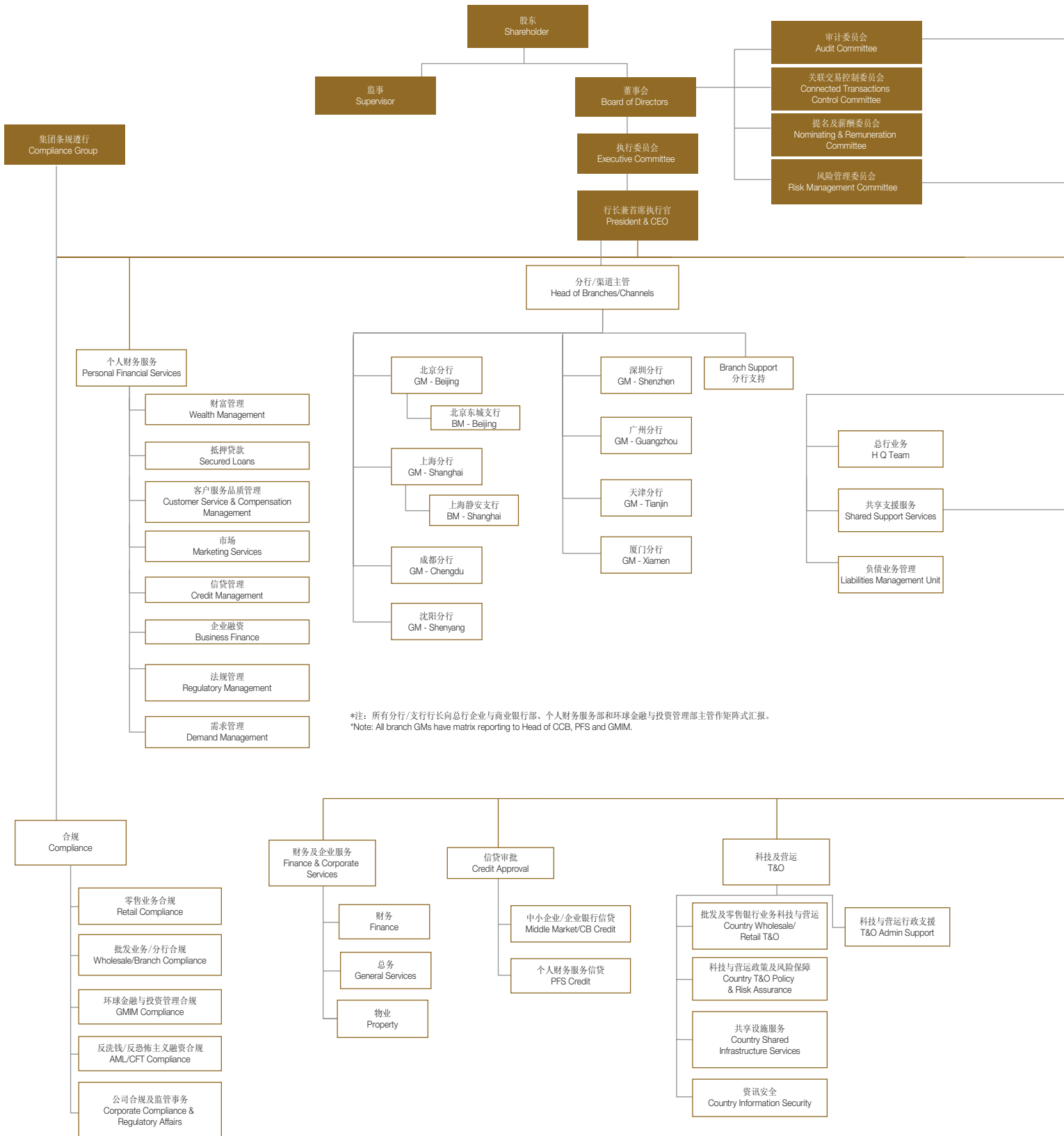
Prof Cham is the Chancellor and Chairman of SIM University and founding President of Nanyang Technological University (1981-2002). He serves as a member of the Council of Presidential Advisers.

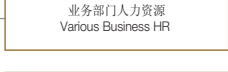
He holds a Bachelor of Engineering (Civil, Hons) from the University of Malaya, a Bachelor of Science (Mathematics, Hons) from the University of London and a Doctor of Philosophy (Fluid Mechanics) from the University of Cambridge, UK. He is also a Fellow of the Institution of Engineers, Singapore and Institution of Mechanical Engineers, UK.

詹道存
Cham Tao Soon



组织结构图 Organization Chart





管理层报告

2009 in review

2009年是大华银行(中国)法人转制后的第二年，也是我们稳步发展的一年。我们在核心业务上专注于为客户提供优质的产品与最完善的服务。同时我们注重内部建设。这是我们达成目标的根本保障。

2009 was the second year of UOB (China)'s local incorporation. During the year, we strengthened our organisational structure and operations, while remaining focused on providing quality products and excellent customer service. We believe that these are key factors in achieving our objectives for business excellence.

- 机构银行服务 Institutional Financial Services
- 个人财务服务 Personal Financial Services
- 环球金融与投资管理 Global Markets & Investment Management
- 科技与营运 Technology & Operations
- 人力资源 Human Resources
- 社会责任 Corporate Social Responsibility



集团主席黄祖耀先生主持大华银行(中国)天津分行开幕仪式
Mr Wee Cho Yaw, UOB Group Chairman officiated the opening of UOB (China) Tianjin Branch

机构银行服务

机构银行服务的业务由企业与商业银行及交易银行组成。

企业与商业银行

受全球经济危机影响，2009年是充满挑战的一年，尽管如此，企业与商业银行部一直坚持着，并壮大成为中国市场上的一个主要参与者。配合集团通过结构性改革在主要亚洲市场建立以客户为中心的发展模式，大华银行(中国)企业与商业银行部实行了行业专门化管理，以加强对中国内地目标行业的管理能力。行业专门管理将有助于更好地了解市场情况及在分行间分享实践经验。

我们继续通过集团的地区性网络获取优质客户，同时丰富了我们的产品组合，使得我们的产品不局限于传统信贷业务。例如我们成功通过中国银监会的核准，推出了并购贷款业务。这项新服务将为我们的客户在中国这一世界主要市场上的并购活动提供支持。其他新推出的产品包括银行承兑汇票业务，企业网银等。

随着负债业务管理团队的成立，企业与商业银行部在存款业务上取得了显著的成绩。在2009年实行的存款业务策略使得2009年底我行的存款较上年增长近27%，贷存比从2008年底的208%降低到2009年底的146%。在2010年负债业务管理团队将继续实行有效的策略以进一步大幅度降低贷存比，达到监管目标的要求。

展望未来，企业与商业银行部将加强与集团各产品线伙伴的合作，提供全方位的服务以满足客户日益增长的对银行业务的需求，伴随着以客户为中心的策略的推行，我们有信心为我们的尊贵客户提供全面的银行业务解决方案。



黄一宗先生为北京东城支行开业庆典舞狮秀点睛
Mr Wee Ee Cheong eye-dotting the Lion Dance at the opening ceremony of the Beijing Dongcheng Sub-Branch.

Institutional Financial Services

Institutional Financial Services covers Corporate & Commercial Banking and Transaction Banking.

Corporate & Commercial Banking

Although 2009 was a challenging year, Corporate & Commercial Banking persevered and emerged a stronger market player in China. In line with the Group's Transformation initiatives to build a Premier Bank for the Asia-Pacific region, UOB (China) Corporate & Commercial Banking implemented measures for industry specialisation to better serve customers across targeted industry sectors in China.

On top of that, we continued to acquire business opportunities by leveraging on the UOB Group's regional franchise, concurrently expanding our product suite beyond traditional loans. In 2009, we received approval from the China Banking Regulatory Commission to provide financing for Mergers & Acquisitions ("M&A"). With this new service, we are well positioned to support our customers in their M&A activities in China, one of the world's major markets. Other new products launched in 2009 include bank acceptance draft facility and Business Internet Banking.

Corporate & Commercial Banking has progressed well in deposit mobilisation, following the strategic formation of a dedicated Liability Management Unit ("LMU"). As at 31 December 2009, the Bank's deposits had grown by approximately 27% year-on-year. This effectively improved the Bank's loan to deposit ratio from 208% at the end of 2008 to 146% at the end of 2009. In 2010, LMU will intensify effort across the franchise to better the Bank's loan to deposit ratio, in line with regulatory requirements.

Moving ahead, Corporate & Commercial Banking will continue its close partnership with product specialists within the UOB Group, to develop products that best meet our customers' banking needs. Coupled with our customer-centric business strategy, we are confident of delivering holistic solutions to all of our valued customers.



为宣传大华银行(中国)的企业网银和整体解决方案举办的客户活动，行长陈建发先生和企业及商业银行主管张志坚先生以及我行产品专家演讲。UOB (China) representatives, including President & CEO, Mr Tan Kian Huat, Head of Corporate & Commercial Banking, Mr Cheong Chwee Kin Sam, and other product specialists spoke at the customer event to promote Business Internet Banking and UOB (China)'s Total Business Solution.

交易银行

交易银行是大华银行(中国)的重要业务。我们向公司和金融机构提供全面的付款，收款和贸易服务。通过网上银行平台，我们帮助客户完成实时的账户管理。

于2008年年底，我们在中国推出了企业网上银行服务，使客户多了一个获取账户信息及进行交易的选择渠道。截止到2009年年底，我们以35%的普及率达到并超越了目标，并给我行增加了23%的交易量。

在人民银行于2009年7月公布人民币跨境贸易结算的试点方案后，大华银行对新加坡及马来西亚的企业客户推出了人民币结算服务，并即将在香港提供同样的业务。我们期待中国与东盟国家之间贸易量的增长，从而促进我们的跨境结算业务量。

在这一年里，大华银行集团被《亚洲货币》杂志授予新加坡最佳本土现金管理银行和最佳本土货币现金管理服务（此奖项由金融机构投票选出）的奖项。《财资》杂志同时授予我行新加坡现金管理银行新星奖，泰国现金管理银行新星奖、及泰国贸易融资银行新星奖。大华银行在托管服务方面也受到了表彰。

这些奖项证明了我行在区域为公司和金融机构提供一系列卓越的交易银行业务解决方案的承诺。

Transaction Banking

Transaction Banking continues to be an important business for UOB (China), providing a comprehensive range of payments, collections and trade services to companies and financial institutions. These services are enhanced by the availability of the Business Internet Banking platform for timely and controlled account management.

Launched at the end of 2008, Business Internet Banking provides customers with an online channel for obtaining account information and making and receiving payments. Within the span of a year, we exceeded our targets with a penetration rate of 35% as well as a 23% increase in business volume.

Following the announcement of the Chinese Yuan Cross-Border Trade Settlement pilot programme by the People's Bank of China in July 2009, UOB launched Chinese Yuan services for corporate customers in Singapore and Malaysia, and will be offering the same services soon in Hong Kong. We anticipate an increase in trade flows between China and Asean countries, and increased business volume in this respect.

In 2009, UOB was named the Best Cash Management Bank in Singapore and the Best Bank for Local Currency Cash Management Services in Singapore (For Financial Institutions) by Asiamoney, for the second year running. The Asset also named UOB the Rising Star Cash Management Bank in Singapore, Rising Star Cash Management Bank in Thailand and Rising Trade Finance Bank in Thailand. In addition, UOB was accorded Commended Status for custody services.

These awards attest to our commitment to excellence and successful delivery of a full suite of transaction banking solutions for companies and financial institutions in the region.



位于大华银行大厦的厦门分行，是大华银行在中国的第一家分行
Xiamen Branch at the United Overseas Bank Building is the first UOB branch to be opened in China

个人财务服务

中国零售银行业务的竞争在2009年日趋激烈。在接下来的2010年，随着更多的外资银行转制成为法人银行，这种竞争局面将会加剧。鉴于此，大华银行(中国)已经将零售银行业务范围推广到了上海、沈阳、成都和厦门。

理财服务

从大华银行(中国)在上海设立第一家特惠银行(即财富管理中心)开始，我们在短短一年的时间里迅速发展了理财业务。在2009年，成都、沈阳、厦门分行成功取得了经营人民币业务的执照。我们通过介绍更多的创新产品来提升品牌知名度，以满足本地客户日益增长的金融需求。

2009年对理财业务来说可谓是业绩辉煌的一年。与2008年相比，我们的结构性存款产品增长了170%；定期存款增长了266%；双币种挂钩存款的销售额增长了1767%；客户数量增加了398%，其中高端客户数量增长了289%。

为了进一步扩大客户基础以支持业务的更快拓展，我们在2009年的第四季度建立了业务拓展团队来帮助理财经理发掘潜在的客户资源。

产品的创新和有效的营销策略对于理财业务的发展来说是重中之重。因此我们更加注重以多样性的解决方案来满足客户对银行业务和投资的需求。



集团机构银行服务主管张启昌先生和交易银行部主管苏丽华女士与大华银行(中国)员工在企业网银项目发布会上
Mr Chong Kie Cheong, Head of Group Institutional Financial Services, Ms So Lay Hua, Head of Group Transaction Banking with the staff at the launch of UOB (China) Business Internet Banking.

Personal Financial Services

The landscape for consumer banking in China has grown more competitive in the past 12 months and this is expected to intensify further over the next 12 months as more foreign banks seek to incorporate in China. In view of this, UOB (China) has expanded its retail consumer business to Shanghai, Shenyang, Chengdu and Xiamen.

Wealth Management Business

UOB (China) started its wealth management business with its first Privilege Banking Centre opening in Shanghai in 2008. In 2009, we witnessed rapid development as we expanded our wealth management operations into Chengdu, Shenyang, and Xiamen upon the successful procurement of our retail RMB licence for these cities. This has allowed UOB (China) to build upon its branding and presence in China as we strive to introduce more innovative products to meet the growing financial needs of local consumers.

It has been a stellar year for the wealth management business. Against 2008 figures, time deposits increased by 266%, whilst structured deposits grew by 170%. Within the same period, Maxiyield grew by a remarkable 1,767% in sales volume. Further reflection of growth is evident in the increase of our total customer base by 398%. Our privilege banking business alone recorded an impressive 289% growth in customer base.

To better serve our growing customer base and to further develop our business, we set up our Wealth Business Development Team in the fourth quarter of 2009. The Team supports our relationship managers in exploring potential customer resources.

That said, product innovation and effective marketing strategies remain key components to growing the wealth management business. With this understanding, we have set our sights on developing a more diverse range of solutions to meet customers' banking and investment needs.

零售业务的迅速发展意味着理财经理需要具备高超的客户管理能力和充分的合规知识。在这一领域为员工提供必要的培训以更新他们的技能是我们的首要任务。我们充分认识到这将会有助于为客户提供完善的服务。

为了进一步扩大大华银行品牌和产品的公众认知度，我们选择了面对我们的目标市场的主要媒体，如第一财经、理财周报、东方早报，进行了一系列广告宣传。同时，我们也举办了一系列大型市场活动如投资研讨会来加强与客户的联系并推广我们的产品和品牌。

抵押贷款业务

抵押贷款业务对于零售银行业务的资金运用来说是至关重要的。大华银行(中国)有限公司于2009年1月开始正式向境内、外公民全面推行人民币住房贷款、商业性房屋贷款和个人消费信贷服务。

2009年我行的个人房屋贷款余额比2008年增长了51%。随着分行取得人民币零售业务执照的范围扩大，我们计划在2010年将抵押贷款业务尽快拓展到沈阳、成都和厦门。

目前，境外人士的外币贷款仍然是我们抵押贷款业务的主要来源。在我们扩张分销渠道和发展销售团队的同时，我们还专门成立了一个渠道拓展小组来同本土及外国的开发商进行战略合作。

2010年，个人财务服务部将致力于设计开发创新的产品以促进抵押贷款业务在中国的拓展。

The rapid development of our retail franchise also means that our relationship managers need to possess superior customer management abilities and sound compliance knowledge. It is a priority of the Bank to equip our staff with the necessary training to update their skills in these respective areas. We acknowledge that these initiatives will contribute towards a quality service experience for our customers.

To heighten the brand and product presence of UOB (China), we have strategically placed advertisements in major publications that reach out to our target market, such as China Business News, Money Week and Oriental Morning Post. 2009 also witnessed our successful involvement in a series of large-scale marketing events like investment seminars, for customer engagement and product branding.

Secured Lending Business

The secured loan business is a critical use of funds for the retail business. We officially conducted RMB housing loan, commercial property secured loan and consumer credit business in January 2009.

In 2009, mortgage receivables grew by 51%. Following the successful procurement of the local provincial retail RMB licence, plans are in place to expand our mortgage business to Shenyang, Chengdu and Xiamen in 2010.

Currently, our mortgage portfolio is largely made up of foreign currency loans, but we anticipate an aggressive growth in the local currency loans portfolio as we expand our distribution channels and sales force. This includes the formation of a channels development unit to cement strategic partnerships with key local and foreign developers.

Personal Financial Services is committed to developing more innovative mortgage products in 2010 as part of our strategy to expand our secured lending business in China.

环球金融与投资管理

2009年对于环球金融与投资管理部门而言是意义深远的一年。尽管全球金融危机导致流动性短缺而且商业环境恶化，我们的销售和交易仍然在新的业务领域取得了重大突破。

我们的销售和交易活动在交易量、新产品的开发和新客户的拓展等方面均取得了重大进展。2008年大华银行(中国)从大华银行的一家海外分行正式转变为大华银行在中国注册成立的全资子公司，在本地法人转制的良好影响下，2009年大华银行(中国)在人民币业务上获得了显著增长。债券交易量从5.7亿人民币增长至81.5亿人民币，人民币货币市场的交易量亦从258.3亿元增至435.1亿元。

作为一家早在2004年就在中国取得衍生产品执照的先锋型外资银行，大华银行(中国)正积极地涉足人民币外汇远期、外汇掉期以及人民币利率互换业务。2009年中国外汇交易系统授予大华银行(中国)“最佳进步奖”以鼓励我们在外汇业务上取得的长足进步。

资金销售与咨询服务团队一如既往地开拓外汇及衍生品业务。在2009年，我们开发推出了一系列结构性利率和外汇套期保值产品以及各种结构性存款产品，丰富了产品线。同时，我们开始与中国国内大型机构客户建立商业关系，进一步拓展我们在中国的业务范围。

尽管金融危机给银行业带来了负面影响，在这样相对恶劣的市场环境下，资产负债管理团队仍然成功地拓宽了融资渠道并取得了市场上持续的资金支持。同时，我们还通过增加债券交易增加了流动性。我们的债券资产组合主要由国库券、央行票据和政策性银行债券组成。这一业务现已成长为资产负债管理业务的核心部分。

大华银行(中国)的环球金融与投资管理业务经受住了市场的严酷考验。展望未来，我们将继续大力加强机构销售与咨询服务的建设，推出更多更新、更具附加价值的产品，从而进一步拓展我们在大中华区的业务。

科技与营运

与集团组织结构变革保持一致，大华银行(中国)科技与营运部由前身分别为科技部和营运支持部于2009年合并而成。这次战略性重组实现了工作流程和解决方案的端到端优化，加强了对业务需求的配合，从而给银行带来更多的协作优势，提高了工作的效率和效果。

大华银行(中国)科技与营运部由以下职能组成：批发及零售银行业务科技与营运，科技与营运政策与审核，共享设施服务，以及资讯安全。

Global Markets & Investment Management

2009 was an eventful year in terms of development for Global Markets & Investment Management (“GMIM”) as both sales and trading activities made significant advancement in new business activities despite operating in a harsher business environment.

Both sales and trading activities registered noteworthy improvement in terms of trading volume, new products and client base. 2009 also marked a significant increase in our RMB activity for UOB (China) as it transits from being an overseas branch of UOB to a fully owned subsidiary of UOB since 2008. Bond trading volume increased from RMB 0.57 billion to RMB 8.15 billion. Dealing volume in RMB money markets also increased substantially from RMB 25.83 billion to RMB 43.51 billion.

As one of the pioneer foreign banks to receive the Derivative Licence in China in 2004, UOB (China) now actively engages in RMB foreign exchange forward, foreign exchange swap and RMB interest rate swap. As a testimony to our progress in the foreign exchange business, UOB (China) was awarded the “Best Progressive Award” by China Foreign Exchange Trades System in 2009.

The Corporate Treasury Sales and Advisory desk continued to grow the foreign exchange and derivatives business. In 2009, we expanded our product range by developing a series of structured interest rate and foreign exchange hedging solutions, as well as various structured deposit products. We have also started to develop business relationships with a number of large local corporate customers to expand our reach in China.

Albeit the negative impact of the financial crisis, the Asset Liability Management desk managed to enhance funding channels and maintain consistent funding support in the market. Bond trading activity was also increased to provide added liquidity. The bond portfolio has grown to be an integral part of our asset and liability management activity, comprising primarily of Treasury bills, PBOC bills and Policy bank bonds.

GMIM has weathered the tough market conditions. Going forward, we will continue to make our mark in China with heightened emphasis on growing corporate sales and advisory service, while creating more innovative value-added products.

Technology & Operations

UOB (China) Technology & Operations (“T&O”) was formed through the merger of Technology and Operations, as part of the Group’s Transformation initiative. This strategic realignment allows the Bank to capture more synergy and achieve greater efficiency through enabling a closer alignment between business needs and solutions.

UOB (China) T&O includes Country Wholesale & Retail T&O, Country T&O Policy & Operations Assurance, Country Shared Infrastructure Services and Country Information Security.

批发及零售银行业务科技与营运 涵盖贷款营运中心、国际贸易及结算营运中心、资金及资本市场营运中心和渠道营运中心。它为各业务部门提供集中化的营运支持，负责设计端到端的工作流程，并协同业务部门就基础设施提供支持与维护。

科技与营运政策与审核 是一个全新的部门，负责贯彻集团内的营运政策与方针，从而确保内部控制的一致性。该部门将对科技与营运部的内控、风险和管理进行评估，就科技与营运部政策和内控的充分性与有效性向管理层提出建议、提供保证。该部门还将肩负起联络、协调外部审计和本地监管机构的职责。

共享设施服务 负责管理大华银行(中国)系统和网络的基础设施需求，为银行网点、系统设施和业务持续性项目提供营运和技术支持，以确保银行各部门能顺利运作。

资讯安全 也是一个全新的部门，其成立旨在提升员工对大华银行(中国)以及集团信息安全政策、标准和方针的意识。该部门将通过有效的资源和访问管理确保信息科技资产的安全，对访问和事件的跟踪和管理涵盖针对信息科技重要资产的漏洞评估管理。

根据重组后科技与营运部的组织架构，大华银行(中国)启动了数个关键性的战略转型计划，重在提高服务质量、促进工作流程和解决方案的一致性。我行将各分行的后台操作转移到位于上海的总部进行集中处理，并通过标准化的信息科技平台扩大后台操作集中化的规模。

同时，我行进一步升级企业网上银行服务，实现与现代化支付系统的直联，为客户提供了更便捷的批量付款、托收和汇款服务。我行上线了新版国际收支申报系统，使客户能够实时地向国家外汇管理局申报、核销其国际收支。

我行加强了现有的交易平台、提高了操作风险管理水平并巩固了安保措施，从而更充分地满足了监管部门的需求。支付密码器系统的上线提升了交易的验证，降低了操作风险；而自动验印系统的上线则在降低人工验印操作风险的同时，提高了交易安全性的控制水平。我行对上述两个系统的应用充分发挥了人防和人防双重机制的作用，从而确保了客户资金的安全。

Country Wholesale & Retail T&O comprises Wholesale & Retail Loan Operations Centre, Trade & Remittances Operations Centre, Treasury & Capital Market Operations Centre and Channel Operations Centre. It provides centralised operations support for each business segment, is responsible for end-to-end process design, co-ordinates with business units on relevant infrastructure support requirements and maintenance.

Country T&O Policy & Operations Assurance is a new set up, which implements group-wide operations policies and guidelines to ensure consistency in internal controls. It evaluates T&O's internal controls, risk and governance arrangements; provides assurance and recommendations on the adequacy and effectiveness of the T&O policy and controls to the management. It also acts as the co-ordinator for the Bank's external auditors and country regulators.

Country Shared Infrastructure Services manages the country's system and network infrastructure requirements, and provides operational and technical support for the Bank's network and systems infrastructure, as well as the Business Continuity programme, in order to ensure the smooth operation of every segment.

Country Information Security is a new department, which promotes awareness of group and country information security policies, standards and guidelines. It ensures that IT assets are protected through effective resource and access management, tracks and manages accesses and incidents including management of vulnerability assessments of key IT assets.

With the new T&O structure, the Bank embarked on strategic transformation initiatives with a focus on improving the quality of service delivery and the consistency of processes and solutions. Some initial measures include the centralising of Branches back-room operations at UOB (China)'s headquarters in Shanghai, and creating greater economies of scale by leveraging a standardised IT platform.

We also upgraded our Business Internet Banking service, and implemented a direct interface for the China National Advanced Payment System to expedite bulk payments, collections and remittances for our business customers. We rolled out a Balance of Payment system to enable our customers to make further claim or write-off payment information to State Administration of Foreign Exchange based on real time trade status.

Other infrastructural improvements include enhancing the existing transaction platform, strengthening operational risk management, and tightening security measures to meet regulatory requirements. A Security Token System was implemented to improve the authentication process and minimise operational risks. We also rolled out Auto Seal Verification System to improve the process of manual seal verification, and heighten the Bank's transaction security control. Both systems utilise dual mechanisms to optimise the safety of customers' funds.

These measures contribute to the effort by UOB (China) to provide a quality banking experience for customers, and to streamline processes for greater efficiency and results.



促进总行各部门之间沟通与了解的团队活动，共赴西安兵马俑参观。
Staff from various divisions of UOB (China)'s Head Office bond over teambuilding activities at Xi'an Terracotta Warriors Museum.

人力资源

自2007年底成立法人银行以来，大华银行(中国)有限公司不断扩展在中国各地的分支网络，也经历了组织架构的变革。大华银行(中国)的正式员工总人数由2008年的401人增长到2009年底的459人，员工净增长率为14.5%。

我们相信，与业务发展相适应的持续而稳健的人员增长及优秀人员储备是大华银行(中国)事业发展的关键基础。我行管理层坚信员工对银行业务发展和成功的重要性。在此方针下，人力资源部持之以恒地推进人力战略，加强人才管理，福利及薪酬待遇制度建设。为加强管理团队和员工的凝聚力，提升对我行发展目标及价值观的认同，我行在各个层面组织了各种形式的促进组织建设以及内部沟通的团队建设活动。

除此之外，为促进员工专业技能的提高和个性化的职业发展，我行在2009年度为员工提供了多种类型的培训课程，包括通用技巧类、专业技巧类和领导力培训。大华银行(中国)还借助集团优势，从新加坡母行邀请培训专家前来为我行个人财务服务部进行专业销售技巧和客户服务的培训。我行也积极组织员工参加由中国银行业协会主办的中国银行业从业人员资格考试，共有92名员工通过公共基础科目考试；37名员工通过理财业务考试；34名员工通过风险管理考试。

2009年，对于人力资源团队具有里程碑意义，大华银行集团经历了组织结构变革，集团以提升内部结构来为将来更好地发展奠定基础。大华银行(中国)也进行了相应的结构变革，更专注于按业务条线的管理。

Human Resources

Since local incorporation in end-2007, UOB (China) has undergone changes in its organisational structure and expanded its branch network in China. As of December 2009, UOB (China) staff headcount was 459, marking an increase of 14.5% in a year.

We believe that the steady growth of our talent pool, commensurate with the expansion of our business, is key to building a good foundation for UOB (China)'s development, and that our people will play a critical part in our success. In view of that, Human Resources has stepped efforts to improve our talent management programme, benefits and rewards structure. We have also organised a series of teambuilding activities to engage our staff and reinforce the Group's core values and team spirit.

In addition, our employees are encouraged to upgrade their knowledge and skills so that they are equipped to achieve their career goals; to achieve this, we have introduced a wide variety of local training courses, including soft-skills, professional and leadership training. UOB (China) also leveraged the expertise of the UOB Group by inviting trainers from UOB in Singapore to conduct professional sales techniques and customer service training to our Personal Financial Services sales staff. Our employees are also encouraged to participate in the Certification of Chinese Banking Professional examination conducted by the China Banking Association. A total of 92 staff passed the basic banking examination; 37 passed the wealth management examination and 34 employees passed the risk management examination.

A milestone for the Human Resources team was the Transformation initiative that took place in 2009, where the Group took the opportunity to enhance its internal structure to better position itself for the future. UOB (China) was also aligned to the new segment-led structure.



总行与厦门分行重在培养合作精神的团队活动
Head Office and Xiamen Branch staff bond over teambuilding activities



丰富的员工团队活动之一，探访历史悠久的中原大地
Our staff making an excursion to historic Middle China as part of the teambuilding programme

为了就组织结构变革与员工进行良好的沟通，2009年在上海举行了两次领航论坛，集团高级管理层与我行员工分享了大华银行集团的区域化战略，以及组织结构变革的具体安排。

为了帮助员工适应组织架构的变化，集团人力资源部也为大华银行(中国)的管理层开展了一系列管理变革项目培训，例如领导和组织变革，以推动变革的进行，解决潜在的员工疑虑。

大华银行(中国)依然在进行变革，在未来的一年里，银行会实施更多的措施以支持组织结构变革。

随着这一系列的变革，大华银行集团相信它将更好地发展壮大，以成为区域性的首要银行。

To communicate such changes to UOB (China) employees, two Leadership Plenary (LeaP) sessions were held in 2009 where the Group's Senior Management shared the Group's regionalisation strategy and transformation initiatives with employees.

To help staff adapt to the changes, Group HR has actively rolled out various change management programmes like Leading Change and Mastering Change for managers in UOB (China) to help manage changes and potential staff concerns.

We are still undergoing a journey of transformation, and more initiatives are expected to be rolled out next year to support the initiative.

With these changes, the Group believes it will be well-placed for growth and development as a premier Bank in the region.

社会责任

承担社会责任是大华银行(中国)对社会和公众的承诺。一直以来，我们寻求以各种方式为社会作贡献。

2009年，大华银行(中国)向厦门市红十字会“福建(厦门)一新加坡友好医疗服务中心”专项基金捐款人民币五十万元整，用于该医疗服务中心的建设。

该项目在新加坡驻厦门领事馆的支持下，由在福建的新加坡团体发起。新加坡爱心团体、组织和个人共同筹资设立专项基金，厦门市人民政府与新加坡捐赠方达成一致意见，将提供土地并捐出相同金额的款项，在厦门市思明区前埔南文兴东路旁，合作建设“福建(厦门)一新加坡友好医疗服务中心”。

该中心将服务于当地30万居民，并为厦门以及以厦门以外的地区提供公共医疗培训，同时具有在福建和新加坡之间进行医疗交流的功能。

该中心将于2010年投入运营。

Social Responsibility

UOB (China) strongly believes in being a socially responsible corporate entity and we continue to seek ways to make positive contributions to the communities we operate in.

In 2009, UOB (China) extended its support to the Polyclinic Charity Project in Fujian through a donation of RMB 500,000, for the construction of the Fujian (Xiamen)-Singapore Friendship Polyclinic.

The Polyclinic Charity Project was jointly initiated by the Singaporean community in Fujian and the Singapore Consulate-General in Xiamen. In support of this initiative, the Xiamen Municipal Government has pledged to provide land and contribute an amount equal to the funds raised by the Singapore community.

Situated in a residential district in Qianpu, the Fujian (Xiamen)-Singapore Friendship Polyclinic will serve up to 300,000 local residents. Apart from being a fully operational medical facility, the polyclinic will also function as a teaching site to demonstrate public healthcare reforms carried out in Xiamen and its surrounding regions. In addition, it will serve as a training centre for Fujian (Xiamen) medical personnel, and facilitate the exchange of healthcare-related innovation between Fujian (Xiamen) and Singapore.

The polyclinic will open its doors in 2010.

公司治理

Corporate Governance

我行严格按照《中华人民共和国公司法》、《中华人民共和国商业银行法》、《中华人民共和国外资银行管理条例》及其实施细则等相关法律、法规，以及监管部门的相关监管要求，结合我行的实际情况，不断完善公司治理结构。我行董事会及其下设专业委员会、监事、高级管理层按照《大华银行（中国）有限公司章程》（以下简称“《公司章程》”）所赋予的职责，依法独立履行各自的权利与义务。

UOB China is committed to maintaining the highest standards in corporate governance. The Board is guided by the provisions of PRC Company Law, PRC Commercial Bank Law, PRC Regulations on Administration of Foreign-funded Banks, Rules for Implementing the PRC Regulations on Administration of Foreign-funded Banks and other relevant requirements issued by the regulators. The Board of Directors (“Board”), Specialised Board Committees, the Supervisor and the Senior Management of the Bank have duly exercised their respective rights and duties according to the Articles of Association of UOB China (“Articles of Association”).

关于董事与董事会

董事会现有6名董事，其中独立董事2名，董事会的人数、构成符合监管要求和《公司章程》的规定。现任董事会成员名单及其职务如下：

Board of Directors

There are six directors on the Board, two of whom are independent directors. The size and composition of the Board are in compliance with the regulatory requirements and the provisions of the Articles of Association. The Board members are:

姓名/Name	性别/Gender	年龄/Age	职务/Position	本届任期/Current term of directorship
黄一宗 Wee Ee Cheong	男 Male	57	董事长 / 非执行董事 Chairman / Non-executive	2007年9月17日至2010年9月16日 17 September 2007 to 16 September 2010
李振荣 Lee Chin Yong Francis	男 Male	56	非执行董事 Non-executive	2007年12月27日至2010年12月26日 27 December 2007 to 26 December 2010
蔡天枢 Chua Tian Chu	男 Male	51	非执行董事 Non-executive	2008年6月6日至2011年6月5日 6 June 2008 to 5 June 2011
陈建发 Tan Kian Huat	男 Male	52	执行董事（行长及首席执行官） Executive (President & CEO)	2008年6月6日至2011年6月5日 6 June 2008 to 5 June 2011
詹道存 Cham Tao Soon	男 Male	70	独立董事 Independent	2007年12月27日至2010年12月26日 27 December 2007 to 26 December 2010
华生 Hua Sheng	男 Male	57	独立董事 Independent	2007年12月27日至2010年12月26日 27 December 2007 to 26 December 2010

2009年，我行共召开董事会会议3次，会议的召集程序、出席人数、议事程序、表决程序、董事会决议的作出程序及其内容等各方面均符合中华人民共和国有关法律法规和《公司章程》的有关要求。董事会会议记录由我行秘书保存，会议记录真实、完整。

以下为各次董事会会议的具体情况：

(1) 2009年第一次董事会会议于当年4月8日在上海召开，全体董事出席了本次会议。会议审议批准了我行2008年度经审计财务报告、2009年预算和业务发展计划以及新的组织架构图，聘任了我行2009财政年度的外部审计机构，听取了董事会下设专业委员会的报告、管理层的工作汇报及银行公司治理结构自评报告等。

(2) 2009年第二次董事会会议于当年7月17日在上海召开，除一名独立董事华生因公务请假，其余董事均出席了会议。会议听取了董事会下设专业委员会的报告及管理层的汇报，并听取和讨论了中国银监会上海银监局在2009年7月10日与我行管理层的会谈中提出的监管意见。

(3) 2009年第3次董事会会议于当年11月5日在北京召开，除一名独立董事因健康原因无法出席外，其余董事均出席了会议。会议审议了我行新的组织架构图，批准了对我行部分内部政策的修改，就内部政策的审批权限进行了授权，听取了董事会下设专业委员会的报告及管理层的汇报，并了解了我行执行中国银监会上海银监局2009年第36号监管会谈备忘录的情况以及监管当局对外资转制法人银行公司治理结构的最新监管要求。

Three board meetings were held in 2009. The meetings and businesses transacted were in compliance with the requirements of the relevant PRC laws and the Articles of Association. The minutes of the meetings, which are an accurate and complete record of the proceedings of the meetings, are kept by the Company Secretary.

The detailed information of the abovementioned Board meetings is as follows:

The first meeting in 2009 was held on 8 April in Shanghai, with all directors present in person. The meeting reviewed and approved the Audited Financial Results for Year 2008, Budget and Business Plan for Year 2009 and the new organisation chart of the Bank. The Board also appointed the external auditors for Financial Year 2009 and reviewed reports by the Specialised Board Committees and the Management, as well as a report on the Bank's self-assessment on corporate governance.

The second meeting in 2009 was held on 17 July in Shanghai, with all directors present in person, except independent director Prof Hua Sheng, who was absent due to a prior engagement. The meeting reviewed reports by the Specialised Board Committees and the Management. The Board also read and discussed the regulatory opinions issued by CBRC Shanghai Office during its meeting with the Management on 10 July 2009.

The third meeting in 2009 was held on 5 November in Beijing, with all directors present in person except independent director Prof Hua Sheng, who was on medical leave. The meeting reviewed the new organisation chart, approved the revisions to several internal policies and delegated the authority for approval of internal policies. The meeting also considered reports by the Specialised Board Committees and the Management, reviewed the Bank's implementation of the Regulatory Meeting Memorandum Number 36, 2009 issued by CBRC Shanghai Office. The latest regulatory requirements regarding the corporate governance of locally incorporated foreign banks were also noted.

2009年，我行董事会还通过传签的方式，做出了4项决议，详细情况如下：

In addition, four board resolutions were passed by circulation in 2009. Details of the matters resolved were:

序号/Number	决议事项/Resolution Matters	签署日期/Resolution Date
1	银行扩址 Extension of premises	2009年1月20日/20 January 2009
2	关联交易授信-庆隆（上海）投资管理有限公司 Extension of facility to Connected Party Kheng Leong Shanghai Investment Management Co., Ltd	2009年8月26日/26 August 2009
3	董事会绩效及董事履职评价制度 Performance Evaluation Mechanism for the Board of Directors and Individual Directors	2009年9月30日/30 September 2009
4	设立风险管理委员会及修改组织架构图 Establishment of the Risk Management Committee and revision of organisation chart	2009年12月31日/31 December 2009

关于董事会下设专业委员会

大华银行（中国）董事会目前下设5个专业委员会，即执行委员会、关联交易控制委员会、审计委员会、提名及薪酬委员会和风险管理委员会。其中四个专业委员会，即关联交易控制委员会、审计委员会、提名及薪酬委员会和风险管理委员会的主席由独立董事詹道存教授担任。

(1) 执行委员会

a. 委员会成员：黄一宗（主席），李振荣，蔡天枢，陈建发

b. 执行委员会的主要职能如下：

- 管理银行的营运，包括制定内部制度，监督银行业务计划地执行，批准相关的信用额度；
- 监督风险管理制度的建立和运行；
- 处理除行长兼首席执行官、副首席执行官及副行长以外的银行人力资源管理事项。

c. 执行委员会根据我行业务发展的需要随时召开会议，且至少每月召开一次会议以履行上述职责。

2009年，执行委员会召开会议24次。

Specialised Board Committees

The Board has five specialised board committees. They are the Executive Committee ("EXCO"), Connected Transactions Control Committee ("CTCC"), Audit Committee ("AC"), Nominating and Remuneration Committee ("NRC") and Risk Management Committee ("RMC"). Four of the specialised board committees, including CTCC, AC, NRC and RMC, are chaired by independent director Prof Cham Tao Soon.

(1) Executive Committee

a. The EXCO members are: Wee Ee Cheong (Chairman), Lee Chin Yong Francis, Chua Tian Chu, Tan Kian Huat

b. EXCO's main responsibilities include:

- Overseeing the management of the Bank's overall business operation, which includes setting internal policies, monitoring the execution of business plans and approving credit limits or facilities;
- Overseeing the establishment and operation of the Bank's risk management system; and
- Determining key human resources policies and matters of the Bank (except for the matters pertaining to President & CEO, Deputy CEO and Deputy President).

c. The EXCO meets at least once a month or as frequently as may be necessary.

In 2009, the EXCO met twenty four times.

(2) 关联交易控制委员会

- a. 委员会成员：詹道存（主席），李振荣，张锦康
- b. 关联交易控制委员会的主要职能如下：
- 制订并执行关联交易管理制度；
 - 管理关联交易并控制由此而生的风险；
 - 审查一般关联交易；审核重大关联交易并提交董事会批准。
- c. 2009年，关联交易控制委员共召开会议1次，会议情况详如下：

(2) Connected Transactions Control Committee

- a. CTCC members are: Cham Tao Soon (Chairman), Lee Chin Yong Francis, Chong Kim Khong William
- b. CTCC's main responsibilities are to:
- Formulate and administer the connected transactions management rules;
 - Manage connected transactions and control the resultant risks; and
 - Examine proposed non-material connected transactions, and review and recommend material connected transactions for Board approval.
- c. In 2009, CTCC met once to transact the following business.

序号/Number	会议主要内容/Meeting Agenda	开会时间/Meeting Date
1	a) 确认银行关联交易余额情况（截至2009年6月30日） Acknowledged the outstanding connected transactions of the Bank as at 30 June 2009 b) 批准了关联方信息披露的频率 Approved the disclosure frequency of connected parties c) 审议批准了银行的关联方名单（截至2009年5月31日） Approved the list of connected parties (disclosed by Insiders as of 31 May 2009) for announcement within the Bank	2009年7月17日/17 July 2009

2009年，关联交易控制委员会还通过传签方式作出了1项决议，详细情况如下：

In addition, one CTCC resolution was passed by circulation in 2009 on the following matter.

序号/Number	决议事项/Resolution Matter	签署时间/Resolution Date
1	审议了对庆隆（上海）投资管理有限公司的关联交易授信并提交董事会批准 Reviewed and recommended the proposed extension of facility to connected party Kheng Leong Shanghai Investment Management Co., Ltd to the Board	2009年8月25日/25 August 2009

(3) 审计委员会

- a. 委员会成员：詹道存（主席），李振荣，蔡天枢
- b. 审计委员会的主要职能如下：
- 和外部审计人员及管理层审核/讨论银行的财务相关事宜；
 - 核查内部及外部审计职能，包括但不限于提名外部审计以供董事会决定聘用，评估内部审计和外部审计的表现；审计费用以及外部审计的解聘事宜。
- c. 2009年，审计委员会共召开会议4次，会议情况详如下：

(3) Audit Committee

- a. AC members are: Cham Tao Soon (Chairman), Lee Chin Yong Francis, Chua Tian Chu
- b. AC's main responsibilities include:
- Reviewing the financial statements of the Bank with the external auditors and the Management; and
 - Reviewing the internal and external audit performance, including but not limited to the nomination of external auditors for appointment by the Board, evaluating the performance of internal and external auditors, the audit fees and the resignation or dismissal of the external auditors.
- c. In 2009, AC met four times. At these meetings, the AC:

序号/Number	会议主要内容/Meeting Agenda	开会时间/Meeting Date
1	<ul style="list-style-type: none"> a) 审议采纳了2008年外部审计结果并提交董事会批准 Reviewed and endorsed the Bank's audited financial statements for Board approval b) 审议了有关内部审计结果 Reviewed report on internal controls of the Bank, submitted by internal auditors c) 批准了战略审计计划和2009年年度审计计划 Approved proposed strategic audit plan and annual plan for 2009 d) 批准了2009年内部审计部的预算 Approved the Internal Audit Division Budget for 2009 e) 提名了2009年度外部审计机构并提交董事会批准 Nominated external auditors for appointment in 2009 by the Board f) 听取了有关2009年2月与中国银监会上海监管局会谈结果的报告 Reviewed results of the meet-up with CBCR Shanghai Office in February g) 听取了欺诈/企图欺诈事件报告 Reviewed fraud/attempted fraud case reports h) 听取了员工不当行为报告 Reviewed report on employee misconduct 	2009年4月8日 8 April 2009
2	<ul style="list-style-type: none"> a) 审议了有关内部审计结果 Reviewed internal audit report b) 听取了欺诈/企图欺诈事件报告 Reviewed fraud/attempted fraud case reports c) 听取了员工不当行为报告 Reviewed report on employee misconduct d) 听取了违法违规情况报告 Reviewed report on non-compliance of laws and regulations 	2009年7月17日 17 July 2009
3	<ul style="list-style-type: none"> a) 审议采纳了对银行《内部审计质量管理体系手册》的修改 Reviewed the revisions to UOB (China) Internal Audit Quality Management System Manual b) 审议采纳了银行内部《举报政策》 Reviewed the Whistle-Blowing Policy of UOB (China) c) 审议了有关内部审计结果 Reviewed internal audit report d) 听取了欺诈/企图欺诈事件报告 Reviewed fraud/attempted fraud case report e) 听取了员工不当行为报告 Reviewed report on employee misconduct 	2009年10月9日 9 October 2009
4	<ul style="list-style-type: none"> a) 审议了有关内部审计结果 Reviewed internal audit report b) 审议并批准了内部审计部门2010年度人员预算 Reviewed and approved the Internal Audit Division Headcount Budget for 2010 c) 听取了欺诈/企图欺诈事件报告 Reviewed fraud/attempted fraud case report d) 听取了员工不当行为报告 Reviewed report on employee misconduct 	2009年11月5日 5 November 2009

(4) 提名及薪酬委员会

- a. 委员会成员：詹道存（主席），黄一宗，李振荣
- b. 提名及薪酬委员会的主要职能如下：
- 就董事会及其下属专业委员会推荐候选人，设计董事、行长兼首席执行官、副首席执行官以及副行长等主要高级管理人员的薪酬制度并报全体董事会批准；
 - 建立一套正规的机制以评价董事会的整体效率、董事会下设各委员会的贡献以及行长兼首席执行官的表现。
- c. 2009年，提名及薪酬委员会召开会议1次，会议情况详如下：

(4) Nominating and Remuneration Committee (“NRC”)

- a. NRC members are: Cham Tao Soon (Chairman), Wee Ee Cheong, Lee Chin Yong Francis
- b. NRC’s main responsibilities include:
- Making recommendations for appointment or re-appointment of members to the Board and Specialised Board Committees and developing a remuneration framework for Directors, President & CEO, Deputy CEO and Deputy President, for the Board’s approval; and
 - Establishing a mechanism for the formal assessment of the Board’s effectiveness as a whole and the contribution of the Specialised Board Committees and the performance of the President & CEO.
- c. In 2009, NRC met once. The meeting dealt with the following matters:

序号/Number	会议内容/Summary Meeting Agenda	签署时间/Resolution Date
1	a) 了解了经董事会批准的董事会绩效及董事履职评价制度 Studied the Performance Evaluation Mechanism for the Board of Directors and Individual Directors approved by the Board b) 讨论了2009财年的董事费提案 Discussed the Directors’ Fee Proposal for UOB China for the Financial Year ended 31 December 2009.	2009年11月5日 5 November 2009

2009年，我行提名及薪酬委员会还通过传签的方式，做出了1项决议，详细情况如下：

In addition, one NRC resolution was passed by circulation in 2009 on the following matter.

序号/Number	决议事项/Resolution Matters	签署时间/Resolution Date
1	审议了董事会绩效及董事履职评价制度并提交董事会批准 Reviewed and endorsed the Performance Evaluation Mechanism for the Board of Directors and Individual Directors for the Board’s approval	2009年9月23日 23 September 2009

(5) 风险管理委员会

- a. 委员会成员：詹道存（主席），李振荣，蔡天枢
- b. 风险管理委员会的主要职能如下：
- 审查风险管理战略、政策和风险接受程度，并提交董事会批准；
 - 确保风险管理体系的建立和运作符合董事会批准的战略和政策；
 - 在识别、衡量、监督和控制各种风险的过程中，审查和评估风险管理构架（包括框架、政策、方法、人力资源、程序、信息、基础设施和系统）的充分性和有效性；
 - 审查管理层关于风险敞口、风险组合结构及其管理和风险监控的定期报告；
 - 定期向董事会报告并提示董事会注意负面风险事件或趋势。
- c. 风险管理委员会设立于2009年12月，年内未召开任何会议。

关于监事

大华银行（中国）设监事一名，由股东委派，现任监事为黄祖耀先生。监事的委任符合监管要求和《公司章程》的规定。

监事的职权主要包括：

- 检查银行财务；
- 对董事、高级管理人员违反法律法规或《公司章程》的行为进行监督并纠正；
- 防止董事会、高级管理人员的行为损害银行、股东及其他利益相关者特别是存款人的合法权益；
- 依照《公司法》及相关法律法规的规定，对董事、高级管理人员提起诉讼等。

报告期内，监事严格按照《中华人民共和国公司法》和《公司章程》等规定，积极履行对董事会和高级管理层实施监督的职责。监事受邀列席董事会及各专业委员会会议，并且通过听取管理层的工作报告、审阅我行董事会按月度、季度、半年度及年度上报的我行经营和风险管理情况的方式，对我行的经营情况、财务状况、董事和高级管理人员的履职情况、董事会批准的各项政策和制度等进行了监督。

(5) Risk Management Committee

- a. RMC members are: Cham Tao Soon (Chairman), Lee Chin Yong Francis and Chua Tian Chu
- b. RMC's main responsibilities are to:
- Review and recommend risk management strategies, policies and risk tolerance for the board's approval;
 - Oversee the establishment and operation of the risk management system to ensure consistency with the approved strategies and policies;
 - Review and assess the adequacy and effectiveness of risk management structure including framework, policies, methodologies, human resources, processes, information, infrastructure and systems, in identifying, measuring, monitoring and controlling the various types of risks;
 - Review periodic management reports on risk exposures and portfolio risk management and control; and
 - Report regularly to the board of directors and highlight on any adverse risk events or trends.
- c. The RMC was established in December 2009. No RMC meeting was held in 2009.

Supervisor

Dr Wee Cho Yaw is the Supervisor of the Bank. He was appointed by the Bank's shareholders. The appointment of the Supervisor is in compliance with regulatory requirements and the Articles of Association.

The main responsibilities of the Supervisor include:

- Inspecting the accounts of the bank;
- Overseeing compliance by any director or senior executive of laws, regulations or the articles of association;
- Preventing acts and deeds by the board or any senior executive that may be prejudicial to the lawful rights and interests of the bank, the shareholders and other relevant stakeholders, in particular the depositors;
- Commencing legal proceedings against any director or senior executive in accordance with the PRC company law and other applicable laws and regulations.

In 2009, the Supervisor duly performed his duties of supervising the Board and the senior management according to the PRC Company Law and the Articles of Association. The Supervisor was invited to attend Board meetings and the meetings of Specialised Board Committees. By participating in discussions on the reports by the management and reviewing the monthly, quarterly and yearly operation and risk management reports, the Supervisor provided valuable insights and guidance to the Board and Specialised Board Committee members.

独立董事履行职责情况

我行依据《外资银行法人机构公司治理指引》、《股份制商业银行独立董事、外部监事指引》以及《加强外资法人转制银行公司治理指导意见》的要求，设2名独立董事，分别为詹道存教授和华生博士。其中，詹道存教授同时兼任董事会下设的四个专业委员会，即关联交易控制委员会、审计委员会、提名及薪酬委员会和风险管理委员会的主席职务。

报告期内，独立董事本着对股东负责的态度，履行诚信和勤勉义务，尽职、认真参加董事会会议并审议各项议案，积极参加并主持董事会下设的关联交易控制委员会、审计委员会和提名及薪酬委员会的会议，为董事会、董事会下设专业委员会切实履行决策和监督职能发挥了积极作用，维护了我行的整体利益以及股东的合法权益。

(1) 2009年独立董事出席董事会的情况

独立董事姓名 Name of Independent Director	应参加(次) No. of Board Meetings held	亲自出席(次) No. of Board Meetings attended	缺席(次) No. of Board Meetings excused	备注 Remarks
詹道存 Cham Tao Soon	3	3	0	-
华生 Hua Sheng	3	1	2	因公务缺席7月17日的会议 Excused at meeting on 17 July 2009 for other business matters 因健康原因缺席11月5日的会议 Excused at meeting on 5 November 2009 for medical reason

(2) 独立董事对我行有关事项提出异议的情况

2009年，两位独立董事均未对我行本年度的董事会会议议案及其他非董事会议议案事项提出异议。

Performance of Independent Directors

The Bank has two independent directors, Prof Cham Tao Soon and Prof Hua Sheng. The composition of independent directors is in compliance with the requirements of Guidelines for Corporate Governance of Locally Incorporated Foreign Banks, Guidelines for Independent Directors and External Supervisors of Shareholding Commercial Banks and Opinion on Enhancing the Corporate Governance of Locally Incorporated Foreign Banks. Prof Cham Tao Soon chairs four Specialised Board Committees, namely CTCC, AC, NRC and RMC.

In 2009, the Board was of the view that the independent directors had been objective and diligent in executing their duties to the shareholders of the Bank. The independent directors attended the Board meetings, reviewed matters on the meeting agendas and actively participated and presided over the CTCC, AC and NRC meetings, effectively supervising the Board and Specialised Board Committees and safeguarding the lawful rights and interests of the Bank and the shareholders.

(1) Attendance Record of Independent Directors for 2009

(2) Dissent Raised by Independent Directors

In 2009, none of the independent directors raised any dissent on any matter at the Board meetings.

高级管理层构成/ Senior Management Structure

姓名 Name	职务 Position	性别 Sex	年龄 Age	任期起始 Assignment Commencement	学历 Academic Degree	相关领域 Relevant Field	相关经验年限 Relevant Years of Experience
陈建发 TAN Kian Huat	行长兼首席执行官 President & CEO, 兼分行/渠道部主管 Head of Branches/Channels	男 Male	52	2008年5月 May 2008	英国利兹大学机械工程学士学位 Mechanical Engineering, Honours, University of Leeds 英国布拉德福德大学工商管理硕士 Master in Business Administration, University of Bradford	金融 Finance	26
张哲才 TEO Tiat Chye	副行长(营运) Deputy President (Operations) 兼科技及营运部主任 Head of Technology & Operations	男 Male	61	2007年12月 Dec 2007	新加坡南洋大学商学士 Bachelor of Commerce, Nanyang University	经济 Economics 金融 Finance	39
张志坚 CHEONG Chwee Kin Sam	总行企业与商业银行部 Head of Corporate & Commercial Banking, 与交易银行业务部主管兼 Head of Transaction Banking, 上海分行行长 General Manager of Shanghai Branch	男 Male	40	2008年9月 Sep 2008 2007年12月 Dec 2007	新加坡国立大学文学士 Bachelor of Arts, National University of Singapore	金融 Finance	14
黄文星 WEE Mun Seng Alan	个人财务服务部主管 Head of Personal Financial Services	男 Male	51	2007年12月 Dec 2007	美国东南密苏里州立大学工商管理 学士 Bachelor of Business Administration, Southeast Missouri State University 美国圣路易斯大学工商管理硕士 Master in Business Administration, Saint Louis University	销售 Sales 金融 Finance	17
李树文 LEE Soo Boon Lawrence	环球金融与投资管理部主管 Head of Global Markets & Investment Management	男 Male	52	2007年12月 Dec 2007	莫那什大学理学士 Bachelor of Science, Monash University 澳大利亚新南威尔士大学工商管 理硕士 Master in Business Administration, University of New South Wales	银行 Banking 投资 Investment 管理 Management	27
郑伟仁 TEH Wee Jin	信贷审批部主管 Head of Credit Approval	男 Male	52	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce, University of Otago, New Zealand	金融 Finance	28
张锦康 CHONG Kim Khong William	风险管理部主管 Head of Risk Management	男 Male	42	2008年1月 Jan 2008	新加坡南洋理工大学商学士荣誉 学位 Bachelor of Business, Honours, Nanyang Technological University	金融 Finance	18
严顺利 YAM Soon Lee Ronnie	企业及企业服务部主管 Head of Finance & Corporate Services	男 Male	42	2008年12月 Dec 2008	马来西亚拉曼学院 商学士 Bachelor in Commerce, Tunku Abdul Rahman College	财务 Accounting	17

姓名 Name	职务 Position	性别 Sex	年龄 Age	任期起始 Assignment Commencement	学历 Academic Degree	相关领域 Relevant Field	相关经验年限 Relevant Years of Experience
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head of Human Resources	女 Female	33	2007年12月 Dec 2007	复旦大学工商管理硕士 Master in Business Administration, Fudan University	金融 Finance 人力 Human 资源 Resources	12
李刚 LI Gang Rick	内部审计部主管 Head of Internal Audit	男 Male	36	2007年12月 Dec 2007	上海大学经济学士 Bachelor of Economics, Shanghai University	金融 Finance 审计 Audit	13
王媛 WANG Yuan Eliza	法律与秘书部主管 Head of Legal & Secretariat	女 Female	36	2007年12月 Dec 2007	河海大学法学士 Bachelor of Laws, Hohai University 复旦大学工商管理硕士 Master in Business Administration, Fudan University	金融 Finance	12
陈宗明 TAN Chong Meng Louis	合规部主管 Head of Compliance	男 Male	38	2009年6月 Jun 2009	伦敦大学国王学院法学士 Bachelor of Laws, King's College London, University of London	金融 Finance 合规 Compliance	10
廖元祥 LIAU Guan Siang Anthony	北京分行行长 General Manager of Beijing Branch	男 Male	55	2007年12月 Dec 2007	新加坡南洋大学商学士 Bachelor of Commerce, Nanyang University	金融 Finance	28
卢尔添 LOH Nee Thiam Harry	广州分行行长 General Manager of Guangzhou Branch	男 Male	39	2007年12月 Dec 2007	新加坡南洋理工大学商学士 Bachelor of Business, Nanyang Technological University	金融 Finance	13
林道明 LIM Tow Meng	厦门分行行长 General Manager of Xiamen Branch	男 Male	57	2008年9月 Sep 2008	新加坡南洋大学商学士 Bachelor of Commerce, Nanyang University 新加坡国家生产力局生产力培训学 院管理咨询文凭 Diploma in Management Consultancy, National Productivity Board, Singapore 英国莱塞斯特大学 工商管理硕士 Master in Business Administration, University of Leicester	金融 Finance	29
杨国林 YEONG Kok Leng Vincent	沈阳分行行长 General Manager of Shenyang Branch	男 Male	41	2007年12月 Dec 2007	新加坡国立大学商学士 Bachelor of Commerce, National University of Singapore	金融 Finance	15
吴端祝 GOH Tuan Chiok	深圳分行行长 General Manager of Shenzhen Branch	男 Male	39	2008年9月 Sep 2008	新加坡国立大学 工商管理学士 Bachelor in Business Administration, National University of Singapore	金融 Finance	12

姓名 Name	职务 Position	性别 Sex	年龄 Age	任期起始 Assignment Commencement	学历 Academic Degree	相关领域 Relevant Field	相关经验年限 Relevant Years of Experience
陈永伟 TAN Eng Wei Francis	成都分行行长 General Manager of Chengdu Branch	男 Male	43	2009年5月 May 2009	新加坡国立大学 文学士 Bachelor of Arts, National University of Singapore 英国斯特莱斯克莱德大学工商管理 硕士 Master in Business Administration, University of Strathclyde	金融 Finance	12
古軛帆 KU Nyet Fan	天津分行行长 General Manager of Tianjin Branch	男 Male	51	2009年9月 Sep 2009	英国布拉德福德大学理学士 Bachelor of Science, University of Bradford 英国埃克斯特大学金融与投资文 硕士 Master of Arts in Finance & Investment, University of Exeter, United Kingdom	金融 Finance	24
王煜 ONG Yei	上海静安支行行长 Branch Manager of Jing An Sub-Branch	男 Male	37	2007年12月 Dec 2007	多伦多大学文学士 Bachelor of Arts, University of Toronto	金融 Finance	10
林联坚 LIM Lian Kian	北京东城支行行长 Branch Manager of Dongcheng Sub-Branch	男 Male	37	2009年9月 Sep 2009	南阿拉巴马学院理学士 Bachelor of Science, University of South Alabama	金融 Finance	14

董事会、高级管理层对风险的监控

我行的风险监控管理分三个组织层次，即董事会及其所属委员会、行长兼首席执行官和各高级管理委员会、业务部门和业务支持部门负责人。作为风险管理的最高决策层和主导，董事会全面负责批准银行的风险治理结构、风险资本及风险偏好，并就银行的业务战略和经营方向提供指导意见。

董事会授权的执行委员会负责监督风险管理框架及汇报机制的建立，并批准风险管理的政策和策略，审查和批准风险额度、大额贷款项目以及风险管理系统。执行委员会同时也负责对银行内部各项风险管理措施的有效性和充分性进行审阅。

除执行委员会外，董事会下属的审计委员会、关联交易控制委员会及银行独立运作的风险管理部也会就各自负责领域的相关风险管理事宜向董事会作定期的汇报、更新和反馈，为董事会在决策过程中提供协助。

资产负债委员会和风险管理及合规委员会则分别监督管理银行日常的风险相关事宜。两管理委员会由行长兼首席执行官担任主席，银行高层管理人员任委员，每月至少召开一次会议审阅由风险管理部提交的独立风险评估和监测报告。银行所有的风险政策、限额和程序在提交执行委员会批准前需经相应委员会审议通过。委员会的例行会议纪要须提交执行委员会和董事会知悉，作为日常风险管理工作内部定期汇报机制的一项重要环节。

Risk Oversight by Board of Directors and Senior Management

At the organisational level, the Bank is divided into three layers for the purpose of risk oversight. These layers include the Board of Directors and its sub-committees, the President & Chief Executive Officer and senior management committees and the head of business and support units. The Board takes overall responsibility in the approval of risk governance structure, risk capital and risk appetite and provides guidance in the Bank's business strategies and direction.

The Executive Committee ("EXCO"), a sub-committee with delegated authority from the Board, oversees the establishment of risk management framework and reporting system, approves risk management policies and strategies, reviews and approves risk limits, substantial credits as well as risk management system. The EXCO is also responsible for reviewing the adequacy and effectiveness of internal risk management infrastructure of the Bank.

Besides the EXCO, other board sub-committees namely Audit Committee and Connected Transaction Control Committee as well as the independent Risk Management Division of the Bank provide regular reports, updates and inputs to assist the Board in its decision making process.

On a day to day basis, the Asset and Liability Committee ("ALCO") and Risk Management & Compliance Committee ("RMCC"), provide oversight of all risk related matters. Chaired by the President & Chief Executive Officer and represented by senior management members, these committees meet at least on a monthly basis to review independent risk assessment and monitoring reports submitted by the Risk Management Division of the Bank. All risk policies, limits and processes are reviewed by these two committees before submission for approval by the EXCO. Meeting minutes of the committees are submitted for notation by the EXCO and the Board as part of the internal risk reporting system instituted.

内部控制和全面审计情况

内部控制

我行依据中国的政策法规和监管要求并结合新加坡母行的实践，逐步建立、完善我行的内部控制，为银行业务的发展设立具有战略性和可操作性的目标。

我行董事会高度重视内部控制建设，在董事会会议、相关委员会会议以及各项风险管理调研中，通过审核我行风险管理分析报告；审阅管理层经营情况报告、预算执行情况报告；审阅相关工作报告以及听取内部审计部工作汇报，并结合同业经验交流等多种形式，全面掌握银行内部控制状况。

我行现行的内部控制制度在改善内部控制环境、增强风险识别、监测和评估能力、提高风险控制措施、完善信息交流与反馈机制、强化监督评价与纠正机制等方面体现出了较好的完整性、合理性和有效性，能够对国家法律法规和银行监管规章的贯彻执行提供合理的保证。

全面审计

我行设立了独立的审计监督机构内部审计部。内部审计部直接向董事会下设审计委员会和新加坡母行集团审计部报告工作，在行政层面上，内部审计部向我行行长兼首席执行官汇报工作。

内部审计部遵照银监会的监管要求和指引进行审计，并严格按照流程向管理层和审计委员会报告审计发现。

内部审计部每年根据业务和风险情况以风险为导向审核审计计划，然后在此计划上执行对总行各部门和各分支机构的审计。

内部审计部也参与应用系统、数据中心等信息科技的审计。

内部审计部负责审核总行各部门以及各分支机构内部控制系统的有效性，与法律规章的合规性，并提供相应的建议。

内部审计部严密监督管理层针对内部审计、外部审计以及监管机构提出需整改事项而采取的行动，并对整改结果作独立评价。

Internal Control and Audit

Internal Control

The Bank has a well-established internal control system and adopts strict adherence to local regulators' requirements and Singapore parent bank's guidelines, which enables the Bank to set strategic and operational objectives in providing reasonable assurance for its business development.

The Board of Directors emphasise on establishing a sound internal control system through the review of various committees' meeting minutes, management and budget reports, Internal Audit reports, and also from the exchange of insights with industry peers.

The integrity, soundness and effectiveness of the Bank's internal control system arises from the continuous improvement in internal control environment, including, but not limited to, the strengthening of risk management processes, informative communication and feedback mechanism, as well as supervision evaluation and correction.

Audit

Internal Audit reports to Audit Committee and Group Audit functionally and to the President & CEO of UOB (China) administratively.

Internal Audit follows the Internal Audit Guideline for Financial Institutions as governed by China Banking Regulatory Commission ("CBRC"). Internal Audit adopts strict procedures in reporting its findings to the Management and Audit Committee.

Internal audit inspects all units in Headquarters and branches according to a risk-based audit plan which is reviewed annually to ensure that it is relevant to the business and risk environment.

Internal Audit also audits various application system controls and local data centre of UOB (China).

Internal Audit reviews the effectiveness of internal control system, including compliance with applicable laws and regulations and provides recommendations to the Bank.

Internal Audit also closely monitors the follow up actions taken by the Management on the issues highlighted by Internal Audit, External Audit and Regulators.

风险管理 Risk Management

财务和非财务风险是存在于银行业务经营中的固有成分。为了维护银行的诚信和财务稳健，风险管理是银行经营战略中不可或缺的组成部分。本行的风险管理策略是着力于确保持续有效的风险发现和实现有效的资本管理。各种风险应在由董事会和其下属委员会批准核定的水平范围内得到管理。本行已建立了一个全面的风险管理框架并具备与之相适应的政策和程序用于风险的发现、衡量、监测和控制。

本行采取下列风险管理原则：

- 通过结合健全的风险管理原则和商业惯例以促进可持续的长期增长；
- 不断提高风险发现能力和建立适当的、创造价值的风险控制方式；
- 专注于在一个审慎的、一贯的和有效的并能平衡风险与回报的风险管理框架下促进业务的发展。

董事会全面负责本行的风险治理结构，就银行的业务发展方向、经营战略和风险偏好提供指导意见。董事会授权的执行委员会监督风险管理框架和相关流程的建立，制定和批准风险管理的政策和策略，审查和批准风险额度以及风险管理体系。其他已设立的监督日常风险有关事项的内部管理委员会还包括资产负债委员会和风险管理及合规委员会。各委员会例行会议纪要须提交执行委员会和董事会知悉。

本行由总行直属并独立于业务部门的风险管理部负责在全行范围推行相关风险政策和程序，监督并确保业务部门和支持部门对这些政策和程序的遵循。就风险敞口的分析、风险政策和程序的遵循情况等定期向各与风险决策有关的委员会，执行委员会和董事会汇报。

Financial and non financial risks are inherent in the Bank's business. Risk Management forms an integral part of the Bank's business strategy for safeguarding the Bank's financial soundness and integrity. The Bank's risk management strategy is targeted at ensuring ongoing effective risk discovery and achieving effective capital management. Risks are managed within levels approved by the Board of Directors and its committees. A comprehensive framework of policies and procedures is established for the identification, measurement, monitoring and control of risks.

The Bank adopts the following risk management principles :

- Promotion of sustainable long term growth through embracing sound risk management principles and business practices;
- Continual improvement of risk discovery capabilities and establishment of appropriate value creating risk controls;
- Focus on facilitating business development within a prudent, consistent and efficient risk management framework that balances risks and returns.

The Board of Directors is ultimately responsible for the Bank's risk governance structure and provides guidance on overall risk appetite, business strategies and direction. The EXCO, a sub-committee with delegated authority from the Board, oversees the establishment of risk management framework and its related processes, formulates and approves risk management policies and strategies, reviews and approves risk limits as well as risk management systems. Other internal management committees established to oversee day-to-day risk related matters include ALCO and RMCC. Meeting minutes of the committees are submitted to the EXCO and the Board for noting upon approval.

A centralised Risk Management Division, which is independent of the business units, performs the primary roles of implementing risk policies and procedures, and monitoring the compliance of these policies and procedures by the business units. Regular analysis and reporting on risk exposures as well as compliance with risk policies & procedures are updated to the various risk related committees, the EXCO and the Board.

信贷风险

信贷风险被定义为因借款人或交易对手无法履行其到期金融债务而引发的损失风险。这些债务可能为资产负债表内也可能为或有负债项下的风险敞口，比如直接贷款、贸易融资、衍生工具及外汇合约下的应收款项和其他信贷有关的业务活动。业务部门对于日常积极地管理信贷风险负有首要责任。

风险政策和程序

我行规定了明确的信贷风险接纳标准、相应政策和程序，以保持多样化及高质量的信贷组合。信贷风险管理部门担负独立监督银行信贷风险的责任，并负责报告和分析信贷风险相关的所有事项。信贷风险管理部门订立了一整套涵盖广泛的信贷政策和准则由执行委员会和风险管理及合规委员会批准。该部门积极促进有关业务部门参与信贷风险有关事项的处置，重点着力于在一个审慎、一贯和有效的信贷风险管理框架下促进业务的发展。它的其他职能包括监测和审查信贷风险敞口、开展信贷组合分析、进行政策和风险接纳标准的调整、以及编制各种信贷风险相关报告供管理层参考。

独立的信贷批准

为了保持信贷审批程序的健全和独立性，我行的信贷审批职能与信贷业务发起是相分离的。信贷审批授权通过一个基于风险和客户信用评级相联系的授信批准限额结构进行，授信批准限额的授予遵循严格的程序，将根据信贷审批官的经验，资历和工作记录情况予以委任。所有信贷审批官接受信贷政策和信贷接纳标准的指导，而个人贷款业务的审批则依照相应产品的既定信贷接纳标准和操作流程进行。上述信贷政策、指导方针和产品相关的信贷接纳标准和操作流程将按周期不断更新以确保其连续性及适用性。

内部评级系统

我行建立了一套内部信用评级系统作为信贷决策程序的组成部分。该系统使用包括统计模型和专家判断记分卡方式对非零售贷款业务客户进行信用评级，并以此作为信贷审批的组成环节。该系统可确保对借款人评级的一致性，并能系统地记录评级的历史信息供将来对模型的回溯测试和验证之用。与此对照，我行的个人贷款业务则按组合的方式进行管理，为相关业务的开展制定了严格的信贷接纳标准和产品操作流程。

Credit Risk

Credit risk is defined as the risk of loss arising from any failure by a borrower or a counterparty to fulfill its financial obligations as and when they fall due. These obligations may arise from on-balance sheet or off-balance sheet exposures such as direct lending, trade finance, receivables under derivative and foreign exchange contracts and other credit related activities. The business units have primary responsibilities for the day-to-day and active management of credit risk.

Credit risk policies and processes

The Bank establishes well defined credit risk acceptance parameters, policies and procedures to ensure that a well diversified and high quality credit portfolio is maintained. Credit Risk Management Department (“CRM”) provides independent oversight of credit risk and is responsible for the analysis and reporting of all elements of credit risk. CRM develops a comprehensive set of credit policies and guidelines for approval by the RMCC and EXCO. It actively engages business units on credit related matters; focusing on facilitating business development within a prudent, consistent and efficient credit risk management framework. Other responsibilities include monitoring and reviewing credit risk exposures, performing analysis on credit portfolio performance for fine-tuning policies and risk acceptance guidelines as well as preparing various credit risk related reports to Management.

Independent credit approval

To maintain independence and integrity of the credit approval process, the Credit Approval function is segregated from credit origination. Credit approval authority is delegated through a risk based credit discretionary limit (“CDL”) structure that is tiered according to the borrower’s rating. Delegation of CDL follows a stringent process that takes into consideration the experience, seniority and track record of the approving officers. All credit approvers are guided by credit policies and credit acceptance guidelines while approval of consumer loans is guided by product programmes. These credit policies, guidelines and product programmes are periodically reviewed to ensure their continued relevance.

Internal rating system

The Bank has implemented an internal credit rating system as part of its credit decision process. This system incorporates both statistical models and expert judgement scorecards as part of the credit approval process for non retail exposures. The system ensures that ratings are assigned to borrowers in a consistent manner and systematically captures the rating history for future model backtesting and validation. In contrast, consumer exposures are managed on a portfolio basis and stringent product programme is established for credit underwriting purposes.

风险监测

我行设立了一系列严格的程序以定期审查、监测和报告信贷组合质量，包括信贷集中度风险（单一借款人、单一集团客户、行业、抵押品和国家风险集中度）、不良贷款水平、以及损失拨备的充足程度等。对所有逾期贷款和信用额度超限交易以及信贷质量下降的账户进行每半月/月一次的跟踪和分析，并及时向管理层指明明显现出的不利趋势，以便尽早采取应对措施。

风险缓释

作为一项基本的信贷原则，我行不允许仅凭收到抵押品即给予客户授信，所有的授信必须基于借款人信用水平、还款来源和偿付能力的综合考量。尽可能地获取抵押品是为了作为风险缓释的一种手段。抵押品的市场价值会被定期监控，而评估的频度则取决于抵押品的种类，可变现性和其价值的波动程度。我行获取抵押品的主要种类包括房地产、银行担保、现金和机械设备等。当借款人的信用水平不足以作为授信的充分依据时，我行会要求与其相关的母公司/股东等提供公司和/或个人担保。

压力测试

信贷压力测试被纳入作为信贷资产组合管理的一个重要组成部分。定期开展的信贷压力测试允许银行评估由可能的不利影响事件引发的信贷损失。必要时我行将采取包括如减少信贷风险敞口，贷款组合再平衡，使用对冲工具和修订信贷接纳标准等应急补救措施。

贷款分类、损失准备和不良贷款核销

我行依据借款人以正常经营收入归还贷款的能力对贷款组合进行分类，按照银监会要求将所有贷款和垫付款项分为“正常”、“关注”、“次级”、“可疑”及“损失”五类。重组贷款须被划归为不良类，并根据银行对借款人财务状况和基于重组条款的还款能力评估给予适当的贷款分类评级。当提高不良贷款的分类至“正常”或“关注”时，必需以对借款人的财务状况、现金流和还款能力的全面评估结果作为支持的依据。

贷款损失准备的计提严格按照有关指引并谨慎考量包括不良贷款项下抵押品变现收入在内的不良贷款未来清收处置价值。仅当不良贷款已不存在可被执行的有形抵押品并且其它可能的还款来源均被追索受偿后，该不良贷款才被准予核销。

Credit risk monitoring

The Bank has in place a rigorous process to regularly review, monitor and report credit portfolio quality which includes credit risk concentration (by borrowers, obligors, industries, collaterals and countries), level of non-performing loans as well as adequacy of provisions. All delinquent accounts, including credit limit excesses, as well as vulnerable accounts are tracked and analysed on a bi-weekly and monthly basis and any adverse trends highlighted to management for early action.

Credit risk mitigation

As a fundamental credit principle, the Bank does not grant credit facilities solely on the basis of collateral provided. All credit facilities are granted based on the credit standing of the borrower, source of repayment and debt servicing ability. Collateral is taken whenever possible to mitigate the credit risk assumed. The market value of collateral is monitored periodically. The frequency of valuation depends on the type, liquidity and volatility of the collateral value. The main types of collateral taken by the Bank are real estate, bank guarantee, cash and machinery. Corporate guarantee or personal guarantee from the principal promoters are often obtained when the borrower's credit worthiness is not sufficient to justify an extension of credit.

Credit stress test

Credit stress test forms an integral part of the Bank's internal credit portfolio management process. Periodic credit stress tests conducted allow the Bank to assess the potential credit losses arising from the impact of plausible adverse events. Remedial actions such as exposure reduction, portfolio rebalancing, hedging and reviewing of credit policies and credit acceptance guidelines are taken if necessary.

Loan classification, provisioning and write off

The Bank classifies its loan portfolio according to the borrower's ability to repay the loan from its normal source of income. All loans and advances are classified into 'Pass', 'Special Mention', 'Substandard', 'Doubtful' or 'Loss' in accordance with the requirements of CBRC regulations. A restructured loan is also categorised as non-performing and placed on the appropriate classified grade depending on the Bank's assessment of the financial position and repayment ability of the borrower based on the restructured terms. Upgrading and de-classification of a non-performing loan to 'Pass' or 'Special Mention' status must be supported by a credit assessment of the repayment capability, cash flows and financial position of the borrower.

Loan loss provision is made in line with CBRC guidelines after careful consideration of the future recovery value including liquidation of collateral of the non-performing loan. A classified loan is written off when there is no realisable tangible collateral securing the account and all feasible avenues of recovery have been exhausted.

贷款的主要行业分布/Loans by Industry Distribution

行业/Industry	余额(百万元)/Outstanding (RMB'm)	占比/(%)
制造业/Manufacturing	4,309.0	44.4%
房地产业/Property and Real Estate	2,432.7	25.1%
租赁和商务服务业/Leasing and Commerce	699.4	7.2%
批发和零售业/Wholesale and Retail	565.0	5.8%
住宿和餐饮业/Hospitality and Food & Beverage	297.7	3.1%
其他行业/Others	1,395.7	14.4%
合计/Total	9,699.5	100%

贷款按管理分行分布/Loans by Booking Branch

城市/Branch	余额(百万元)/Outstanding (RMB'm)	占比/(%)
上海/Shanghai	3,769.0	38.8%
北京/Beijing	861.2	8.9%
天津/Tianjin	1.2	0.0%
成都/Chengdu	1,277.1	13.2%
广州/Guangzhou	940.4	9.7%
沈阳/Shenyang	578.1	6.0%
深圳/Shenzhen	1,252.2	12.9%
厦门/Xiamen	1,020.2	10.5%
合计/Total	9,699.5	100%

贷款风险分类及不良贷款情况/Loans by Classification

	余额(百万元)/Outstanding (RMB'm)	占比/(%)
正常/Passed	9,285.4	95.7%
关注/Special Mention	24.3	0.3%
次级/Substandard	209.4	2.1%
可疑/Doubtful	121.6	1.3%
损失/Loss	58.7	0.6%
合计/Total	9,699.5	100%

2009年底，不良贷款合计人民币389.7百万元，占贷款总额比例为4.02%。

As at year-end 2009, total non-performing loans amounted to RMB389.7 million, representing 4.02% of the Bank's total loan portfolio.

市场风险

市场风险源于所有对市场价格敏感的财务工具，包括债券，外汇，股权和衍生品，以及资产负债表的结构性头寸。我行市场风险主要来源于交易组合中利率、汇率的变化，代客交易行为，结构化产品挂钩的交易行为以及自营交易。

我行董事会和执行委员会负责批准市场风险管理政策和框架，并授权资产负债委员会负责日常的市场风险管理监控。资产负债委员会通过每月例会定期审阅市场风险相关事务并为市场风险的管理提供指引。风险管理部下属的市场与资产负债风险管理部门通过设立市场风险政策、控制框架及流程，同时独立评估银行市场风险整体状况等途径，协助资产负债委员会管理市场风险。

我行市场风险管理是在一个完整的风险管理框架下进行，该框架包含市场风险政策和程序、风险模型与估值的验证、适当的风险管理的授权和市场风险限额。每年我行环球金融与投资管理部提出市场风险限额的修订申请，然后由市场与资产负债风险管理部门审核，最后由资产负债委员会及执行委员会批准生效。风险管理部下属的中台部门每日独立的对环球金融与投资管理部的交易产品进行估价、监控市场风险限额的使用情况、并汇报任何的超额及其审批情况。

我行在市场风险管理中采用的是99%置信区间下测算日风险价值("VaR")的历史模拟法。该方法并未对交易组合的回报分布及其包含的风险因子的相关性做任何的特定假设，而是假定诸如利率、汇率等风险因子未来的变动特征可以通过观察其历史数据得到。我行会通过回溯测试比较交易帐簿的损益与估算的风险价值("VaR")来验证该方法的可靠性。

为弥补风险价值("VaR")测量法的不足，我行每日对交易头寸进行敏感性压力测试及历史情景压力测试，提供早期预警信息以应对可能的极端损失，并进一步采取主动的市场风险应对措施。

Market Risk

Market risk arises from all market price sensitive financial instruments including debt securities, foreign exchange contracts, equity and derivative instruments, as well as from balance sheet structural positions. The Bank is exposed to market risk in its trading portfolios arising mainly from changes in interest rates and foreign exchange rates from its client-driven market making and product structuring activities as well as proprietary trading activities.

The Board of Directors and EXCO approve market risk management policies and framework and delegate the responsibility of day-to-day oversight of market risk management to the ALCO. The ALCO meets monthly to review and provide directions on all market risk related matters. The Market & Balance Sheet Risk Management Department ("MBSM") provides support to the ALCO with the establishment of market risk policies, control procedures and framework as well as independent assessment of the market risk profile of the Bank.

Market risk is managed through a framework of market risk policies and practices, the validation of valuation and risk models, a control structure with appropriate delegation of authority and market risk limits. Market risk limits are proposed by the Global Markets & Investment Management Division ("GMIM"), reviewed by MBSM and approved by the ALCO and the EXCO on annual basis. The Middle Office Department ("MO") provides independent valuation of products traded by GMIM, monitoring of market risk limits and the reporting of any limit excesses and ratification on a daily basis.

The Bank adopts a daily Value-at-Risk ("VaR") measure to estimate market risk within a 99% confidence interval using the historical simulation method. This methodology does not make assumptions on the distribution of returns and the correlations between risk classes. The method assumes that possible future changes in market rates, such as interest and foreign exchange rates, may be implied by observed historical market movements. The VaR estimates are back-tested against profit & loss of the trading book to validate the robustness of the methodology.

To complement the VaR measure, sensitivity stress tests and historical scenario stress tests are performed on the trading portfolios to provide early warnings of plausible extreme losses so as to facilitate proactive management of market risk.

流动性风险

流动性风险是指银行无法偿还其到期债务的风险。流动性风险来源于银行本身的资金运作及资产负债管理，其中包括表外项目。我行持有充足的流动性以保障银行日常运营的开展，满足存款客户的提款和贷款的发放，投资新项目以及支付到期的借款。

我行流动性风险管理是在完整的风险管理框架下进行的，包含经由资产负债委员会和执行委员会批准的各项政策、控制流程、风险限额。资产负债委员会负责制定重要的流动性风险管理策略，并每月审查银行资产负债结构和流动性风险整体状况。环球金融与投资管理部负责银行日常现金流管理。市场与资产负债风险管理部独立监控流动性风险敞口和风险限额使用，并向资产负债委员会汇报相关情况。

流动性管理的主旨在于应付银行确定的及不可确定的资金需求。我行在流动性风险管理方面采取保守立场，通过积极管理核心存款，监控流动性风险额度，分散资金来源和资金期限，保留高质量的流动资产等措施来防范可能出现的资金短缺。

我行通过预测银行现金流来度量和和管理流动性风险，现金流的预测是基于“正常业务情形”，“银行特有危机”和“共有市场危机”等特定情景进行。我行在设置现金流错配限额来控制银行流动性风险敞口的同时，还采用流动性早期预警指标和警戒线以揭示可能出现的危机状况。

我行在建立的流动性应急计划中运用一系列的预警指标揭示可能发生的流动性危机。在该应急计划中，我行通过设立危机上报流程及包括信息收集、融资、沟通和上报的危机处理策略来减少流动性危机所带来的负面影响。

Liquidity Risk

Liquidity risk is defined as the risk that the Bank is unable to meet its financial obligations as and when due. Liquidity risk arises from the general funding of the Bank's banking activities and in the management of its assets and liabilities including off-balance sheet items. The Bank maintains sufficient liquidity to fund its day-to-day operations, meet customer deposit withdrawals and loan disbursements, fund new investments and repay borrowings.

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the ALCO and EXCO. The ALCO formulates key strategies on liquidity risk management and reviews the Bank's asset liability structure and liquidity risk profile on a monthly basis. Day-to-day management of the Bank's liquidity cash flows is undertaken by GMIM while MBSM independently monitors and reports liquidity risk exposures against control limits to the ALCO.

Liquidity is managed to address known as well as unexpected cash funding needs. The Bank takes a conservative stance in its liquidity management by proactively managing its core deposit base, ensuring liquidity risk limits are strictly adhered to, diversifying the sources and term of funding as well as maintaining a portfolio of high quality liquid assets to meet cash shortfall.

Liquidity risk is measured and managed on a projected cash flow basis. The Bank monitors liquidity risk under the 'Business as Usual', 'Bank Specific Crisis' as well as 'General Market Crisis' scenarios. Cash flow mismatch limits are established to limit the Bank's liquidity exposures. The Bank also employs liquidity early warning indicators and trigger points to signal possible contingency situations.

Contingency funding plans are in place to identify liquidity crises using a series of warning indicators. Crisis escalation processes as well as various strategies covering information gathering, funding, communication and reporting have been developed to minimise the impact of any liquidity crunch.

银行帐簿下的利率风险

银行帐簿下的利率风险指因利率的变动而导致银行帐簿而不是交易帐簿对银行盈利能力和经济价值造成的的负面影响。

资产负债委员会建立了相应的政策、策略和风险限额来管理和控制我行利率风险敞口。根据批准的政策和策略，环球金融与投资管理部负责管理利率风险。市场与资产负债管理部独立分析和监控我行利率风险敞口并每月向资产负债委员会汇报。

重新定价的错配和其他我行资产负债的结构因素会增加我对利率变动的敏感度。利率和收益率曲线发生改变时，这种错配可能导致银行盈利的下降。因此，利率风险管理的主要目标就是管理净利息收入(NII)和经济价值(EVE)（银行资产现值减银行负债现值）的波动。

我行主要使用利率重新定价期限表对利率风险敞口进行定量分析，以揭示在利率变动情况下，我行利息收入及经济价值可能会受到的影响。利率敏感度受重新定价期限，币种及隐含的期权的影响。相比于短期错配，长期的利率错配对经济价值的影响更大。

我行定期进行利率风险压力测试以确保银行有足够的资本金应付利率的大幅波动。同时，该压力测试也用于揭示潜在的巨额损失或协助银行在快速波动的市场环境下采取积极地利率风险管理。

操作风险

操作风险是指由不完善的或有瑕疵的内部流程、员工和信息系统或者外部风险事件（诸如：火灾、洪水或其它灾害等）给银行造成损失的风险。所潜在的损失可以是财务方面的，抑或是其它方面的。比如，声誉方面和公众信心的损失从而影响我行在市场上的可信度、交易能力、维持资金流动性的能力以及获取新业务的能力。

风险管理部下属的操作风险管理部门负责开发和维护我行操作风险管理框架包括宏观政策、流程和程序以及提供该框架在我行各业务/支持部门/分行层面执行的有关支持。操作风险管理部门同时按该框架所要求的方式跟踪监视银行操作风险并定期提交有关操作风险报告于我行风险管理与合规委员会。

Interest Rate Risk in the Banking Book

Interest rate risk in the Banking Book is the impact to earnings and economic value of the Bank due to fluctuation in interest rates on the structural banking book of the Bank that is not of a trading nature.

The ALCO establishes policies, strategies and limits to manage and control interest rate risk exposure of the Bank. GMIM is responsible for the effective management of interest rate risk in accordance with approved policies and strategies while MBSM independently analyses and monitors interest rate risk exposure and reports to the ALCO on a monthly basis.

Mismatches in re-pricing and other characteristics of assets and liabilities of the Bank give rise to sensitivity to interest rate movements. As interest rates and yield curves change over time, these mismatches may result in decline in earnings of the Bank. The primary objective in managing interest rate risk, therefore, is to manage the volatility in net interest income (“NII”) and the economic value of equity (“EVE”) i.e. the present value of the Bank’s assets less the present value of the Bank’s liabilities.

Interest rate risk exposure of the Bank is quantified mainly using static analysis tools such as repricing schedules while sensitivity analysis of assets and liabilities to interest rate fluctuation provides indications of the potential impact of interest rate changes on interest income and economic value. Interest rate sensitivity varies with different repricing periods, currency and embedded optionality. Mismatches in the longer tenor would result in greater change in economic value than similar positions in the shorter tenor.

Stress testing is also performed regularly to determine the Bank’s capital adequacy in meeting the impact of extreme interest rate fluctuations on its assets and liabilities. Such tests are also performed to provide early warnings of potential extreme losses, facilitating the proactive management of interest rate risk in a rapidly changing financial market.

Operational Risk

Operational risk is defined as the risk of loss arising from inadequate or failed internal processes, people and systems or from external events such as fire, flood or other disasters. Potential loss may be in the form of financial loss or other damages, for example, loss of reputation and public confidence that will impact the Bank’s credibility and ability to transact, maintain liquidity and obtain new business.

The Operational Risk Management Department (“ORM”) develops and maintains the Bank’s operational risk management framework, policies and procedures and supports the business units in their implementation. ORM also monitors and submits regular operational risk reports to the RMCC.

我行操作风险的管理是通过建立内部操作风险管理框架包括政策、流程和程序来实现的。该框架涵盖了以下重要方面：重要操作风险暴露的识别、风险管理控制、对各业务/支持部门/分行操作风险的持续性自我评估以及操作风险的监测与报告。

操作风险管理的流程和程序包括：

- 操作风险自我评估；
- 关键操作风险指标；
- 操作风险整改计划；
- 操作风险事件和损失的报告与分析。

操作风险自我评估涵盖了对固有风险发现和评估，以及评估内控措施对于缓释已发现风险的有效性。操作风险整改计划将用于记录和跟踪为整改缺漏而采取的整改行动计划。

关键操作风险指标是由各个部门搜集有关本部门风险指标的实际数据并持续跟踪，旨在能及早发现可能引起操作风险事件的控制缺漏。同时对于关键操作风险指标的趋势性分析有助于帮助银行识别需要解决的系统性问题。

我行已建立针对操作风险事件和损失的数据库。其目的之一，是为我行将来使用高级计量法来计算操作风险资本时提供操作风险的历史量化数据。其次，操作损失的趋势性分析和对风险事件的根本诱因分析将帮助我行更有针对性地加强内部控制。

我行已建立有序的新产品或服务开发政策与流程，旨在和新产品或服务有关的风险，在推出前已被有效识别、分析并妥善解决，这样的风险识别和管理在产品或服务推出之后同样持续进行。另外，应为达到营运成本和营运效率的最优化而不断增加的有关外包内部操作和系统的要求，我行建立了外包政策及其执行框架来确保有关外包的风险已于外包正式启动前已被有效识别和管理，这样的风险识别和管理在外包之后同样持续进行。

我行已建立了业务连续性管理政策及其框架。在该政策和框架的要求下，各关键业务/支持部门/分行须建立业务连续性计划以确保银行在灾害或业务中断情况下仍使我行业务能及时恢复与连续。并且该等业务连续性计划须定期测试以确保计划的有效性、相关性和可操作性。

我行已为可能产生巨大操作风险的要素购买了保险以规避其可能产生的高额损失。

法律风险在我行定义中是操作风险的一部分。它是指因不能被有效执行的合同及未能充分反应双方立约意图的合同、使用含有瑕疵和疏漏的法律文本，客户端非充分授权、诉讼和违反有关法律等因素所造成的风险。各个业务部门会同法务及秘书部以及外部律师事务所确保银行能有效管理日常业务活动中所涉及的法律风险。

Operational risk is managed through an internal framework of policies, processes and procedures. This framework encompasses the identification of significant operational risk exposures and management controls, ongoing performance of self assessments by the business units as well as vigilant monitoring and reporting.

The operational risk management processes and procedures include :

- Operational Risk Self Assessments;
- Key Operational Risk Indicators;
- Operational Risk Action Plans;
- Reporting and analysis of operational risk events and losses.

Operational Risk Self Assessments involve identifying and assessing inherent risks as well as assessing the effectiveness of controls to mitigate the identified risks. Actions plans to address issues identified are documented and monitored via Operational Risk Action Plans.

Key Operational Risk Indicators are statistical data collected and monitored by business and support units on an on-going basis to facilitate early detection of potential operational risk control weaknesses. Trend analysis is carried out to identify systemic issues that need to be addressed.

A database of operational risk events and losses has also been established to facilitate the future use of advanced approaches for quantification of operational risks. Additionally, the analysis of loss trends and root causes of loss events helps in strengthening the internal control environment.

Included in the overall operational risk management framework is the disciplined product/service programme process aimed at ensuring that risks associated with each new product/service are identified, analysed and addressed prior to launch. In addition, in line with the increasing need to outsource to achieve cost and operational efficiency, an Outsourcing Policy & Framework is established to ensure that outsourcing risks are adequately identified and managed prior to entering into new arrangements and on an ongoing basis.

To ensure continuity of business and timely recovery of critical functions in the event of a disaster or business disruption, effective business continuity and crisis management strategies and plans have been developed and these are tested on regular basis.

An insurance programme is in place to effectively mitigate the risk of high impact operational losses.

Legal risk, part of operational risk, arises from unenforceable or unintended contracts, defective documentation, insufficient authority of customers, lawsuits and non-compliance with applicable laws. Business units work closely with the Bank's Legal & Secretariat Division as well as external legal counsels to ensure that legal risks are effectively managed.

重要事项 Important Highlights

(一) 股东情况

股东名称：大华银行有限公司，持股比100%。

(二) 报告其内，我行未发生注册资本的变更、合并等重大事项。

(三) 报告期内，我行董事、监事及高级管理人员无受监管部门处罚的情况发生。

(四) 报告期内我行发生的重大事件

- 2009年2月，环球金融与投资管理部获中国外汇交易中心最佳进步奖，鼓励我行在银行同业间外汇业务上取得的长足进步。
- 2009年6月，沈阳分行获准开展对中国境内公民的人民币零售业务。
- 2009年7月，成都分行获准开展对中国境内公民的人民币零售业务。
- 2009年8月，厦门分行获准开展对中国境内公民的人民币零售业务。
- 2009年8月，厦门分行获厦门人民银行银行业金融机构反洗钱非现场考评为A级。
- 2009年9月，大华银行（中国）捐款人民币五十万元整，与新加坡爱心团体和个人共同筹资设立专项基金，合作建设“福建（厦门）—新加坡友好医疗服务中心”。
- 2009年9月，设立北京东城支行。
- 2009年10月，设立天津分行。
- 2009年12月，沈阳分行获辽沈晚报评选为2009辽沈优质服务银行 - 最具创新意识银行。

(1) Shareholder Status Update

Name of Shareholder: United Overseas Bank Limited
Percentage of shares held: 100%

(2) There were no changes to the Company's registered capital, nor any split or merger during the reporting period

(3) None of the Company's directors, supervisors or top management was penalised by the regulatory authorities during the reporting period.

(4) Other highlights during the reporting period:

- In February 2009, Global Markets and Investment Management segment was awarded the Best Progressive Award by China Foreign Exchange Trading System ("CFETS"), in recognition of their performance in China's inter-bank foreign exchange market.
- In June 2009, Shenyang Branch obtained the licence to commence Renminbi retail business, offering local currency services to the local retail customers.
- In July 2009, Chengdu Branch obtained the licence to commence Renminbi retail business, offering local currency services to the local retail customers.
- In August 2009, Xiamen Branch obtained the licence to commence Renminbi retail business, offering local currency services to the local retail customers.
- In August 2009, Xiamen Branch was awarded "A" class by PBOC Xiamen in the Anti-Money Laundering Off-site Assessment.
- In September 2009, UOB (China) placed a donation of RMB 500,000 to establish the Fujian (Xiamen)-Singapore Friendship Polyclinic with a Singapore charity group and individuals.
- In September 2009, Beijing Dongcheng Sub-Branch received approval to commence business.
- In October 2009, Tianjin Branch received approval to commence business.
- In December 2009, Shenyang Branch was voted as the Most Innovative Bank in the Liaoshen Banking Service Excellence Award 2009 organised by the local newspaper.

总分支机构通讯录

Our Branches

总行

上海市浦东南路1118号
606-609室、13、14层
邮编：200122
电话：86 21 3852 8188
传真：86 21 3852 8189
SWIFT：UOVBCNSH
网址：uobchina.com.cn

上海分行

上海市浦东南路1118号
9楼、101室、201室
邮编：200122
电话：86 21 3852 8288
传真：86 21 3852 8289

上海静安支行

上海市南京西路1468号
中欣大厦1P-01/02室
邮编：200040
电话：86 21 6247 3688
传真：86 21 6289 1001

北京分行

北京市建国门外大街1号
国贸大厦2座2513室
邮编：100004
电话：86 10 6505 1863
传真：86 10 6505 1862

北京东城支行

北京市朝阳区门北大街7号
第五广场C座1层108单元
邮编：100010
电话：86 10 6408 8699
传真：86 10 6408 8668

成都分行

成都市顺城大街308号
冠城广场1楼
邮编：610017
电话：86 28 8667 6121
传真：86 28 8667 7121

Head Office

Rooms 606-609, 13-14/F,
1118 Pudong South Road,
Shanghai 200122
Tel : (86)(21) 3852 8188
Fax: (86)(21) 3852 8189
SWFT: UOVBCNSH
Website: uobchina.com.cn

Shanghai Branch

Rooms 101 & 201, 9/F,
1118 Pudong South Road,
Shanghai 200122
Tel : (86)(21) 3852 8288
Fax: (86)(21) 3852 8289

Jing An Sub-Branch (Shanghai)

1P-01/02, United Plaza,
1468 Nanjing Road West,
Shanghai 200040
Tel : (86)(21) 6247 3688
Fax: (86)(21) 6289 1001

Beijing Branch

Unit 2513, Tower 2,
China World Trade Centre,
1 Jianguomenwai Avenue,
Beijing 100004
Tel : (86)(10) 6505 1863
Fax: (86)(10) 6505 1862

Dongcheng Sub-Branch (Beijing)

Unit 108, Tower C,
The Fifth Square,
7 Chaoyangmen North
Avenue,
Beijing 100010
Tel : (86)(10) 6408 8699
Fax: (86)(10) 6408 8668

Chengdu Branch

Level 1, First City Plaza,
308 Shuncheng Street,
Chengdu 610017
Tel : (86)(28) 8667 6121
Fax: (86)(28) 8667 7121

广州分行

广州市天河北路183-187号
大都会广场1107-1110、
1113-1114单位
邮编：510075
电话：86 20 8755 8611
传真：86 20 8755 6661

深圳分行

深圳市深南东路5002号
信兴广场地王商业中心
写字楼G2层北面2单元
邮编：518008
电话：86 755 8246 1298
传真：86 755 8246 3326

沈阳分行

沈阳市沈河区北站路55号
财富中心C座C1单元1-2层
邮编：110013
电话：86 24 3128 0606
传真：86 24 3128 0628

厦门分行

厦门市湖滨北路19号
大华银行大厦1-2层
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电话：86 592 508 1601
传真：86 592 508 1605

天津分行

天津市和平区
河北路236-238号君隆广场
邮编：300040
电话：86 22 2339 3688
传真：86 22 2321 0166

Guangzhou Branch

Units 1107-1110 & 1113-1114,
Metro Plaza,
183-187 Tianhe Bei Road,
Guangzhou 510075
Tel : (86)(20) 8755 8611
Fax: (86)(20) 8755 6661

Shenzhen Branch

Unit 2, G2 Floor (North Side),
Di Wang Commercial Centre,
Shun Hing Square,
5002 Shennan Road East,
Shenzhen 518008
Tel : (86)(755) 8246 1298
Fax: (86)(755) 8246 3326

Shenyang Branch

Fortune Plaza Tower C,
Unit C1, 1-2 Floor,
55 Beizhan Road,
Shenhe District,
Shenyang 110013
Tel : (86)(24) 3128 0606
Fax: (86)(24) 3128 0628

Xiamen Branch

1-2/F, United Overseas
Bank Building,
19 Hubin Bei Road,
Xiamen 361012
Tel : (86)(592) 508 1601
Fax: (86)(592) 508 1605

Tianjin Branch

236 & 238, Hebei Road,
The Emperor Place,
Heping District,
Tianjin 300040
Tel : (86)(22) 2339 3688
Fax: (86)(22) 2321 0166

大华银行(中国)有限公司 已审财务报表

2009年12月31日

United Overseas Bank (China) Limited Audited Financial Statements

31 December 2009

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审计报告

Auditor's Report

安永华明(2010)审字第60658622_B01号
Ernst & Young Hua Ming (2010) Shen Zi No 60658622_B01

大华银行(中国)有限公司董事会：
To the Board of Directors of United Overseas Bank (China)
Limited:

我们审计了后附的大华银行(中国)有限公司(“贵公司”)财务报表，包括2009年12月31日的资产负债表，2009年度的利润表、所有者权益变动表和现金流量表以及财务报表附注。

一、管理层对财务报表的责任

按照企业会计准则的规定编制财务报表是贵公司管理层的责任。这种责任包括：(1)设计、实施和维护与财务报表编制相关的内部控制，以使财务报表不存在由于舞弊或错误而导致的重大错报；(2)选择和运用恰当的会计政策；(3)作出合理的会计估计。

二、注册会计师的责任

我们的责任是在实施审计工作的基础上对财务报表发表审计意见。我们按照中国注册会计师审计准则的规定执行了审计工作。中国注册会计师审计准则要求我们遵守职业道德规范，计划和实施审计工作以对财务报表是否不存在重大错报获取合理保证。

审计工作涉及实施审计程序，以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断，包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时，我们考虑与财务报表编制相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性，以及评价财务报表的总体列报。

我们相信，我们获取的审计证据是充分的、适当的，为发表审计意见提供了基础。

We have audited the accompanying financial statements of United Overseas Bank (China) Limited (the “Bank”), which comprise the balance sheet as at 31 December 2009, the income statement, the statement of changes in equity and the cash flow statement for the year then ended, and notes to the financial statements.

Management's Responsibility for the Financial Statements

The management is responsible for preparing financial statements in accordance with Accounting Standards for Business Enterprises. This responsibility includes (1) designing, implementing and maintaining the internal control relevant to the preparation of the financial statements that are free from material misstatement whether due to fraud or error; (2) selecting and applying appropriate accounting policies; and (3) making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Chinese Auditing Standards issued by the Chinese Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain a reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider the internal control relevant to the entity's preparation of financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

三、 审计意见

我们认为，大华银行(中国)有限公司财务报表已经按照企业会计准则的规定编制，在所有重大方面公允地反映了贵公司2009年12月31日的财务状况以及2009年度的经营成果和现金流量。

安永华明会计师事务所 上海分所

Ernst & Young Hua Ming Shanghai Office

中国 上海

Shanghai, the People's Republic of China

2010年3月24日

24 March 2010

Opinion

In our opinion, the financial statements of United Overseas Bank (China) Limited have been prepared in accordance with Accounting Standards for Business Enterprises, and presented fairly, in all material aspects, the financial position of the Bank as of 31 December 2009 and the results of its operations and its cash flows for the year then ended.

中国注册会计师 严盛炜

Chinese Certified Public Accountant: Yan, Shengwei

中国注册会计师 蔺育化

Chinese Certified Public Accountant: Lin, Yuhua

资产负债表

2009年12月31日

Balance Sheet

31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

		附注五	2009年12月31日	2008年12月31日
		Notes 5	2009-12-31	2008-12-31
资产:	ASSETS:			
现金及存放中央银行款项	Cash and balances with central banks	1	1,505,218,151	1,445,646,825
存放同业款项	Due from banks and other financial institutions	2	760,963,181	2,341,349,749
拆出资金	Placements with financial institutions	3	2,129,647,393	2,421,199,483
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	4	-	74,377,593
衍生金融资产	Derivative financial assets	5	12,469,437	8,620,730
应收利息	Interest receivables	6	30,487,290	110,247,379
发放贷款和垫款	Loans and advances to customers	7	9,393,993,073	10,621,192,729
可供出售金融资产	Available-for-sale financial assets	8	600,419,057	389,787,080
固定资产	Fixed assets	9	18,130,620	17,466,173
无形资产	Intangible assets	10	28,019,452	23,138,984
递延所得税资产	Deferred tax assets	11	57,908,039	53,847,417
其他资产	Other assets	12	41,386,735	27,817,525
资产总计	TOTAL ASSETS		14,578,642,428	17,534,691,667
负债:	LIABILITIES:			
同业及其他金融机构存放款项	Due to banks and other financial institutions	14	55,568,814	134,908,565
拆入资金	Placements from financial institutions	15	4,430,717,354	8,744,456,636
衍生金融负债	Derivative financial liabilities	5	14,319,234	12,625,144
吸收存款	Customer deposits	16	6,640,610,530	5,217,081,538
应付职工薪酬	Payroll payables	17	16,262,696	9,327,643
应交税费	Tax payables	18	27,776,021	54,216,021
应付利息	Interest payables	19	11,468,092	48,961,613
其他负债	Other liabilities	20	18,759,996	37,537,679
负债合计	TOTAL LIABILITIES		11,215,482,737	14,259,114,839
所有者权益:	EQUITY:			
实收资本	Paid-up capital	21	3,000,000,000	3,000,000,000
资本公积	Capital reserves	22	(6,771,343)	(15,177,938)
盈余公积	Surplus reserves	23	7,917,626	-
一般风险准备	General reserves	24	132,103,606	-
未分配利润	Retained earnings	25	229,909,802	290,754,766
所有者权益合计	TOTAL EQUITY		3,363,159,691	3,275,576,828
负债及所有者权益总计	TOTAL LIABILITIES AND EQUITY		14,578,642,428	17,534,691,667

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

利润表

2009年度

Income Statement

For the year ended 31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

	附注五	2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间	
	Notes 5	Year 2009	From 2 January 2008 (Business conversion date) to period end 31 December 2008	
一、营业收入	1. Operating income			
利息收入	Interest income	26	510,529,287	885,058,868
利息支出	Interest expense	26	(137,445,313)	(404,203,626)
利息净收入	Net interest income	26	373,083,974	480,855,242
手续费及佣金收入	Fee and commission income	27	19,037,634	32,761,977
手续费及佣金支出	Fee and commission expense	27	(3,302,914)	(4,308,777)
手续费及佣金净收入	Net fee and commission income	27	15,734,720	28,453,200
投资(损失)/收益	Investment (loss)/ income	28	(2,084,782)	703,115
公允价值变动损益	Gains or losses from changes in fair value	29	10,273,276	(1,110,490)
汇兑及汇率产品净损失	Foreign exchange gain/(loss)		(6,159,394)	(153,043,292)
其他业务收入/(支出)	Other operating income/(expense)		(3,529,024)	-
营业收入合计	Total operating income		387,318,770	355,857,775
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges		(25,159,737)	(31,829,862)
业务及管理费	General and administrative expenses	30	(222,813,272)	(208,296,203)
资产减值损失	Impairment losses	31	(41,419,762)	(134,841,513)
营业支出合计	Total operating expenses		(289,392,771)	(374,967,578)
三、营业利润	3. Operating profit/(loss)		97,925,999	(19,109,803)
加: 营业外收入	Add Non-operating income	32	8,060,323	8,170,611
减: 营业外支出	Less Non-operating expenses	33	(1,165,539)	(1,242,820)
四、税前利润/(亏损)总额	4. Profit/(loss) before tax		104,820,783	(12,182,012)
减: 所得税费用	Less Income tax expense	34	(25,644,515)	2,135,702
五、净利润/(亏损)	5. Net profit/(loss)		79,176,268	(10,046,310)
六、其他综合收益	6. Other comprehensive income	36	8,406,595	(14,635,571)
七、综合收益总额	7. Total comprehensive income		87,582,863	(24,681,881)

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

第54页至第117页的财务报表由以下人士签署:

The financial statements from page 54 to 117 have been signed by:

董事: 陈建发

Director: TAN Kian Huat

财务总监: 严顺利

Chief Financial Officer: YAM Soon Lee Ronnie

财务主管: 陈思梦

Head, Finance: CHEN Si Meng Juliet

现金流量表

2009年度

Cash Flow Statement

For the year ended 31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

	附注五	2009年度	自2008年1月2日(业务切换日) 至2008年12月31日止期间
	Notes 5	Year 2009	From 2 January 2008 (Business conversion date) to period end 31 December 2008
一、经营活动产生的现金流量:	1. Cash flows from operating activities:		
存放同业净减少额	Net decrease in due from banks and other financial institutions	-	546,147,753
拆出资金净减少额	Net decrease in placements with banks and other financial institutions	503,680,575	-
发放贷款和垫款净减少额	Net decrease in loans and advances to customers	1,181,464,576	-
吸收存款和同业存放款项净增加额	Net increase in customer deposit and due to banks and other financial institutions	1,344,967,575	572,946,321
拆入资金净增加额	Net increase in placements from banks and other financial institutions	-	1,542,979,124
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	594,142,139	875,197,152
收到其他与经营活动有关的现金	Cash received from other operating activities	75,988,827	67,165,558
经营活动现金流入小计	Sub-total of cash inflows from operating activities	3,700,243,692	3,604,435,908
存放同业净增加额	Net increase in due from banks and other financial institutions	136,557,600	-
拆出资金净增加额	Net increase in placements with banks and other financial institutions	-	393,342,607
发放贷款和垫款净增加额	Net increase in loans and advances to customers	-	1,264,966,157
存放中央银行净增加额	Net increase in due from the Central Bank	66,058,475	483,179,399
拆入资金净减少额	Net decrease in placements from banks and other financial institutions	4,308,041,720	-
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission	175,586,672	398,227,717
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	124,935,777	99,993,556
支付的各项税费	Cash paid for all types of taxes	87,319,012	33,380,894
支付的其他与经营活动有关的现金	Cash paid for other operating activities	99,126,067	5,805,137
经营活动现金流出小计	Sub-total of cash outflows from operating activities	4,997,625,323	2,678,895,467
经营活动产生的现金流量净额	Net cash flows from operating activities	(1,297,381,631)	925,540,441
二、投资活动产生的现金流量:	2. Cash flows from investing activities:		
收回投资收到的现金	Cash received from maturity of investments	6,846,759,996	248,120,650
取得投资收益收到的现金	Cash received from investment income	13,100,089	17,785,626
处置固定资产和其他长期资产收回的现金	Cash received from disposal of fixed assets and other long term investments properties	3,499	1,031,024
投资活动现金流入小计	Sub-total of cash inflows from investing activities	6,859,863,584	266,937,300
债券投资所支付的现金	Cash paid for investment	7,046,567,180	322,372,703
购建固定资产和其他长期资产支付的现金	Cash paid for purchase of fixed assets and other long term assets	19,281,633	28,555,776
投资活动现金流出小计	Sub-total of cash outflows from investing activities	7,065,848,813	350,928,479
投资活动产生的现金流量净额	Net cash flows from investing activities	(205,985,229)	(83,991,179)
三、汇率变动对现金及现金等价物的影响	3. Effect of exchange rate changes on cash and cash equivalents	(7,452,323)	(209,023,467)
四、现金及现金等价物净(减少)/增加额	4. Net (decrease)/increase in cash and cash equivalents	(1,510,819,183)	632,525,795
加: 期初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year	4,649,568,448	4,017,042,653
五、期末现金及现金等价物余额	5. Cash and cash equivalents at end of the year	35	4,649,568,448

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

现金流量表(续)

2009年度

Cash Flow Statement (Continued)

For the year ended 31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

补充资料	附注五	2009年度	自2008年1月2日(业务切换日)至2008年12月31日止期间	
Supplementary information	Notes 5	Year 2009	From 2 January 2008 (Business conversion date) to period end 31 December 2008	
1、将净利润/(亏损)调节为经营活动的现金流量:	1. Reconciliation of net profit/(loss) to cash flows from operating activities:			
净利润/(亏损)	Net profit/(loss)	79,176,268	(10,046,310)	
资产减值损失	Impairment losses	41,419,762	134,841,513	
固定资产折旧	Fixed assets depreciation	4,293,569	3,975,560	
无形资产摊销	Intangible assets amortization	2,805,793	1,505,235	
长期待摊费用摊销	Amortization for long term deferred expenses	3,952,238	41,596,524	
处置固定资产/其他长期资产损失/(收益)	(Gain)/loss on disposal of fixed assets and other long-term assets	561,960	(7,270)	
公允价值变动损失/(收益)	(Gain)/loss from the changes in fair value	(10,273,276)	1,110,490	
债券投资利息收入及投资收益	Interest received from bond investments and investment income	(8,822,021)	(18,138,549)	
汇兑损失	Foreign Exchange loss	7,698,870	168,596,970	
递延所得税款	Increase/decrease in deferred tax assets/liabilities	(6,862,820)	(36,997,181)	
经营性应收项目的减少/(增加)	Decrease/(increase) in operating receivables	1,626,970,685	(1,591,329,604)	
经营性应付项目的(减少)/增加	(Decrease)/Increase in operating payables	(3,038,302,659)	2,230,433,063	
经营活动产生的现金流量净额	Net cash flows from operating activities	(1,297,381,631)	925,540,441	
2、现金及现金等价物净增加情况:	2. Net increase in cash and cash equivalents:			
现金的期末余额	Cash on hand at end of year	35	5,367,965	5,000,602
减: 现金的期初余额	Less: Cash on hand at beginning of year		5,000,602	1,640,578
加: 现金等价物的期末余额	Add: Cash equivalents at end of year	35	3,133,381,300	4,644,567,846
减: 现金等价物的期初余额	Less: Cash equivalents at beginning of year		4,644,567,846	4,015,402,075
现金及现金等价物净(减少)/增加额	Net (decrease)/increase in cash and cash equivalents		(1,510,819,183)	632,525,795

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

所有者权益变动表

2009年度

Statements Of Changes In Equity

For the year ended 31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

		实收资本	资本公积	盈余公积	一般风险准备	未分配利润	合计
		Paid-up Capital	Capital Reserves	Surplus Reserves	General Reserves	Retained Earnings	Total
2008年12月31日余额	Balance as at 31 December 2008	3,000,000,000	(15,177,938)	-	-	290,754,766	3,275,576,828
本期增减变动金额	Movements during the year	-	8,406,595	7,917,626	132,103,606	(60,844,964)	87,582,863
(一) 净利润	(i) Net profit	-	-	-	-	79,176,268	79,176,268
(二) 其他综合收益	(ii) Other comprehensive income	-	8,406,595	-	-	-	8,406,595
1. 可供出售金融资产公允价值净变动	1. Net change in the fair value of available-for-sale financial assets	-	11,208,793	-	-	-	11,208,793
2. 与计入所有者权益相关的所得税影响	2. Income tax impact recognised directly in equity	-	(2,802,198)	-	-	-	(2,802,198)
综合收益总额	Total Comprehensive income		8,406,595	-	-	79,176,268	87,582,863
(三) 利润分配	(iii) Profit appropriation	-	-	7,917,626	132,103,606	(140,021,232)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	7,917,626	-	(7,917,626)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	132,103,606	(132,103,606)	-
2009年12月31日余额	Balance as at 31 December 2009	3,000,000,000	(6,771,343)	7,917,626	132,103,606	229,909,802	3,363,159,691

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

所有者权益变动表 (续)

自2008年1月2日(业务切换日)至2008年12月31日止期间

Statements Of Changes In Equity (Continued)

From 2 January 2008 (Business conversion date) to period ended 31 December 2008

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

		实收资本	资本公积	未分配利润	外币折算差额	合计
		Paid-up Capital	Capital Reserves	Retained Earnings	Foreign Currency Translation Reserve	Total
2008年1月2日余额	Balance as at 2 January 2008	3,000,000,000	-	439,371,415	(150,361,262)	3,289,010,153
加: 企业会计准则追溯调整的影响	Add: Retrospective adjustments arising from adoption of new CAS	-	(542,367)	(138,570,339)	150,361,262	11,248,556
追溯调整后期初余额	Balance as at 2 January 2008	3,000,000,000	(542,367)	300,801,076	-	3,300,258,709
本期增减变动金额	Movements during the period	-	(14,635,571)	(10,046,310)	-	(24,681,881)
(一) 净亏损	(i) Net loss	-	-	(10,046,310)	-	(10,046,310)
(二) 其他综合收益	(ii) Other comprehensive income	-	(14,635,571)	-	-	(14,635,571)
1. 可供出售金融资产公允价值净变动	1. Net change in the fair value of available-for-sale financial assets	-	(19,514,095)	-	-	(19,514,095)
2. 与计入所有者权益相关的所得税影响	2. Income tax impact recognised directly in equity	-	4,878,524	-	-	4,878,524
综合收益总额	Total Comprehensive income	-	(14,635,571)	(10,046,310)	-	(24,681,881)
2008年12月31日余额	Balance as at 31 December 2008	3,000,000,000	(15,177,938)	290,754,766	-	3,275,576,828

载于第54页至第117页的财务报表附注为本财务报表的组成部分

The notes on pages 54 to 117 form an integral part of these financial statements.

财务报表附注

2009年度

Notes To Financial Statements

For the year ended 31 December 2009

(除特别注明外, 金额单位均为人民币元/Unless otherwise stated, expressed in RMB Yuan)

一、公司的基本情况

大华银行(中国)有限公司(以下简称“本公司”)是由大华银行有限公司(以下简称“大华银行”)在中华人民共和国上海市成立的外商独资银行。

经中国银行业监督管理委员会(以下简称“银监会”)于2007年4月5日批准, 大华银行按《中华人民共和国外资银行管理条例》(以下简称“《管理条例》”)、《中华人民共和国外资银行管理条例实施细则》(以下简称“《实施细则》”)的有关规定, 将其中国境内的大华银行上海分行、北京分行、深圳分行、广州分行、成都分行、厦门分行、沈阳分行及上海静安支行(以下简称“原中国区分行及支行”)改制为由大华银行单独出资的外商独资银行—大华银行(中国)有限公司, 并成立大华银行(中国)有限公司总行。

经银监会批准, 本公司于2007年12月12日领取了00000386号金融许可证并于2007年12月18日领取了上海市工商行政管理局颁发的第310000400553992号(市局)企业法人营业执照。注册资本为等值人民币30亿元。

根据本公司营业执照的规定, 本公司经营期限为不约定期限。本公司的经营范围为经有关监管机构批准的外汇业务和人民币业务。2008年1月2日为本公司与原中国区分行的业务切换日。

截止2009年12月31日, 除在上海设立的大华银行(中国)有限公司总行外, 本公司已在上海、北京、深圳、广州、成都、厦门、沈阳、天津设立了8家分行。

二、编制基础

本财务报表按照中华人民共和国财政部(以下简称“财政部”)于2006年2月颁布的《企业会计准则——基本准则》和38项具体会计准则、其后颁布的应用指南、解释以及其他相关规定(统称“企业会计准则”)编制。

本财务报表以本公司持续经营为基础列报。

三、遵循企业会计准则的声明

本财务报表符合企业会计准则的要求, 真实、完整地反映了本公司2009年12月31日的财务状况以及2009年度的经营成果和现金流量。

1. Corporate Information

United Overseas Bank (China) Limited (The “Bank” or “UOB (China)”) is a wholly-owned foreign-funded bank established in Shanghai, PRC, by United Overseas Bank Limited (“UOB”).

In accordance with the Regulation of the People's Republic of China on the Administration of Foreign-funded Banks (the “Regulation”), and the Detailed Rules on the Implementation of Regulation of the People's Republic of China on the Administration of Foreign-funded Banks (the “Implementation”), China Banking Regulatory Committee (“CBRC”) gave approval to UOB to convert its branches in mainland of People's Republic of China (“PRC”) branches to UOB (China) Shanghai Branch, Beijing Branch, Shenzhen Branch, Guangzhou Branch, Chengdu Branch, Xiamen Branch, Shenyang Branch and Jingan sub-branch, respectively on 5 April 2007. On the same day, UOB established UOB (China), the Head Office.

The Bank obtained its Financial Licence No. 00000386 on 12 December 2007 upon approval from CBRC. On 18 December 2007, the Bank obtained its Business Licence No. 310000400553992 issued by Shanghai City Administration of Industry and Commerce, with a registered capital equivalent to RMB3 billion.

The Bank obtained its business licence issued with an unlimited operating period. The business scope of the Bank are Renminbi and foreign currency businesses as approved by relevant regulatory authorities. The date of business conversion from former PRC branches to UOB (China) was 2 January 2008, on which the Bank officially started its business operations.

As of 31 December 2009, besides the Head Office incorporated in Shanghai, the Bank has set up 8 branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang and Tianjin.

2. Preparation basis of the financial statements

The financial statements have been prepared in accordance with the Accounting Standards for Business Enterprises-Basic Standard and 38 specific standards issued in February 2006, and the implementation guidance, interpretations and other relevant provisions issued subsequently by the Ministry of Finance of People's Republic of China (“MOF”), (correctly referred to as “Accounting Standards for Business Enterprises”).

The financial statements are presented on a going concern basis.

3. Compliance with the Accounting Standards for Business Enterprises

The financial statements of the Bank have been prepared in accordance with the Accounting Standards for Business Enterprises, and present fairly and fully, the financial position of the Bank as of 31 December 2009 and the results of the operations and the cash flows for the year then ended.

四、重要会计政策和会计估计

1. 会计年度

本公司的会计年度自公历1月1日起至12月31日止。

2. 记账本位币

本公司的记账本位币和编制本财务报表所采用的货币均为人民币。除有特别说明外，本财务报表均以人民币元为单位列示。

3. 记账基础和计价原则

本公司的会计核算以权责发生制为基础，除以公允价值计量且其变动计入当期损益的金融资产、金融负债及可供出售金融资产等以公允价值计量外，其余均以历史成本为计价原则。资产如果发生减值，则按照相关规定计提相应的减值准备。

4. 外币折算

本公司对于发生的外币交易，将外币金额折算为记账本位币金额。

外币交易在初始确认时，采用交易发生日的即期汇率将外币金额折算为记账本位币金额。于资产负债表日，对于外币货币性项目采用资产负债表日即期汇率折算，由此产生的汇兑差额计入当期损益。以历史成本计量的外币非货币性项目按初始交易日的汇率折算；以公允价值计量的外币非货币性项目以公允价值确认日的即期汇率折算，由此产生的汇兑损益差额计入当期损益或资本公积。

5. 金融资产

本公司的金融资产于初始确认时分成以下四类：以公允价值计量且其变动计入当期损益的金融资产；持有至到期投资；贷款及应收款项类金融资产和可供出售金融资产。金融资产在初始确认时以公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产，相关交易费用直接计入当期损益，其他类别的金融资产相关交易费用计入其初始确认金额。

4. Significant accounting policies and estimates

(1) Accounting year

The accounting year of the Bank is from 1 January to 31 December of each calendar year.

(2) Functional currency

Both the reporting currency and the presentation currency for financial statements are the Renminbi ("RMB"). All amounts are stated in RMB, unless otherwise stated.

(3) Basis of accounting and principles for measurement

The Bank's financial statements have been prepared on an accrual basis under the historical cost as the basis of measurement, except for the financial assets and financial liabilities that are measured at fair value with changes recorded in profit and loss, and available-for-sales financial assets. Subsequently, if the assets are impaired, corresponding provisions should be recognised in accordance with relevant standards.

(4) Foreign currency transactions

Transactions in foreign currencies are translated into the reporting currency accordingly.

Foreign currency transactions are recorded in the respective functional currency at the exchange rates ruling at the transaction date. Subsequent to initial recognition, monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the applicable exchange rates ruling at the balance sheet date. Exchange differences arising on the translation of monetary items at balance sheet date are recognised in the income statement. Non-monetary items measured at historical cost in a foreign currency are translated using the exchange rates ruling at the dates of the initial transactions; Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates when the fair value is determined, the exchange difference thus resulted should be recognised in the income statement or capital reserves of the current period.

(5) Financial assets

Financial assets are classified as the following four categories: Financial assets at fair value through profit or loss; Held-to-maturity investment; Loans and receivables and Available-for-sale financial assets. Financial assets are initially recognised at their fair value. For financial assets at fair value through profit and loss, the related transaction costs are directly charged to income statement of the current period. Transaction costs relating to financial assets of other categories are included in the amount initially recognised.

以公允价值计量且其变动计入当期损益的金融资产

以公允价值计量且其变动计入当期损益的金融资产包括为交易而持有的金融资产和初始确认时就被指定为以公允价值计量且其变动计入当期损益的金融资产。为交易而持有的金融资产是指满足下列条件之一的金融资产：1)取得该金融资产的目的是为了在短期内出售；2)属于进行集中管理的可辨认金融工具组合的一部分，且有客观证据表明企业近期采用短期获利方式对该组合进行管理；3)属于衍生工具，但是被指定为有效套期工具的衍生工具除外。这类金融资产在后续计量期间以公允价值计量。所有已实现和未实现的损益均记入当期损益。

只有符合以下条件之一，金融资产才可在初始计量时指定为以公允价值计量且变动计入损益的金融资产：

- (i) 该项指定可以消除或明显减少由于金融资产或金融负债的计量基础不同所导致的相关利得或损失在确认或计量方面不一致的情况；
- (ii) 风险管理或投资策略的正式书面文件已载明，该金融工具组合以公允价值为基础进行管理、评价并向关键管理人员报告；
- (iii) 包含一项或多项嵌入衍生工具的混合工具，除非嵌入衍生工具不会对混合工具的现金流量产生重大改变，或者所嵌入的衍生工具明显不应当从相关混合工具中分拆；
- (iv) 包含需要分拆但无法在取得或后续的资产负债表日对其进行单独计量的嵌入工具的混合工具。

持有至到期投资

持有至到期投资是指到期日固定、回收金额固定或可确定，且本公司有明确意图和能力持有至到期的非衍生金融资产。对于此类金融资产，采用实际利率法，按照摊余成本进行后续计量，其终止确认、发生减值或摊销产生的利得或损失，均计入当期损益。如果本公司将尚未到期的某项持有至到期投资在本会计年度内出售或重分类为可供出售金融资产的金额，相对于该类投资在出售或重分类前的总额较大时，该类投资的剩余部分将会重新分类为可供出售金融资产，且在本会计年度及以后两个完整的会计年度内不得再将该金融资产划分为持有至到期投资。但是，下列情况除外：

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are financial assets which are either classified as held for trading or designated by the Bank at fair value through profit or loss upon initial recognition. Financial assets are classified as held for trading if they meet any of the criteria set out belows: 1) acquired for the purpose of sale in a short term; 2) a part of a portfolio of identifiable financial instruments that are collectively managed, and there is objective evidence indicating that the enterprise recently manages this portfolio for the purpose of short-term profits; 3) derivatives unless they are designated as effective hedging instruments. For such kind of financial assets, fair values are adopted for subsequent measurement. All the realised or unrealised gains or losses on these financial assets are recognised in the income statement of the current period.

Financial assets are designated as fair value through profit and loss only if they meet any of the following criteria:

- (i) The designation eliminates or significantly reduces the inconsistency in recognition or measurement of gain or loss arising from the difference of measurement basis of financial assets and financial liabilities;
- (ii) In accordance with documented risk management or investment strategy, this financial assets portfolio are managed, and evaluated at fair value and reported on that basis to key management personnel;
- (iii) The financial instrument contains one or several embedded derivatives, unless the embedded derivatives do not significantly modify the cash flow of the mixed instrument or it is clear, with little analysis, that they would not be separately recorded;
- (iv) The financial instrument contains an embedded instrument, which need to be separated but is unable to be measured separately at initial recognition or subsequent measurement at each subsequent balance sheet dates.

Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity date are classified as held-to-maturity investments when the Bank has the positive intention and ability to hold the assets till maturity. After initial recognition, held-to-maturity financial assets are subsequently measured at amortised cost using the effective interest rate method, less any allowance for impairment. Gains and losses are recognised in the income statement when the held-to-maturity financial assets are derecognised or impaired, as well as through the amortisation process. The bank shall not classify any financial assets as held-to-maturity if the Bank has, during the current financial year or during the two preceding financial years, sold or reclassified more than an insignificant amount of held-to-maturity investments before maturity (more than insignificant in relation to the total amount of held-to-maturity investments), any remaining held-to-maturity investments are reclassified as available-for-sale financial assets except for sale or reclassification that:

(1) 出售日或重分类日距离该项投资的到期日或赎回日很近(如到期前三个月内), 以至于市场利率的变化对该项投资的公允价值没有显著影响;

(2) 根据合同约定的定期偿付或提前还款方式收回该项投资几乎所有初始本金后, 将剩余部分出售或重分类; 或

(3) 出售或重分类是由于本公司无法控制、预期不会重复发生且难以合理预计的独立事项所引起。

贷款及应收款项

贷款及应收款项, 是指在活跃市场中没有报价、回收金额固定或可确定的非衍生金融资产。对于此类金融资产, 采用实际利率法, 按照摊余成本进行后续计量, 其终止确认、发生减值或摊销产生的利得或损失, 均计入当期损益。

可供出售金融资产

可供出售金融资产, 是指初始确认时即指定为可供出售的非衍生金融资产, 以及除上述以外的金融资产。在后续计量期间, 该类金融资产以公允价值计量。可供出售金融资产持有期间获得的利息收入采用实际利率法确认在损益中。可供出售金融资产的公允价值变动形成的利得或损失, 除减值损失和外币货币性金融资产形成的汇兑差额外, 直接计入所有者权益, 在该金融资产终止确认时, 计入当期损益。

6. 金融资产减值

本公司在每个资产负债表日对以公允价值计量且其变动计入当期损益的金融资产以外的金融资产的账面价值进行检查, 以判断是否有证据表明金融资产已由于一项或多项事件的发生而出现减值(即减值事项)。减值事项是指在该等资产初始确认后发生的、对预期未来现金流量有影响的, 且本公司能对该影响做出可靠计量的事项。资产减值的客观证据包括下列各项: 借款人或借款集团发生严重财务困难; 偿付利息或本金发生违约或逾期; 债务人很可能倒闭或进行其他财务重组; 以及公开的数据表明债务人预计未来现金流量减少且可计量, 如拖欠款情况的恶化或经济条件的骤变等可以导致债务人不履行责任的因素的变化。

(1) Sales that are so close to maturity (eg, within 3 months) that changes in the market interest rate would not have a significant effect on the financial asset's fair value;

(2) Sales that occur after the Bank has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or

(3) Sales that are attributable to an isolated event that is beyond the bank's control, is non-recurring, and could not have been reasonably anticipated by the Bank.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial measurement, such financial assets are subsequently carried at amortised cost using the effective interest rate method. Gains or losses arising from derecognition, impairment or amortisation are recognised in the income statement.

Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets which are designated as such or are not classified in any of the three preceding categories. After initial recognition, available-for-sale financial assets are subsequently measured at fair value. Interest income earned during the holding period is accrued using the effective interest rate method and recognised to the income statement as interest rate income. Changes in fair value of available-for-sale financial assets except for the impairment and exchange gain or loss are recognised as a separate component of equity until the financial asset is derecognised at which time the cumulative gains or losses previously reported in equity are included in the income statement.

(6) Impairment of financial assets

The carrying value of financial assets other than financial assets at fair value through profit or loss is assessed at each reporting date to determine whether there is any objective evidence that it is impaired as a result of one or more events ("impairment events"). The impairment events are referred to those occurring after the initial recognition of the assets, which have an impact on the estimated future cash flows of the financial assets and can be reliably estimated by the Bank. Evidence of impairment may include indications that the borrower or a group of borrowers are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as deterioration of the situation in arrears or sudden change of economic conditions, which may lead to the debtors' failing to fulfill the responsibility of repayment.

以摊余成本计量的金融资产

如果有客观证据表明该金融资产发生减值，则将该金融资产的账面价值减记至预计未来现金流量(不包括尚未发生的未来信用损失)现值，减记金额计入当期损益。预计未来现金流量现值，按照该金融资产原实际利率折现确定，并考虑相关担保物的价值。

本公司对单项金额重大的金融资产进行单项评价，以确定其是否存在减值的客观证据，并对其他单项金额不重大的资产，以单项或组合评价的方式进行检查，以确定是否存在减值的客观证据。已进行单独评价，但没有客观证据表明已出现减值的单项金融资产，无论重大与否，该资产仍会与其他具有类似信用风险特征的金融资产构成一个组合再进行组合减值评价。已经进行单独评价并确认或继续确认减值损失的金融资产将不被列入组合评价的范围内。

对于以组合评价方式来检查减值情况的金融资产组合而言，未来现金流量之估算乃参考与该资产组合信用风险特征类似的金融资产的历史损失经验确定。本公司会对作为参考的历史损失经验根据当前情况进行修正，包括加入那些仅存在于当前时期而不对历史损失经验参考期产生影响的因素，以及去除那些仅影响历史损失经验参考期的情况但在当前已不适用的因素。本公司会定期审阅用于估计预期未来现金流的方法及假设。

本公司对以摊余成本计量的金融资产确认减值准备后，如有客观证据表明该金融资产价值已恢复，且客观上与确认该损失后发生的事项有关，原确认的减值损失予以转回，计入当期损益。但是，该转回后的账面价值不超过假定不计提减值准备情况下该金融资产在转回日的摊余成本。

以成本计量的金融资产

如果有客观证据表明该金融资产发生减值，将该金融资产的账面价值，与按照类似金融资产当时市场收益率对未来现金流量折现确定的现值之间的差额，确认为减值损失，计入当期损益。发生的减值损失一经确认，不再转回。

可供出售金融资产

如果可供出售金融资产发生减值，原直接计入资本公积的因公允价值下降形成的累计损失，当予以转出，计入当期损益。该转出的累计损失，为该资产的初始取得成本(扣除已收回本金和已摊销金额)与当前公允价值之间的差额，减去所有原已计入损益的减值损失。

Financial assets carried at amortised cost

If there is objective evidence that an impairment loss on such financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the financial asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate, taking into account the value of any related collateral.

The Bank first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, and individually or collectively for financial assets that are not individually significant. If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in a collective assessment of impairment.

Future cash flows of a group of financial assets that are collectively assessed for impairment are estimated on the basis of historical loss experience for assets with similar credit risk characteristics. The historical loss experience is adjusted on the basis of current observable data, to reflect the effects of current conditions not affecting the period of historical experience and to eliminate the impact of historical conditions that do not exist currently. The methodology and assumptions used for estimating future cash flows are reviewed regularly by the Bank.

If, in a subsequent period, the amount of an impairment loss decreases and the decrease can be attributed objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss shall be reversed. Any subsequent reversal of an impairment loss is recognised in the income statement, to the extent that the carrying value of the assets does not exceed its amortised cost at the reversal date.

Financial assets carried at cost

If objective evidence shows that the financial assets carried at cost are impaired, the difference between the present value discounted at the prevailing rate of return of similar financial assets and the book value of the financial asset are provided as a impairment loss in the income statement. The impairment loss recognised cannot be reversed.

Available-for-sale financial assets

If there is objective evidence that an impairment loss for available-for-sale financial assets has been incurred, the cumulative loss, measured as the difference between the acquisition cost (net off any recovered principals and amortised amount) and the current fair value, less any impairment loss on that financial asset previously recognised in the income statement, is reversed from capital reserves and recognised in the income statement.

对于已确认减值损失的可供出售债务工具，在随后的会计期间公允价值已上升且客观上与确认原减值损失确认后发生的事项有关的，原确认的减值损失予以转回，计入当期损益。可供出售权益工具投资发生的减值损失，不通过损益转回。

7. 金融负债

本公司持有的金融负债分成以公允价值计量且其变动计入当期损益的金融负债及其他金融负债。

以公允价值计量且其变动计入当期损益的金融负债

本公司以公允价值计量且其变动计入当期损益的金融负债成为交易而持有的金融负债和初始确认时管理层就指定为以公允价值计量且其变动计入当期损益的金融负债。所有公允价值的变动均计入当期损益。

财务担保合同

财务担保合同在初始确认时按公允价值计量，不属于指定为以公允价值计量且其变动计入当期损益的金融负债的财务担保合同，在初始确认后按照《企业会计准则第13号—或有事项》确定的金额和初始确认金额扣除按照《企业会计准则第14号—收入》的原则确定的累计摊销额后的余额之中的较高者进行后续计量。

其他金融负债

除以公允价值计量且其变动计入当期损益的金融负债外，此类金融负债均采用实际利率法，以摊余成本进行后续计量。

8. 金融工具的终止确认

金融资产：

金融资产满足下列条件之一的，将被终止确认：

- (i) 收取该金融资产现金流量的合同权利终止；或
- (ii) 本公司已转移几乎所有与该金融资产有关的风险和报酬，或虽然没有转移也没有保留该金融资产所有权上几乎所有的风险和报酬，不过已放弃对该金融资产的控制。

Debt instruments classified as available-for-sale with impairment loss recognised, if, in a subsequent period, the fair value of a debt instrument increases and the increase can be objectively related to an event occurring after the impairment loss, the previously impaired loss is reversed through the income statement. Reversal of impairment loss of equity instruments classified as available-for-sale is not recognised in the income statement.

(7) Financial liabilities

Financial liabilities are classified as either financial liabilities at fair value through profit or loss, or other financial liabilities.

Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and those designated as at fair value through profit or loss upon initial recognition. Gains and losses from changes in fair value are recognised in the income statement.

Financial guarantee contracts

Financial guarantee contracts are measured at the fair value on initial recognition. For financial guarantee contracts that are not designated as at fair value through profit or loss, they are, after initial recognition, subsequently measured at the higher of, the amount determined in accordance with Accounting Standards for Business Enterprises No. 13 - Contingencies, and the amount initially recognised less the cumulative amortisation determined according to the principles of Accounting Standards for Business Enterprises No. 14 - Revenues.

Other financial liabilities

Except for financial liabilities at fair value through profit or loss and financial guarantee contracts, deposits and other financial liabilities are subsequently measured at amortised cost using the effective interest rate method.

(8) Derecognition of financial instruments

Financial asset:

A financial asset is derecognised when one of the following conditions is met:

- (i) the rights to receive cash flows from the financial assets have expired; or
- (ii) the Bank has transferred substantially all the risks and rewards of ownership of the financial asset; or has neither transferred nor retained substantially all the risks and rewards of ownership of the financial asset, but has transferred control over the asset.

当本公司既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，也没有放弃对该金融资产的控制，则本公司会根据所有继续涉入所转移金融资产的程度确认有关金融资产。如果本公司采用为所转移金融资产提供担保的形式继续涉入，则本公司的继续涉入程度是下属二者中的孰低者，该金融资产的初始账面金额或本公司可能被要求偿付对价的最大金额。

金融负债：

如果金融负债的责任已履行、撤销或届满，则对金融负债进行终止确认。如果现有金融负债被同一债权人以实质上几乎完全不同条款的另一金融负债所取代，或者现有负债的条款几乎全部被实质性修改，则此类替换或修改作为终止确认原负债和确认新负债处理，差额计入当期损益。

9. 衍生金融工具

衍生金融工具初始以衍生交易合同签订当日的公允价值进行确认，并以其公允价值进行后续计量。公允价值为正数的衍生金融工具确认为一项资产，公允价值为负数的确认为一项负债。

当某些嵌入式衍生金融工具与其主合同的经济特征及风险不存在紧密关系，并且该混合工具并非以公允价值计量且其变动计入当期损益时，则该嵌入式衍生金融工具从主合同中予以分拆，作为独立的衍生金融工具处理。这些嵌入式衍生产品以公允价值计量，公允价值的变动计入当期损益。

某些衍生金融工具交易在本公司风险管理的状况下虽对风险提供有效的经济套期，但因不符合运用套期会计的条件而作为交易而持有的衍生金融工具处理，其公允价值变动计入损益。

10. 在建工程

在建工程成本按实际工程支出确定，包括在建期间发生的各项必要工程支出以及其他相关费用等。

在建工程在达到预定可使用状态时转入固定资产。

11. 固定资产及累计折旧

固定资产确认

本公司固定资产是指为提供劳务或经营管理而持有的，使用寿命超过一个会计年度的有形资产。

与该固定资产有关的经济利益很可能流入本公司，并且该固定资产的成本能够可靠地计量时，固定资产才能予以确认。

Where the Bank has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the financial asset, the asset is recognised to the extent of the Bank's continuing involvement of the financial asset. Continuing involvement that takes the form of a guarantee over the transferred financial asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Bank could be required to repay.

Financial liability:

The financial liabilities are derecognised when the responsibilities over them have been discharged, or cancelled, or expires. If the original financial liabilities are replaced with substantively different terms in essence by the same creditor, or the provisions of the contract are substantively modified in its nature, such replacement or modifications are treated as derecognition of original liabilities and recognition of new liabilities, with the difference recorded in the income statement.

(9) Derivatives and hedge accounting

Derivative financial instruments are recognised initially, and subsequently measured, at fair value. Derivatives with positive and negative fair values are presented as assets and liabilities in the balance sheet respectively.

Certain derivatives embedded in other financial instruments are treated as separate derivatives when their economic characteristics and risks are not closely related to those of the host contract and the hybrid instrument is not carried at fair value through profit or loss. These embedded derivatives are measured at fair value with the changes in fair value recognised in the income statement.

Any gains or losses arising from changes in fair value on derivatives that do not qualify for hedge accounting are taken directly to the income statement.

(10) Construction in progress

The cost of construction in progress is determined according to the actual expenditure for the construction, including all necessary expenditure incurred during the construction period.

The costs are transferred to fixed assets when the asset is ready for its intended use.

(11) Fixed assets and accumulated depreciation

Recognition of Fixed Assets

Fixed assets are tangible assets held by the Bank for use in the supply of services, for rental and for administrative purposes, and are expected to be used for more than one year.

The fixed assets can be recognised only when the economic benefits related to fixed assets are likely to flow into the Bank, and the cost of fixed assets can be measured reliably.

与固定资产有关的后续支出，符合以上确认条件的，计入固定资产成本，并终止确认被替换部分的账面价值；否则，在发生时计入当期损益。

固定资产计价及折旧

本公司固定资产按照取得时的实际成本进行初始计量。固定资产按历史成本减累计折旧减减值损失列示。历史成本包括购买价款、相关税费、使该项资产达到预定可使用状态前所发生的可归属于该项资产的运输费、装卸费、安装费和专业人员服务费等。

固定资产折旧采用年限平均法计算，本公司根据固定资产的性质和使用情况，合理确定固定资产的使用寿命和预计净残值。

Subsequent expenditure can be recognised in the cost of fixed assets when the recognition criteria set above is met, and the replaced carrying amount shall be derecognised. Otherwise, such expenditure is normally charged to the income statement in the period when it is incurred.

Valuation and depreciation of fixed assets

Fixed assets are initially measured at cost and presented at historical cost less accumulated depreciation and provision for impairment. The cost of a purchased fixed asset comprises the purchase price, relevant taxes and any directly attributable expenditure for bringing the asset to working condition for its intended use, such as delivery and handling costs, installation costs and other surcharge.

Depreciation is charged to profit or loss on a straight-line basis. And the respective estimated useful lives, estimated residual values and annual depreciation rates of fixed assets are set by the Bank considering the basic status and using condition of fixed assets.

		使用寿命	预计净残值率	年折旧率
		Estimated useful lives	Estimated residual value	Annual depreciation rate
房屋及建筑物	Properties and buildings	50年	-	2%
办公及电脑设备	Office equipment and computers	5年	-	20%
运输设备	Motor vehicles	5年	-	20%

本公司在每个资产负债表日均对固定资产的使用寿命、预计净残值和折旧方法进行复核，必要时进行调整。

Residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each balance sheet date.

12. 无形资产

无形资产是指本公司拥有或者控制的没有实物形态的可辨认非货币性资产。

(12) Intangible assets

Intangible assets are identifiable non-monetary assets without physical substance owned or controlled by the Bank.

本公司无形资产按照成本进行初始计量，并于取得无形资产时按照其能为本公司带来经济利益的期限确定使用寿命，无法预见其能为本公司带来经济利益期限的作为使用寿命不确定的无形资产。

Intangible assets are initially recognised at cost and the useful life is determined according to the economic useful lives; those intangible assets with unforeseeable economic lives can be classified as intangible assets with infinite useful lives.

本公司的无形资产为软件，其使用年限为10年。

The Bank's intangible assets comprise computer software with a 10-year useful life.

使用寿命为有限的，自无形资产可供使用时起，采用能反映与该资产有关的经济利益的预期实现方式的摊销方法，在预计使用年限内摊销；无法可靠确定预期实现方式的，采用直线法摊销；使用寿命不确定的无形资产，不作摊销。

For the intangible assets with finite useful lives, amortisation is charged to income statement over the assets' estimated economic lives using methods that best reflect the pattern of economic benefits; or on a straight line basis when the pattern of economic benefit realisation can not be reliably determined. For the intangible assets with infinite useful lives, no amortisation is made.

本公司在每个资产负债表日均对使用寿命有限的无形资产的使用寿命及摊销方法进行复核，必要时进行调整。

The useful life and amortisation method for intangible assets with finite useful lives are reviewed at each balance sheet date, with proper adjustments made by the Bank when necessary.

13. 长期待摊费用

长期待摊费用是指已经发生，但摊销期限在1年以上(不含一年)的各项费用，主要包括租赁费和经营租入固定资产的改良支出等。

租赁费是指以经营性租赁方式租入固定资产发生的租赁费用，根据合同期限平均摊销。其他长期待摊费用根据合同或协议与受益期限孰短原则确定摊销期限，并平均摊销。

如果长期摊销的费用项目不能使以后会计期间受益的，将尚未摊销的项目的摊余价值全部转入当期损益。

14. 资产减值

本公司对除金融资产和递延所得税资产外的资产减值，按以下方法确定：

本公司于资产负债表日判断资产是否存在可能发生减值的迹象，存在减值迹象的，本公司将估计其可收回金额，进行减值测试。对使用寿命不确定的无形资产，无论是否存在减值迹象，至少于每年末都进行减值测试。

可收回金额根据资产的公允价值减去处置费用后的净额与资产预计未来现金流量的现值两者之间较高者确定。本公司以单项资产为基础估计其可收回金额。

当资产的可收回金额低于其账面价值时，本公司将其账面价值减记至可收回金额，减记的金额计入当期损益，同时计提相应的资产减值损失。

上述资产减值损失一经确认，在以后会计期间不再转回。

15. 收入及支出确认原则和方法

收入是在与交易相关的经济利益很可能流入本公司，且有关收入的金额能够可靠地计量时，按以下基准确认：

利息收入和利息支出

利息收入或利息支出以实际利率计量。实际利率是指按金融工具的预计存续期间或更短期间将其预计未来现金流入或流出折现至其金融资产或金融负债账面净值的利率。利息收入的计算需要考虑金融工具的合同条款并且包括所有归属于实际利率组成部分的费用和所有交易成本，但不包括未来贷款损失。如果本公司对未来收入或支出的估计发生改变，金融资产或负债的账面价值亦可能随之调整。由于调整后的账面价值是按照原实际利率计算而得，变动也记入利息收入或利息支出。

(13) Long-term deferred expenses

Long-term deferred expenses refers to the expenses incurred with a amortisation period more than one year (not including one year), mainly including rental fee and leasehold improvements.

Rental fee of the operating lease of fixed assets is amortised on a straight-line basis over the period of the lease contract. Other long-term deferred expenses are amortised on a straight-line basis over the lower period of lease and that of usage.

The carrying amount that has not been amortised is charged to income statement if the expenditure does not bring benefits for subsequent accounting periods

(14) Impairment of assets

The Bank assesses impairment of assets as follows, except for financial assets and deferred tax assets:

The Bank assesses whether there is an indication that an asset is impaired at each balance sheet date. If any such indication exists, the Bank makes an estimate of the asset's recoverable amount and carry out impairment test. For those assets with infinite useful lives, regardless of whether the impairment indications exist, the impairment test is made at least annually.

An asset's recoverable amount is the higher of its fair value less costs to sell and the present value of estimated future discounted cash flows, which is determined on an individual basis.

If the recoverable amount of the asset is less than its carrying value, an impairment loss is recognised immediately in income statement and the carrying value of the asset reduced by the amount of the loss.

Once an impairment loss is recognised, it shall not be reversed in a subsequent period.

(15) Recognition of income and expense

Revenue is recognised to the extent when it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. The following specific recognition criteria must be met before revenue is recognised:

Interest income and expense

Interest income or expense are determined using the effective interest method, the effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses. The carrying amount of the financial asset or financial liability is adjusted if the Bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on original effective interest rate and the change in carrying amount is recorded as an interest income or expense.

手续费及佣金收入

手续费及佣金收入于已提供有关服务后及收取的金额可以合理地估算时确认。

16. 所得税

所得税包括当期所得税和递延所得税。

当期所得税是按照当期应纳税所得额计算的当期应交所得税金额。应纳税所得额系根据有关税法规定对本年度税前会计利润作相应调整后得出。

本公司对于当期和以前期间形成的当期所得税负债或资产，按照税法规定计算的预期应交纳或返还的所得税金额计量。

本公司根据资产与负债于资产负债表日的账面价值与计税基础之间的暂时性差异，以及未作为资产和负债确认但按照税法规定可以确定其计税基础的项目的账面价值与计税基础之间的差额产生的暂时性差异，采用资产负债表债务法计提递延所得税。

对于可抵扣暂时性差异、能够结转以后年度的可抵扣亏损和税款抵减，本公司以很可能取得用来抵扣可抵扣暂时性差异、可抵扣亏损和税款抵减的未来应纳税所得额为限，确认由此产生的递延所得税资产。但是，同时具有下列特征的交易中因资产或负债的初始确认所产生的递延所得税资产不予确认：1) 该交易不是企业合并，并且交易发生时既不影响会计利润也不影响应纳税所得额(或可抵扣亏损)；2) 对于所有与子公司、合营公司、联营公司投资相关的可抵扣暂时性差异，同时满足下列条件的，确认相应的递延所得税资产：暂时性差异在可预见的未来很可能转回，且未来很可能获得用来抵扣可抵扣暂时性差异的应纳税所得额。

本公司于资产负债表日，对于递延所得税资产和递延所得税负债，依据税法规定，按照预期收回该资产或清偿该负债期间的适用税率计量，并反映资产负债表日预期收回资产或清偿负债方式的所得税影响。

于资产负债表日，本公司对递延所得税资产的账面价值进行复核。如果未来期间很可能无法获得足够的应纳税所得额用以抵扣递延所得税资产的利益，减记递延所得税资产的账面价值。在很可能获得足够的应纳税所得额时，减记的金额予以转回。

Fee and commission income

Fee and commission income is recognised when the services are rendered and the proceeds can be reasonably estimated.

(16) Income tax

Income tax includes current tax and deferred tax.

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the balance sheet date. The taxable income is calculated at the accounting results for the year as adjusted in accordance with relevant tax regulations.

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with relevant tax regulations.

Deferred income tax is provided, using the liability method, on all temporary differences between the tax bases and their carrying amounts of assets and liabilities for financial reporting purposes at the balance sheet date.

Deferred income tax assets are recognised for all deductible temporary differences, carryforward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carryforward of unused tax credits and unused tax losses can be utilised, except: (i) where the deferred tax assets arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable income or deductible loss; and; (ii) in respect of taxable temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the balance sheet date.

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised. Unrecognised deferred income tax assets are reassessed at each balance sheet date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

17. 员工福利

短期员工福利

工资与奖金、社会保障福利及其它短期员工福利会于本公司员工提供服务的期间计提。

定额供款计划

根据中国法律的规定，本公司必须向各地方政府管理的社会基本养老保险作出供款。供款在发生时计入当期损益。

18. 现金等价物的确定标准

现金等价物包括原到期日不超过三个月的存放中央银行的非限定性款项、存放同业及其他金融机构款项、拆放同业及其他金融机构款项、买入返售款项，以及短期变现能力强、易于转换为可知数额的现金、价值变动风险小，而且由购买日起三个月内到期的债券投资。

19. 关联方

一方控制、共同控制另一方或对另一方施加重大影响，以及两方或两方以上同受一方控制、共同控制或重大影响的，构成关联方。

20. 受托业务

本公司以被任命者、受托人或代理人等受托身份进行活动时，该委托活动所产生的资产与该资产偿还客户的保证未包括在本报表。

21. 经营租赁

实际上转移了与资产所有权相关的全部风险和报酬的租赁为融资租赁，除此以外的均为经营租赁。

本公司作为承租人记录经营租赁业务。经营租赁的租金支出，在租赁期内各个期间按照直线法计入当期损益。

22. 或有负债

或有负债指过去的交易或者事项形成的潜在义务，其存在须通过未来不确定事项的发生或不发生予以证实；或过去的交易或者事项形成的现时义务，履行该义务不是很可能导致经济利益流出或该义务的金额不能可靠计量，因此该义务不予确认。

本公司对或有负债不予确认，仅在附注中加以披露。如情况发生变化使得该事项很有可能导致经济利益的流出时，则将其确认为预计负债。

(17) Employee benefits

Short term employee benefits

Salaries and bonuses, social security contributions and other short term employee benefits are accrued in the period in which services have been rendered by the employees of the Bank.

Defined contribution plans

According to relevant laws and regulations of Mainland China, the Bank is required to make contributions to several social security schemes separately administered by the local government authorities. The contribution is recognised to income statement of that period.

(18) Cash and cash equivalents

Cash equivalents comprise cash on hand, non-statutory deposits due from central banks, amounts due from banks and other financial institutions, reverse repurchase agreements maturing within three months, and short-term highly liquid investments that are readily convertible into known amounts of cash, and which are subject to an insignificant risk of changes in value, which have an original maturity date within three months.

(19) Related parties

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party. Parties are also considered to be related if they are subject to common control or common significant influence.

(20) Fiduciary activities

Where the Bank acts in a fiduciary capacity such as nominee, custodian or agent, assets arising thereon together with related undertakings to return such assets to customers are excluded from the financial statement.

(21) Operating leases

Leases which transfer substantially all the risks and rewards of ownership of the assets to the lessees are classified as finance leases. Other leases are classified as operating leases.

The Bank mainly recorded operating leases as a lessee. Rental payments are charged to the income statement on the straight-line basis over the lease terms.

(22) Contingent liabilities

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank. It can also be a present obligation arising from past events that is not recognised because it is not probable that an outflow of economic resources will be required or the amount of obligation cannot be measured reliably.

The Bank will not recognise contingent liabilities, but disclosed in the notes to financial statements. In case the condition changes, which led to the outflow of economic resources is probable, provision will be made.

23. 预计负债

如果与或有事项相关的义务同时符合以下条件，本公司将其确认为预计负债：

- (i) 该义务是本公司承担的现时义务；
- (ii) 该义务的履行很可能导致经济利益流出本公司；
- (iii) 该义务的金额能够可靠地计量。

预计负债按照履行相关现时义务所需支出的最佳估计数进行初始计量，并综合考虑与或有事项有关的风险、不确定性和货币时间价值等因素。每个资产负债表日对预计负债的账面价值进行复核。有确凿证据表明该账面价值不能反映当前最佳估计数的，按照当前最佳估计数对该账面价值进行调整。

24. 抵销

在本公司拥有合法权利与同一交易对手抵销相对应的金额，且交易双方损失以净额的方式结算时，资产及负债才会被相互抵销。

25. 重大会计判断和会计估计

在本公司执行会计政策的过程中，管理层对财务报表未来不确定事项作出了判断及假设。管理层在资产负债表日就未来不确定事项作出的下列判断及主要假设及其他主要的不确定估计，对本公司下个会计期间资产及负债的账面价值有可能需要作较大的调整。

贷款和垫款的减值损失

本公司定期判断是否有任何客观证据表明贷款和垫款发生了减值损失。如有，本公司将估算减值损失的金额。减值损失金额为贷款和垫款账面金额与预计未来现金流量的现值之间的差额。估算减值损失金额时，需要对是否存在客观证据表明贷款和垫款已发生减值损失作出重大判断，并需要对预期未来现金流量的现值作出重大估计。

所得税

本公司需要对某些交易未来的税务处理作出判断以确认所得税损失。本公司根据中国税收法规，谨慎判断所得税对交易的影响并相应地计提所得税损失。递延所得税资产只会在未来应课税利润有可能用作抵销有关暂时性差异时才可确认。对此需要就某些交易的税务处理作出重大判断，并需要就是否有足够的未来应课税利润以抵销递延所得税资产的可能性作出重大的估计。

(23) Accrued liability

An obligation related to a contingency is recognised as accrued liability when all of the following conditions are satisfied:

- (i) the obligation is a present obligation of the Bank;
- (ii) it is probable that an outflow of economic benefits will be required to settle the obligation; and
- (iii) the amount of the obligation can be measured reliably.

The accrued liability is initially measured at the best estimate of the expenditure required to settle the related present obligation. Factors pertaining to a contingency such as the risks, uncertainties and time value of money are taken into account as a whole in reaching the best estimate. The Bank reviews the carrying amount of a provision at the balance sheet date. The carrying amount of a provision will be adjusted when there is clear evidence that the amount does not reflect the current best estimate.

(24) Offsetting

Financial assets and financial liabilities are offset only when the Bank has a legally enforceable right to offset the recognised amounts and both parties of the transaction intend to settle on a net basis.

(25) Significant accounting judgments and estimates

In the process of applying the accounting policies, the management has used its judgments and made assumptions of the effects of uncertain future events on the financial statements. The use of judgments and key assumptions concerning the future and other key sources of estimation uncertainty at the balance sheet date have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

Impairment losses of loans and advances

The Bank determines periodically whether there is any objective evidence that impairment losses on loans and advances have occurred. If any such evidence exists, the Bank assesses the amount of impairment losses. The amount of impairment losses is measured as the difference between the carrying amount and the present value of estimated future cash flows. Assessing the amount of impairment losses involving significant judgement on whether the objective evidence for impairment exists and also significant estimates when determining the present value of the expected future cash flows.

Income tax

Determining income tax provisions requires the Bank to estimate the future tax treatment of certain transactions. The Bank carefully evaluates tax implications of transactions in accordance with prevailing tax regulations and makes tax provisions accordingly. In addition, deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilised. This requires significant estimation on the tax treatments of certain transactions and also significant assessment on the probability that adequate future taxable profits will be available for the deferred tax assets to be recovered.

金融工具的公允价值

对于存在活跃市场的金融工具，本公司优先采用活跃市场的报价确定其公允价值。对于不存在活跃市场的金融工具，本公司采用估值技术确定其公允价值。估值技术包括参考熟悉情况并自愿交易的各方最近进行的市场交易中使用的价格、参照实质上相同的其他金融工具的当前公允价值和现金流量折现法等。在可行的情况下，估值技术尽可能使用市场参数。然而，当缺乏市场参数时，管理层需就自身和交易对手的信贷风险、市场波动率、相关性等方面作出估计。这些相关假设的变化会对金融工具的公允价值产生影响。

投资分类

管理层需要就投资的分类作出重大判断，不同的分类会影响会计核算方法及本公司的财务状况。期后如发现本公司错误判断了投资的分类，有可能需要对整体投资进行重分类。

26. 会计政策、财务报表列报及披露的变更

本公司自2009年1月1日起执行财政部2009年6月发布的《企业会计准则解释第3号》。根据该解释，本公司相应进行了财务报表列报及披露的变更，具体影响如下：在利润表增列“其他综合收益”和“综合收益总额”。“其他综合收益”反映本公司根据企业会计准则规定未在损益中确认的各项利得和损失扣除所得税影响后的净额。同时在附注五、36中详细披露了有关影响并对财务报表中的前期比较信息进行了相应调整。

Fair value of financial instruments

Fair value of financial assets and financial liabilities with active markets are determined based on the market prices. For financial instruments with no active markets, fair value are established using valuation techniques such as making reference to recent transactions or other comparable financial instruments, discounted cash flow method and option pricing models. To the extent practicable, valuation technique makes maximum use of market inputs. However, where market inputs are not available, management needs to make estimates on areas such as credit risk (both own and counterparty's), volatility and correlation. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

Classification of investment

Significant management judgments are required in evaluating the classification of investments, since different classification will result in different accounting treatments and financial positions of the Bank. If improper judgement on the classification of investment is noticed after the balance sheet date, the Bank may need to reclassify the whole investment portfolio.

(26) Changes in accounting policy and financial statement disclosure

The Bank adopted CAS Interpretation No.3 issued by MOF in June 2009 from 1 January 2009. According to the interpretation, the Bank changes certain disclosure by adding “other comprehensive income” (“OCI”) and “total comprehensive income” in the income statement. OCI recorded those not recognised income and expenses in the profit & loss, net of tax, in the equity. Details of changes has been disclosed in Note 5.36 and the comparative figures are revised accordingly.

五、财务报表主要项目附注

1. 现金及存放中央银行款项

		2009-12-31	2008-12-31
库存现金	Cash on hand	5,367,965	5,000,602
存放中央银行法定准备金-人民币	Statutory deposit reserve with the central banks - RMB	664,137,583	607,143,819
存放中央银行法定准备金-外币	Statutory deposit reserve with the central banks - foreign currency	25,768,914	16,704,203
存放中央银行的其他款项	Other deposits with central banks	809,943,689	816,798,201
合计	Total	1,505,218,151	1,445,646,825

根据按中国人民银行有关规定，本公司必须按一定比率缴付存款准备金于中国人民银行。期末实行的外币存款准备金按上月末外币存款金额的5%缴存，人民币存款准备金则按上月末人民币存款金额的13.5%缴存。

5. Notes to financial statements

(1) Cash and balances with central banks

In accordance with relevant regulations issued by the PBOC, the Bank should place a statutory deposit reserve fund with the PBOC. The statutory deposit reserve fund could not be used for daily operations. The required statutory deposit reserve ratios set by the PBOC is 5% of the balance of customer deposits denominated in foreign currencies at the end of last month, and 13.5% of the balance of customer deposits denominated in RMB at 10 days before the month end respectively.

2. 存放同业款项

(2) Due from banks and other financial institutions

		2009-12-31	2008-12-31
存放境内银行同业	Due from domestic banks	572,165,497	2,043,759,341
存放境外银行同业	Due from foreign Banks	188,797,684	297,590,408
存放同业净额	Net amount of due from banks and other financial institutions	760,963,181	2,341,349,749

3. 拆出资金

(3) Placements with financial institutions

		2009-12-31	2008-12-31
拆放及借出境内银行同业	Placements with domestic banks	1,945,285,993	1,737,739,483
拆放及借出境外银行同业	Placements with foreign banks	184,361,400	683,460,000
拆出资金净额	Net amount of placements with financial institutions	2,129,647,393	2,421,199,483

4. 以公允价值计量且其变动计入当期损益的金融资产

(4) Financial assets designated at fair value through profit or loss

		2009-12-31	2008-12-31
为交易目的而持有的政府及央行债券	Held-for trading investments measured at fair value-treasury bonds and central bank bills	-	74,377,593

5. 衍生金融工具

衍生金融工具指一种金融产品，其价值取决于其所依附的另一种“基础性”金融产品指数或其他变量的价值。通常这些“基础性”产品包括股票、大宗商品、债券市价、指数市价或汇率及利率等。本公司运用的衍生金融工具包括远期合约、掉期及期权。

衍生金融工具的名义金额是指其所依附的“基础性”资产的价值，体现资产负债表日未结清的部分。该合同价值反映了会计核算期末本公司的衍生金融工具的风险敞口而非公允价值。

公允价值是指在知情和自愿的交易者之间经公平交易达成的交换一项资产的价值或偿还一项负债的金额。

本公司无为套期保值目的而被指定为套期工具的衍生金融工具。

(5) Derivative financial instruments

A derivative is a financial instrument, the value of which is derived from the value of another “underlying” financial instrument, an index or some other variables. Typically, an “underlying” financial instrument is a share, commodity or bond price, an index value or an exchange or interest rate. The bank uses derivative instruments such as forwards, futures, swaps and options.

The notional amount of a derivative represents the amount of underlying asset upon which the value of the derivative is based. It indicates the unsettled volume of business transaction at the balance sheet date. The amount of underlying asset reflects the risk exposure of derivative at the end of accounting period other than fair value.

The fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable and willing parties in an arm's length transaction.

The bank has no derivative designated as hedging instruments.

本公司于资产负债表日所持有的衍生金融工具如下：

The notional amount and fair value of the Bank's derivative instruments are as follows:

		2009-12-31					
		按剩余到期日分析的名义金额				公允价值	
		Notional amounts by remaining life				Fair values	
		3个月内	3个月到1年	1年到5年	合计	资产	负债
		Within three months	Over three months but within one year	Over one year but within five years	Total	Assets	Liabilities
外汇衍生工具：	Exchange rate contracts:						
远期合约	Forwards	65,795,923	333,557,301	-	399,353,224	853,790	608,046
掉期合约	Swaps	279,439,384	1,009,118,000	-	1,288,557,384	2,747,308	2,979,970
期权合约	Options	21,037,222	-	-	21,037,222	39,958	39,958
小计	Sub-total	366,272,529	1,342,675,301	-	1,708,947,830	3,641,056	3,627,974
利率衍生工具：	Interest rate contracts:						
掉期合约	Swaps	-	725,551,000	450,000,000	1,175,551,000	3,866,047	5,728,926
期权合约	Options	160,008,495	1,170,788,461	274,398,045	1,605,195,001	399,136	399,136
小计	Sub-total	160,008,495	1,896,339,461	724,398,045	2,780,746,001	4,265,183	6,128,062
商品期权	Commodity option	7,495,201	21,662,855	-	29,158,056	-	-
股指期权	Equity option	155,428,474	18,015,381	121,863,333	295,307,188	4,563,198	4,563,198
合计	Total	689,204,699	3,278,692,998	846,261,378	4,814,159,075	12,469,437	14,319,234

		2008-12-31					
		按剩余到期日分析的名义金额				公允价值	
		Notional amounts by remaining life				Fair values	
		3个月内	3个月到1年	1年到5年	合计	资产	负债
		Within three months	Over three months but within one year	Over one year but within five years	Total	Assets	Liabilities
外汇衍生工具：	Exchange rate contracts:						
远期合约	Forwards	68,994,101	180,862,287	-	249,856,388	1,887,608	3,450,823
掉期合约	Swaps	1,082,592,056	381,612,320	-	1,464,204,376	6,688,069	9,129,268
期权合约	Options	5,467,715	-	-	5,467,715	7,772	7,772
小计	Sub-total	1,157,053,872	562,474,607	-	1,719,528,479	8,583,449	12,587,863
利率衍生工具：	Interest rate contracts:						
掉期合约	Swaps	-	-	-	-	-	-
期权合约	Options	83,625,831	726,384,478	-	810,010,309	-	-
小计	Sub-total	83,625,831	726,384,478	-	810,010,309	-	-
商品期权	Commodity option	-	-	9,941,694	9,941,694	37,281	37,281
股指期权	Equity option	20,008,490	115,402,966	-	135,411,456	-	-
合计	Total	1,260,688,193	1,404,262,051	9,941,694	2,674,891,938	8,620,730	12,625,144

6. 应收利息**(6) Interest receivable**

		2009-12-31	2008-12-31
债券投资应收利息	Interest receivable on bond	781,051	5,059,119
贷款应收利息	Interest receivable on loan	27,678,482	67,192,070
同业或其他金融机构应收利息	Interest receivable from bank and other financial institutions	2,027,757	37,996,190
合计	Total	30,487,290	110,247,379

7. 发放贷款和垫款**(7) Loans and advances to customers****7.1 按个人和企业分布****7.1 Distribution of loans and advances by individual and corporate is as follows:**

		2009-12-31	2008-12-31
个人贷款和垫款:	Individual loans and advances:		
住房按揭	Mortgages	589,063,131	411,109,701
其它	Others	29,337,005	269,344
小计	Sub-total	618,400,136	411,379,045
企业贷款和垫款:	Corporate loans and advances:		
贷款	Loans	8,999,160,825	10,442,937,830
押汇	Trust receipts	62,335,796	50,015,744
贴现	Discounted bills	3,952,322	-
其他	Others	15,612,043	1,254,376
小计	Sub-total	9,081,060,986	10,494,207,950
贷款和垫款总额	Total	9,699,461,122	10,905,586,995
减: 贷款损失准备	Loan impairment provisions	(305,468,049)	(284,394,266)
贷款和垫款账面价值	Carrying value of loans and advances to customers	9,393,993,073	10,621,192,729

7.2 按行业分布

7.2 Distribution of loans and advances to customers by industry is as follows:

		2009-12-31	
		账面余额	比例 (%)
		Amount	Rate (%)
农林牧渔业	Agriculture, forestry, farming and fishing	-	-
采矿业	Mining	51,700,000	1%
制造业	Manufacturing	4,274,277,205	44%
电力、燃气及水的生产和供应业	Electricity, gas and water supply	180,282,000	2%
建筑业	Construction	210,518,600	2%
交通运输、仓储和邮政业	Transportation, storage and post	59,858,334	1%
信息传输、计算机服务和软件业普通贷款	Telecommunication, computer service and software	143,529,775	2%
批发和零售业	Wholesale and retail	571,794,131	6%
住宿和餐饮业	Accommodation and catering	297,738,493	3%
房地产业	Real estates	2,432,728,126	25%
租赁和商务服务业	Leasing and commercial services	699,368,703	7%
科学研究、技术服务和地质勘察业	Scientific research, technical services and geologic perambulation	14,000,000	-
水利、环境和公共设施管理业	Water conservancy, environment and public facilities administration	23,140,000	-
教育业	Education	120,000,000	1%
卫生、社会保障和社会福利业	Health, social security and social welfare	2,125,619	-
个人消费信贷	Consumer credit	618,400,136	6%
贷款和垫款总额	Total amount of loans and advances	9,699,461,122	100%
减：贷款损失准备	Loan impairment provisions	(305,468,049)	
贷款和垫款账面价值	Net value of loans and advances	9,393,993,073	

		2008-12-31	
		账面余额	比例 (%)
		Amount	Rate (%)
农林牧渔业	Agriculture, forestry, farming and fishing	29,200,000	-
采矿业	Mining	118,346,000	1%
制造业	Manufacturing	5,679,499,087	52%
电力、燃气及水的生产和供应业	Electricity, gas and water supply	30,000,000	-
建筑业	Constructions	256,458,960	2%
交通运输、仓储和邮政业	Transportation, storage and post	84,555,851	1%
批发和零售业	Wholesale and retail	680,059,673	7%
住宿和餐饮业	Accommodation and catering	442,050,971	4%
房地产业	Real estates	2,333,460,530	22%
租赁和商务服务业	Leasing and commercial services	672,469,040	6%
科学研究、技术服务和地质勘察业	Scientific research, technical services and geologic perambulation	10,000,000	-
水利、环境和公共设施管理业	Water conservancy, environment and public facilities administration	34,750,000	-
教育业	Education	120,000,000	1%
卫生、社会保障和社会福利业	Health, social security and social welfare	3,357,838	-
个人消费信贷	Consumer credit	411,379,045	4%
贷款和垫款总额	Total amount of loans and advances	10,905,586,995	100%
减：贷款损失准备	Loan impairment provisions:	(284,394,266)	
贷款和垫款账面价值	Net value of loans and advances	10,621,192,729	

7.3 按地区分布

7.3 Distribution of loans and advances to customers by geographical region is as follows:

		2009-12-31	2008-12-31
东北	North-East	553,990,000	556,220,309
华东	East	4,891,817,711	5,725,343,000
华北	North	964,309,281	1,324,634,378
华中	Central	253,071,870	221,473,750
华南	South	1,773,738,343	2,077,380,929
西南	South-west	1,082,193,846	927,244,548
境外地区	Overseas	180,340,071	73,290,081
贷款和垫款总额	Total amount of loans and advances	9,699,461,122	10,905,586,995
减：贷款损失准备	Loan impairment provisions	(305,468,049)	(284,394,266)
贷款和垫款账面价值	Carrying value of loans and advances	9,393,993,073	10,621,192,729

7.4 按担保方式分布

7.4 Analysed by type of collateral or guarantee:

		2009-12-31	2008-12-31
信用贷款	Unsecured loans	1,316,879,615	1,620,767,730
保证贷款	Guaranteed loans	3,042,210,966	3,879,136,152
附担保物贷款	Loans with collateral	5,340,370,541	5,405,683,113
其中：抵押贷款	Secured by mortgages	4,389,022,098	5,036,623,088
质押贷款	Secured by pledges	951,348,443	369,060,025
贷款和垫款总额	Total amount of loans and advances	9,699,461,122	10,905,586,995
减：贷款损失准备	Loan impairment provisions	(305,468,049)	(284,394,266)
贷款和垫款账面价值	Carrying value of loans and advances	9,393,993,073	10,621,192,729

7.5 逾期贷款

7.5 Overdue loan

		2009-12-31				合计 Total
		逾期1天 至90天 Overdue 1 day to 90 days	逾期91天至1年 (含1年) Overdue 91 days to 1 year (included)	逾期1年至3年 (含3年) Overdue 1 year to 3 years (included)	逾期3年以上 Overdue 3 years above	
保证贷款	Guaranteed loans	5,130,753	27,164,920	10,251,678	-	42,547,351
附担保物贷款	Loan with collaterals	2,835,132	34,789,683	317,569,654	-	355,194,469
其中：抵押贷款	Secured by mortgages	2,835,132	34,789,683	317,569,654	-	355,194,469
合计	Total	7,965,885	61,954,603	327,821,332	-	397,741,820

		2008-12-31				
		逾期1天至90天	逾期91天至1年(含1年)	逾期1年至3年(含3年)	逾期3年以上	合计
		Overdue 1 day to 90 days	Overdue 91 days to 1 year (included)	Overdue 1 year to 3 years (included)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	-	-	10,157,653	-	10,157,653
附担保物贷款	Loan with collaterals	86,752,463	215,013,567	41,691,060	-	343,457,090
其中：抵押贷款	Secured by mortgages	86,752,463	215,013,567	41,691,060	-	343,457,090
合计	Total	86,752,463	215,013,567	51,848,713	-	353,614,743

逾期贷款是指本金或利息逾期1天或以上的贷款。

Overdue loans are loans of which the principals or related interests are overdue one day or above.

7.6 贷款损失准备(附注五、13)

7.6 Loan impairment provisions: (Note 5.13)

		2009年度		
		Year 2009		
		单项	组合	合计
		Individual	Collective	Total
年初余额	Opening balance as at 1 January 2009	150,172,147	134,222,119	284,394,266
本年计提	Charge for the year	56,819,567	(15,399,805)	41,419,762
本年核销	Write-off for the year	(20,208,526)	-	(20,208,526)
汇率差异	Exchange rate difference	(92,112)	(45,341)	(137,453)
年末余额	Closing balance as at 31 December 2009	186,691,076	118,776,973	305,468,049

自2008年1月2日(业务切换日)至2008年12月31日止期间

From 2 January 2008 (Business conversion date) to 31 December 2008

		单项	组合	合计
		Individual	Collective	Total
期初余额	Opening balance as at 2 January 2008	39,325,150	119,305,449	158,630,599
本期计提	Charge for the period	112,939,142	21,902,371	134,841,513
汇率差异	Exchange rate difference	(2,092,145)	(6,985,701)	(9,077,846)
期末余额	Closing balance as at 31 December 2008	150,172,147	134,222,119	284,394,266

8. 可供出售金融资产

(8) Available-for-sale investments

		2009-12-31	2008-12-31
债券投资：	Bond investments：		
中央银行票据	Central bank bills	199,781,250	-
政策性银行	Bonds issued by policy banks	400,637,807	389,787,080
合计	Total	600,419,057	389,787,080

截至2009年12月31日，本公司无质押于卖出回购协议中的债券。

No bond investment was pledged for repurchase agreements as at 31 December 2009.

9. 固定资产

(9) Fixed assets

2009年度	Year 2009	房屋及建筑物 Properties and buildings	运输设备 Motor vehicles	办公及电脑设备 Office equipment and computers	合计 Total
原价：	Cost or valuation:				
2009年1月1日	At 1 January 2009	4,798,060	4,621,968	22,046,309	31,466,337
本年增加额	Additions	-	315,751	4,637,494	4,953,245
本年在建工程转入 (附注五、12.2)	Transfer from construction in progress (Note 5.12-2)	-	-	135,925	135,925
本年处置	Disposals	-	-	(286,691)	(286,691)
2009年12月31日	At 31 December 2009	4,798,060	4,937,719	26,533,037	36,268,816
累计折旧：	Accumulated depreciation				
2009年1月1日	At 1 January 2009	1,204,008	3,955,904	8,147,679	13,307,591
本年计提	Additions	80,102	152,310	4,061,157	4,293,569
本年处置	Disposals	-	-	(155,537)	(155,537)
2009年12月31日	At 31 December 2009	1,284,110	4,108,214	12,053,299	17,445,623
固定资产净值	Net book value				
2009年12月31日	At 31 December 2009	3,513,950	829,505	14,479,738	18,823,193
固定资产减值准备：(附注五、13)	Impairment provision (Note 5.13)				
2009年1月1日	At 1 January 2009	692,573	-	-	692,573
本年转销	Disposals	-	-	-	-
2009年12月31日	At 31 December 2009	692,573	-	-	692,573
固定资产净额	Net carrying amount:				
2009年12月31日	At 31 December 2009	2,821,377	829,505	14,479,738	18,130,620

自2008年1月2日(业务切换日)至 2008年12月31日止期间	From 2 January 2008 (Business conversion date) to 31 December 2008	房屋及建筑物 Properties and buildings	运输设备 Motor vehicles	办公及电脑设备 Office equipment and computers	合计 Total
原价:	Cost or valuation:				
2008年1月2日	At 2 January 2008	6,231,038	3,981,968	15,845,318	26,058,324
期初重分类至长期待摊费用	Transfer to long-term deferred expenses	-	-	(2,655,999)	(2,655,999)
本期增加额	Additions	-	640,000	8,882,089	9,522,089
本年在建工程转入(附注五、12.2)	Transfer from construction in progress (Note 5.12-2)	-	-	1,771,843	1,771,843
本期处置	Disposals	(1,432,978)	-	(1,796,942)	(3,229,920)
2008年12月31日	At 31 December 2008	4,798,060	4,621,968	22,046,309	31,466,337
累计折旧:	Accumulated depreciation				
2008年1月2日	At 2 January 2008	1,439,164	3,677,929	6,354,318	11,471,411
期初重分类至长期待摊费用	Transfer to long-term deferred expenses	-	-	(232,941)	(232,941)
本期计提	Additions	89,655	277,975	3,607,930	3,975,560
本期处置	Disposals	(324,811)	-	(1,581,628)	(1,906,439)
2008年12月31日	At 31 December 2008	1,204,008	3,955,904	8,147,679	13,307,591
固定资产净值	Net book value				
2008年12月31日	At 31 December 2008	3,594,052	666,064	13,898,630	18,158,746
固定资产减值准备(附注五、13)	Impairment provision (Note 5.13)				
2008年1月2日	At 2 January 2008	1,083,165	-	-	1,083,165
本期转销	Disposals	(390,592)	-	-	(390,592)
2008年12月31日	At 31 December 2008	692,573	-	-	692,573
固定资产净额	Net carrying amount:				
2008年12月31日	At 31 December 2008	2,901,479	666,064	13,898,630	17,466,173

于2009年12月31日, 已提足折旧仍继续使用的固定资产具体信息如下:

As at 31 December 2009, details of fixed assets which were fully depreciated but still in use are as follows:

		房屋、建筑物 Properties and buildings	运输设备 Motor vehicles	办公及电脑设备 Office equipment and computers	合计 Total
账面原值	Original cost	-	3,982,031	4,437,116	8,419,147

10. 无形资产

(10) Intangible assets

软件设备	2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
Software	Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
原价:	Cost or valuation:	
年初/期初余额	Opening balance	24,644,219
本年/本期购置	Additions	1,478,931
在建工程转入(附注五、12.2)	Transfer from Construction In Progress (Note 5.12.2)	6,207,330
长期待摊费用转入(附注五、12.1)	Transfer from long-term deferred expenses (note 5.12.1)	-
年末/期末余额	Closing balance	32,330,480
累计摊销:	Accumulated amortisation:	
年初/期初账面余额	Opening balance	1,505,235
本年/本期计提	Additions	2,805,793
年末/期末余额	Closing balance	4,311,028
无形资产净值及净额:	Net carrying amount:	
年末/期末余额	Closing balance	28,019,452
		12,775,168
		-
		11,869,051
		24,644,219
		-
		1,505,235
		1,505,235
		23,138,984

11. 递延所得税资产/(负债)

(11) Deferred tax assets/(liabilities)

递延所得税资产/(负债)		2009年度 Year 2009			
		年初余额	本年计入损益	本年直接计入 所有者权益	年末余额
Deferred tax assets/liabilities		1/1/2009	Credited/ (charged) to profit and loss	Credited/ (Charged) to equity	31/12/2009
贷款损失准备	Loan impairment provision	43,834,599	831,917	-	44,666,516
固定资产减值准备	Fixed asset impairment provision	173,143	-	-	173,143
开办费	Pre-operating expense	292,785	(288,531)	-	4,254
固定资产折旧	Depreciation of the fixed asset	253,446	(20,488)	-	232,958
可供出售金融资产未实现损益	Unrealised profit or loss on the available- for-sale financial assets	5,059,313	-	(2,802,198)	2,257,115
衍生金融工具公允价值变动	Changes in fair value of Derivatives	1,001,104	(538,655)	-	462,449
期权重估增值	Revaluation of option	-	(1,755,883)	-	(1,755,883)
非应计利息	Non-accrued interest	3,144,494	4,479,715	-	7,624,209
经营租赁	Operating lease	156,913	20,691	-	177,604
预提职工工资及奖金	Payroll payable	-	4,065,674	-	4,065,674
以公允价值计量且变动计入当期损益 的金融资产公允价值变动	Changes in fair value of financial assets at fair value through profit or loss	(68,380)	68,380	-	-
合计	Total	53,847,417	6,862,820	(2,802,198)	57,908,039

		自2008年1月2日(业务切换日)至2008年12月31日止期间 From 2 January 2008 (Business conversion date) to 31 December 2008			
递延所得税资产/(负债)		期初余额	本期计入损益	本期直接计入所有者权益	期末余额
Deferred tax assets/liabilities		2/1/2008	Credited/ (charged) to profit and loss	Credited/ (Charged) to equity	31/12/2008
贷款损失准备	Loan impairment provision	8,256,719	35,577,880	-	43,834,599
固定资产减值准备	Fixed assets impairment provision	270,791	(97,648)	-	173,143
开办费	Pre-operating expense	391,680	(98,895)	-	292,785
固定资产折旧	Depreciation of the fixed asset	152,225	101,221	-	253,446
可供出售金融资产未实现损益	Unrealised profit or loss on the available-for-sale financial assets	180,789	-	4,878,524	5,059,313
衍生金融工具公允价值变动	Changes in fair value of Derivatives	780,327	220,777	-	1,001,104
非应计利息	Non-accrued interest	1,648,480	1,496,014	-	3,144,494
可结转以后年度未弥补亏损	Loss carry forward	154,480	(154,480)	-	-
经营租赁	Operating lease	136,221	20,692	-	156,913
以公允价值计量且变动计入当期损益的金融资产公允价值变动	Changes in fair value of financial instruments at fair value through profit or loss	-	(68,380)	-	(68,380)
合计	Total	11,971,712	36,997,181	4,878,524	53,847,417

12. 其他资产

(12) Other assets

		附注	2009-12-31	2008-12-31
		Notes		
长期待摊费用	Long-term deferred expenses	12.1	17,449,750	16,550,631
在建工程	Construction in process	12.2	1,364,471	143,931
其他应收款	Other receivables	12.3	22,572,514	11,122,963
合计	Total		41,386,735	27,817,525

12.1 长期待摊费用

12.1 Long-term deferred expenses

2009年度	Year 2009	租入固定资产改良支出 Leasehold improvement	租赁费 Rental fee	合计 Total
年初余额	Opening balance	12,263,300	4,287,331	16,550,631
本年增加	Additions	4,808,646	-	4,808,646
本年在建工程转入(附注五、12.2)	Transfer from construction in progress (Note 5.12.2)	477,016	-	477,016
本年处置	Disposals	(434,305)	-	(434,305)
本年摊销	Amortisation	(3,753,597)	(198,641)	(3,952,238)
年末余额	Closing balance	13,361,060	4,088,690	17,449,750

自2008年1月2日(业务切换日)至 2008年12月31日止期间	From 2 January 2008 (Business conversion date) to 31 December 2008	开办费 Pre-operating expenses	租入固定资产改 良支出 Leasehold improvement	租赁费 Rental fee	合计 Total
期初余额	Opening balance	49,418,637	3,839,670	4,485,971	57,744,278
期初固定资产重分类	Reclassification of fixed assets	-	2,423,058	-	2,423,058
本期增加	Additions	-	1,140,818	-	1,140,818
本期末在建工程转入(附注五 12.2)	Transfer from construction in progress (Note 5.12.2)	-	8,798,917	-	8,798,917
本期转入无形资产(附注五、10)	Transfer to intangible assets (Note 5.10)	(11,869,051)	-	-	(11,869,051)
本期处置	Disposals	-	(90,865)	-	(90,865)
本期摊销	Amortisation	(37,549,586)	(3,848,298)	(198,640)	(41,596,524)
期末余额	Closing balance	-	12,263,300	4,287,331	16,550,631

12.2 在建工程

12.2 Construction in progress

		2009年度 Year 2009	自2008年1月2日(业务切换日)至 2008年12月31日止期间 From 2 January 2008 (Business conversion date) to 31 December 2008
年/期初余额	Opening balance	143,931	4,690,873
本年/期增加	Additions	8,040,811	6,023,818
转入固定资产(附注五、9)	Transfer to fixed assets (Note 5.9)	(135,925)	(1,771,843)
转入无形资产(附注五、10)	Transfer to intangible assets (Note 5.10)	(6,207,330)	-
转入长期待摊费用(附注五、12.1)	Transfer to long-term deferred expenses (Note 5.12.1)	(477,016)	(8,798,917)
年末/期末净值	Net closing balance	1,364,471	143,931

12.3 其他应收款

12.3 Other receivables

账龄	Aging	2009-12-31	2008-12-31
1年以内	Within 1 year	17,086,954	8,630,289
1-2年	1-2 years	3,460,329	2,280,693
2-3年	2-3 years	1,831,525	700
3年以上	More than 3 years	193,706	211,281
合计	Total	22,572,514	11,122,963

本公司管理层定期对其他应收款的可回收程度进行分析，认为无需计提资产减值准备。

The management of the Bank has assessed the recovery of other receivables on a regular basis and made the judgement that there is no need to provide bad debts provision for the balance as at 31 December 2009.

13. 资产减值准备

(13) Provision for impairment losses

2009年度	Year 2009	年初余额 Opening balance	本年计提额 Accrual	转销 Write-off	汇率差异 Exchange rate difference	年末余额 Closing balance
贷款损失准备(附注五、7.6)	Provision for loans (Note 5. 7-6)	284,394,266	41,419,762	(20,208,526)	(137,453)	305,468,049
固定资产减值准备(附注五、9)	Provision for fixed assets (Note 5. 9)	692,573	-	-	-	692,573
合计	Total	285,086,839	41,419,762	(20,208,526)	(137,453)	306,160,622

自2008年1月2日(业务切换日)至2008年12月31日止期间	From 2 January 2008 (Business conversion date) to 31 December 2008	期初余额 Opening balance	本期计提额 Accrual	转销 Write-off	汇率差异 Exchange rate difference	期末余额 Closing balance
贷款损失准备(附注五、7.6)	Provision for loans (Note 5. 7-6)	158,630,599	134,841,513	-	(9,077,846)	284,394,266
固定资产减值准备(附注五、9)	Provision for fixed assets (Note 5.9)	1,083,165	-	(390,592)	-	692,573
合计	Total	159,713,764	134,841,513	(390,592)	(9,077,846)	285,086,839

14. 同业及其他金融机构存放款项

(14) Due to banks and other financial institutions

		2009-12-31	2008-12-31
境内银行同业存放	Due to domestic banks	-	50,000,000
境内非银行金融机构存放	Due to other domestic financial institutions	736,201	30,350,448
境外银行同业存放	Due to foreign banks	54,832,613	54,558,117
合计	Total	55,568,814	134,908,565

15. 拆入及借入资金**(15) Placements from financial institutions**

		2009-12-31	2008-12-31
境内银行同业拆入及借入	Placements from domestic banks	430,000,000	2,119,954,540
境外银行同业拆入及借入	Placements from foreign banks	4,000,717,354	6,624,502,096
合计	Total	4,430,717,354	8,744,456,636

16. 吸收存款**(16) Customer deposits**

		2009-12-31	2008-12-31
活期存款	Current deposits:		
公司客户	Corporation	2,649,820,481	2,298,019,613
个人客户	Individual	77,254,675	21,555,363
小计	Sub-total	2,727,075,156	2,319,574,976
定期存款	Time deposits:		
公司客户	Corporation	3,622,332,642	2,746,143,324
个人客户	Individual	291,202,732	151,363,238
小计	Sub-total	3,913,535,374	2,897,506,562
合计	Total	6,640,610,530	5,217,081,538

客户存款中包含的理财产品的余额为人民币834,613,553元，在上述结构性存款中，嵌入了名义金额为人民币834,613,553元的衍生金融工具，主要为股指期货、商品期权、利率期权及外汇期权。这些衍生金融工具被认定为与主合同没有密切联系，因此，本公司将其与存款分拆。其公允价值已计入衍生金融工具余额中。

Customer deposits include wealth management products amounting to RMB 834,613,553, and the notional amount of the derivatives embedded in the structured deposit contracts above is RMB834,613,553. Such derivatives, mainly equity options, commodity options, interest rate options and foreign exchange options, are considered not closely related to the host contract. Consequently, the Bank separates them from deposits and the fair value is recorded in derivatives.

17. 应付职工薪酬**(17) Payroll payables**

		2009-12-31	2008-12-31
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	14,469,838	9,114,155
社会保险费及住房公积金	Social insurance and Housing Fund	1,777,516	199,708
工会经费和职工教育经费	Labour union expenditure and staff education	15,342	13,780
合计	Total	16,262,696	9,327,643

18. 应交税费**(18) Tax payable**

		2009-12-31	2008-12-31
营业税及附加	Business tax and surcharges	5,554,861	7,374,930
企业所得税	Corporate income tax	4,879,203	26,183,376
其他	Others	17,341,957	20,657,715
合计	Total	27,776,021	54,216,021

本公司本年度主要税项及其税率列示如下：

营业税—应税收入的5%计缴营业税。

企业所得税—根据2008年1月1日起的施行的《企业所得税法》，企业所得税自2008年起按应纳税所得额的25%计缴，本公司人民币及外币业务所得税率均为25%。

代扣缴个人所得税—本公司支付给雇员的薪金，由本公司按税法代扣缴个人所得税。

The major categories of tax applicable to the Bank and the respective tax rates for the current financial year are as follows:

Business tax - The Bank is subjected to a business tax rate of 5%.

Corporate income tax - In accordance with the PRC Enterprise Income Taxation Law, which has been implemented since 1st January 2008, both domestic and foreign enterprises are subjected to a corporate tax rate of 25%. The corporate income tax rate adopted by the Bank for its RMB and foreign currency business has been amended to 25% since 1st January 2008.

Withholding Individual Income tax - In accordance with the relevant tax laws in the PRC, the Bank is required to withhold individual income tax on salaries paid to its employees.

19. 应付利息**(19) Interest payables**

		2009-12-31	2008-12-31
存款应付利息	Interest payable arising from customer deposits	9,707,842	37,067,998
同业或其他金融机构应付利息	Interest payable to banks or other financial institutions	1,760,250	11,893,615
合计	Total	11,468,092	48,961,613

20. 其他负债**(20) Other liabilities**

		2009-12-31	2008-12-31
待结算及清算款项	Settlement and clearing	4,886,835	2,754,761
应付IT系统服务费	IT system service fee	1,068,649	17,316,594
其他	Others	12,804,512	17,466,324
合计	Total	18,759,996	37,537,679

21. 实收资本
注册及实收资本

(21) Paid-up capital
Paid-up capital

2009年及2008年1月2日(业务转换日)至2008年12月31日止期间

Year 2009 and From 2 January 2008 (Business conversion date) to 31 December 2008

	等值人民币	%
	RMB equivalent	%
大华银行有限公司 United Overseas Bank Limited	3,000,000,000	100

上述实收资本已经会计师事务所验证，并出具了验资报告。其中由大华银行有限公司现金投入计等值人民币1,198,580,917.65元，由原中国区分行营运资金及营运资金溢缴计转入为等值人民币1,801,419,082.35元。

The paid-up capital was verified by the Certified Public Accountants with capital verification. RMB equivalent amounting 1,198,580,917.65 was injected by United Overseas Bank Limited, in cash, and the others was transferred from operating capital of former branches in Mainland China.

22. 资本公积

(22) Capital reserves

		2009-12-31	2008-12-31
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	(9,028,458)	(20,237,251)
所得税影响	Income tax impact recognised directly in equity	2,257,115	5,059,313
		(6,771,343)	(15,177,938)

23. 盈余公积

(23) Surplus reserves

	年初余额	本年增加	本年减少	年末余额
	Opeing balance	Increase	Decrease	Ending balance
法定盈余公积 Statutory surplus reserve	-	7,917,626	-	7,917,626

根据公司法和本公司章程的规定，并经2010年3月24日董事会决议，本公司按净利润的10%提取法定盈余公积金。法定盈余公积累计额为本公司注册资本50%以上的，可不再提取。

According to the Company Law of the People's Republic of China and the Bank's Articles of Association, accompanied with resolution passed by the board of directors on 24 March 2010, the Bank has appropriated 10% of its profit to the statutory surplus reserve. The Bank should appropriate until the reserve balance reaches 50% of its registered capital or above.

本公司在提取法定盈余公积金后，可提取任意盈余公积金。经批准，任意盈余公积金可用于弥补以前年度亏损或增加股本。根据本公司董事会会议的决议，本年度不提取任意盈余公积金。

After the statutory surplus reserve been appropriated, the Bank may appropriate discretionary surplus reserve. Discretionary surplus reserve can be used to compensate for the accumulated losses of previous years or convert to capital upon approval. It has been determined by the Board of Directors of the Bank that no discretionary surplus reserve is appropriated this year.

24. 一般风险准备

本公司依照财会[2005]49号文《金融业呆账准备提取管理办法》的规定从税后利润中按原则上不低于风险资产期末余额的1%比例计提一般准备，作为利润分配处理。本公司根据2010年3月24日的董事会决议，提取一般准备计人民币132,103,606元。于2009年12月31日，本公司的一般准备余额为人民币132,103,606元，已达到本公司风险资产年末余额的1%。

(24) General reserves

According to the regulation CaiKuai [2005] No. 49 "Circular on Impairment Loss on Loans" issued by the Ministry of Finance, the Bank is required to set aside a general provision of at least 1% of its total risk weighted assets at year end from net profit and the general reserve shall form part of the Shareholders' equity. With the approval of the Board of Directors on 24 March 2010, general reserve amounting to RMB 132,103,606 is set aside in 2009, which reaches 1% of the Bank's total risk weighted assets as at 31 December 2009.

		年初余额	本年增加	本年减少	年末余额
		1/1/2009	Increase	Decrease	31/12/2009
一般风险准备	General reserves	-	132,103,606	-	132,103,606

25. 未分配利润

(25) Retained Earnings

		2009年度	自2008年1月2日(业务切换日)至2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
上年年末/上期期末未分配利润	Closing balance of retained earnings at last year/period end	290,754,766	300,801,076
净利润/(亏损)	Net profit/(loss) for the year/period	79,176,268	(10,046,310)
减：提取法定盈余公积	Appropriations to statutory surplus reserves	7,917,626	-
减：提取一般风险准备	Appropriations to general reserves	132,103,606	-
年末/期末未分配利润	Closing balance of retained earnings	229,909,802	290,754,766

根据《中华人民共和国公司法》及本公司的公司章程，本公司利润在(1) 满足所有税务责任；(2) 弥补以前年度亏损；(3) 提取法定盈余公积金；(4) 提取一般准备；(5) 提取任意盈余公积金后，可以利润分配形式分配给股东。一般准备及各项基金的提取比例在符合有关法规的前提下，由本公司董事会决定。

分配利润的决定由本公司董事会决定，并参考营运结果、财务状况及其他有关的原因而厘定。

According to the Company Law of the People's Republic of China and the Bank's Articles of Association, the profit of the Bank can only be distributed to shareholders after (1) fulfilling all tax responsibilities, (2) compensating any accumulated losses, (3) making appropriation to statutory surplus reserve, (4) making appropriation to the general reserve, (5) making appropriation to the discretionary surplus reserve. The appropriation ratios of the general reserve and surplus reserves are decided by the Bank's Board of Directors in compliance with the relevant regulations.

The profit distribution is decided by the Bank's Board of Directors, with reference to the operation performance, financial positions, and other relevant factors.

26. 利息净收入**(26) Net interest income**

		2009年度	自2008年1月2日(业务切换日) 至2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
利息收入：	Interest income:		
存放同业	Due from banks and other financial institutions	5,085,545	70,502,601
存放中央银行	Due from central banks	11,301,296	4,946,047
发放贷款和垫款	Loans and advances to customers	460,542,702	652,563,019
债券投资	Bond investments	10,906,803	17,820,201
拆出资金及其他	Placement with banks and other financial institutions and others	22,692,941	139,227,000
小计	Subtotal	510,529,287	885,058,868
利息支出：	Interest expense:		
同业存放	Due to banks and other financial institutions	1,582,445	4,546,324
吸收存款	Customer deposits	86,977,007	75,508,832
拆入资金及其他	Placement from banks and other financial institutions and others	48,885,861	324,148,470
小计	Subtotal	137,445,313	404,203,626
利息净收入	Net interest income	373,083,974	480,855,242

27. 手续费及佣金净收入**(27) Net fees and commission income**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
手续费及佣金收入：	Fees and commission income:		
结算与清算手续费	Settlement and clearing fees	4,834,304	4,318,397
代理业务手续费	Agency brokerage fees	927,896	1,336,592
信用承诺手续费佣金	Credit commitment fees	234,607	901,764
与授信有关收入	Credit related income	10,928,077	24,033,814
其他	Others	2,112,750	2,171,410
小计	Subtotal	19,037,634	32,761,977
手续费及佣金支出：	Fees and commission expense:		
手续费支出	Fee expenses	3,302,914	4,308,777
小计	Subtotal	3,302,914	4,308,777
手续费及佣金净收入	Net fees and commission income	15,734,720	28,453,200

28. 投资(损失)/收益**(28) Investment (loss)/income**

		2009年度	自2008年1月2日(业务切换日) 至2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
为交易而持有的债券投资净损益	Gain/(Loss) on disposal of held for trading bond investments	(2,097,728)	703,115
可供出售债券投资出售净损益	Gain on disposal of available-for-sale bond investment	12,946	-
合计	Total	(2,084,782)	703,115

29. 公允价值变动损益**(29) Gains or losses from changes in fair values**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
为交易目的而持有的金融资产	Held for trading financial assets	(273,520)	273,520
衍生金融工具	Derivative financial instruments	9,178,151	(1,384,010)
其他	Others	1,368,645	-
合计	Total	10,273,276	(1,110,490)

30. 业务及管理费**(30) General and administrative expenses**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
职工费用:	Staff costs:		
工资及奖金	Salaries and bonuses	111,107,344	95,253,223
定额福利供款计划	Defined contribution schemes	14,701,847	10,665,977
其他职工费用	Other employee benefits	6,061,639	6,352,842
小计	Subtotal	131,870,830	112,272,042
折旧费	Depreciation	4,293,569	3,975,560
资产摊销费	Amortisation	6,758,031	5,552,173
业务费用	Other operating expenses	79,890,842	86,496,428
合计	Total	222,813,272	208,296,203

31. 资产减值损失**(31) Impairment losses**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
贷款减值损失	Impairment losses for loans	41,419,762	134,841,513

32. 营业外收入**(32) Non-operating income**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
固定资产处置利得	Gain from the disposal of fixed assets	-	7,270
外资法人银行开办补贴(注1)	Subsidy for opening foreign-funded bank (Note 1)	6,000,000	8,000,000
其他	Others	2,060,323	163,341
合计	Total	8,060,323	8,170,611

注1: 根据上海市财政局《关于支持外资法人银行在本市发展的若干政策补充意见》的规定, 本公司获得一次性开办补贴, 该补贴按比例分年获取。

According to the policy "supplementary to the policy of supporting the development of foreign-funded banks in Shanghai" issued by Shanghai Financial Bureau, the Bank gets a one-off start-up subsidy, which are obtained in proportion on yearly basis.

33. 营业外支出**(33) Non-operating expense**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
固定资产处置损失	Loss on the disposal of fixed assets	193,255	-
其他	Others	972,284	1,242,820
合计	Total	1,165,539	1,242,820

34. 所得税费用**(34) Income tax expenses**

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
当期所得税	Income tax expenses for the current year/period	32,507,335	34,861,479
递延所得税	Deferred income tax expenses	(6,862,820)	(36,997,181)
合计	Total	25,644,515	(2,135,702)

所得税费用与利润总额的关系列示如下：

The reconciliation of income tax expense to profit before tax is as follows:

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
税前利润	Profit before tax	104,820,783	(12,182,012)
按法定税率25%计算的税项	Tax charge on a tax rate at 25%	26,205,196	(3,045,503)
对以前期间当期税项的调整	Adjustment in respect of prior periods	(600,840)	589,468
不可抵扣的税项费用	Non-deductible items	40,159	320,333
所得税费用	Income tax expenses	25,644,515	(2,135,702)

35. 现金及现金等价物

(35) Cash and cash equivalent

		2009-12-31	2008-12-31
现金	Cash	5,367,965	5,000,602
现金等价物：	Cash equivalent:		
原期限在三个月以内的：	With original maturity less than three months:		
-存放同业款项	-Due from banks and other financial institutions	617,570,981	2,334,515,149
-拆出资金	-Placements with banks and other financial institutions	1,705,866,630	1,493,254,496
存放中央银行其他款项	Other Deposits with central banks-General deposit reserve	809,943,689	816,798,201
小计	Subtotal	3,133,381,300	4,644,567,846
合计	Total	3,138,749,265	4,649,568,448

36. 其他综合收益

(36) Other comprehensive income

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Business conversion date) to 31 December 2008
可供出售金融资产公允价值变动	Net change in the fair value of available-for-sale financial assets	11,208,793	(19,514,095)
所得税影响	Income tax impact recognised directly in equity	(2,802,198)	4,878,524
合计	Total	8,406,595	(14,635,571)

六、分部报告

本公司按照人民币与外币业务分部进行日常管理，对于可明确确认业务币种的业务及管理费、折旧等费用分别计入外币与人民币业务；对于不可明确确认业务币种的以上费用按照当年人民币业务和外币业务利息及其他收入的比例，将其在人民币业务财务报表及外币业务折合人民币财务报表间进行分摊。利息收入及支出则直接按业务的币种类别分别计入相应的财务报表。本公司按人民币和外币业务分别编制的财务报表如下：

6. Segment Information

The Bank monitors its daily business operation according to RMB business and foreign currency business separately. Operating expenses and depreciation charge etc, which directly attribute to such business is allocated to that business directly. Common operating expenses, are allocated between the RMB book and foreign currency book in accordance with the proportion of total interest income. Interest income and interest expense are recorded separately in accordance to the currency. Segment information of the Bank's RMB business and foreign currency business is as follows:

		2009年12月31日		
		31 December 2009		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
资产：	Assets:			
现金及存放中央银行款项	Cash and balances with central banks	1,477,129,911	28,088,240	1,505,218,151
存放同业款项	Due from banks and other financial institutions	12,129,680	748,833,501	760,963,181
拆出资金	Placements with financial institutions	495,000,000	1,634,647,393	2,129,647,393
衍生金融资产	Derivative financial assets	3,825,138	8,644,299	12,469,437
应收利息	Interest receivables	19,321,058	11,166,232	30,487,290
发放贷款和垫款	Loans and advances to customers	5,180,141,374	4,213,851,699	9,393,993,073
可供出售金融资产	Available-for-sale investment	199,781,250	400,637,807	600,419,057
固定资产	Fixed assets	-	18,130,620	18,130,620
无形资产	Intangible assets	-	28,019,452	28,019,452
递延所得税资产	Deferred tax assets	4,310,261	53,597,778	57,908,039
其他	Other assets	5,501,651	35,885,084	41,386,735
资产总计	Total assets	7,397,140,323	7,181,502,105	14,578,642,428
负债：	Liabilities:			
同业及其他金融机构存放款项	Due to banks and other financial institutions	736,201	54,832,613	55,568,814
拆入资金	Placements from financial institutions	430,000,000	4,000,717,354	4,430,717,354
衍生金融负债	Derivative financial liabilities	4,354,913	9,964,321	14,319,234
吸收存款	Customer deposits	5,546,343,036	1,094,267,494	6,640,610,530
应付职工薪酬	Payroll payables	-	16,262,696	16,262,696
应交税费	Tax payables	10,285,275	17,490,746	27,776,021
应付利息	Interest payables	10,086,422	1,381,670	11,468,092
其他负债	Other liabilities	(340,567)	19,100,563	18,759,996
负债总计	Total liabilities	6,001,465,280	5,214,017,457	11,215,482,737

		2009年12月31日		
		31 December 2009		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
所有者权益	Equity:			
实收资本	Paid-up capital	1,160,051,270	1,839,948,730	3,000,000,000
资本公积	Capital reserves	(6,509)	(6,764,834)	(6,771,343)
盈余公积	Surplus reserves	4,084,311	3,833,315	7,917,626
一般风险准备	General reserves	59,708,835	72,394,771	132,103,606
未分配利润	Retained earnings	171,837,136	58,072,666	229,909,802
所有者权益合计	Total equity	1,395,675,043	1,967,484,648	3,363,159,691
负债及所有者权益合计	Total liabilities and equity	7,397,140,323	7,181,502,105	14,578,642,428
		2008年12月31日		
		31 December 2008		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
资产	Assets			
现金及存放中央银行款项	Cash and balances with central banks	1,426,470,878	19,175,947	1,445,646,825
存放同业款项	Due from banks and other financial institutions	920,830	2,340,428,919	2,341,349,749
拆出资金	Placements with financial institutions	300,000,000	2,121,199,483	2,421,199,483
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	74,377,593	-	74,377,593
衍生金融资产	Derivative financial assets	-	8,620,730	8,620,730
应收利息	Interest receivables	42,073,038	68,174,341	110,247,379
发放贷款和垫款	Loans and advances to customers	5,328,709,804	5,292,482,925	10,621,192,729
可供出售金融资产	Available-for-sale investment	-	389,787,080	389,787,080
固定资产	Fixed assets	-	17,466,173	17,466,173
无形资产	Intangible assets	-	23,138,984	23,138,984
递延所得税资产	Deferred tax assets	986,092	52,861,325	53,847,417
其他	Other assets	(607,464,547)	635,282,072	27,817,525
资产总计	Total assets	6,566,073,688	10,968,617,979	17,534,691,667
负债	Liabilities			
同业及其他金融机构存放款项	Due to banks and other financial institutions	50,000,000	84,908,565	134,908,565
拆入资金	Placements from financial institutions	580,000,000	8,164,456,636	8,744,456,636
衍生金融负债	Derivative financial liabilities	-	12,625,144	12,625,144
吸收存款	Customer deposits	4,789,792,916	427,288,622	5,217,081,538
应付职工薪酬	Payroll payables	-	9,327,643	9,327,643
应交税费	Tax payables	27,796,884	26,419,137	54,216,021
应付利息	Interest payables	34,412,833	14,548,780	48,961,613
其他负债	Other liabilities	232,615	37,305,064	37,537,679
负债总计	Total liabilities	5,482,235,248	8,776,879,591	14,259,114,839

		2008年12月31日		
		31 December 2008		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
所有者权益	Equity			
实收资本	Paid-up capital	889,051,270	2,110,948,730	3,000,000,000
资本公积	Capital reserves	-	(15,177,938)	(15,177,938)
盈余公积	Surplus reserves	-	-	-
一般风险准备	General reserves	-	-	-
未分配利润	Retained earnings	194,787,170	95,967,596	290,754,766
所有者权益合计	Total equity	1,083,838,440	2,191,738,388	3,275,576,828
负债及所有者权益合计	Total liabilities and equity	6,566,073,688	10,968,617,979	17,534,691,667

		2009年		
		Year 2009		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
一、营业收入	1. Operating income			
利息收入	Interest income	332,361,229	178,168,058	510,529,287
利息支出	Interest expenses	(98,030,544)	(39,414,769)	(137,445,313)
利息净收入	Net interest income	234,330,685	138,753,289	373,083,974
手续费及佣金收入	Fee and commission income	8,221,683	10,815,951	19,037,634
手续费及佣金支出	Fee and commission expense	(2,186,805)	(1,116,109)	(3,302,914)
手续费及佣金净收入	Net fee and commission income	6,034,878	9,699,842	15,734,720
投资损失	Investment loss	(2,084,782)	-	(2,084,782)
公允价值变动损益	Gain/loss on changes of fair value	638,938	9,634,338	10,273,276
汇兑损益	Gain/loss on foreign exchange rate	-	(6,159,394)	(6,159,394)
其他业务收入/(支出)	Other operating income/expense	128,559	(3,657,583)	(3,529,024)
营业收入合计	Total operating income	239,048,278	148,270,492	387,318,770
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges	(16,374,515)	(8,785,222)	(25,159,737)
业务及管理费	General and administrative expenses	(141,065,518)	(81,747,754)	(222,813,272)
资产减值损失	Impairment losses	(25,742,248)	(15,677,514)	(41,419,762)
营业支出合计	Total operating expenses	(183,182,281)	(106,210,490)	(289,392,771)

		2009年		
		Year 2009		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
三、营业利润	3. Operating profit	55,865,997	42,060,002	97,925,999
加：营业外收入	Add: Non-operating income	2,320,103	5,740,220	8,060,323
减：营业外支出	Less: Non-operating expenses	(677,924)	(487,615)	(1,165,539)
四、利润总额	4. Profit before tax	57,508,176	47,312,607	104,820,783
减：所得税费用	Less: Income tax expenses	(16,665,064)	(8,979,451)	(25,644,515)
五、净利润	5. Net profit	40,843,112	38,333,156	79,176,268
六、其他综合收益	6. Other comprehensive income	(6,509)	8,413,104	8,406,595
七、综合收益总额	7. Total comprehensive income	40,836,603	46,746,260	87,582,863

		自2008年1月2日(业务切换日)至2008年12月31日止期间		
		From 2 January 2008 (Business conversion date) to 31 December 2008		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
一、营业收入	1. Operating income			
利息收入	Interest income	367,390,804	517,668,064	885,058,868
利息支出	Interest expenses	(119,754,518)	(284,449,108)	(404,203,626)
利息净收入	Net interest income	247,636,286	233,218,956	480,855,242
手续费及佣金收入	Fee and commission income	17,949,789	14,812,188	32,761,977
手续费及佣金支出	Fee and commission expense	(1,779,830)	(2,528,947)	(4,308,777)
手续费及佣金净收入	Net fee and commission income	16,169,959	12,283,241	28,453,200
投资收益	Investment income	703,115	-	703,115
公允价值变动损益	Gain/loss on changes of fair value	273,520	(1,384,010)	(1,110,490)
汇兑损益	Gain/loss on foreign exchange rate	-	(153,043,292)	(153,043,292)
营业收入合计	Total operating income	264,782,880	91,074,895	355,857,775
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges	(18,413,498)	(13,416,364)	(31,829,862)
业务及管理费	General and administrative expenses	(102,861,138)	(105,435,065)	(208,296,203)
资产减值损失	Impairment losses	(15,842,295)	(118,999,218)	(134,841,513)
营业支出合计	Operating expenses total	(137,116,931)	(237,850,647)	(374,967,578)
三、营业利润/(亏损)	3. Operating profit	127,665,949	(146,775,752)	(19,109,803)
加：营业外收入	Add: Non-operating income	2,371,007	5,799,604	8,170,611
减：营业外支出	Less: Non-operating expenses	(854,047)	(388,773)	(1,242,820)

自2008年1月2日(业务切换日)至2008年12月31日止期间

From 2 January 2008 (Business conversion date) to 31 December 2008

		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
四、利润/(亏损)总额	4. Profit before tax	129,182,909	(141,364,921)	(12,182,012)
减: 所得税费用	Less: Income tax expenses	(31,389,594)	33,525,296	2,135,702
五、净利润/(亏损)	5. Net profit/loss	97,793,315	(107,839,625)	(10,046,310)
六、其他综合收益	6. Other comprehensive income	-	(14,635,571)	(14,635,571)
七、综合收益总额	7. Total comprehensive income	97,793,315	(122,475,196)	(24,681,881)

七、承诺及或有负债

1. 财务承诺

资本性支出承诺

本公司于2009年12月31日并无重大资本承担。

经营性租赁承诺

本公司作为承租方与出租方签订了房屋和设备的不可撤销经营性租赁合同。于各资产负债表日, 本公司须就以下期间需缴付的最低租金为:

7. Commitments and contingent liabilities

(1) Commitments

Capital commitments

The Bank has no material capital commitments as at 31 December 2009.

Operating lease commitments

The Bank leases certain premises under operating lease arrangements. The total future minimum payments in respect of non-cancellable operating leases at the balance sheet date are as follows:

		2009-12-31	2008-12-31
一年以内(含一年)	Within 1 year	29,156,576	24,034,730
一年以上二年以内(含二年)	1 to 2 years	11,407,936	16,563,270
二年以上三年以内(含三年)	2 to 3 years	8,805,033	1,874,999
三年以上	After 3 years	9,447,247	574,250
合计	Total	58,816,792	43,047,249

2. 信贷承诺

(2) Credit commitments

		2009-12-31	2008-12-31
财务担保合同：	Financial guarantee contracts:		
银行承兑汇票	Bank acceptance	4,000,000	-
保函款项	Letter of guarantee	21,899,434	109,469,700
备用信用证	Standby credit letter	14,748,912	8,201,520
信用证保兑	Letter credit	-	887,583
开出信用证	Letters of credit issued	88,348,549	92,050,458
小计	Sub-total	128,996,895	210,609,261
不可撤销的贷款承诺：	Irrevocable loan commitments with original maturity of:		
原到期日在1年以内	Within one year	-	15,153,372
原到期日在1年或以上	More than one year	553,421,799	582,927,981
小计	Sub-total	553,421,799	598,081,353
合计	Total	682,418,694	808,690,614
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	302,912,460	366,568,650

财务担保合同具有担保性质，一旦客户未按其与受益人签订的合同偿还债务或履行约定义务时，银行需履行担保责任。

Financial guarantee contracts, with the nature of guarantee, require the Bank to be obliged to fulfill the customers' responsibility as guarantor in case that the customers fail to repay the contracted amount or fail to fulfill their obligations.

贷款承诺是指本公司作出的在未来为客户提供约定数额贷款的承诺。贷款承诺一般附有有效期或终止条款，可能在到期前无需履行，故合同约定的贷款承诺总金额并不一定代表未来的预期现金流出。

Loan commitments represent the commitment made by the Bank to its customer to grant a certain amount of loan in the future. Loan commitments are normally attached with an effective date or termination clause, and it is possible that the Bank may not need to fulfill such commitment on the maturity date. Hence, the amount of the loan commitments does not necessarily represent the future expected cash outflow.

3. 受托业务

(3) Entrusted Business

		2009-12-31	2008-12-31
委托存款	Entrusted deposits	-	1,500,000,000
委托贷款	Entrusted loans	-	1,500,000,000

委托存款是指存款者存于本公司的款项，仅用于向存款者指定的第三方发放贷款之用。贷款相关的信贷风险由存款人承担。

Entrusted deposits represent funds from depositors, which depositors have instructed the Bank to grant loans to third parties designated by them. The credit risk remains with the depositors.

4. 或有负债

据管理层意见，于2009年底，本公司除附注七/2 信贷承诺披露的或有负债外，并无其他或有负债。

(4) Contingent liabilities

As at 31 December 2009, according to the management there was no others contingent liabilities except that those have been disclosed in Note 7. 2.

八、资本管理

本公司采用足够能够防范本公司经营业务的固有风险的资本管理办法，并且对于资本的管理符合监管当局的要求。本公司资本管理的目标除了符合监管当局的要求之外，还必须保持能够保障经营的资本充足率和使股东权益最大化。视乎经济环境的变化和面临的风险特征，本公司将积极调整资本结构。

核心资本包括股本、资本公积、盈余公积和未分配利润。附属资本包括一般准备。

本公司根据商业银行信息披露管理办法(中国银行业监督管理委员会令〔2007〕第7号)计算的资本充足率如下：

		2009-12-31	2008-12-31
核心资本净额	Core capital	3,355,695,042	3,275,303,308
附属资本	Supplementary capital	120,894,852	133,560,273
资本净额	Net capital base	3,476,589,894	3,408,863,581
加权风险资产及市场风险资本调整	Risk weighted assets and market risk adjustment	9,316,034,216	11,138,596,851
核心资本充足率	Core capital adequacy ratio	36.02%	29.40%
资本充足率	Capital adequacy ratio	37.32%	30.60%

九、风险披露

1. 信用风险

1.1 信用风险管理

信用风险是债务人或交易对手违约的风险，主要指银行的借款人或交易对手不能按事先达成的协议履行其义务的潜在可能性。本公司的信用风险主要来自于发放贷款和垫款，表外项目的信用风险主要来自于开出信用证、各项担保款项和贷款承诺。

信用风险的集中程度：当一定数量的客户在进行相同的经营活动时，或处于相同的地理位置上或其行业具有相似的经济特性使其履行合约的能力会受到同一经济变化的影响。信用风险的集中程度反映了银行业绩对某一特定行业或地理位置的敏感程度。

本公司严格的授信前审查制度、授权审批制度和授信后的跟踪和上报机制有效地降低和防范了信用风险。本公司定期对客户的经营状况进行检查，对贷款质量进行分析并提取充足的贷款损失准备金。

8. Capital Management

The Bank has adopted a strong capital management method to prevent the inherent risk in the business operation, which complied with the requirements of regulatory authorities on capital management. Besides, the Bank also target to maintain sufficient capital adequacy ratio for operation in maximising shareholders' value. The Bank may adjust its capital structure actively to adapt with the change of economic environment and related risk characteristics.

Core capital includes paid-up capital, capital reserves, surplus reserves and retained earnings. Supplementary capital includes general reserves.

The capital adequacy ratio calculated by the Bank in accordance with the "Regulations Governing Disclosure Information of Commercial Bank" (CBRC [2007] No.7) promulgated by CBRC is as follows:

9. Financial Instruments Risk Management

(1) Credit risk

(1.1) Credit risk management

Credit risk is the risk of loss arising from a borrower's or counterparty's inability to meet its obligations. The Bank's credit risk exposure mainly arises from loans and advances to customers. Credit risk of off balance sheet mainly arises from the issued letter of credit, guarantee, and loan commitment.

Centralisation of credit risk: When a certain number of customers in the same business activities, or in the same geographical location, or their industry with similar economic characteristics that will be subject to the same economic changes. The centralisation of credit risk reflects the sensitivity of the Bank's performance to certain industry or geographical position.

The Bank established a standard policy and procedures for credit related business. The procedures could be divided as investigation, review, approval and subsequent administration procedures respectively to control and monitor the credit risk. The Bank reviews the borrower's business operation condition periodically, analyses the credit quality, and make necessary loan impairment provisions.

财务担保及贷款承诺产生的风险在实质上与贷款和垫款的风险相似。因此，该类交易的申请、贷后管理以及抵质押担保要求等需要与贷款和垫款业务相同。

The risk from financial guarantee and loan commitments is similar with that from loans and advances to customers. Hence, the Bank manages the application, post-lending management and the requirements of collateral guarantee with the same procedures.

1.2 不考虑任何担保物及其他信用增级措施的最大信用风险敞口

于资产负债表日，不考虑任何担保物及其他信用增级措施的最大信用风险敞口详情如下：

(1.2) The maximum credit risk exposure without consideration of any collateral and other credit enhancements

As at the balance sheet date, the maximum credit risk exposure of the Bank without taking account of any collateral and other credit enhancements is set out below:

		2009-12-31	2008-12-31
存放中央银行款项	Balances with central banks	1,499,850,186	1,440,646,223
存放同业款项	Due from banks and other financial institutions	760,963,181	2,341,349,749
拆出资金	Placements with financial institutions	2,129,647,393	2,421,199,483
交易性金融资产	Financial assets held for trading	-	74,377,593
衍生金融资产	Derivative financial assets	12,469,437	8,620,730
发放贷款和垫款	Loans and advances to customers	9,393,993,073	10,621,192,729
可供出售金融资产	Available-for-sale financial assets	600,419,057	389,787,080
其他资产	Other assets	53,059,804	121,370,342
合计	Total	14,450,402,131	17,418,543,929
信贷承诺信用风险敞口 (附注七、2)	Credit commitments (Note 7.2)	682,418,694	808,690,614
最大信用风险敞口	Maximum credit risk exposure	15,132,820,825	18,227,234,543

1.3 风险集中度

如交易对手集中于某一行业或地区，或共同具备某些经济特性，其信用风险通常会相应提高。此外，不同行业和地区的经济发展均有其独特的特点，因此不同的行业和地区的信用风险亦不相同。

(1.3) Risk Concentration

If it is determined that the Bank's counterparties are concentrated in certain industries or geographical areas, or having similar economic characteristics, its credit risk is normally higher. In addition, different industry and geographical area may have different characteristics, hence its respective credit risk is not similar.

本公司主要为境内客户提供贷款及财务担保合同。本公司发放贷款和垫款的行业集中度详情，请参看附注五、7。

The Bank mainly provides loan and financial guarantees to domestic customers. Analysis for industry concentration information for loans and advances, please refer to Note 5.7.

1.4 担保物

本公司根据交易对手的信用风险评估决定所需的担保物金额及类型。对于担保物类型和评估参数，本公司实施了相关指南。

(1.4) Collateral

The amount and types of the collateral the Bank needs to acquire depends on the credit risk evaluation of the counterparties. The Bank carried out related guidelines on the types of collateral and the evaluation parameter.

抵押物主要有以下几种类型：

Following are the main types of collateral:

- 对于商业贷款，担保物为房地产、存货、股权或应收账款；
- 对于个人贷款，担保物为居民住宅。

- For commercial loans, collateral mainly includes properties, inventories, equity investments or other receivables; and
- For retail loans, collateral mainly includes residential properties.

管理层会监视担保物的市场价值，根据相关协议要求追加抵押物，并在进行损失准备的充足性审查时监视担保物的市价变化。

The management will monitor the market value of the collateral periodically and based on the related agreements may require the borrowers to increase the collateral. When performing the adequacy review of loss provision, the change in the market value of the collateral will be considered.

1.5 信用质量

(1.5) Credit Quality

本公司各项金融资产(未扣除减值准备)的信用质量分析如下：

The credit quality by class of financial assets of the Bank (excluding impairment provision) is analysed as follows:

2009-12-31		既未逾期也未减值	已逾期但未减值	已减值	合计
		Neither overdue nor impaired	Overdue but not impaired	Impaired	Total
存放同业款项	Due from banks and other financial institutions	760,963,181	-	-	760,963,181
拆出资金	Placements with financial institutions	2,129,647,393	-	-	2,129,647,393
交易性金融资产	Financial assets held for trading	-	-	-	-
应收利息	Interest receivable	30,487,290	-	-	30,487,290
发放贷款和垫款	Loans and advances to customers	9,301,719,302	7,965,885	389,775,935	9,699,461,122
可供出售金融资产	Available-for-sale investments	600,419,057	-	-	600,419,057
合计	Total	12,823,236,223	7,965,885	389,775,935	13,220,978,043

2008-12-31		既未逾期也未减值	已逾期但未减值	已减值	合计
		Neither overdue nor impaired	Overdue but not impaired	Impaired	Total
存放同业款项	Due from banks and other financial institutions	2,341,349,749	-	-	2,341,349,749
拆出资金	Placements with financial institutions	2,421,199,483	-	-	2,421,199,483
交易性金融资产	Financial assets held for trading	74,377,593	-	-	74,377,593
应收利息	Interest receivable	110,247,379	-	-	110,247,379
发放贷款和垫款	Loans and advances to customers	10,551,972,252	18,186,263	335,428,480	10,905,586,995
可供出售金融资产	Available-for-sale investments	389,787,080	-	-	389,787,080
合计	Total	15,888,933,536	18,186,263	335,428,480	16,242,548,279

既未逾期也未减值的发放贷款及垫款

下表按担保方式列示于资产负债表日既未逾期也未减值的贷款：

Neither overdue nor impaired loans

The composition of neither overdue nor impaired loans by type of guarantee at the balance sheet date was as follows:

		2009-12-31		
		正常	关注	合计
		Pass	Special Mention	Total
信用贷款	Unsecured loans	1,316,879,615	-	1,316,879,615
保证贷款	Guaranteed loan	2,979,725,271	19,938,344	2,999,663,615
抵押贷款	Secured by mortgage	4,029,481,034	4,346,595	4,033,827,629
质押贷款	Secured by pledges	951,348,443	-	951,348,443
合计	Total	9,277,434,363	24,284,939	9,301,719,302

		2008-12-31		
		正常	关注	合计
		Pass	Special Mention	Total
信用贷款	Unsecured loans	1,620,767,730	-	1,620,767,730
保证贷款	Guaranteed loan	3,868,978,499	-	3,868,978,499
抵押贷款	Secured by mortgage	4,682,611,337	10,554,661	4,693,165,998
质押贷款	Secured by pledges	369,060,025	-	369,060,025
合计	Total	10,541,417,591	10,554,661	10,551,972,252

已逾期但未减值的发放贷款及垫款

于资产负债表日，已逾期但未减值的发放贷款及垫款账龄分析如下：

Overdue but not impaired loans and advances

Aging analysis of overdue but not impaired loans as at the balance sheet date was as follows:

		2009-12-31				
		1个月以内	1个月到2个月	2个月到3个月	合计	所持有担保物公允价值
		Within 1 month	1 to 2 months	2 to 3 months	Total	Fair value of collaterals
贷款及垫款	Loans and advances to customers	7,959,404	6,481	-	7,965,885	31,860,000

		2008-12-31				
		1个月以内	1个月到2个月	2个月到3个月	合计	所持有担保物公允价值
		Within 1 month	1 to 2 months	2 to 3 months	Total	Fair value of collaterals
贷款及垫款	Loans and advances to customers	18,186,263	-	-	18,186,263	64,942,447

已减值的发放贷款及垫款

如果有客观证据表明发放贷款及垫款在初始确认后有一项或多项情况发生，且该情况对贷款预计未来现金流量有影响且该影响能可靠估计，则该发放贷款及垫款被认为是已减值贷款。这些贷款为对公贷款，主要被评定为“次级”、“可疑”及“损失”。

于资产负债表日，本公司持有的涵盖减值贷款的担保物的公允价值列示如下：

Impaired loans and advances

Where objective evidences identified that single or multiple events occurred after the initial recognition of the loan and the impact from the events on expected future cash flows can be estimated reliably, the relevant financial assets should be recognised as impaired loans. These loans are classified as Substandard, Doubtful and Loss.

As at balance sheet date, the fair value of collateral of impaired loans held by the Bank were as follows:

		2009-12-31	2008-12-31
减值贷款的担保物	The mortgages of impaired loan	1,758,228,558	1,667,113,433

上述抵押物的公允价值为本公司根据目前抵押物处置经验和市场状况对最新可得的外部评估价值进行调整的基础上确定。

2. 流动性风险

资金流动性风险是指本公司在不承受巨大成本和损失的情况下，无法偿还到期债务或满足新增资产的融资需求而产生的收益或资本风险。资产和负债的期限或金额的不匹配，也可能导致流动性风险。

本公司的流动性风险由风险管理部负责管理，并制定相应的政策和管理流程，每月定期向资产负债委员会报告流动性状况。

本公司流动性风险管理的方法体系涵盖了流动性的事先计划、事中管理、事后调整以及应急计划的全部环节。目前本公司的流动性管理工具主要为合同性现金流分析法并且根据监管部门对流动性风险监控的指标体系，按适用性原则，设计了一系列符合本公司实际的日常流动性监测指标体系，逐日监控有关指标限额的执行情况，对指标体系进行分级管理，按不同的等级采用不同的手段进行监控与调节。

The fair value of collateral that the Bank holds is determined on the basis of the present disposition of collateral experience and market conditions on the latest available value of the external evaluation.

(2) Liquidity risk

Liquidity risk is the risk of inability to repay the fund on maturity. The mismatch of assets and liabilities amount or maturity dates may also result in such risk.

The Bank's Risk Management Division is responsible for the Bank's liquidity risk management. It designs its related policy and management process, and present liquidity reports to Assets & Liabilities Management Committee on a monthly basis.

The Bank's liquidity risk management approach system includes planning, management, adjustment and emergency plan. In accordance with the regulatory department's liquidity risk monitoring index system, the Bank designs a series of daily liquidity monitoring indicators to monitor the implementation of the indicator and manages them at different levels.

于2009年12月31日，本公司的金融资产及金融负债的到期日分析如下：

The maturity analysis of financial assets and liabilities of the Bank as at 31 December 2009 is as follows:

		逾期/即时偿还 Overdue/On demand	1个月内 Within 1 month
金融资产：	Financial assets:		
现金及存放中央银行款项	Cash and deposits with central banks	815,311,654	-
同业款项	Due from and placement with banks	276,160,981	1,147,702,064
衍生金融资产	Derivative financial assets	-	438,854
发放贷款和垫款	Loans and advances to customers	206,583,565	1,375,641,713
可供出售金融资产	Available-for-sale investments	-	99,954,142
其他金融资产	Other assets	52,253	11,465,414
金融资产合计	Total financial assets	1,298,108,453	2,635,202,187
金融负债：	Financial liabilities:		
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	55,568,814	1,258,281,434
衍生金融负债	Derivative financial liabilities	-	452,539
吸收存款	Customer deposits	2,729,286,230	729,985,914
其他金融负债	Other liabilities	705,504	1,975,475
金融负债合计	Total financial liabilities	2,785,560,548	1,990,695,362
流动性净额	Net liquidity	(1,487,452,095)	644,506,825
信贷承诺	Commitments:	-	38,556,263

2009-12-31

1至3个月 1 to 3 months	3个月至1年 3 months to 1 years	1至5年 1 to 5 years	5年以上 5 years above	无期限 undated	合计 Total
-	-	-	-	689,906,497	1,505,218,151
967,269,661	294,631,868	204,846,000	-	-	2,890,610,574
1,016,652	2,688,651	8,325,280	-	-	12,469,437
1,902,962,491	1,683,595,623	3,619,084,161	606,125,520	-	9,393,993,073
99,827,108	-	400,637,807	-	-	600,419,057
14,432,822	26,516,149	593,166	-	-	53,059,804
2,985,508,734	2,007,432,291	4,233,486,414	606,125,520	689,906,497	14,455,770,096
784,240,450	2,008,326,536	379,868,934	-	-	4,486,286,168
-	4,810,264	9,056,431	-	-	14,319,234
1,086,948,151	2,031,881,038	62,509,197	-	-	6,640,610,530
3,139,684	5,421,892	225,537	-	-	11,468,092
1,874,328,285	4,050,439,730	451,660,099	-	-	11,152,684,024
1,111,180,449	(2,043,007,439)	3,781,826,315	606,125,520	689,906,497	3,303,086,072
51,940,408	113,852,618	478,069,405	-	-	682,418,694

于2008年12月31日，本公司的金融资产及金融负债的到期日分析如下：

The maturity analysis of financial assets and liabilities of the Bank as at 31 December 2008 is as follows:

		逾期/即时偿还 Overdue/On demand	1个月内 Within 1 month
金融资产：	Financial assets:		
现金及存放中央银行款项	Cash and deposits with central banks	821,798,803	-
同业款项	Due from and placement with banks	334,027,729	2,066,799,920
交易性金融资产	Financial assets held for trading	-	74,377,593
衍生金融资产	Derivative financial assets	-	306,037
发放贷款和垫款	Loans and advances to customers	251,146,489	1,303,333,638
可供出售金融资产	Available-for-sale investments	-	-
其他金融资产	Other assets	102,177	37,768,798
金融资产合计	Total financial assets	1,407,075,198	3,482,585,986
金融负债：	Financial liabilities:		
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	54,558,118	2,871,940,837
衍生金融负债	Derivative financial liabilities	-	875,139
吸收存款	Customer deposits	2,512,901,390	389,451,625
其他金融负债	Other liabilities	707,529	4,559,199
金融负债合计	Total financial liabilities	2,568,167,037	3,266,826,800
流动性净额	Net liquidity	(1,161,091,839)	215,759,186
信贷承诺：	Commitments :	-	64,581,738

2008-12-31					
1至3个月内 1 to 3 months	3个月至1年 3 months to 1 years	1至5年 1 to 5 years	5年以上 5 years above	无期限 undated	合计 Total
-	-	-	-	623,848,022	1,445,646,825
2,081,502,983	68,346,000	211,872,600	-	-	4,762,549,232
-	-	-	-	-	74,377,593
4,223,003	4,054,409	37,281	-	-	8,620,730
2,276,842,955	1,695,548,268	5,000,797,930	93,523,449	-	10,621,192,729
-	-	389,787,080	-	-	389,787,080
38,005,699	45,415,184	78,484	-	-	121,370,342
4,400,574,640	1,813,363,861	5,602,573,375	93,523,449	623,848,022	17,423,544,531
1,875,544,773	4,077,321,473	-	-	-	8,879,365,201
633,210	11,079,514	37,281	-	-	12,625,144
778,422,635	1,527,737,036	8,568,852	-	-	5,217,081,538
9,029,244	34,572,924	92,717	-	-	48,961,613
2,663,629,862	5,650,710,947	8,698,850	-	-	14,158,033,496
1,736,944,778	(3,837,347,086)	5,593,874,525	93,523,449	623,848,022	3,265,511,035
49,220,554	176,593,255	518,295,067	-	-	808,690,614

3. 市场风险

市场风险是指在交易平仓变现所需的期间内，交易组合的市值发生负面变化的风险。本公司面临的市场风险主要来自利率和汇率产品的敞口头寸。本公司的交易性业务及非交易性业务均可产生市场风险。本公司市场风险管理的目标是避免收入和权益由于市场风险产生的过度损失，同时降低本公司受金融工具内在波动性风险的影响。

本公司由风险管理部总览全行的市场风险敞口，并负责拟制相关市场风险管理政策报送资产负债管理委员会。

本公司按照既定标准和当前管理能力监管市场风险，其主要的监管方法包括敏感性分析，风险价值，压力测试等。在新产品或新业务上线前，该产品和业务中的市场风险将按照规定予以辨识。

3.1 汇率风险

主要是由于本公司资产和负债的货币错配以及外汇交易无法及时规避风险敞口以至于暴露在市场波动而引起的风险。

于2009年12月31日，本公司的有关资产及负债按币种列示如下：

(3) Market risk

The Bank's market risk is mainly from the gap arising from interest rate and exchange rate products, derived from both trading and non-trading activities portfolio. The Bank's market risk management objective is to avoid excessive loss on the Bank's income statement and equity due to market risk, as well as reduce volatility impact from financial instruments.

The Risk Management Division overviews the whole bank market risk exposure, and also is responsible for preparing the relevant market risk management policies submitted to the Risk Management Committee.

The Bank measured the market risk with consideration of the established benchmarks and management ability, includes sensitivity analysis and pressure tests, etc. The market risk of a new product and business should be assessed before introduction.

(3.1) Currency risk

The risk is mainly resulted from currency mismatches of assets and liabilities, and the probable loss of foreign exchange position caused by fluctuation of exchange rate.

As at balance sheet date, relevant assets and liabilities by currency is as follows:

		2009-12-31			
		美元	人民币	其他	合计
		USD (RMB equivalent)	RMB	Other (RMB equivalent)	Total
资产：	Assets:				
现金及存放中央银行款项	Cash and balances with the central bank	26,976,655	1,477,299,948	941,548	1,505,218,151
同业款项	Due from and placement with banks	2,235,686,821	526,108,113	128,815,640	2,890,610,574
交易性金融资产及衍生金融资产	Financial assets held for trading and derivatives	4,884,979	7,466,195	118,263	12,469,437
发放贷款和垫款	Loans and advances to customers	3,655,238,193	5,180,141,374	558,613,506	9,393,993,073
可供出售金融资产	Available-for-sale investments	400,637,807	199,781,250	-	600,419,057
其他资产	Other assets	12,159,318	160,841,147	2,931,671	175,932,136
资产合计	Total assets	6,335,583,773	7,551,638,027	691,420,628	14,578,642,428
负债：	Liabilities:				
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	3,461,275,158	430,736,201	594,274,809	4,486,286,168
衍生金融负债	Derivative financial liabilities	6,218,083	7,982,887	118,264	14,319,234
吸收存款	Customer deposits	1,004,161,843	5,546,343,036	90,105,651	6,640,610,530
其他负债	Other liabilities	3,194,714	58,147,916	12,924,175	74,266,805
负债合计	Total liabilities	4,474,849,798	6,043,210,040	697,422,899	11,215,482,737
资产负债净头寸	Net position	1,860,733,975	1,508,427,987	(6,002,271)	3,363,159,691
衍生金融工具名义金额	Notional amounts of derivative financial instruments	3,131,773,777	1,642,969,352	39,415,946	4,814,159,075
信贷承诺	Commitments	254,628,279	391,172,638	36,617,777	682,418,694

		2008-12-31			
		美元	人民币	其他	合计
		USD (RMB equivalent)	RMB	Other (RMB equivalent)	Total
资产:	Assets:				
现金及存放中央银行款项	Cash and balances with the central bank	18,340,601	1,426,617,436	688,788	1,445,646,825
同业款项	Due from and placement with banks	4,406,668,405	314,921,896	40,958,931	4,762,549,232
交易性金融资产及衍生金融资产	Financial assets held for trading and derivatives	8,620,730	74,377,593	-	82,998,323
发放贷款和垫款	Loans and advances to customers	4,661,483,594	5,328,709,803	630,999,332	10,621,192,729
可供出售金融资产	Available-for-sale investments	389,787,080	-	-	389,787,080
其他资产	Other assets	124,998,850	110,513,033	(2,994,405)	232,517,478
资产合计	Total assets	9,609,899,260	7,255,139,761	669,652,646	17,534,691,667
负债:	Liabilities:				
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	7,714,629,182	630,000,000	534,736,019	8,879,365,201
衍生金融负债	Derivative financial liabilities	12,625,144	-	-	12,625,144
吸收存款	Customer deposits	336,204,225	4,789,792,916	91,084,397	5,217,081,538
其他负债	Other liabilities	19,542,065	104,067,574	26,433,317	150,042,956
负债合计	Total liabilities	8,083,000,616	5,523,860,490	652,253,733	14,259,114,839
资产负债净头寸	Net position	1,526,898,644	1,731,279,271	17,398,913	3,275,576,828
衍生金融工具名义金额	Notional amounts of derivative financial instruments	2,098,772,091	478,213,154	97,906,693	2,674,891,938
信贷承诺	Commitments	284,436,025	462,540,234	61,714,355	808,690,614

以下是在其他变量不变的情况下，外币对本位币汇率可能发生的合理变动对税前利润及权益的影响。

With all other variables held constant, the following shows the impact on profit before tax and equity when foreign currency change against functional currency.

		2009-12-31	2008-12-31
变量变动		对税前利润影响	对税前利润影响
Change in variables		Impact on profit	Impact on profit
对本位币贬值1%	-1% change against functional currency	(18,607,340)	(15,268,986)
对本位币升值1%	+1% change against functional currency	18,607,340	15,268,986

以上敏感性分析基于资产和负债具有静态的汇率风险结构，其计算了当其他因素不变时，外币对人民币汇率的合理可能变动对净利润及权益的影响。

The sensitivity analysis above is on the basis that assets and liabilities have static currency risk structure, it calculates that when other factors are stable, the impact of net profit and equity caused by the fluctuation of the foreign exchange rate.

有关的分析基于以下假设：

(1) 各种汇率敏感度是指各币种对人民币于报告日当天收盘(中间价)汇率绝对值波动1%造成的汇兑损益；

The related analysis is on the assumption as follows:

(1) Exchange rate sensitivity refers to the foreign exchange gains and losses caused by the 1% change of the closing rate(middle price) of the different foreign currencies against RMB at the balance sheet date;

(2) 各币种汇率变动是指各币种对人民币汇率同时同向波动；

(3) 该汇率风险敞口不包含资产负债表表外科目；

(4) 由于该行美金账簿占总外币帐簿的90%以上，故敏感性分析只考虑美金账簿受人民币汇率波动的影响。

由于基于上述假设，汇率变化导致本公司汇兑净损益出现的实际变化可能与此敏感性分析的结果不同。

3.2 利率风险

利率风险是指产生于银行资产、负债和表外头寸的到期日不同(就固定利率而言)或重新定价(就浮动利率而言)时间不同的风险。

本公司的利率风险由风险管理部监管，并制定相应政策及监管流程，每月定期向资产负债委员会报告风险状况。

贷款存款利率的设定严格按照人民银行的规定。对利率风险的监管主要包括利率重新定价缺口分析法。

于2009年12月31日，本公司的金融资产及金融负债按合同重定价日或到期日两者较早者分析如下：

(2) The currency exchange rate fluctuations mean the currency of the RMB exchange rate fluctuations in the same direction simultaneously;

(3) The exchange rate risk exposure exclude off-balance sheet items;

(4) Since the Bank's USD currency book accounted for above 90% of foreign currency account, sensitivity analysis only consider the impact of RMB exchange rate fluctuation against USD.

Based on the above assumptions, actual changes of the Bank's net exchange gain and loss resulting from changes in exchange rate may be different from the outcome of the sensitivity analysis.

(3.2) Interest rate risk

The Bank's interest rate risk mainly arises from the mismatch of contractual maturity date and repricing date of interest-generating assets and interest-bearing liabilities.

The Bank's interest rate risk is regulated by Risk Management Division, which implements related policy and regulatory process, and reports the risk condition to Assets & Liabilities Committee on a monthly basis.

The Bank set loan and deposit interest rate strictly in accordance with PBOC requirement. The management of the interest risk mainly includes gap analysis on interest rate repricing.

As at 31 December 2009, the Bank's financial assets and financial liabilities analysis by contractual repricing date or maturity date, whichever is earlier, were as follow:

		2009-12-31						
		3个月内	3个月至1年	1至5年	5年以上	不计息	合计	
		Within 3 months	3 months to 1 year	1 to 5 years	5 years above	Non-interest bearing	Total	
资产：	Assets:							
现金及存放中央银行款项	Cash and balances with the central bank	1,473,640,508	-	-	-	31,577,643	1,505,218,151	
同业款项	Due from and placement with banks	2,595,978,706	294,631,868	-	-	-	2,890,610,574	
交易性金融资产及衍生金融资产	Financial assets held for trading and derivatives	-	-	-	-	12,469,437	12,469,437	
发放贷款和垫款	Loans and advances to customers	8,598,132,493	795,860,580	-	-	-	9,393,993,073	
可供出售金融资产	Available-for-sale investments	300,155,790	300,263,267	-	-	-	600,419,057	
其他资产	Other assets	-	-	-	-	175,932,136	175,932,136	
资产合计	Total assets	12,967,907,497	1,390,755,715	-	-	219,979,216	14,578,642,428	
负债：	Liabilities:							
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	4,256,286,168	230,000,000	-	-	-	4,486,286,168	
衍生金融负债	Derivative financial liabilities	-	-	-	-	14,319,234	14,319,234	
吸收存款	Customer deposits	4,554,890,295	2,031,881,038	53,839,197	-	-	6,640,610,530	
其他负债	Other liabilities	-	-	-	-	74,266,805	74,266,805	
负债合计	Total liabilities	8,811,176,463	2,261,881,038	53,839,197	-	88,586,039	11,215,482,737	
利率风险缺口	Net position	4,156,731,034	(871,125,323)	(53,839,197)	-	131,393,177	3,363,159,691	

		2008-12-31					
		3个月内	3个月至1年	1至5年	5年以上	不计息	合计
		Within 3 months	3 months to 1 year	1 to 5 years	5 years above	Non-interest bearing	Total
资产:	Assets:						
现金及存放中央银行款项	Cash and balances with the central bank	1,440,646,222	-	-	-	5,000,603	1,445,646,825
同业款项	Due from and placement with banks	4,687,368,632	68,346,000	6,834,600	-	-	4,762,549,232
交易性金融资产及衍生金融资产	Financial assets held for trading and derivatives	-	-	74,377,593	-	8,620,730	82,998,323
发放贷款和垫款	Loans and advances to customers	8,076,092,883	2,545,099,846	-	-	-	10,621,192,729
可供出售金融资产	Available-for-sale investments	97,300,783	292,486,297	-	-	-	389,787,080
其他资产	Other assets	-	-	-	-	232,517,478	232,517,478
资产合计	Total assets	14,301,408,520	2,905,932,143	81,212,193	-	246,138,811	17,534,691,667
负债:	Liabilities:						
同业及其他金融机构存放及拆入资金	Placement and borrowings from banks	8,472,286,623	407,078,578	-	-	-	8,879,365,201
衍生金融负债	Derivative financial liabilities	-	-	-	-	12,625,144	12,625,144
吸收存款	Customer deposits	3,680,702,380	1,527,810,206	8,568,952	-	-	5,217,081,538
其他负债	Other liabilities	-	-	-	-	150,042,956	150,042,956
负债合计	Total liabilities	12,152,989,003	1,934,888,784	8,568,952	-	162,668,100	14,259,114,839
利率风险缺口	Net position	2,148,419,517	971,043,359	72,643,241	-	83,470,711	3,275,576,828

浮动利率工具使本公司面临现金流利率风险，而固定利率工具使本公司面临公允价值利率风险。本公司管理计息金融资产及计息金融负债的到期情况。浮动利率工具一般不到一年便会重新估价一次。固定利率工具的利率在有关金融工具初始时固定，在到期日前不会改变。

Floating interest rate instruments expose the Bank to cash flow interest rate risk, whereas fixed interest rate instruments expose the Bank to fair value interest rate risk. The Bank's interest rate risk policy requires it to manage interest rate risk by maintaining an appropriate mixture of fixed and variable interest rate instruments. The policy also requires it to manage the maturities of interest generating financial assets and interest bearing financial liabilities. Interest on floating interest rate instruments is repriced at intervals of less than one year. Interest on fixed interest rate instruments is priced at inception of the financial instrument and is fixed until maturity.

以下是在其他变量不变的情况下，利率可能发生的合理变动对税前利润及对权益方面的影响。

With all other variables held constant, the following shows the impact on profit before tax and equity when interest rate change.

		2009-12-31	
利率变动		对税前利润影响	对权益的影响
Change in basis points		Impact on profit	Impact on equity
增加100个基点	+ 100 basis points	33,104,677	(1,484,388)
减少100个基点	- 100 basis points	(33,104,677)	1,484,718

2008-12-31

利率变动		对税前利润影响	对权益的影响
Change in basis points		Impact on profit	Impact on equity
增加100个基点	+ 100 basis points	22,440,083	(11,406,879)
减少100个基点	- 100 basis points	(22,440,083)	11,811,624

以上敏感性分析基于资产和负债具有静态的利率风险结构。有关的分析仅衡量一年内利率变化，反映为一年内本公司资产和负债的重新定价对本公司按年化计算利息收入的影响，基于以下假设：

- (1) 所有在三个月内及三个月后但一年内重新定价或到期的资产和负债均假设在有关期间中间重新定价或到期(即在三个月内重新定价或到期的资产和负债全部实时重新定价或到期；在三个月后但一年内重新定价或到期的资产和负债均在三个月重新定价或到期)；
- (2) 收益率曲线随利率变化而平行移动；
- (3) 资产和负债组合并无其他变化；
- (4) 此利率风险敞口不包含资产负债表表外科目。

由于基于上述假设，利率增减导致本公司利息净收入出现的实际变化可能与此敏感性分析的结果不同。

4. 公允价值

公允价值指在交易双方均知情及自愿下之公平交易中交换资产或清偿负债之数值。在交易活跃之市场(例如认可证券交易所)存在的条件下，市价乃金融工具公允价值之最佳证明。然而，本公司所持有及发行之部分金融资产及负债并无市价。因此，对于该部分无市价可依之金融工具，以如下所述之现值或其他估计方法估算公允价值。但是，运用此等方法所计之价值会受有关未来现金流量数额，时间性假设，以及所采用之折现率影响。

所采用之方法及假设如下：

- (i) 以公允价值计量且其变动计入当期损益的金融资产/金融负债(包括衍生金融资产/金融负债)乃参考可供参照之市价计算其公允价值。倘无可供参照之市价，则将现金流量折现估算公允价值或参照交易对方的报价确定公允价值。公允价值等于此等项目之账面金额；

The sensitivity analysis above is on the basis that assets and liabilities have static interest rate risk structure. The analysis measures the change of interest rate within only one year, reflecting the impact on annualised interest income caused by repricing of assets and liabilities, based on the assumption as follows:

- (1) All assets and liabilities repriced again at the middle of the period for within 3 months and 3-12 months (that is, assets or liabilities repriced or matured within three months are repriced on time or matured, asset or liabilities repriced or matured in three months to one year are repriced or matured in the third month or matured);
- (2) Interest rate yield curve moves in parallel with the change of interest rate;
- (3) No change in the portfolio of assets and liabilities;
- (4) The interest rate risk exposure excludes off-balance sheet items.

Base on the above assumption, the actual change of the net interest income caused by the changes in interest rate may be different from the result of the sensitivity analysis.

(4) Fair value of financial instruments

Fair value is the amount for which an asset could be exchanged, or a liability could be settled, between knowledgeable and willing parties at an arm's length transaction. Subject to the existence of an active market, such as an authorised securities exchange, the market value is the best reflection of the fair values of financial instruments. As there is no available market value for part of the financial assets and liabilities held and issued by the Bank, the discounted cash flow method or other valuation methods described below are adopted to determine the fair value of these assets and liabilities. However, the value determined by such methods is subject to the impact of future cash flows, time assumption and discount rates used.

The following methods and assumptions have been used in estimating fair values:

- (i) Financial assets at fair value through profit or loss (including derivative assets/liabilities) are stated at fair value by reference to the quoted market prices when available. If quoted market prices are not available then fair values are estimated on the basis of discounted cash flows or quoted price from counter parties. The fair value are considered to be equal to their carrying amounts;

(ii) 于12个月内到期之其他金融资产金融负债由于期限较短，它们的账面价值与公允价值相若；

(iii) 凡定息贷款按当时适用于类似贷款之市场利率贷出，其公允价值以参照市场利率方法估算。贷款组合中信贷质量之变化在确定总公允价值时不予考虑，因为信贷风险之影响将单独作为贷款损失，从账面值及公允价值中扣除；

(iv) 客户存款乃按不同品种使用固定或浮动利率。活期存款及无指定届满期之储蓄账户假设结算日按通知应付金额为公允价值。有固定期限之存款的公允价值以现金流量折现法估算，折现率为与该定期存款的剩余期限对应的现行存款利率。

以上各假设及方法乃为本公司资产及负债之公允价值提供一致之计算准则。然而，由于其他机构或会使用不同之方法及假设，各金融机构所披露之公允价值未必完全具有可比性。

管理层估计，于年末，本公司的金融资产和金融负债的公允价值与相应的账面价值并无重大差异。

(ii) The fair values of other financial assets or liabilities maturing within 12 months are assumed to be approximately equal to their carrying amounts as a result of short duration;

(iii) The fair value of fixed rate loans is estimated by comparing the market interest rates offered when the loans are granted, with the current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining the gross fair values as the impact of credit risk is recognised separately by deducting the amount of impairment provision from the carrying amount;

(iv) The interest rates of deposits from customers, floating or fixed, depend on the types of products. The fair values of demand deposits and saving deposits without specific maturity date represent the amounts payable to customers at any moment. The fair values of the fixed deposits are estimated on the basis of discounted cash flows with the discounted rate as the deposit interest rate corresponding to the remaining duration.

All the assumptions and methods mentioned above provide a consistent basis for the calculation of fair value of the Bank's assets and liabilities. However, other institutions may use different assumptions and methods. Therefore, the fair values disclosed by different financial institutions may not be entirely comparable.

In the opinion of the management, the difference between the fair value and the carrying amount of the financial assets and financial liabilities is not material as at the balance sheet date.

下表列示了确定(以公允价值计量的)金融工具公允价值的估值技术或方法：

The following table shows the valuation techniques for evaluating fair value of financial instruments.

		公开市场价格	估值技术可观察到的市场变量	估值技术不可观察到的市场变量	合计
2009-12-31		Quoted market price	Valuation techniques	Others	Total
交易性金融资产	Financial assets held for trading	-	-	-	-
可供出售金融资产	Available-for-sale investments	-	600,419,057	-	600,419,057
衍生金融资产	Derivative financial assets	-	12,469,437	-	12,469,437
金融资产合计	Total financial assets	-	612,888,494	-	612,888,494
衍生金融负债	Derivative financial liabilities	-	14,319,234	-	14,319,234
金融负债合计	Total financial liabilities	-	14,319,234	-	14,319,234

		公开市场价格	估值技术可观察到的市场变量	估值技术不可观察到的市场变量	合计
2008-12-31		Quoted market price	Valuation techniques	Others	Total
交易性金融资产	Financial assets held for trading	-	74,377,593	-	74,377,593
可供出售金融资产	Available-for-sale investments	-	389,787,080	-	389,787,080
衍生金融资产	Derivative financial assets	-	8,620,730	-	8,620,730
金融资产合计	Total financial assets	-	472,785,403	-	472,785,403
衍生金融负债	Derivative financial liabilities	-	12,625,144	-	12,625,144
金融负债合计	Total financial liabilities	-	12,625,144	-	12,625,144

十、关联方关系及交易

1. 关联方的认定标准

于本年度，下列各方构成本公司的关联方：

- (1) 对本公司施加重大影响的投资方；
- (2) 本公司的关键管理人员以及与其关系密切的家庭成员；
- (3) 本公司的关键管理人员或与其关系密切的家庭成员控制、共同控制或施加重大影响的其他企业。

2. 本公司母公司

名称	业务性质	注册地	注册资本	拥有权益比例
Name	Business Nature	Registered Address	Registered Capital	Shareholding
大华银行有限公司	银行及金融服务	新加坡	3,220百万新币	100%
United Overseas Bank Limited	Banking and Financial Service	Singapore	3,220 Million SGD	100%

3. 于本期内与本公司有关联交易的其他关联方

名称	与本公司关系
Name	Relationship
大华银行有限公司香港分行	母公司分行
United Overseas Bank Hongkong Branch	Branch of parent company
大华银行有限公司伦敦分行	母公司分行
United Overseas Bank London Branch	Branch of parent company
大华银行有限公司东京分行	母公司分行
United Overseas Bank Tokyo Branch	Branch of parent company
UOB投资管理(上海)有限公司	同受母公司控制的公司
UOB Venture Management (Shanghai) CO.,Ltd	Company under the common control of parent company
UOB Holdings (USA) Inc.	同受母公司控制的公司
UOB Holdings (USA) Inc.	Company under the common control of parent company

10. Related party transactions

(1) Criteria for identifying related parties

Details of the Bank's major related parties in 2009 are as follows:

- (1) Investors exercise significant influence over the Bank;
- (2) Key management personnel of the Bank or the close family members;
- (3) Enterprises under controls, jointly controls or significant influence of the key management personnel of the Bank or the close family members;

(2) Parent Company of the Bank

(3) The related parties which the Bank had transactions during the period are as follows:

4. 本公司与关联方之主要交易

(4) Main transactions between the Bank and related parties

存放及拆放款项	Due from banks	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	10,324,325	359,436,072
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	52,979,536	12,838,810
大华银行有限公司伦敦分行	United Overseas Bank London Branch	4,121,072	480,118
大华银行有限公司东京分行	United Overseas Bank Tokyo Branch	418,869	1,356,346
		67,843,802	374,111,346
存入及拆入款项	Borrowing from others	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	3,896,181,277	5,018,456,887
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	159,368,690	1,660,603,325
		4,055,549,967	6,679,060,212
吸收存款	Customer deposit	2009-12-31	2008-12-31
UOB投资管理(上海)有限公司	UOB Venture Management (Shanghai) CO.,LTD	53,764,745	-
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	419,332,888	-
		473,097,633	-
应收款项-其他应收款	Receivables-other receivables	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	4,860	1,394,118
应收款项-应收利息	Receivable-interest receivables	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	-	9,493
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	133	-
		133	9,493
应付款项-其他应付款	Payables-other payables	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	12,505,057	29,601,732
应付款项-应付利息	Payable-interest payable	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	1,039,267	3,182,664
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	2,034	755,661
UOB投资管理(上海)有限公司	UOB Venture Management (Shanghai) CO.,LTD	85,250	-
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	124,958	-
		1,251,509	3,938,325

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
利息收入	Interest income	Year 2009	From 2 January 2008 (Date of Conversion) to 31 December 2008
大华银行有限公司	United Overseas Bank Limited	247,455	52,111,974
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	298	86,264
		247,753	52,198,238

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
利息支出	Interest Expense	Year 2009	From 2 January 2008 (Date of Conversion) to 31 December 2008
大华银行有限公司	United Overseas Bank Limited	28,215,925	144,383,250
大华银行有限公司香港分行	United Overseas Bank Hong Kong Branch	2,487,759	59,874,866
大华银行有限公司伦敦分行	United Overseas Bank London Branch	1,659	131,609
UOB投资管理(上海)有限公司	UOB Venture Management (Shanghai) CO.,LTD	699,405	-
UOB Holdings (USA) Inc	UOB Holdings (USA) Inc	147,357	-
		31,552,105	204,389,725

衍生金融工具合约	Derivatives	2009-12-31	2008-12-31
大华银行有限公司	United Overseas Bank Limited	1,219,672,095	922,984,567

本公司与上述关联方进行的交易根据正常的商业交易条件进行，以一般交易价格为定价基础，并按正常业务程序进行。

Transactions between the Bank and related parties mentioned above are carried out in normal course of business and commercial terms and market price.

本公司与关键管理人员在本期的交易情况如下：

Transactions between the Bank and key management personnel are as follows:

关键管理人员包括本公司的董事、监事及高级管理人员。

Key management personnel include directors, supervisors and senior management.

关键管理人员薪金福利如下：

Key management personnel's salaries and benefits are as follows:

		2009年度	自2008年1月2日(业务切换日)至 2008年12月31日止期间
		Year 2009	From 2 January 2008 (Date of Conversion) to 31 December 2008
薪金及其他短期雇员福利	Salaries and other short-term employee benefits	31,281,932	33,794,598

十一、资产负债表日后事项

截至本财务报表批准报出日止，本公司没有其他任何需作披露或调整的重大资产负债表日后事项。

十二、比较数据

若干比较数据乃经过重新编排，以符合本年度之列报要求。

十三、财务报表之批准

本财务报表业经本公司董事会于2010年3月24日决议批准。

11. Post balance sheet events

As at the date on which the financial statements are approved, there is no material post balance sheet event that needs to be disclosed or adjusted by the Bank.

12. Comparative amounts

Certain comparative amounts have been adjusted to conform with the current year's presentation.

13. Approval of the financial statements

The financial statements were approved for issue by the Board of Directors on 24 March 2010.

2009年报勘误表

ERRATA TO THE 2009 ANNUAL REPORT

致：大华银行(中国)有限公司股东

对于2010年3月24日签发的大华银行(中国)有限公司2009年度报告，董事会就补充披露关联方交易通知如下：

To: The shareholder of United Overseas Bank (China) Limited ("UOB(China)")

With reference to the Annual Report 2009 of UOB(China) which was issued on 24 March 2010, the Board of Directors wishes to inform on the following supplementary disclosure on related party transactions:

关联方交易

与本公司关系: 受本行董事及关键管理人员重大影响的公司

Related party transactions

Relationship: Company under the significant influence of the Bank's director and key management

名称	主营业务	注册地	注册资本	法定代表人
Name	Business Nature	Registered Address	Registered Capital	Legal Representative
华业(厦门)酒店有限公司	经营管理酒店	中国 厦门	美元2500万元	粘为信
Hua Ye Xiamen Hotel Limited	Hotel management	Xiamen China	USD25 Million	Liam Wee Sin
庆隆广东投资管理有限公司	咨询及投资管理	中国 广州	美元2980万元	黄一超
Kheng Leong Guangdong Investment & Management Co., Ltd	Consulting and investment management	Guangzhou China	USD29.8 Million	Wee Ee Chao
庆隆(上海)投资管理有限公司	咨询及投资管理	中国 上海	美元450万元	黄一超
Kheng Leong (Shanghai) Investment Management Co., Ltd	Consulting and investment management	Shanghai China	USD4.5 Million	Wee Ee Chao
华瀚生物制药控股有限公司	制造和销售国药产品	中国 香港	新币2358万元	张岳
Hua Han Bio-pharmaceutical Holding Ltd	Manufacture and sale of Chinese pharmaceutical products	Hong Kong China	SGD23.58 Million	Zhang Yue
利通物流有限公司	货运代理	中国 大连	人民币3021万元	赵希望
UBI Logistics (China) Limited	International freight forwarder	Dalian China	CNY30.21 Million	Zhao Xi Wang

发放贷款和垫款

Loans and advances to customers

关联方名称	Name	2009年12月31日		2008年12月31日	
		2009-12-31		2008-12-31	
		交易余额	占有同类交易余额比例	交易余额	占有同类交易余额比例
		Balances	%	Balances	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	144,757,840	1.49	150,361,200	1.38
华瀚生物制药控股有限公司	Hua Han Bio-pharmaceutical Holding Ltd	-	-	37,038,960	0.34
利通物流有限公司	UBI Logistics (China) Limited	22,275,000	0.23	22,275,000	0.20

吸收存款

Customer deposits

关联方名称	Name	2009年12月31日		2008年12月31日	
		2009-12-31		2008-12-31	
		交易余额	占有关同类交易 余额比例	交易余额	占有关同类交易 余额比例
		Balances	%	Balances	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	16,305,178	0.25	750,821	0.01
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	-	-	58,121,659	1.11
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	10,008,167	0.15	13,274,521	0.25
利通物流有限公司	UBI Logistics (China) Limited	1,548,335	0.02	3,444,568	0.07

应收利息

Interest receivables

关联方名称	Name	2009年12月31日		2008年12月31日	
		2009-12-31		2008-12-31	
		交易余额	占有关同类交易 余额比例	交易余额	占有关同类交易 余额比例
		Balances	%	Balances	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	79,014	0.26	184,443	0.17
华瀚生物制药控股有限公司	Hua Han Bio-pharmaceutical Holding Ltd	-	-	2,841	<0.01
利通物流有限公司	UBI Logistics (China) Limited	3,778	0.01	3,778	<0.01

应付利息

Interest payables

关联方名称	Name	2009年12月31日		2008年12月31日	
		2009-12-31		2008-12-31	
		交易余额	占有关同类交易 余额比例	交易余额	占有关同类交易 余额比例
		Balances	%	Balances	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	1,295	0.01	18	<0.01
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	-	-	1,091,165	2.23
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	41,146	0.36	96,643	0.20
利通物流有限公司	UBI Logistics (China) Limited	100	<0.01	366	<0.01

利息收入

Interest income

关联方名称	Name	2009年度		自2008年1月2日(业务切换日)至 2008年12月31日止期间	
		Year 2009		From 2 January 2008 (Date of Conversion) to 31 December 2008	
		交易金额	占有关同类交易 余额比例	交易金额	占有关同类交易 余额比例
		Amount	%	Amount	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	3,882,939	0.76	7,601,103	0.86
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	-	-	178,211	0.02
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	99,770	0.02	-	-
华瀚生物制药控股有限公司	Hua Han Bio-pharmaceutical Holding Ltd	232,443	0.05	1,679,519	0.19
利通物流有限公司	UBI Logistics (China) Limited	1,329,309	0.26	1,964,389	0.22

利息支出

Interest expense

关联方名称	Name	2009年度		自2008年1月2日(业务切换日)至 2008年12月31日止期间	
		Year 2009		From 2 January 2008 (Date of Conversion) to 31 December 2008	
		交易金额	占有关同类交易 余额比例	交易金额	占有关同类交易 余额比例
		Amount	%	Amount	%
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	17,983	0.01	23,429	0.01
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	398,211	0.29	1,125,386	0.28
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	270,772	0.20	572,676	0.14
利通物流有限公司	UBI Logistics (China) Limited	9,282	0.01	3,998	<0.01

手续费及佣金收入

Fee and commission income

关联方名称	Name	2009年度		自2008年1月2日(业务切换日)至 2008年12月31日止期间	
		Year 2009		From 2 January 2008 (Date of Conversion) to 31 December 2008	
		交易金额	占有关同类交易 余额比例	交易金额	占有关同类交易 余额比例
		Amount	%	Amount	%
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	2,491	0.01	406	<0.01
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	9,452	0.05	-	-
利通物流有限公司	UBI Logistics (China) Limited	275	<0.01	367,079	1.12

保函款项

Letter of guarantee

关联方名称	Name	2009年12月31日		2008年12月31日	
		2009-12-31		2008-12-31	
		交易余额	占有关同类交易 余额比例	交易余额	占有关同类交易 余额比例
		Balances	%	Balances	%
利通物流有限公司	UBI Logistics (China) Limited	-	-	13,669,200	12.49

本公司与上述关联方进行的交易根据正常的商业交易条件进行，以一般交易价格为定价基础，并按正常业务程序进行。

Transactions between the Bank and the related parties mentioned above are carried out under normal course of business at commercial terms and market prices.

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