



荷塘-存在与继续 Lotus Pond-Being and Continuing  
蔡逸溪 Chua Ek Kay

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荷塘—存在与继续  
蔡逸溪(1947-2008)

新加坡文化奖得主蔡逸溪先生的画作以融汇东西方美学与绘画技巧而闻名。他是首位以中国水墨画赢得大华银行全国绘画比赛大奖的画家。以水墨为媒介，蔡先生捕捉荷花优雅的律动，将荷花在生命不同阶段的美与神韵展现出来。大华银行全国绘画比赛及展览是本行实践企业社会责任计划的年度重点项目。

**Lotus Pond – Being and Continuing**  
Chua Ek Kay (1947-2008)  
A recipient of Singapore's Cultural Medallion Award, Chua is best known for bridging Eastern and Western elements in his paintings. He is the first Chinese ink painter to win the UOB Painting Of The Year ("POY") Competition. Using Chinese ink as a medium, Chua brings out the beauty and spirit of the lotus at various periods of its life, capturing the graceful movements of the lotus for posterity. The UOB POY Competition and Exhibition is a flagship event under the Bank's corporate social responsibility programme.



## 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）将秉承这一使命，竭尽所能，达到客户满意的最高水平。

## 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) will uphold this mission and strive to achieve the highest level of customer satisfaction.**

## 重要提示 Important Notice

本行董事会保证本行《2010年度报告》所披露信息的真实、准确与完整。本行董事会于2011年4月1日会议审议并一致通过了本行《2010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

2011年4月1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 1 April 2011.

The financial statements of the Company for Year 2010 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

1 April 2011

## 公司简介

# About United Overseas Bank (China) Limited

大华银行（中国）有限公司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）对企业和个人客户提供全面的外币及本地货币银行产品如存款、贷款、项目及贸易融资、汇款、担保及贴现、外币兑换、理财服务和资金服务。

欲了解更多信息请登陆大华银行（中国）的官方网站：  
[uobchina.com.cn](http://uobchina.com.cn)

United Overseas Bank (China) Limited (“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, marking 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 and local currency banking products to corporations and individuals, which include deposits, loans, project and trade financing, remittance, guarantees and bills discounting, foreign currency exchange, wealth management and treasury services.

For more information, visit [uobchina.com.cn](http://uobchina.com.cn)

## 母行简介

# About United Overseas Bank Limited

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76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、创业资金管理、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，其区域业务不断增长。

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。

大华银行致力在社区发展中发挥积极作用，尤其是在儿童成长、教育及艺术发展领域。它于2007年发起员工志愿服务计划。通过大华银行热心公益义跑与义走活动，大华银行募款给指定受益团体。自1982年起，大华银行也每年举办获得很好声誉的“全国绘画比赛及展览”。为表彰它对艺术的贡献，自2005年起大华银行连续六年获国家艺术理事会颁发卓越艺术赞助人奖。

欲了解更多信息请登陆大华银行的官方网站：[uobgroup.com](http://uobgroup.com)

United Overseas Bank (“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 76 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 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 and private residential home loan businesses. 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 with a growing regional presence.

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.

UOB plays an active role in the community, focusing on children, education and the arts. Its staff volunteerism programme was initiated in 2007. Through the UOB Heartbeat Run/Walk, UOB has raised funds for its named beneficiaries. UOB has also organised the prestigious Painting Of The Year Competition and Exhibition since 1982. In recognition of its contributions to the arts, UOB was conferred the National Arts Council’s Distinguished Patron of the Arts Award for six consecutive years since 2005.

For more information, visit [uobgroup.com](http://uobgroup.com)

# 主要财务信息

## Financial Highlights

	2010	2009	Increase (Decrease)
<b>经营成果 Operating result</b>	人民币千元 RMB'000		%
利息净收入 Net interest income	<b>305,996</b>	362,177	(15.5)
手续费及佣金净收入 Net fee and commission income	<b>23,017</b>	15,735	46.3
营业收入合计 Total operating income	<b>476,774</b>	387,319	23.1
营业费用 Total operating expenses	<b>319,589</b>	247,973	28.9
资产减值损失 Impairment charges	<b>39,396</b>	41,420	(4.9)
营业利润 Operating profit	<b>117,789</b>	97,926	20.3
税前利润 Profit before tax	<b>125,971</b>	104,821	20.2
税后利润 Net profit after tax	<b>92,993</b>	79,176	17.5
<b>资产负债 Balance sheet</b>	人民币千元 RMB'000		%
资产总计 Total assets	<b>22,762,027</b>	14,578,642	56.1
发放贷款及垫款 Customer loans, net	<b>9,533,099</b>	9,393,993	1.5
负债合计 Total liabilities	<b>19,313,929</b>	11,215,483	72.2
吸收存款 Customer deposits	<b>13,692,361</b>	6,641,367	106.2
所有者权益合计 Shareholders' equity	<b>3,448,098</b>	3,363,160	2.5
<b>财务指标 Financial indicators</b>	%	%	% point
资本利润率 Return on average ordinary shareholders' equity	<b>2.7</b>	2.4	0.3
资产利润率 Return on average total assets	<b>0.5</b>	0.6	(0.1)
成本收入比 Expenses/income ratio	<b>67.0</b>	64.0	3.0
手续费及佣金净收入比总收入 Net fee and commission income/total operating income	<b>4.8</b>	4.1	0.7
净利息收益率 Net interest margin	<b>1.9</b>	2.9	(1.0)
存贷比 Loan-to-Deposit ratio	<b>71.7</b>	146.0	(74.3)
不良贷款率 Non-performing loan ratio	<b>2.9</b>	4.0	(1.1)
拨备覆盖率 Non-performing loan coverage	<b>101.0</b>	78.4	22.6
资本充足率指标 Capital adequacy ratio			
核心资本充足率 Tier 1 CAR	<b>37.0</b>	36.0	1.0
资本充足率 Total CAR	<b>39.2</b>	37.3	1.9

# 董事长致辞

## Chairman's Message

2010年对于中国来说是值得炫耀的一年。这一年，中国的GDP从2009年的9.2%增长至2010年的10.3%，并且赶超了日本，成为世界第二大经济体。伴随着经济的快速增长，同时由于过去两年信贷规模的大量扩张，中国的通货膨胀率也攀升至近两年的最高点。中国政府通过六次上调存款准备金率以及两次提高存贷款利率等一系列紧缩的货币政策，来抑制通货膨胀压力。

在中国经济蓬勃发展的大背景下，大华银行（中国）也呈现了良好的发展势头。

### 成果分享

我很高兴能和大家分享我行2010年的经营成果。在较强的营业收入之下，我行的营业利润取得了20.3%的提升，达到了11,779万元人民币；税后净利润达到9,299万元人民币，相比去年增长了17.5%。

2010年末，贷款总额增长了1.2%达98亿元人民币；与此同时，存款增长了106.2%达137亿元人民币；存贷款率则下降到71.7%。资产质量显著增高，不良贷款率从上一年度的4%下降至2010年的2.9%。同时，我行采取了较为谨慎的坏账准备计提政策，使得拨备覆盖率在年底上升至101%。

我行在2010年末取得了良好的财务收支状况，并实现了收入来源的多元化。

### 和客户搭起桥梁

银行业基本是和客户并肩前进，建立持久和良好的合作关系；为了满足其不断变化的业务需求，产品创新至关重要。

2010年2月，经中国人民银行批准，我行取得了人民币跨境贸易境内结算银行的资格，并且作为相关行的人民币清算行；同时我也陆续推出一系列结构性产品，以满足个人和机构客户的需求；这些举措都促进了我行人民币业务的增长。

我行的各种理财产品已经被中、高端客户很好地接受；2010年理财客户数翻倍增长；包括个人储蓄、普通存款、结构性存款及银行保险业务在内的资产管理规模也得到了大幅度提升。

为使我的服务更加贴近客户的需求，我行重视并加强了针对重点行业的专业化研究，由此带动了企业与商业银行部门的业务量，从而对总体盈利水平作出了显著的积极贡献。

2010 was China's year to shine again as it outpaced Japan as the world's second-largest economy. It saw GDP growth of 10.3%, up from 9.2% in 2009. Along with strong economic growth, inflation climbed to a two-year high, partly as a result of massive credit expansion in the last two years. The Chinese authorities tightened their monetary policies to manage inflationary pressure, by raising reserve requirement ratios six times and interest rates twice in 2010.

Against the backdrop of outstanding economic progress, UOB (China) enjoyed good growth momentum during the year.

### Delivering strong results

I am happy to report that in 2010, the Bank's operating profit increased 20.3% to RMB 117.8 million on the back of stronger operating income and Net Profit After Tax rose 17.5% to RMB 93.0 million.

Total gross loans grew 1.2% to RMB 9.8 billion at the end of 2010, while deposits increased by 106.2% to RMB 13.7 billion, thus lowering the loan-to-deposit ratio to 71.7%. Assets quality improved with NPL ratio declining to 2.9% at the end of last year, down from 4% the previous year. The Bank maintained prudent provisioning with NPL coverage ratio increasing to 101% as at year end.

We ended 2010 with a stronger balance sheet and more diversified revenue streams.

### Connecting with customers

Banking is about partnering our customers for the long haul and product innovation is crucial to meet their evolving demands.

In February 2010, the Bank obtained approval from the People's Bank of China to provide cross-border RMB settlement to customers and act as RMB clearing bank for correspondent banks. We continued to roll out an array of structured products to meet the needs of individual and institutions. These initiatives contributed to an increase in RMB business.

Our comprehensive suite of wealth management products have been well received by the mid-to-high end consumer segment. Our wealth management customer base more than doubled and assets under management, encompassing savings, deposit products, structured deposits and bancassurance, grew substantially.

We also sharpened our industry specialisation to focus on key industries and bring us closer to our customers. This resulted in business activities in the corporate and commercial segments contributing significantly to total earnings.





### 人才投资

着眼于下一阶段的发展，培养和留住本地人才将是银行成功的关键。我们实施了相关项目，以确保员工能获得正确的工作技能和思维方式。作为大华集团的一部分，我们的优秀员工将获得海外培训的机会：这不但能拓宽他们的视野，同时也能提高我行管理的整体水平。我们已经启动了本地的管理培训生（“MA”）项目，这些管理培训生的先锋将会于2011年被派往银行的不同部门。

### 展望未来

大华银行（中国）总部及上海分行搬迁至位于上海浦东陆家嘴的新办公楼是2011的新开端，这也更坚定了我们对中国投资的承诺。

随着中国经济的繁荣发展，银行会将抓住变化迅速的市场所提供的每一次机遇。中国刚刚提出了“国民经济和社会发展的十二五规划(2011-2015)”，目标是通过战略性经济结构调整来提高人民生活水平。这需要通过扩大国内消费，加强农业的现代化建设以及支持新兴产业的发展来实现。尽管多数国家还正从全球金融危机中恢复过来，中国的持续发展，向世界例示了其经济实力和潜能。

我行会继续利用大华集团的网络、资源和技术以加强客户对银行的感受。我行也将尽全力深化客户关系、提供相关的创新产品和解决方案、提高服务质量以及扩大销售渠道。

大华银行（中国）也将充分利用本集团的综合力量在新兴产业和领域中闯出一片天地。我行的区域愿景已是承诺支持客户扩展业务不可或缺的成份。

我行相信，2011年大华银行（中国）将在成长的道路上继续前进。

### Investing in talent

As UOB (China) looks ahead to the next phase of growth, nurturing and retaining local talent is critical to the Bank's success. We have implemented programmes to equip our people with the right skill-sets and mindsets. As part of the UOB Group, our high performers also have opportunities for overseas training to broaden their exposure and raise overall management standards. We embarked on a local Management Associate (“MA”) programme and the pioneer batch of MAs will be deployed to various divisions of the Bank in 2011.

### 2011 and beyond

UOB (China) marked the start of 2011 with the relocation of our headquarters and Shanghai branch to fully occupy a new building in the Lujiazui financial district in Pudong, Shanghai. This move reaffirms our long-term commitment to China.

The Bank will continue to seize opportunities offered by a dynamic market as China continues to prosper. China has released its proposal on “Formulating the Twelfth Five-Year Programme (2011 to 2015) on National Economic and Social Development” with the goal of improving people's lives through strategic economic restructuring. This entails expanding domestic consumption, modernising agricultural practices and supporting industries of emerging strategic importance. China's continued progress, even as most countries recover from the aftermath of the global financial crisis, exemplifies the country's economic strength and potential.

We will continue to leverage the network, resources and technology of the UOB Group to enhance customers' experience with the Bank. We will persist in our endeavours to deepen customer relationships, create relevant and innovative products and solutions, improve service quality and expand our distribution channels.

UOB (China) will also harness the collective strength of the Group to break new grounds in emerging industries and business segments. Our regional vision is an integral element of our commitment to support customers in their business expansion.

We are confident that UOB (China) will remain on a path of growth in 2011.

## 致谢

我谨代表董事会对华生先生在过去三年担任独立董事期间所做的贡献表示感谢。他于2010年12月任期届满后离开董事会。同时欢迎曾之杰先生的加入，他于2010年10月被任命为我行的独立董事。

董事会全体成员对于我行取得的成就感到骄傲。在此，我谨代表董事会感谢管理层及所有员工在过去一年对我行所做的贡献，同时也要衷心感谢一如既往支持我们的客户。

黄一宗  
2011年4月

## Acknowledgement

I would like to express our appreciation to Mr Hua Sheng for his contributions over the past three years as independent director. He stepped down from the Board in December 2010 after his tenure expired. At the same time, I would like to welcome Mr Zeng Zhi Jie, who was appointed to the Board in October 2010 as an independent director.

The Board of Directors is proud to have actively participated in the achievements of the Bank. On behalf of the Board, I would like to thank the management and all employees for their strong contribution and commitment, and our customers for their continued support.

Wee Ee Cheong  
April 2011

# 公司信息

## Corporate Information

### 法定名称

大华银行（中国）有限公司

### 法定代表人

黄一宗

### 注册地址

上海市浦东新区东园路111号

1层105单元，2层，3层

邮政编码：200120

电话：(86)(21)6061 8888

传真：(86)(21)6886 0908

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（于2010年12月27日任期届满卸任）

曾之杰

### 执行委员会

黄一宗（主席）

李振荣

蔡天枢

陈建发

### 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

### Registered Name

United Overseas Bank (China) Limited

### Legal Representative

Wee Ee Cheong

### Registered Office

Unit 105, 2F, 3F, 111 Dongyuan Road

Pudong New Area, Shanghai 200120

Tel: (86) (21) 6061 8888

Fax: (86) (21) 6886 0908

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 (retired on 27.12.10)

Zeng Zhi Jie

### Executive Committee

Wee Ee Cheong (Chairman)

Lee Chin Yong Francis

Chua Tian Chu

Tan Kian Huat

### 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 董事长

58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。他同时担任新加坡银行与金融学院的董事和金融业资格标准督导委员会主席。他亦是新加坡—中国基金会理事会、Visa Inc亚太咨询委员会、印度—新加坡CEO论坛以及INSEAD东亚理事会和国际理事会的咨询委员会成员。他还担任黄氏基金的董事一职。此外，黄一宗先生是新加坡中华总商会的荣誉理事会成员。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士（工商管理）学位和文硕士（应用经济）学位。

### Wee Ee Cheong Chairman

Age 58. Mr Wee was appointed to the Board of Directors ("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 the Institute of Banking & Finance and chairs the Financial Industry Competency Standards Steering Committee. He is a member of the Board of Governors of the Singapore-China Foundation, Visa International Senior Client Council, India-Singapore CEO Forum and Advisory Board of the INSEAD East Asia Council and International Council. He is also a director of Wee Foundation. Mr Wee is an honorary council member of Singapore Chinese Chamber of Commerce & Industry. He had previously served as Deputy Chairman of Housing & Development Board, and a director of Port of Singapore Authority, UOL Group and Pan Pacific Hotels 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

57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。

李振荣先生现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）、大华银行地产投资、大华银行国际投资、大华继显控股有限公司、Uni.Asia资本、Uni.Asia人寿保险、President酒店、HPL地产（马来西亚）、Grand Elite有限公司、Grand Elite（槟榔）有限公司和UOL服务公寓。他是大华银行（印尼）的监事会副主席。

李振荣先生拥有马来西亚教育证书，并具有31年以上丰富的银行工作经验。

### Lee Chin Yong Francis

Age 57. 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 ("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) Bhd, United Overseas Bank (Thai) Public Company Limited, UOB Property Investments Private Limited, UOB International Investment Pte Ltd, UOB-Kay Hian Holdings Limited, Uni.Asia Capital Sdn Bhd, Uni.Asia Life Assurance Bhd, President Hotel Sdn Bhd, HPL Properties (Malaysia) Sdn Bhd, Grand Elite Sdn Bhd, Grand Elite (Penang) Sdn Bhd and UOL Serviced Residences Sdn Bhd. He is Vice President Commissioner of PT Bank UOB Buana.

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



### **蔡天枢**

52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的执行副总裁，主管环球金融机构部和环球金融与投资管理部。此前，他作为大中华区总裁，负责管理大华银行在中国大陆、台湾和香港的业务。蔡天枢先生于2007年加入大华银行，时任执行副总裁并负责管理大华银行的国际业务。

蔡天枢先生曾在花旗银行及花旗集团亚太区任职，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务。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股份有限公司，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 52. 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 has held senior management positions in corporate banking, real estate, and wealth management in Citibank and Citigroup Asia Pacific Region. 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 Organization, Singapore.

Mr Chua also serves as a director of Evergrowing Bank Co.,Ltd., 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.



**陈建发**  
**行长兼首席执行官**

53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27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 53. 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 United Overseas Bank (China) since 6 May 2008. Prior to his current appointment, he was a Senior Vice President in United Overseas Bank (Malaysia).

In his 27 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.



### 詹道存

71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主席、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科技和新加坡—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以及新加坡交响乐公司的前主席。

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。

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成员。

### Cham Tao Soon

Age 71. 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, namely, Far Eastern Bank. He is the Chairman of NSL Ltd, MFS Technology 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, and former Chairman of Singapore Symphonia Company.

Prof Cham is the Chancellor of SIM University and Chairman of its Board of Trustees, and founding President of Nanyang Technological University (1981-2002).

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.





### **曾之杰**

43岁，2010年10月26日受委任加入董事会。独立与非执行董事。

曾之杰先生现任开信创业投资管理有限公司总经理兼管理合伙人，同时兼任中特物流有限公司董事长。而且曾之杰先生还在湖南拓维信息、中软国际、上海爱建股份、E-House、Vimicro和AutoNavi这六家上市公司担任董事或独立董事职务。此外，曾先生还在国微电子等几家公司担任董事。曾先生同时还是中国投资协会创业投资专业委员会的联席会长、亚杰商会中国分会的执行董事和欧美同学会商会2005委员会理事。

曾之杰先生在加入开信创业投资管理有限公司前一直担任华登国际董事总经理，负责华登国际在中国和亚洲地区的资本投资。之前，曾之杰先生还供职于三菱商事（东京）和中信泰富有限公司（香港）。

曾先生拥有日本长崎大学经济学学士和斯坦福大学管理学硕士学位。

### **Zeng Zhi Jie**

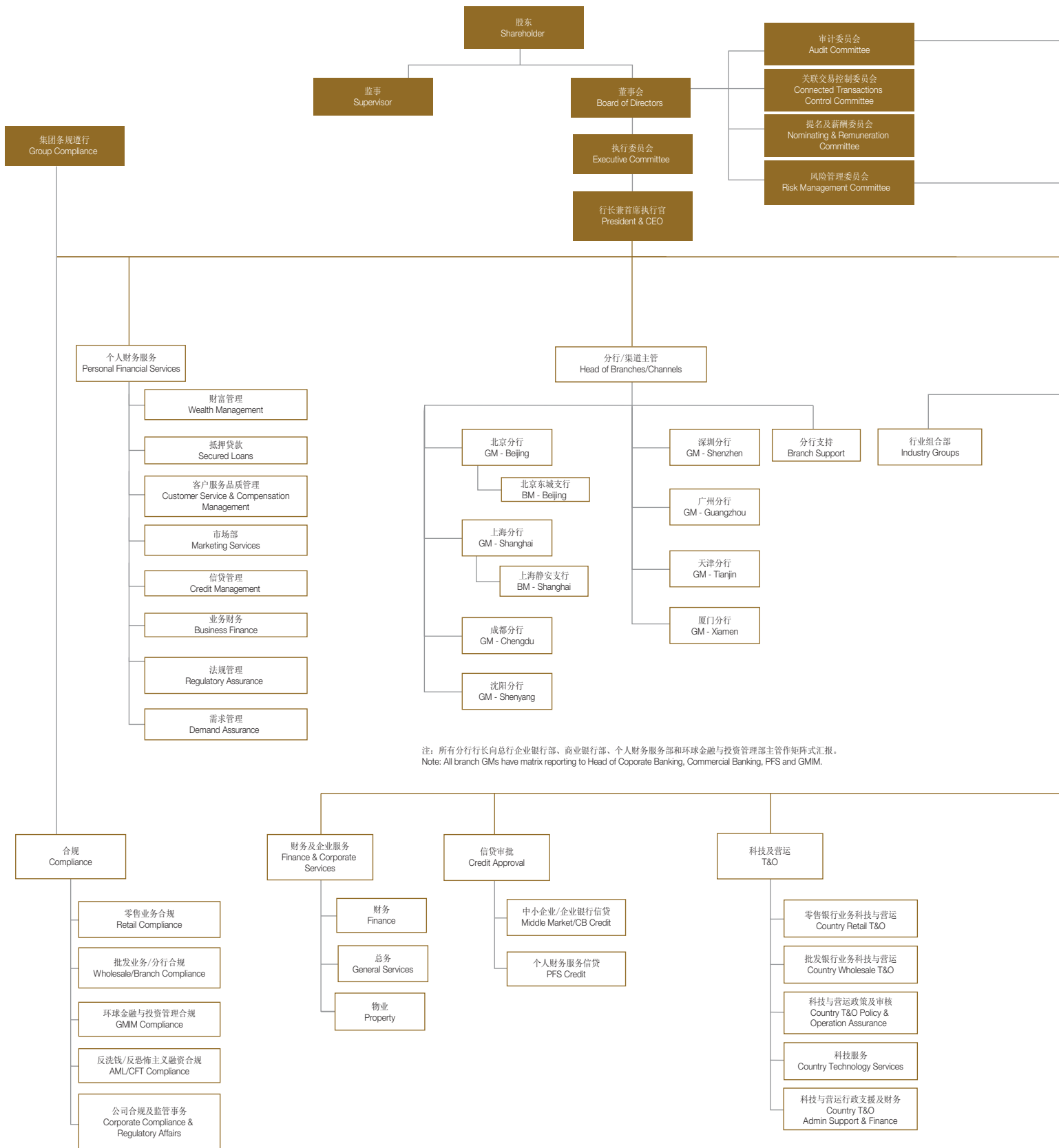
Age 43. Mr Zeng was appointed to the Board on 26 October 2010 as an independent and non-executive director.

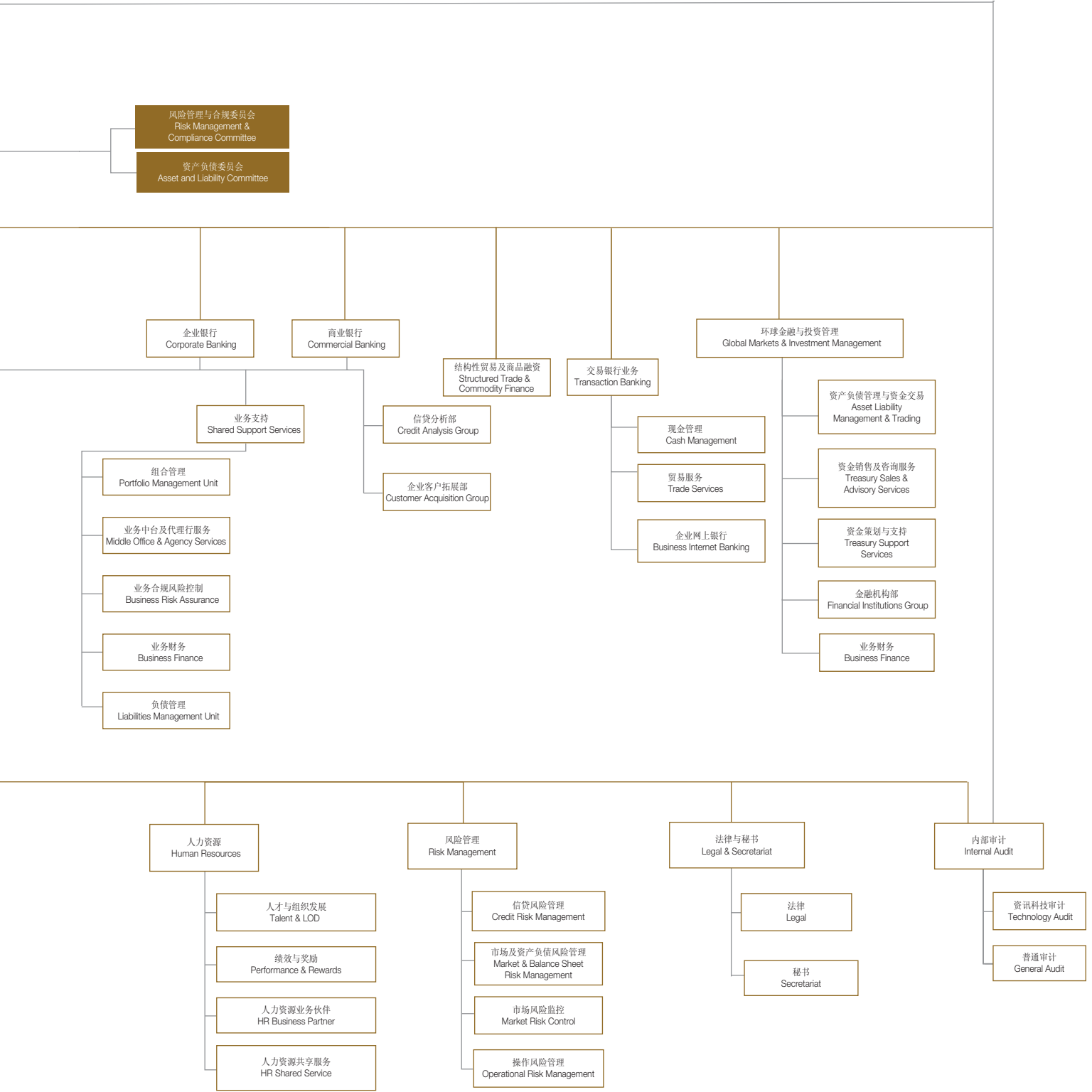
Mr Zeng is currently the General Manager & Managing Partner of Kaixin Investment Co. Ltd and the Chairman of China Special Article Logistics Company. Meanwhile, Mr Zeng serves as director or independent director for six listed companies: Hunan Talkweb Information System Co. Ltd, Chinasoft International Ltd, Shanghai AJ Corporation, E-house, Vimicro and AutoNavi. In addition, Mr Zeng serves as director in State Microelectronics and other companies. Mr Zeng is also the co-chairman of China Venture Capital Association, executive director of Asia America MultiTechnology Association, China branch and a board member of the 2005 Committee of Western Returned Scholars Association, Chamber of Commerce of China.

Before joining Kaixin Investment Co. Ltd, Mr Zeng was Managing Director of Walden International and mainly responsible for the company's venture investment in China and Asia. Prior to that, Mr Zeng worked for Mitsubishi Corporation in Tokyo, Japan and CITIC Pacific Ltd in Hong Kong.

Mr Zeng holds a Bachelor of Science in Economics from the University of Nagasaki, Japan and a Master of Science in Management from Stanford University.

# 组织架构图 Organisation Chart





# 管理层报告 2010 in Review



新迁至上海浦东陆家嘴金融区的大华银行（中国）总部和上海分行。  
UOB (China)'s new headquarters and Shanghai Branch are now located in the Lujiazui financial district in Pudong, Shanghai.

**大华银行（中国），在总体盈利走高和资产规模继续拓展之际，以积极的表态结束了2010年的运营。专注为客户提供优质产品和最完善的服务成为了银行进展的奠基石。**

## 机构银行服务

机构银行服务涵盖：

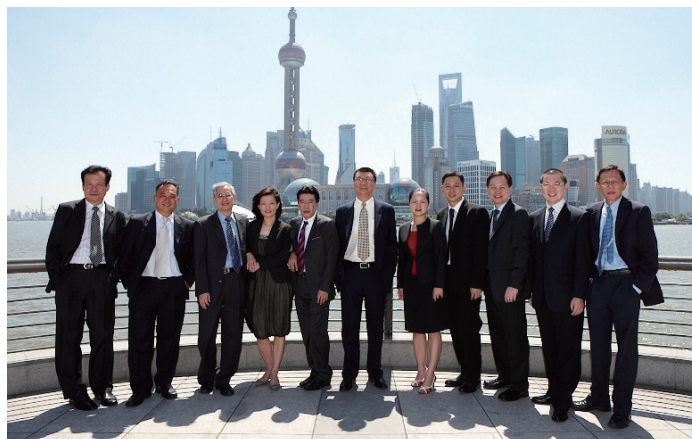
- 商业银行，为小型和中小型企业提供服务；
- 企业银行，为大企业集团和跨国公司提供服务；及
- 交易银行，为包括金融机构在内的所有机构客户提供现金管理和贸易服务。

## 商业银行

为实现集团成为亚太地区领先银行的目标，大华银行（中国）商业银行部于2010年设立，期望成为集团区域客户拓展中国业务时的首选银行。同时，为提高银行提供跨境融资方案的能力，我行将进一步加强与总部以及集团内成员公司的联系合作，充分利用我们在新加坡以及东南亚地区的品牌效应和业务优势。

在大华银行（中国）商业银行部成立的一年中，我们建立了一支专业的信贷分析团队以协助客户经理提高市场营销的效率及加速信贷审核的时间。我们将在人力资源储备及新产品开发方面继续加大投资，构建一个可持续的商业银行业务经营模式。

作为新成立的专职部门，我们的努力已有所成效。自2010年1月至12月，商业银行部的信贷资产（包括贸易融资授信）及存款总量分别增长了46%和99%。非利息收入（手续费和佣金）与2009年相比也实现了183%的显著增长。



大华银行（中国）的管理层在象征上海浦东陆家嘴金融区的楼宇前合影。  
UOB (China)'s management team lined up against the skyscrapers that define the Lujiazui financial district in Pudong, Shanghai.

**UOB (China) ended 2010 on a positive note, with improved profitability and a stronger balance sheet. The foundation of the bank's progress lies in its firm focus on providing customers with quality products and excellent customer service.**

## Institutional Financial Services

Institutional Financial Services covers:

- Commercial Banking, which serves small and medium-sized enterprises;
- Corporate Banking, which serves the large corporate groups and multinational corporations; and
- Transaction Banking, which provides cash management and trade services to all institutional clients including financial institutions.

## Commercial Banking

In line with UOB Group's transformation objective to build a premier bank in the Asia-Pacific region, a dedicated China Commercial Banking unit was set up in 2010 to further entrench our position as customers' choice banker when they expand into China. To enhance our capabilities in providing seamless cross-border solutions to our customers, we will continue to strengthen our partnership with our head office as well as group entities in the region by further tapping on our strong regional franchise network in Singapore and Southeast Asia.

During the year, a specialised Credit Analyst team was set up to complement the services of our Relationship Managers to improve marketing effectiveness and turnaround time of credit process. We will continue to invest in and expand our valuable human resource pool. We also seek to enhance our product building programmes to build a sustainable commercial banking business model in China.

As a new dedicated business segment, Commercial Banking has performed reasonably well. Over the course of the year, loan assets (including contingent exposure) and deposit growth were 46% and 99% respectively. Fee and commission income achieved a remarkable 183% growth rate in 2010 as compared to 2009.



企业银行部于4月9日举办客户答谢晚宴。

UOB (China) celebrated with our customers at a customer appreciation event organised by the Corporate Banking division on 9th April.

### 企业银行

面对迅猛成长及多变的中国经济，企业银行部在2010年继续致力于服务中国客户。我们继续投入更多资源，提供优质的服务和金融解决方案，帮助客户规划其自身业务增长。配合集团通过结构性改革成为领先的区域性银行，我们施行了行业专门化管理，专注于发展以下三大目标行业：食品及快速消费品行业；房地产及基础建设行业；能源及资源相关行业。行业的专门管理有助于我们更加以客户为中心，并使得我们能够提供专业的行业咨询服务，更快速地为遍布全国的客户提供解决方案。

2010是人民币国际化取得实质性进展的标志性一年。在政府鼓励人民币走出去的政策支持下，我们推出了各种新的人民币产品和服务，以促进人民币在不同市场贸易伙伴之间的使用，尤其是人民币的跨境贸易结算。随着以人民币计价的贸易额的不断增长及各种境外人民币产品在各个市场的迅速发展，我们预计这一趋势将持续到新的一年。

2010年，企业银行部继续保持良好的发展态势。通过加强与集团各产品线业伙伴的合作及大力营销，企业银行存款较上年增长83%，贷存比有效下降。贷款业务的发展虽有所放缓，但我们通过积极的管理使得不良贷款减少了约7千万人民币。并且随着更多产品的引入，非利息收入增长了133%。

展望未来，大华银行（中国）的企业银行部将继续运用集团的平台，尤其是在大中华和东南亚地区提供全方位的服务以满足客户日益增长的需求。

### Corporate Banking

With the dynamic growth in the Chinese economy, Corporate Banking continued to invest in providing quality services and financial solutions as part of our commitment to helping our clients chart their business growth. To enhance our customer solutions, we initiated three industry specialisations, namely Consumer and Food & Beverage; Real Estate & Infrastructure; and Energy & Resources. Such specialised coverage enhanced our customer focus, and enabled us to provide industry-specific advisory services. This was essential in accelerating our delivery of time-critical solutions to our clients across China.

2010 marked a year that saw substantial progress in the internationalisation of Renminbi ("RMB"), as part of the government's initiatives to promote RMB outside China. In view of this, we also rolled out new RMB products and services to encourage the use of RMB between trading partners across different markets, particularly in RMB cross-border trade settlement. We expect this trend to continue in 2011, as RMB-denominated trade volume increases and more offshore RMB products are developed in various markets.

In 2010, Corporate Banking continued to perform well. Through the enhanced partnership with our product specialists and the extensive marketing campaign, our deposit business has grown by 83% year-on-year. This has effectively improved our loan-to-deposit ratio. While we have moderate growth in our financing business, we have been able to reduce non-performing loans by RMB 70 million through active management. With more product launches, we have also increased our non-interest income by 133%.

Moving forward, UOB (China)'s Corporate Banking will further leverage the Group-wide platform, particularly our Greater China and Southeast Asian franchise, to comprehensively serve our customers' growing needs.

## 交易银行

交易银行业务部一直以来作为大华银行（中国）的重要业务部门，拥有着包括现金管理销售，贸易销售，项目实施经理和产品经理的专业团队。团队成员有着丰富的经验，并致力于为客户提供端对端的解决方案以满足其供应链管理的需求。

依靠中国的分行网络，我们直联的清算体系为客户提供了一整套收付款服务，以确保高效的资金流动性管理。在贸易服务方面，我们的贸易产品专家为客户提供贸易咨询，以帮助构建贸易交易，并规避跨境贸易风险。

继2009年7月人民币跨境贸易结算试点计划推出以来，为积极响应跨境贸易结算用人民币交易需求的不断增长，我行在中国提供跨境人民币结算银行服务。此项服务已在新加坡、马来西亚、香港和泰国正式推出。

有关企业网上银行，我们将继续完善我们基于网页的电子渠道，通过电子银行平台为客户提供便捷并提高运营效率。今年，我行通过网上银行的交易量较上一年增长了2.5倍，而现金总交易量也增长了1倍以上。

凭借强大的管理支持和专业产品知识，我们依靠战略眼光达成业务转型，并通过战略投资超越对手，同时满足客户不断增长的需求。

## Transaction Banking

Transaction Banking continues to be a key driver for UOB (China), with on-the-ground expertise in China. The team comprises cash management sales, trade sales, implementation managers and product specialists, who work together to provide effective end-to-end solutions that support customers' supply-chain management needs.

Our direct clearing membership, supported by our domestic branch network in China has enabled us to provide comprehensive collections and payables services to ensure effective cash flow management for our customers. For trade, we have trade product specialists providing advisory service to help customers structure trade transactions and to mitigate the risk associated with cross-border trade.

Following the launch of the Chinese Yuan Cross-Border Trade Settlement pilot programme in July 2009, we supported the growing demand for cross-border trade transactions, offering Chinese Yuan settlement bank services in China. The service has since been launched in Singapore, Malaysia, Hong Kong and Thailand.

We continue to invest in enhancing Business Internet Banking platform, our market-leading, web-based channel that provides customers with added convenience and operating efficiency.

During the year, we saw a two-and-a-half-time rise in the number of clients transacting with us via internet banking and overall cash transaction volume doubled.

Supported by strong management and product expertise within the Transaction Banking team, we will continue to make strategic investments for meeting the growing needs of our customers.



为更好服务客户而于2011年1月在陆家嘴设立的特惠银行服务中心。  
A new Privilege Banking Centre in Lujiazui was opened in January 2011 to better serve clients.

### 个人财务服务

央行收紧银根，银行利息议价能力提升，资金供求关系发生变化，房地产政策调控等，目前银行面临的经营环境远比这复杂。面对2010年复杂的经济形势，大华银行（中国）有限公司积极应对，不断实现发展中的新突破，特别是在国家出台一系列宏观调控政策对银行经营发展产生重要影响的环境下，我行仍然实现了资产规模的逐步扩张，经营业绩的稳步增长，同时各项新业务不断推进，显示了强劲的发展潜力。

### 理财服务

在2010年，大华银行（中国）加大业务结构调整力度，着力打造中间业务拳头产品，持续提高业务综合盈利能力，收入来源不断扩大。中间业务迈上新的台阶，从而提高了大华银行（中国）的品牌知名度和其产品公众心目中的认可度。截至2010年底，我行的定期存款比2009年增长了68%；结构性存款产品增长了700%；保险产品销售业绩在同期达到人民币1.79亿。2010年的客户数量也较2009年增加了140%，其中高端客户数量增加了300%。



我们会不断改善服务，来加强客户对“大华银行”这一独特品牌的认知。  
We continued to improve on customer service delivery to strengthen the brand experience that uniquely distinguishes UOB.

### Personal Financial Services

The tightening of monetary policy by the central bank and property cooling measures by the government had a marked impact on the banking industry. Personal Financial Services continued to make breakthroughs in 2010 in spite of challenging economic circumstances in China. Amidst these developments, the Bank's performance remained positive, recording growth in both assets and new businesses.

### Wealth Management Business

In 2010, UOB (China) increased efforts to sharpen our business focus by continuing to concentrate on product innovation and the intermediary business to improve our overall profitability and expand our revenue source.

The intermediary business achieved new heights in the year, enhancing UOB (China) brand recognition and the trust that consumers have in us. Against 2009 figures, fixed deposits grew by 68%, whilst structured products grew by 700%. Within the same period, the volume of our Bancassurance business expanded exponentially to reach RMB 179 million. We grew our customer base significantly by 140%, with high net-worth customers increasing by 300%.

产品和营销策略的创新对于理财业务的发展至关重要。我们由始至终注重产品的多样性，长期与短期产品相结合，人民币与外币产品相配置，以满足中国本地客户日益增长的金融投资需求。同时，将严格按照岗位培训的要求提供销售人员更完善系统的培训，以提升销售人员在工作中的法律合规意识，为客户提供更有效更专业的理财服务。

#### **未来成长空间广阔**

2010年9月大华银行（中国）设立新天地支行获批筹建，经营领域纵深发展，经营触角进一步延伸，并增强我行在上海的覆盖面。该支行将成为大华银行在上海地区的旗舰网点，为高端客户提供金融服务。我们期待新天地支行能在2011年年中做好对外营业的所有前续工作。

2011年大华银行（中国）将持续优化管理架构，不断提高经济效益；积极履行社会责任，致力于为客户提供优质的理财产品和最完善的客户服务，为持续健康发展奠定坚实基础。

Product innovation and marketing are key to the development of the wealth management business. We have always placed great importance on having a complete range of products to meet our customers' evolving needs. We provide a comprehensive suite of long-term and short-term as well as local and foreign currency products, to meet the increasingly sophisticated financial needs of our customers. At the same time, comprehensive on-the-job training is provided to sales staff to enhance their knowledge of regulatory and compliance guidelines. This contributes towards improving efficiency and providing quality service to our customers.

#### **Broad space for growth in the future**

In September 2010, UOB (China) obtained regulatory approval to open Xintiandi sub-branch, which will further expand our business coverage and strengthen our presence in Shanghai. This strategically located sub-branch will be a flagship outlet catering to the needs of high net-worth individuals in Shanghai. We anticipate this sub-branch to be operationally ready by mid-2011.

In 2011, UOB (China) will continue to optimise organization structure, improve profitability, and actively fulfill social responsibilities. We are committed to providing quality financial products and premier customer service to lay a solid foundation for sustainable growth and development.





住房贷款计划能够为您设计一套贴合您需求的融资计划。

Our Home Loan allows you to enjoy attractive interest rates and flexible financing options tailored to your needs.

#### **抵押贷款业务**

2010年，在面临政府实施紧缩调控，抑制房价过快增长的一系列严厉措施下，大华银行（中国）的房贷业务仍然取得了强劲增长，资产总量比去年增长了152%，新客户数量增长了151%。在持续增长业务的同时严格执行政府相关政策，整个资产质量保持良好，无任何呆、滞，坏账出现。

我行已在2010年成功将房贷业务拓展至北京和成都。在未来12个月内将，将努力拓展至沈阳，广州和深圳。我们会将上海的成功经营模式应用于这些城市地区，以使我行继续良好地发展抵押贷款业务。

#### **Secured Lending Business**

In 2010, our mortgage business, in terms of asset size, grew by 152% and our mortgage customer base expanded by 151%. These were achieved in spite of the tight measures by the government to curb excessive asset growth in the property market. Our portfolio remains stable with zero non-performing loans as we continue to develop our assets lending business prudently in line with government policy.

We expanded our mortgage business to Beijing and Chengdu successfully in 2010. Moving forward, efforts will be made to expand our coverage to Shenyang, Guangzhou and Shenzhen in the next 12 months. We will be looking to replicate our successful Shanghai business model to these new cities as we continue to grow the secured lending business.

### 环球金融与投资管理

2010年，环球金融与投资管理部在交易量和新产品的开发等方面实现了增长，交易能力和销售能力取得了进步。

作为一家外资本地法人银行，大华银行（中国）已经获得了一系列对公司客户及个人客户的衍生产品和理财产品业务执照。这些创新性的产品强化了我们与中型企业客户的合作关系。

同时，环球金融与投资管理部不仅增强了与境内同业间的交易，也借助于人民币跨境贸易拓展了人民币业务。

在资金筹集方面，环球金融与投资管理部通过一系列的活动扩大了筹资渠道，如与我行的战略合作伙伴——恒丰银行股份有限公司（“恒丰银行”）达成了3亿人民币承诺性授信协议。我们也分别与境内其它银行签订了《中国银行间市场金融衍生产品交易主协议》以增加我们的市场准入领域。

在同业合作领域，环球金融与投资管理部积极寻求良好的境内合作伙伴并取得了一系列的进展。如与恒丰银行达成人民币远期结售汇业务合作协议与境内投资管理合作协议，从保险公司吸收定期存款等。

### Global Markets & Investment Management

In 2010, Global Markets & Investment Management (“GMIM”) China saw an increase in trading volume and product launches, resulting in significant growth of its trading and sales capabilities.

As a locally incorporated bank, UOB (China) is licensed to provide a wide range of hedging and investment products for both corporates as well as individuals. These innovative products helped strengthen our relationships with the medium sized corporate segment.

Adding to that, GMIM also increased its dealings with onshore counterparties, and expanded local currency business by leveraging on the internationalisation of RMB cross-border transactions.

In terms of funding, GMIM China diversified its funding source by signing committed facility arrangements with strategic partners, one of which was the RMB 300 million line provided by Evergrowing Bank. Separately, we have also signed National Association of Financial Market Institutional Investors Master Agreement with the local banks so as to boost our access to the market.

GMIM has been actively seeking business tie-ups with counterparties in China. These include RMB Foreign Exchange Forwards and Onshore Investment Collaboration agreements with Evergrowing Bank, as well as deposits collection from insurance companies.

## 科技与营运

科技与营运部是银行营运操作和信息科技的核心管理部门。随着大华银行（中国）的业务扩张，为了更好的分别为零售和批发业务服务，我行重新组合了科技与营运部门中的各营运中心，拆分为批发银行业务科技与营运部和零售银行业务科技与营运部两大部门。

批发银行业务科技与营运部主要为大华银行（中国）的企业和商业部门的贷款、国际贸易及结算和资金清算的运营方面提供支持。

零售银行业务科技与营运部为银行服务渠道和自动柜员机服务以及借记卡业务提供支持。

为了更好地为我行各类系统项目提供支持，科技服务部进行了重组，将系统及网络设施部门和项目管理团队统一在同一个部门的管辖之下。这样，做到了即能满足银行的技术需求，同时也能创造最佳的综合效应。

大华银行（中国）于2010年2月取得了人民币跨境贸易境内结算银行的资格，为我行的客户提供人民币跨境贸易服务，并成为境内人民币清算行。

我部门和个人财务服务部共同启动开发自动柜员机和借记卡业务的项目，预计该项目将于2011年正式营运。

2010年，大华银行（中国）成功上线了3个大项目：

1. 在科技与营运部和财务及企业服务部的共同努力下，我行成功上线了监管报告系统，初步实现了监管报告的自动化要求，提高了报表数据的准确性和及时性；
2. 我行也上线了双币种挂钩产品询价及登记系统，提供了双币种挂钩产品报价、确认成交、等级产品业务量的流程自动化，提升了业务处理速度和服务效率水平，加强了银行风险控制管理；
3. 根据监管要求，大华银行（中国）的核心系统成功迁入中国境内，防范了跨境风险。

这些成就总体提升了银行业务处理的生产效率，并进一步加强了大华银行（中国）客户良好的银行体验。

## Technology & Operations

UOB (China)'s Technology & Operations ("T&O") division is the core engine supporting the Bank's operational and information technology requirements. In line with the Bank's expanding businesses, T&O's operation centres were realigned and structured into Wholesale and Retail T&O to provide focused operational support to their respective businesses.

Wholesale T&O supports the Bank's corporate and commercial operational requirements in areas of Loans, Treasury, as well as Trade and Remittance.

Retail T&O supports the Bank's Channels, as well as our Debit Card and ATM Network Operations.

To better support the Bank's initiatives, our Systems & Network Infrastructure and Project Management teams were integrated under the Technology Service Department. This created optimal synergies in fulfilling our Bank's technological needs.

In February 2010, we obtained People's Bank of China's approval to participate in the country's RMB cross-border trade settlement, enabling UOB (China) to provide customers with cross border trade settlements in RMB, and act as RMB clearing bank for correspondent banks.

Together with Personal Financial Service division, we have been proactively driving our Bank's Debit Card and ATM Network initiative, with a target to go live in 2011.

During the year, UOB (China) successfully completed three major projects:

1. We launched the Local Regulatory Reporting System, a joint initiative with Finance & Corporate Services Department to automate and improve the accuracy and timeliness of our local reporting;
2. We also implemented the Dual Currency Deposit system, to improve operational efficiency and service levels through automation of pricing, order taking and derivation of underlying FX positions, and strengthening the management of our Bank's exposures; and
3. This culminated in the successful relocation of our Core Banking Systems to China, in compliance with local regulation requirements and mitigated cross-border risk.

These measures enable greater efficiency and productivity in our processes, and contribute towards enhancing the banking experience for customers of UOB (China).



员工在6月组织的内蒙古集体出游中骑马的身姿。  
Horse riding was one of the highlights of the staff trip to Inner Mongolia in June.



大华银行（中国）2010年的员工团队活动之一：长白山攀登。  
The trip to Changbai Mountain was one of the team building programmes in 2010.



为加强员工间交流而组织的团队建设活动。  
Staff participated in a team building event to increase employee engagement.

### 人力资源

自2007年底成立法人银行以来，大华银行（中国）不断地发展壮大。随着业务的快速增长，大华银行（中国）的人员招募也在稳步进行，持续而稳健的人员增长及优秀人员储备机制为我行在华业务发展奠定了扎实的基础。

大华银行（中国）致力于人才的全面发展和科学管理。其战略定位于吸引并留住一流的人才，同时提供丰富的内部支持和晋升机会，以实现员工和银行的同步发展。为了更好地融入新员工，同时提升现有员工的业务能力、促进个人的成长，我行在2010年对总部及各分支行员工提供了近万小时的培训。其内容涵盖了职业道德教育、专业技能培训、通用技能和领导力等培训。此外，我行一如既往地积极推动中国银行业从业人员资格考试在我行的普及工作，共有近200名员工报名参加了考试，在专业知识领域得到了更好的学习和提升。

### Human Resources

Since local incorporation in 2007, UOB (China) has grown from strength to strength. Along with the business expansion, UOB (China) increased its recruitment efforts, and the steady growth in our staff strength is a reflection of the importance we place in securing a strong talent pool for the Bank's growth in China.

UOB (China) is committed to the development of its human resources, and it is a priority for us to maintain talent retention while promoting the development of our employees to support expansion within China. To assimilate new members and raise the level of competence of our employees, UOB (China) had invested close to ten thousand hours in employees' training and development. These include professional ethics, technical training, leadership and other soft-skills. In addition, the employees were also encouraged to participate in the Chinese Banking Professional Examination. About 200 employees applied for these examinations in 2010.



为了网络人才, 大华银行(中国)于10月在复旦大学进行管理培训生的招聘。  
UOB (China) conducted the Management Associate recruitment roadshow in Fudan University in October.

为推进人才战略, 构建未来人才高地, 在2010年大华银行(中国)有限公司正式启动了第一届管理培训生项目, 面向社会招募优秀的年轻人才, 他们均来自国内顶尖大学例如北京大学和复旦大学。大华银行(中国)的管理培训生项目将提供长达15个月的集中培训和在岗培训, 从而为这些优秀人才在银行未来的发展打下更坚实的基础。

大华银行(中国)利用母行丰富的专家和培训资源, 在中国开展了多种形式的培训项目。除了直接引入母行成熟的培训项目外, 我行也多次邀请母行的专家来前来进行指导, 并派遣优秀员工前往母行进行学习。

大华银行(中国)通过加强人力资源的管理, 从而实现优化人才发展战略的目标。

The Bank also launched its first Management Associate Programme to attract outstanding graduates from top universities such as Peking University and Fudan University. UOB (China)'s Management Associate Programme is a 15-month developmental programme that provides on-job-training and mentoring of young talents for the banking industry.

UOB (China) drew on the Group Talent and Organisation Development's expertise to leverage off the latter's award-winning developmental programmes. Representatives from the Group Office were also invited to China to conduct specialists training and provide guidance to our employees. The Bank also started seconding its employees for training attachments in Group Human Resources as another avenue to develop its employees

By strengthening its human resources development, UOB (China) seeks to optimise its talent management.

## 社会责任

大华银行（中国）一直相信企业社会责任并且希望对我们工作和生活的社会有所贡献。

为了给在地震中遭受巨大生命及财产损失青海地区提供人道主义灾难援助，我行向中国红十字会捐赠了20万元人民币。我希望通过支持中国红十字会的救助活动和重建工作来帮助地震中的幸存者恢复他们的生活。

我行的赞助主要集中在文化及视觉艺术。我行通过赞助当地社区的基层活动以表示支持社会文化事业。我也相信，健康、充满活力的社会是创造力和艺术才华投资的直接成果。因此，我希望通过参加艺术展览来支持中国文化艺术的发展，同时也希望通过将艺术带给更多的人来提高人民的生活品质。

大华银行（中国）期待有机会履行我行企业社会责任。我也将继续在社会中扮演积极和有意义的角色。

## Social Responsibility

UOB (China) believes in corporate social responsibility and we want to make a difference in the communities in which we work and live.

The Bank donated RMB 200,000 to the Red Cross Society of China ("RCSC") in support of humanitarian disaster relief efforts in the wake of the Qinghai earthquake which caused massive destruction and loss of lives. We want to do our bit to help the survivors resume their lives by supporting RCSC with their relief activities and reconstruction works.

Our sponsorships focus on two major platforms: cultural and visual arts. We support community and cultural events through sponsorship of grassroots events in local communities. We also believe that healthy, vibrant communities are a direct result of investing in creative vision and artistic talent. Hence, by participating in arts exhibitions, we hope to support the development of the arts in China and at the same time enhanced the quality of life in the community by bringing the arts to more people.

UOB (China) looks forward to opportunities to carry out our corporate social responsibility efforts, and we will continue to play an active and meaningful role in the community.

# 公司治理 Corporate Governance

董事会相信完善的公司治理是银行持续经营的根本，为此大华银行（中国）始终坚持最高的公司治理标准。在构建公司治理架构时，我行严格遵守《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监管要求。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。

## 关于董事与董事会

董事会现有六名董事\*，其中独立董事两名，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（截止2010年12月31日）：

UOB (China) is committed to uphold the highest standards of corporate governance which the Board sees as fundamental to sustaining the Bank's business. In setting the Bank's corporate governance framework, the Bank takes into account the provisions of:

- a) the PRC Company Law;
- b) the PRC Commercial Bank Law;
- c) the PRC Regulations on Administration of Foreign-funded Banks, Rules for Implementing the PRC Regulations on Administration of Foreign-funded Banks; and
- d) other relevant regulatory requirements.

## Board of Directors

There are six directors\* on the Board, two of which are independent directors. The size and composition of the Board is in compliance with regulatory requirements and the provisions of Articles of Association. The Board members as at 31 December 2010 are:

姓名 Name	性别 Gender	年龄 Age	职务 Position	本届任期 Current term of office
黄一宗 Wee Ee Cheong	男 Male	58	董事长/非执行董事 Chairman/Non-executive	2010年9月17日至2013年9月16日 17 September 2010 to 16 September 2013
李振荣 Lee Chin Yong Francis	男 Male	57	非执行董事 Non-executive	2010年12月27日至2013年12月26日 27 December 2010 to 26 December 2013
蔡天枢 Chua Tian Chu	男 Male	52	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	53	执行董事(行长兼首席执行官) 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	71	独立董事 Independent	2010年12月27日至2013年12月26日 27 December 2010 to 26 December 2013
曾之杰 Zeng Zhi Jie	男 Male	43	独立董事 Independent	2010年10月26日至2013年10月25日 26 October 2010 to 25 October 2013

\* 独立董事华生博士（任期：2007年12月27日至2010年12月26日）于2010年12月27日任期届满卸任。曾之杰先生2010年10月26日被委任为我行独立董事，其任职资格于2010年11月18日经中国银行业监督管理委员会上海监管局核准。

\* Dr Hua Sheng's (term of office 27 December 2007 to 26 December 2010) stepped down as independent director on 27 December 2010. Mr Zeng Zhi Jie was appointed as independent director of the Bank on 26 October 2010 and his qualification as independent director of the Bank was approved by CBRC Shanghai on 18 November 2010.

2010年，我行共召开董事会会议四次，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董事会秘书保存，会议记录真实、完整。

以下为各次董事会会议的具体情况：

1. 2010年第一次董事会会议于当年3月24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2009年度经审计财务报告、2010年预算和业务发展计划，聘任了我行2010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. 2010年第二次董事会会议于当年5月25日在上海召开，所有董事均出席了会议。会议听取了未经审计的第一季度财务报告、董事会下设各专业委员会的报告及管理层的汇报，并了解了中国银监会上海监管局2010年5月对我行进行现场检查的情况。

3. 2010年第三次董事会会议于当年8月12日在上海召开，所有董事均出席了会议。会议审议批准了我行在银行开立账户及通过账户进行资金划转的签章授权，听取了未经审计的第二季度财务报告、董事会下设专业委员会的报告及管理层的汇报，了解和讨论了银监会上海监管局2010年5月对我行进行现场检查的报告和有关整改方案，审阅了2笔重大关联交易的条款变更，认可了我行改制为本地法人银行前发生的一笔关联交易，审阅批准了关于2009年公司年报的勘误表。

4. 2010年第四次董事会会议于当年11月19日在上海召开，除了蔡天枢先生因公务缺席，曾之杰先生因其任职资格方于2010年11月18日获中国银监会上海监管局核准而未能出席外，其余董事均出席了会议。会议审议批准了董事会及其专业委员会有关规程的修改，听取了未经审计的第三季度财务报告、董事会下设各专业委员会的报告及管理层的汇报。

In 2010, the Board met four times. The convening, discussion, voting and resolution procedures of the meetings, number of directors present and the content of resolutions made during the meetings are in line with the requirements of relevant PRC laws and the Articles of Association. The minutes of the meetings, which are true and complete, are kept by the Company Secretary.

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

1. The first meeting in 2010 was held on 24 March in Shanghai. All directors were present. The meeting reviewed and approved the Audited Financial Results for 2009, 2010 Budget and Business Plan, appointed the external auditors for 2010 and reviewed reports from the Bank's management and board committees and the report on self-assessment of corporate governance of the Bank.

2. The second meeting in 2010 was held on 25 May in Shanghai. All directors were present. The meeting acknowledged the unaudited financial results of first quarter of 2010, reviewed reports from the Bank's management and board committees and noted the progress of CBRC on-site inspection of the Bank's headquarters and relevant branches in May 2010.

3. The third meeting in 2010 was held on 12 August in Shanghai. All directors were present. The meeting reviewed and approved authorised signatories for bank account opening and transactions, acknowledged the unaudited financial results of second quarter of 2010, reviewed reports from the Bank's management and board committees, noted and discussed the findings of CBRC on-site inspection of the Bank in May 2010 and the Bank's proposed rectification plans, reviewed changes of terms and conditions for two material connected transactions, ratified one connected transaction approved before the Bank's local incorporation and reviewed and approved the errata to the Bank's 2009 Annual Report.

4. The fourth meeting in 2010 was held on 19 November in Shanghai. All directors were present except for Mr Chua Tian Chu who was absent due to a prior business engagement and Mr Zeng Zhi Jie whose qualification as independent director of the Bank was approved by CBRC Shanghai on 18 November 2010. The meeting reviewed and approved the revisions to the Terms of References for Board and its committees, acknowledged the unaudited financial results of third quarter of 2010, reviewed reports from the Bank's management and board committees.



2010年，我行董事会还通过传签的方式，做出了八项决议，详细情况如下：

In addition, eight Board resolutions were made by circulation in 2010. The details are as follows:

序号 Number	决议事项 Resolution Matters	签署日期 Resolution Date
1	关联交易授信-沈阳夏宫房地产开发有限公司 Extension of facility to Connected Party: Shenyang Summer Palace Property Management Co.Ltd	2010年2月22日 22 February 2010
2	设立上海新天地支行 Establishment of Shanghai Xintiandi Sub-branch	2010年4月15日 15 April 2010
3	关联交易条款修改-沈阳夏宫房地产开发有限公司 Change of Terms and Covenants of Connected Party: Shenyang Summer Palace Property Management Co.Ltd	2010年8月31日 31 August 2010
4	关联交易条款修改-天津华业希望房地产开发有限公司 Change of Terms and Covenants of Connected Party: Tianjin UOL Xiwang Real Estate Development Co.Ltd	2010年8月31日 31 August 2010
5	推荐董事连任——黄一宗董事 Recommendation of Reappointment of Director - Mr Wee Ee Cheong	2010年8月31日 31 August 2010
6	推荐新任独立董事——曾之杰董事 Recommendation of Appointment of New Independent Director - Mr Zeng Zhi Jie	2010年10月18日 18 October 2010
7	推荐董事连任——李振荣、詹道存董事 Recommendation of Reappointment of Director – Mr Francis Lee Chin Yong and Mr Cham Tao Soon	2010年11月6日 6 November 2010
8	变更总行和上海分行营业场所 Change of operating premise for Headquarter office and Shanghai Branch	2010年12月24日 24 December 2010

### 关于董事会下设专业委员会

大华银行（中国）董事会目前下设五个专业委员会，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；
  - 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。

2010年，执行委员会召开会议23次。

#### (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；和
  - 审核重大关联交易并提交董事会批准。
- c. 2010年，关联交易控制委员共召开会议一次，会议情况详见下页：

### Board Committees

The Board has five committees, namely Executive Committee (“EXCO”), Connected Transactions Control Committee (“CTCC”), Audit Committee (“AC”), Nominating and Remuneration Committee (“NRC”) and Risk Management Committee (“RMC”). Four committees, namely CTCC, AC, NRC and RMC, are chaired by independent director, Professor Cham Tao Soon.

#### (1) Executive Committee

- a. The EXCO members are: Wee Ee Cheong (Chairman), Francis Lee Chin Yong, Chua Tian Chu, Tan Kian Huat.
- b. EXCO’s main responsibilities are:
  - to take charge of the Bank’s overall business operation, including making internal policies, monitoring the progress for executing business plans and approving relevant credit limits or facilities; and
  - to manage all human resource matters of the Bank (except for the matters pertaining to President & CEO, Deputy CEO and Deputy President).
- c. EXCO meets as frequently as may be necessary, at least once a month to fulfill the abovementioned responsibilities.

In 2010, EXCO met twenty-three times.

#### (2) Connected Transactions Control Committee

- a. CTCC members are: Cham Tao Soon (Chairman), Francis Lee Chin Yong, William Chong Kim Khong.
- b. CTCC’s main responsibilities are:
  - to formulate and administer the connected transactions management rules;
  - to manage connected transactions and control the risks therein;
  - to examine non-material connected transactions, and
  - to review and recommend material connected transactions for Board approval.
- c. In 2010, CTCC met one time. The details of the meeting are depicted in the following page.

序号 Number	会议主要内容 Summary Meeting Agenda	开会时间 Meeting Date
1	<p>a) 听取关于中国银监会上海监管局2010年5月对我行进行现场检查的报告中关联交易有关的内容以及有关整改方案 Noted CBRC's on-site inspection results in May 2010 with regard to management of Connected Transactions and proposed rectification plans</p> <p>b) 审议批准了对银行关联交易管理政策的修订 Approved revisions to the Connected Transactions Management Policy of Bank</p> <p>c) 审议认可银行转制为本地法人银行前发生的一笔一般关联交易 Ratified one non-material Connected Transaction entered into by the Bank before local incorporation</p> <p>d) 审议银行转制为本地法人银行前发生的一笔重大关联交易并提交董事会认可 Reviewed and recommended one material Connected Transaction entered into by the Bank before local incorporation for the Board's ratification</p> <p>e) 审议两笔重大关联交易的条款和约定的修改并提交董事会批准 Reviewed and recommended changes in terms and conditions of two Connected Transactions for Board approval</p> <p>f) 确认银行关联交易余额情况（截至2010年6月30日） Acknowledged the outstanding balances for Connected Transactions of the Bank as at 30 June 2010</p> <p>g) 审议批准了银行的关联方名单（截至2010年6月30日） Approved the list of Connected Parties (disclosed by Insiders as of 30 June 2010) for announcement within the Bank</p>	2010年8月12日 12 August 2010

2010年，关联交易控制委员会还通过传签方式作出了2项决议，详细情况如下：

In addition, two CTCC resolutions were made by circulation in 2010. The details are as follows:

序号 Number	决议事项 Resolution Matter	签署时间 Resolution Date
1	修订银行关联交易管理政策 Revisions to Connected Transactions Management Policy of Bank	2010年2月5日 5 February 2010
2	关联交易授信-沈阳夏宫房地产开发有限公司 Extension of facility to Connected Party: Shenyang Summer Palace Property Management Co. Ltd	2010年2月5日 5 February 2010

### (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. 2010年，审计委员会共召开会议4次，会议情况详见下页。

### (3) Audit Committee

- a. AC members are: Cham Tao Soon (Chairman), Francis Lee Chin Yong, Chua Tian Chu.
- b. AC's main responsibilities are:
  - to review or discuss with the external auditors and the Management regarding the financial performance of the Bank; and
  - to review the internal and external audit performance, including but not limited to nominating external auditor(s) for appointment by the Board, evaluating the performance of internal and external auditor(s), the audit fees and the resignation or dismissal of the external auditor(s)
- c. In 2010, AC met four times. The details are depicted in the following page.

序号 Number	会议主要内容 Summary Meeting Agenda	开会时间 Meeting Date
1	<ul style="list-style-type: none"> <li>a) 审议采纳了2009年外部审计结果并提交董事会批准 Reviewed and endorsed external audit results for 2009 and recommended it for Board approval</li> <li>b) 提名了2010年度外部审计机构并提交董事会批准 Nominate Public Accountants (Auditors) for appointment by the Board for 2010</li> <li>c) 审阅了2009年有关内部审计结果 Reviewed internal audit results for 2009</li> <li>d) 审议批准了战略审计计划和2010年年度审计计划 Approved proposed strategic audit plan &amp; annual plan for 2010</li> <li>e) 批准了2010年内部审计部的预算 Approved the Internal Audit Division budget for 2010</li> <li>f) 了解了上海银监局《关于加强上海外资法人银行内部审计工作的意见》 Noted guidelines on strengthening internal audit of local-incorporated foreign banks issued by CBRC Shanghai</li> <li>g) 审阅了欺诈/企图欺诈事件报告 Reviewed report on fraud/attempted fraud cases</li> <li>h) 审阅了员工不当行为报告 Reviewed report on employee misconduct</li> </ul>	2010年3月24日 24 March 2010
2	<ul style="list-style-type: none"> <li>a) 审阅了有关内部审计结果 Reviewed internal audit results</li> <li>b) 审阅了欺诈/企图欺诈事件报告 Reviewed report on fraud/attempted fraud cases</li> <li>c) 审阅了员工不当行为报告 Reviewed report on employee misconduct</li> </ul>	2010年5月25日 25 May 2010
3	<ul style="list-style-type: none"> <li>a) 审阅了有关内部审计结果 Reviewed internal audit results</li> <li>b) 审阅了欺诈/企图欺诈事件报告 Reviewed report on fraud/attempted fraud cases</li> <li>c) 审阅了员工不当行为报告 Reviewed report on employee misconduct</li> </ul>	2010年8月12日 12 August 2010
4	<ul style="list-style-type: none"> <li>a) 审阅了有关内部审计结果 Reviewed internal audit results</li> <li>b) 审议并批准了2011年度战略和年度审计计划 Reviewed and approved strategic &amp; annual audit plan for 2011</li> <li>c) 审议并批准了内部审计部门2011年度预算 Reviewed and approved the Internal Audit Division budget for 2011</li> <li>d) 审阅了欺诈/企图欺诈事件报告 Reviewed report on fraud/attempted fraud cases</li> <li>e) 审阅了员工不当行为报告 Reviewed report on employee misconduct</li> </ul>	2010年11月19日 19 November 2010

#### (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. 2010年，提名及薪酬委员会召开会议一次，会议情况详如下：

#### (4) Nominating and Remuneration Committee

- a. NRC members are: Cham Tao Soon (Chairman), Wee Ee Cheong, Francis Lee Chin Yong
- b. NRC's main responsibilities are:
- to make recommendations for the appointments or reappointments of members of the Board and its committees; devise a framework of remuneration for Directors, President & CEO, Deputy CEO and Deputy President for the full Board's approval; and
  - to establish a mechanism for the formal assessment on the effectiveness of the Board as a whole and the contribution of the Board's various committees and the performance of the President & CEO
- c. In 2010, NRC met one time. The details are as follows:

序号 Number	会议内容 Summary Meeting Agenda	开会时间 Meeting Date
1	a) 审阅了2009年度的董事会绩效及董事履职评价结果 Reviewed the results of the performance evaluation for the Board and individual directors for 2009 b) 讨论批准了对董事会早前批准的董事会绩效及董事履职评价制度的修订 Considered and approved the revisions to the Performance Evaluation Mechanism for the Board and individual directors c) 听取了关于管理层薪酬的最新监管要求 Noted the latest regulatory updates on the Bank management's remuneration	2010年5月25日 25 May 2010

2010年，我行提名及薪酬委员会还通过传签的方式，做出了四项决议，详细情况如下：

In addition, four NRC resolutions were made by circulation in 2010. The details are as follows:

序号 Number	决议事项 Resolution Matters	签署时间 Resolution Date
1	推荐董事连任——黄一宗董事 Recommendation of Reappointment of Director - Mr Wee Ee Cheong	2010年8月25日 25 August 2010
2	推荐新任独立董事——曾之杰董事 Recommendation of Appointment of New Independent Director - Mr Zeng Zhi Jie	2010年10月4日 4 October 2010
3	推荐董事连任——李振荣董事 Recommendation of Reappointment of Director - Mr Francis Lee Chin Yong	2010年11月4日 4 November 2010
4	推荐董事连任——詹道存董事 Recommendation of Reappointment of Director - Mr Cham Tao Soon	2010年11月4日 4 November 2010

#### (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. 2010年，风险管理委员会共召开会议四次，会议情况详如下：

#### (5) Risk Management Committee

- a. RMC members are: Cham Tao Soon (Chairman), Francis Lee Chin Yong, 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.
  - to oversee the establishment and operation of risk management system that is consistent with approved strategies and policies.
  - to 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.
  - to review management's periodic reports on risk exposures, risk portfolio composition and the management, monitoring and control of risks.
  - to report directly to the Board on a regular basis and highlight any adverse risk events or trends for the Board's attention.
- c. In 2010, RMC met four times. The details are as follows:

序号 Number	会议主要内容 Summary Meeting Agenda	开会时间 Meeting Date
1	a) 了解风险管理委员会议事规程 Noted the Terms and Reference for the Risk Management Committee b) 确认资产负债委员会与风险管理与合规委员会报告 Acknowledged report from the ALCO & RMCC c) 审议及确认风险管理工作报告 Reviewed and acknowledged risk management reports d) 审议及确认2009年度业务连续性测试 Reviewed and acknowledged Annual BCM Attestation 2009 e) 审议及确认2009年度风险自我评估报告 Reviewed and acknowledged Annual Risk Self Assessment Report 2009	2010年3月24日 24 March 2010
2	a) 确认资产负债委员会与风险管理与合规委员会报告 Acknowledged report from the ALCO & RMCC b) 审议及确认风险管理工作报告 Reviewed and acknowledged risk management reports	2010年5月25日 25 May 2010
3	a) 确认资产负债委员会与风险管理与合规委员会报告 Acknowledged report from the ALCO & RMCC b) 审议及确认风险管理工作报告 Reviewed and acknowledged risk management reports	2010年8月12日 12 August 2010
4	a) 确认资产负债委员会与风险管理与合规委员会报告 Acknowledged report from the ALCO & RMCC b) 审议及确认风险管理工作报告 Reviewed and acknowledged risk management reports	2010年11月19日 19 November 2010

### 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，监事受邀列席董事会及各专业委员会会议，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。

### Supervisor

The Bank has one Supervisor, who is appointed by the Bank's shareholder. The present Supervisor is Mr Wee Cho Yaw. The appointment of Supervisor is in compliance with regulatory requirements and the Articles of Association.

The main responsibilities and powers of the Supervisor include:

- inspecting the accounts of the Bank;
- supervising and correcting the act of any director or senior executive which is in violation of laws, regulations or these Articles;
- preventing the Board or any senior executive from acting in such a way that may prejudice the lawful rights and interests of the Bank, the Shareholder and other interested parties, particularly the depositors; and
- commencing legal proceedings against any director or senior executive in accordance with the PRC Company Law and other applicable laws and regulations.

In 2010, the Supervisor was invited to observe Board meetings and meetings of board committees and has duly performed his responsibility of supervising the Board and the senior management strictly according to the PRC Company Law and the Articles of Association. By participating in discussion on management reports and reviewing the monthly, quarterly and yearly operation and risk management reports, the Supervisor oversaw operations, finance, directors' and management's performance as well as the policies and mechanisms approved by the Board.

### 独立董事履行职责情况

截止2010年12月31日，我行设两名独立董事，分别为詹道存教授和曾之杰先生，符合《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。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。曾之杰先生2010年10月26日被委任为我行独立董事，其任职资格于2010年11月18日经中国银行业监督管理委员会上海监管局核准。原独立董事华生博士于2010年12月27日本届任期（2007年12月27日至2010年12月26日）届满后卸任。

报告期内，詹道存教授和华生博士均出席了2010年召开的全部四次董事会会议\*，并本着对股东负责的态度，履行诚信和勤勉义务，认真审议了各项议案。詹道存教授作为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，参加并主持上述四个专业委员会在2010年度召开的所有会议。两位独董为董事会、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。

\*注：独立董事曾之杰的任职资格于2010年11月18日经中国银监会上海监管局核准，因此未参加2010年召开的董事会会议。

### Performance of Independent Directors

The Bank has two independent directors as of 31 December 2010, i.e. Professor Cham Tao Soon and Mr Zeng Zhi Jie, which 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. Professor Cham Tao Soon chairs four board committees, i.e. CTCC, AC, NRC and RMC. Mr Zeng Zhi Jie was appointed as independent director of the Bank on 26 October 2010 and his qualification as independent director of the Bank was approved by CBRC Shanghai on 18 November 2010. Dr Hua Sheng stepped down from the Board as independent director of the Bank after his term of office (27 December 2007 to 26 December 2010) expired on 26 December 2010.

Two independent directors duly attended four Board meetings convened in 2010\*, reviewed matters on the meeting agendas and are considered to be responsible to the shareholder of the Bank, objective and diligent. Being chairman of CTCC, AC, NRC and RMC, Professor Cham Tao Soon also participated and presided at all CTCC, AC, NRC and RMC meetings. They are considered to have effectively supervised the Board and its committees in the procedure of decision making and safeguarded the lawful rights and interests of the Bank and the shareholder.

\*Note: Mr Zeng Zhi Jie's qualification as independent director of the Bank was approved on 18 November 2010 by CBRC Shanghai and hence did not participate in Board meeting in 2010.

### (1) 2010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	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	4	4	0	/
华生 Hua Sheng	4	4	0	/
曾之杰 Zeng Zhi Jie	0	0	0	任职资格于2010年11月18日经中国银行业监督管理委员会上海监管局核准。 Mr Zeng's qualification as independent director of the Bank was approved by CBRC Shanghai on 18 November 2010.

### (1) Board Meeting Attendance Record of Independent Directors for 2010

### (2) 独立董事对我行有关事项提出异议的情况

2010年，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。

### (2) Dissent Raised by Independent Directors

In 2010, independent directors did not raise any dissent towards any matters at Board meeting or under any other circumstance.



## 高级管理层成员构成\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	53	2008年5月 May 2008	英国利兹大学机械工程学士学位荣誉学位 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	27
张哲才 TEO Tiat Chye	副行长兼科技及营运部主管 Deputy President Head of Technology & Operations	男 Male	62	2007年12月 Dec 2007	新加坡南洋大学商学士 Bachelor of Commerce Nanyang University	40
张志坚 CHEONG Chwee Kin Sam (Term ended 1 January 2011)	总行企业与商业银行部 与交易银行业务部主管 Head of Corporate & Commercial Banking, Head of Transaction Banking	男 Male	40	2008年9月 Sep 2008	新加坡国立大学文学士 Bachelor of Arts National University of Singapore	16
洪茂全 ANG Moh Chuan	企业银行部主管 Head of Corporate Banking	男 Male	39	2010年10月 Oct 2010	新加坡南洋理工大学理学士 Bachelor of Accountancy Nanyang Technological University	15
邱子殷 KU Tse Kian	商业银行部主管 Head of Commercial Banking	男 Male	39	2010年3月 Mar 2010	新加坡南洋理工大学理学士 Bachelor of Business Nanyang Technological University	15
黄文星 WEE Mun Seng Alan	个人财务服务部主管 Head of Personal Financial Services	男 Male	52	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	18
叶德镛 YAP Teck Yong Douglas	环球金融与 投资管理部主管 Head of Global Markets & Investment Management	男 Male	51	2010年11月 Nov 2010	计算机科学荣誉理学士 英国哥伦比亚大学 Bachelor of Science Honours in Computer Science University of British Columbia	23
郑伟仁 TEH Wee Jin	信贷审批部主管 Head of Credit Approval	男 Male	53	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	29
张锦康 CHONG Kim Khong William	风险管理部主管 Head of Risk Management	男 Male	43	2008年1月 Jan 2008	新加坡南洋理工大学商学士学位荣誉学位 Bachelor of Business, Honours Nanyang Technological University	19
严顺利 YAM Soon Lee Ronnie	企业及企业服务部主管 Head of Finance & Corporate Services	男 Male	43	2008年12月 Dec 2008	马来西亚拉曼学院 商科专业文凭 Diploma in Commerce Tunku Abdul Rahman College 特许公认会计师公会会员 Fellow, Association of Chartered Certified Accountants	18
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head of Human Resources	女 Female	34	2007年12月 Dec 2007	复旦大学工商管理硕士 Master in Business Administration Fudan University	13
李刚 LI Gang Rick	内部审计部主管 Head of Internal Audit	男 Male	37	2007年12月 Dec 2007	上海大学经济学士 Bachelor of Economics Shanghai University	14

姓名 Name	职务 Position	性别 Sex	年龄 Age	任期起始 Assignment Commencement	学历 Academic Degree	相关经验年限 Relevant Years of Experience
王媛 WANG Yuan Eliza	法律与秘书部主管 Head of Legal & Secretariat	女 Female	37	2007年12月 Dec 2007	河海大学法学士 Bachelor of Law Hohai University 复旦大学工商管理硕士 Master in Business Administration Fudan University	14
陈宗明 TAN Chong Meng Louis	合规部主管 Head of Compliance	男 Male	39	2009年6月 Jun 2009	伦敦大学国王学院法学学士 Bachelor of Law King's College London University of London	12
杨国林 YEONG Kok Leng Vincent	北京分行行长 General Manager of Beijing Branch	男 Male	42	2010年8月 Aug 2010	新加坡国立大学工商管理学士 Bachelor of Business Administration National University of Singapore	17
卢尔添 LOH Nee Thiam Harry	上海分行行长 General Manager of Shanghai Branch	男 Male	40	2010年5月 May 2010	新加坡南洋理工大学商学士 Bachelor of Business Nanyang Technological University	14
卓益丰 TOK Aik Hong Lawrence	广州分行行长 General Manager of Guangzhou Branch	男 Male	36	2010年3月 Mar 2010	伦敦大学银行与金融学士学位 Bachelor in Banking & Finance, Honours University of London	10
林道明 LIM Tow Meng	厦门分行行长 General Manager of Xiamen Branch	男 Male	58	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	30
吴端祝 GOH Tuan Chiock	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	13
陈育文 CHAN Yoke Voon	沈阳分行行长 General Manager of Shenyang Branch	男 Male	44	2010年8月 Aug 2010	马来西亚国民大学经济学学士 Bachelor of Economic National University of Malaysia	16
陈永伟 TAN Eng Wei Francis	成都分行行长 General Manager of Chengdu Branch	男 Male	44	2009年5月 May 2009	新加坡国立大学文学学士 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	13
古軛帆 KU Nyet Fan	天津分行行长 General Manager of Tianjin Branch	男 Male	52	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	25
张大林 ZHANG Da Lin Alex	上海静安支行行长 Branch Manager of Jing'an Sub-branch	男 Male	41	2010年10月 Oct 2010	法国工商管理硕士 格勒诺布尔第二大学 Master of Business Administration Grenoble University	8
林联坚 LIM Lian Kian	北京东城支行行长 Branch Manager of Dongcheng Sub-branch	男 Male	38	2009年9月 Sep 2009	南阿拉巴马学院理学士 Bachelor of Science University of South Alabama	15

### 董事会、高级管理层对风险的监控

为了保障自身财务稳健和诚信经营，风险管理是银行业务决策的重要组成部分。

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批准风险管理的政策和策略，审查和批准风险额度及大额风险敞口交易。另一经董事会授权的风险管理委员会则负责监督风险管理框架及汇报机制的建立，以确保与既定政策和策略的一致性。风险管理委员会还负责对银行内部各项风险管理措施的充分性和有效性进行评估，审阅各类风险敞口报告，并将对银行经营不利的风险事件和趋势上报给董事会。

除执行委员会和风险管理委员会外，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。两高级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成员，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风险管理委员会和董事会知悉，以作为日常风险管理工作中内部定期汇报机制的一项重要环节。

我行风险管理部独立于受它监督的各业务部门。相关风险管理的职能请详见43至51页的描述。

### Risk Oversight by Board of Directors and Senior Management

Risk management is an integral part of the Bank's business strategy for securing the Bank's financial soundness and integrity.

At the organisational level, the Bank is divided into three layers for the purpose of risk oversight. These layers include the Board and its committees, the President & Chief Executive Officer and senior management committees and the heads 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 board committee, approves risk management policies and strategies, reviews and approves risk limits and substantial credits. The Risk Management Committee (RMC), another board committee, oversees the establishment of risk management framework and reporting system to ensure consistency with approved policies and strategies. The RMC also reviews and assesses the adequacy and effectiveness of risk management infrastructure of the Bank, reviews risk exposure reports and highlights adverse risk events or trends to the Board.

Besides the EXCO and RMC, other board committees namely Audit Committee and Connected Transaction Control Committee as well as the independent Risk Management Division of the Bank provides 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 senior management 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 committees before submission for approval by the EXCO. Meeting minutes of the committees are submitted for notation by the RMC and the Board as part of the internal risk reporting system instituted.

The Risk Management function is independent of the business units it monitors. The detailed Risk Management roles and responsibilities are described on pages 43 to 51.

## 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方面体现出了较好的完整性、合理性和有效性，包括但不限于增强风险识别、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，该内控体系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以及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

UOB (China) has a well-established internal control system and adheres strictly to local regulators' requirements and the Group's guidelines. These practices enable the Bank to set strategic and operational objectives in providing quality assurance for its business development.

The Board emphasises 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 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, communication and feedback mechanism, as well as evaluation and correction. The internal control system can provide a reasonable level of assurance in relation to implementing legal statutes and regulations.

### Audit

Internal Audit, an independent division, reports to the 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. Internal Audit adopts strict procedures in reporting its findings to the Bank's 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

承担财务和非财务风险是存在于银行业务经营中无法回避的部分。我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。我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。

我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。

董事会全面负责我行的风险治理结构，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大额风险敞口交易。董事会授权的风险管理委员会负责监督风险管理框架的建立并审阅相关风险管理基础设施和流程的充分性和有效性。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风险管理委员会和董事会知悉。

我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，风险管理委员会和董事会汇报。

The assumption of financial and non financial risks is an integral part of the Bank's business. 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 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; and
- focus on facilitating business development within a prudent, consistent and efficient risk management framework that balances risks and returns.

The Board is ultimately responsible for the Bank's risk governance structure and provides guidance on overall risk appetite, business strategies and direction. The Executive Committee (EXCO), a committee with delegated authority from the Board, formulates and approves risk management policies and strategies, reviews and approves risk limits as well as substantial credits. The Risk Management Committee (RMC), another board committee, oversees the establishment of risk management framework as well as reviews the adequacy of risk management infrastructure and its related processes. Other internal management committees established to oversee day-to-day risk related matters include Asset and Liability Committee (ALCO) and Risk Management & Compliance Committee (RMCC). Meeting minutes of the committees are submitted to the RMC 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 and procedures are updated to the various risk related committees, RMC 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表外的风险敞口，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与合规委员会批准。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 and focuses 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 judgment 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 exposure is managed on a portfolio basis and stringent product program 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、管理和报告信贷集中度风险和信贷组合质量。这包括监测单一借款人、单一集团客户、行业、抵押品和国家风险相关的集中度风险限额与敞口。集中度风险限额通常设定为我行资本金的一定百分比。

我行由业务部门和信贷风险管理部门定期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跟踪和管理。当有需要时，将对相应账户加大复审的频度。经监测、分析的贷款逾期趋势将定期上报风险管理与合规委员会和风险管理委员会。

### 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。我行可接受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。

### 外汇及衍生产品交易的信贷敞口

根据内部风险管理的要求和不同的适用情况，我行与交易对手方签订国际掉期及衍生工具协会（ISDA）主协议及相关的信用支持附件（CSA）或中国银行间市场金融衍生产品交易主协议（NAFMII），以控制外汇及衍生产品交易的信贷风险。此类安排允许我行在交易对手方违约时以净额结算方式平盘未了结的交易，从而仅产生一个向交易对手收取的终止净额。

### 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假定的小概率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。

### Credit risk monitoring

The Bank has in place a rigorous process to regularly review, manage and report credit risk concentration and portfolio quality. This includes monitoring concentration limits and exposures by borrowers, obligors, industries, collaterals and countries. Concentration limits are generally set as a percentage of the Bank's capital fund.

All delinquent accounts, including credit limit excesses, as well as vulnerable accounts are tracked and managed on a regular basis by business units and CRM. Where appropriate, these accounts are also subject to more frequent credit reviews. Delinquency trends are monitored, analysed and reported to RMCC and RMC periodically.

### Credit risk mitigation

As a fundamental credit principle, the Bank does not grant credit facilities solely on the basis of the 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 accepted 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 exposures from foreign exchange and derivatives

For internal risk management, master agreements such as International Swaps and Derivatives Association (ISDA) agreement and related Credit Support Annex (CSA) and National Association of Financial Market Institutional Investors (NAFMII) agreement are executed with active counterparties to manage credit risk arising from foreign exchange and derivative transactions. Such agreements allow the Bank to cash-settle transactions in the event of counterparty default, resulting in a single net claim against or in favour of the counterparty.

### 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 exceptional but 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.

### 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对客户的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。

### 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 to customers are classified into 'Pass', 'Special Mention', 'Substandard', 'Doubtful' or 'Loss' in accordance with the requirements of China Banking Regulatory Commission (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	人民币百万 RMB million	%
制造业Manufacturing	3,816.4	38.9%
房地产业Property and Real Estate	2,399.9	24.4%
个人金融服务贷款Professionals, Private, Individuals	1,564.1	15.9%
批发和零售业Wholesale and Retail	884.0	9.0%
住宿和餐饮业Hospitality and Food & Beverage	240.3	2.5%
其他Others	914.0	9.3%
合计Total	9,818.7	100%

贷款按管理分行分布 Loans by Booking Branch	人民币百万 RMB million	%
上海Shanghai	4,140.9	42.2%
北京Beijing	1,364.9	13.9%
天津Tianjin	34.9	0.3%
成都Chengdu	1,128.0	11.5%
广州Guangzhou	1,160.0	11.8%
沈阳Shenyang	213.8	2.2%
深圳Shenzhen	963.7	9.8%
厦门Xiamen	812.5	8.3%
合计Total	9,818.7	100%

贷款风险分类及不良贷款情况 Loans by Classification	人民币百万 RMB million	%
正常Passed	9,521.7	97.0%
关注Special Mention	14.2	0.1%
次级Substandard	188.7	1.9%
可疑Doubtful	29.4	0.3%
损失Loss	64.7	0.7%
合计Total	9,818.7	100%

2010年底，不良贷款合计人民币282.8百万，占贷款总额比例为2.88%。

As at year-end 2010, total non-performing loans amounted to RMB 282.8m, representing 2.88% 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和资产负债风险管理部门通过设立市场风险政策、控制框架及流程协助资产负债委员会管理市场风险。每季度市场和资产负债管理部门会提交关于市场风险敞口的独立报告给风险管理委员会和董事会审阅。

我行市场风险管理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。每年我行全球市场与投资管理部提出市场风险限额的修订申请，然后由市场和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。风险管理部下属的市场风险监控部门每日独立的对全球市场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，作为主动市场风险管理的一部分，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。

## 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 and the 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 ALCO with the establishment of market risk policies, control procedures and framework. Independent report of market risk exposures is also submitted to the RMC and the Board on quarterly basis.

The Bank's market risk framework comprises market risk policies and practices, the validation of valuation and risk models, the 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 Market Risk Control Department (MRC) 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 and 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 as part of 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。全球市场与投资管理部负责银行日常现金流管理。市场和资产负债风险管理部独立监控流动性风险敞口，并向资产负债委员会、风险管理委员会和董事会汇报相关情况。

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，保留充足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“正常业务情景”及“压力情景”如，“银行特有危机”，“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 they fall 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 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 to the ALCO, RMC and the Board.

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 adequate 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" scenario as well as stress scenarios involving "Bank Specific Crisis" and "General Market Crisis". 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 and 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我行利率风险敞口。根据批准的政策和策略，全球市场和投资管理部负责管理利率风险。市场和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及表外项目的结构因素会增加我行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通过获取充足、稳定、可靠的净利息收入来保护及扩展银行资本和经济价值，这是由确保利率风险在一系列模拟或真实的利率情景下（包括压力情景）能被识别、计量、监控和管理来实现。

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。

### 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 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 ALCO on a monthly basis.

Mismatches in re-pricing and other characteristics of assets, liabilities and off-balance sheet items 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. Hence, the main purpose of interest rate risk management is to protect and enhance capital or economic value of the Bank through adequate, stable and reliable growth in net interest earnings. This is achieved by ensuring that the structural interest rate risk is identified, measured, monitored and managed over a range of potential and realistic interest rate scenarios, including under stress situations.

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.

### 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。操作风险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向我行风险管理与合规委员会和风险管理委员会提交有关操作风险报告。

我行操作风险的管理是由已建立的操作风险管理政策、流程和程序形成管理框架，并由各业务部门和各业务支持部门基于该框架对各自业务领域进行操作风险的识别、评估、监视和控制/缓释。

操作风险自我评估是每年由各业务部门和各业务支持部门对各自业务领域的固有风险进行识别和评估并对已发现风险的缓释内控措施的有效性进行评估。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。

### 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. Operational risk losses 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 and support units in their implementation. ORM also monitors and submits regular operational risk reports to the RMCC and RMC.

Operational risk is managed through a framework of policies, processes and procedures by which business and support units identify, assess, monitor and control/mitigate their operational risks.

Operational Risk Self Assessments which involve identifying and assessing inherent risks as well as the effectiveness of controls are carried out by the business and support units on an annual basis. Action 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.

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。

我行已建立新产品或服务开发政策与流程，旨在有关的操作风险，在新产品或服务推出前，已被有效识别、分析并妥善解决。推出之后的产品定期审阅确保了任何操作风险状况的变化都在产品推出后同样被有效识别和得到妥善解决。

应为达到营运成本和营运效率的最优化而不断增加的外包要求，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。

为确保我行在重大业务和/或系统中断的情况下快速恢复关键业务职能，我行建立了有效的业务连续性管理和危机管理的策略和计划并定期测试。

我行已为可能产生巨大操作风险的要素购买了保险以适当地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、对我行不利的、有瑕疵和疏漏的和/或未能充分反应双方立约意图的合同、法律诉讼或法律主张、法律法规的更新和演变以及违反法律法规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（若有必要时）确保银行能有效管理日常业务活动中所涉及的法律风险。

声誉风险是指因银行利益相关方对银行的经营、活动和/或财务状况的负面看法而对对我行盈利能力、资金流动性和/或资本金引起负面影响的风险。我行已建立全面管理声誉风险的框架。

我行已开展操作风险管理的培训（包括意识培训以和具体我行如何管理操作风险的培训）来持续地培养和增强我行健康的操作风险管理文化。

A database of operational risk events and losses has 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.

A product/service program process ensures that risks associated with the introduction of new products and services are identified, analysed and addressed prior to launch. Product reviews are performed periodically to ensure that any change in risk profile is identified and addressed.

In line with the increasing need to outsource for cost and operational efficiency, an Outsourcing Policy & Framework is established to ensure that outsourcing risks are adequately identified and managed prior to entering into any new arrangements and on an on-going basis.

To ensure prompt recovery of critical business functions in the event of major business and/or system disruptions, effective business continuity and crisis management strategies and plans have been developed and are tested on a regular basis.

An insurance program is in place to appropriately mitigate the risk of high impact operational losses.

Legal risk, which is part of operational risk, arises from unenforceable, unfavourable, defective or unintended contracts, lawsuits or claims, developments in laws and regulations or non-compliance with applicable laws and regulations. Business and support units work closely with the Bank's Legal & Secretariat Division as well as external legal counsels (when necessary) to ensure that legal risks are effectively managed.

Reputation risk is the adverse impact on earnings, liquidity or capital arising from negative stakeholder perception or opinion on the Bank's business practices, activities and financial condition. The Bank has developed a framework for managing reputation risk.

An operational risk management training and awareness programme is in place to promote an effective risk management culture within the Bank on an ongoing basis.

# 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

- 2010年，大华银行（中国）的净利润为人民币9,299万元，是自成立以来最高的利润。
- 截至2010年12月，我行的存贷比为71.7%，已符合当地监管法规所需的75%。
- 2010年2月，大华银行（中国）取得了人民币跨境贸易境内结算银行的资格，并成为境内人民币清算行。
- 2010年4月，大华银行（中国）向中国红十字会捐赠了20万元人民币为在地震中遭受巨大生命及财产损失的青海地区提供人道主义灾难援助。
- 2010年9月银监会批准设立上海新天地支行。
- 2011年1月，大华银行（中国）总部和上海分行搬迁至东园路陆家嘴，位于上海浦东金融区。

### (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 2010, UOB (China) registered a record net profit of RMB 93.0 million since local incorporation.
- As at December 2010, our loan-to-deposit ratio was 71.7%, which met the statutory requirement of 75%.
- In February 2010, UOB (China) obtained the People's Bank of China's approval to participate in the country's RMB cross-border trade settlements and to act as RMB clearing bank for correspondent banks.
- In April 2010, UOB (China) donated RMB 200,000 to Red Cross Society of China in support of the humanitarian disaster assistance to the victims of Qinghai earthquake.
- In September 2010, UOB (China) obtained the China Banking Regulatory Commission's approval to open Shanghai Xintiandi sub-branch.
- In January 2011, UOB (China) headquarter office and Shanghai branch was relocated to Dongyuan Road in Lujiazui, the main financial district in Shanghai Pudong.

# 营业网点 Our Network

## 总行

上海市浦东新区东园路111号  
1层105单元、2层、3层  
邮编: 200120  
电话: (86) (21) 6061 8888  
传真: (86) (21) 6886 0908  
SWIFT: UOVBCNSH  
网址: uobchina.com.cn

## 上海分行

上海市浦东新区东园路111号  
1层101-104单元  
邮编: 200120  
电话: (86) (21) 6061 8288  
传真: (86) (21) 6886 1113

## 静安支行 (上海)

上海市南京西路1468号  
中欣大厦1P-01/02室  
邮编: 200040  
电话: (86) (21) 6080 9388  
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

## 东城支行 (北京)

北京市东城区朝阳门北大街7号  
第五广场C座1层108单元  
邮编: 100010  
电话: (86) (10) 8418 3688  
传真: (86) (10) 8418 3668

## 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

## 广州分行

广州市天河区北路183-187号  
大都会广场1107-1110、  
1113-1114单位  
邮编: 510075  
电话: (86) (20) 8755 8787  
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

## 天津分行

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

## 成都分行

成都市顺成大街308号  
冠城广场1楼  
邮编: 610017  
电话: (86) (28) 8667 6121  
传真: (86) (28) 8667 7121

## 厦门分行

厦门市湖滨北路19号  
大华银行大厦1-2层  
邮编: 361012  
电话: (86) (592) 508 1601  
传真: (86) (592) 508 1605

## Head Office

Unit 105, 2F, 3F, 111 Dongyuan Road,  
Pudong New Area,  
Shanghai 200120  
Tel: (86) (21) 6061 8888  
Fax: (86) (21) 6886 0908  
SWIFT: UOVBCNSH  
Website: uobchina.com.cn

## Shanghai Branch

Unit 101-104, 111 Dongyuan Road,  
Pudong New Area,  
Shanghai 200120  
Tel: (86) (21) 6061 8288  
Fax: (86) (21) 6886 1113

## Jing'an Sub-branch (Shanghai)

1P-01/02, United Plaza,  
1468 Nanjing Road West,  
Shanghai 200040  
Tel: (86) (21) 6080 9388  
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) 8418 3688  
Fax: (86) (10) 8418 3668

## 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

## Guangzhou Branch

Unit 1107-1110 & 1113-1114,  
Metro Plaza,  
183-187 Tianhe Bei Road,  
Guangzhou 510075  
Tel: (86) (20) 8755 8787  
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

## Tianjin Branch

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

## Chengdu Branch

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

## Xiamen Branch

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

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大华银行(中国)有限公司

2010年12月31日

United Overseas Bank (China) Limited

31 December 2010

# 已审财务报表

# Financial Statements

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# 审计报告

## Auditors' Report

安永华明 (2011) 审字第60658622\_B01号  
Ernst & Young Hua Ming (2011) 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) 有限公司财务报表, 包括2010年12月31日的资产负债表, 2010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

编制和公允列报财务报表是大华银行 (中国) 有限公司管理层的责任。这种责任包括: (1) 按照企业会计准则的规定编制财务报表, 并使其实现公允反映; (2) 设计、执行和维护与必要的内部控制, 以使财务报表不存在由于舞弊或错误导致的重大错报。

### 二、注册会计师的责任

我们的责任是在执行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中国注册会计师职业道德守则, 计划和执行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, 注册会计师考虑与财务报表编制和公允列报相关的内部控制, 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、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, which comprise the balance sheet as at 31 December 2010, 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

Management is responsible for the preparation and fair presentation of these financial statements. This responsibility includes: (1) preparing and fairly presenting the financial statements in accordance with Accounting Standards for Business Enterprises; (2) designing, implementing and maintaining internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditors' 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 Standards on Auditing. Those standards require that we comply with Code of Ethics for Chinese Certified Public Accountants and plan and perform the audit to obtain a reasonable assurance about 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 auditors' 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, the auditors considers the internal control relevant to the entity's preparation and fair presentation 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 accounting policies used and the reasonableness of 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，上述财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了大华银行（中国）有限公司2010年12月31日的财务状况以及2010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

### Opinion

In our opinion, the financial statements present fairly, in all material aspects, the financial position of United Overseas Bank (China) Limited as at 31 December 2010 and their financial performance and cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises.

中国注册会计师 黄悦栋

Chinese Certified Public Accountant: Huang, Yuedong

中国注册会计师 俞 梅

Chinese Certified Public Accountant: Yu, Mei

2011年4月1日

1 April 2011

# 资产负债表

## BALANCE SHEET

2010年度 For the year ended 31 December 2010  
(Unless otherwise stated, expressed in RMB Yuan)

		附注五	2010年12月31日	2009年12月31日
		Notes 5	2010-12-31	2009-12-31
<b>资产</b>	<b>ASSETS</b>			
现金及存放中央银行款项	Cash and balances with central banks	1	2,430,489,928	1,505,218,151
存放同业款项	Due from banks	2	1,650,383,493	760,963,181
拆出资金	Placements with banks and other financial institutions	3	3,450,718,335	2,129,647,393
衍生金融资产	Derivative financial assets	4	171,499,753	12,469,437
应收利息	Interest receivables	5	118,268,811	30,487,290
发放贷款和垫款	Loans and advances to customers	6	9,533,098,828	9,393,993,073
可供出售金融资产	Available-for-sale financial assets	7	3,640,054,803	600,419,057
买入返售金融资产	Reverse repurchase financial assets	8	1,592,450,000	-
固定资产	Fixed assets	9	33,129,770	18,130,620
无形资产	Intangible assets	10	36,018,006	28,019,452
递延所得税资产	Deferred tax assets	11	41,087,937	57,908,039
其他资产	Other assets	12	64,827,312	41,386,735
资产总计	TOTAL ASSETS		22,762,026,976	14,578,642,428
<b>负债</b>	<b>LIABILITIES</b>			
同业存放款项	Due to banks	14	295,852,719	54,832,613
拆入资金	Placements from banks and other financial institutions	15	5,111,338,851	4,430,717,354
衍生金融负债	Derivative financial liabilities	4	53,811,733	14,319,234
吸收存款	Customer deposits	16	13,692,361,400	6,641,346,731
应付职工薪酬	Payroll payables	17	22,263,859	16,262,696
应交税费	Tax payables	18	6,059,034	27,776,021
应付利息	Interest payables	19	92,698,077	11,468,092
其他负债	Other liabilities	20	39,543,577	18,759,996
负债合计	TOTAL LIABILITIES		19,313,929,250	11,215,482,737
<b>所有者权益</b>	<b>EQUITY</b>			
实收资本	Paid-up capital	21	3,000,000,000	3,000,000,000
资本公积	Capital reserves	22	(14,826,623)	(6,771,343)
盈余公积	Surplus reserves	23	17,216,958	7,917,626
一般风险准备	General reserves	24	202,536,188	132,103,606
未分配利润	Retained earnings	25	243,171,203	229,909,802
所有者权益合计	TOTAL EQUITY		3,448,097,726	3,363,159,691
负债及所有者权益总计	TOTAL LIABILITIES AND EQUITY		22,762,026,976	14,578,642,428

载于第63页至第134页的财务报表附注为本财务报表的组成部分  
The notes on pages 63 to 134 form an integral part of these financial statements.

# 利润表

## INCOME STATEMENT

2010年度 For the year ended 31 December 2010  
(Unless otherwise stated, expressed in RMB Yuan)

	附注五	2010年度	2009年度
	Notes 5	Year 2010	Year 2009
<b>一、营业收入</b>	<b>1. OPERATING INCOME</b>		
利息收入	Interest income	522,425,003	499,622,484
利息支出	Interest expense	(216,428,705)	(137,445,313)
利息净收入	Net interest income	305,996,298	362,177,171
手续费及佣金收入	Fee and commission income	26,246,371	19,037,634
手续费及佣金支出	Fee and commission expense	(3,229,718)	(3,302,914)
手续费及佣金净收入	Net fee and commission income	23,016,653	15,734,720
投资收益	Investment income	36,709,735	8,822,021
公允价值变动损益	Gains or losses from changes in fair value	116,536,811	10,273,276
汇兑及汇率产品净损失	Foreign exchange loss	(31,244,298)	(6,159,394)
其他业务收入/(支出)	Other operating income/ (expense)	25,758,652	(3,529,024)
营业收入合计	TOTAL OPERATING INCOME	476,773,851	387,318,770
<b>二、营业支出</b>	<b>2. OPERATING EXPENSES</b>		
营业税金及附加	Business tax and surcharges	(22,034,678)	(25,159,737)
业务及管理费	General and administrative expenses	(297,553,866)	(222,813,272)
资产减值损失	Impairment losses	(39,395,820)	(41,419,762)
营业支出合计	TOTAL OPERATING EXPENSES	(358,984,364)	(289,392,771)
<b>三、营业利润</b>	<b>3. OPERATING PROFIT/(LOSS)</b>	117,789,487	97,925,999
加：营业外收入	Add: Non-operating income	8,688,858	8,060,323
减：营业外支出	Less: Non-operating expenses	(507,540)	(1,165,539)
<b>四、税前利润总额</b>	<b>4. PROFIT BEFORE TAX</b>	125,970,805	104,820,783
减：所得税费用	Less: Income tax expense	(32,977,490)	(25,644,515)
<b>五、净利润</b>	<b>5. NET PROFIT</b>	92,993,315	79,176,268
<b>六、其他综合收益</b>	<b>6. OTHER COMPREHENSIVE INCOME</b>	(8,055,280)	8,406,595
<b>七、综合收益总额</b>	<b>7. TOTAL COMPREHENSIVE INCOME</b>	84,938,035	87,582,863

载于第63页至第134页的财务报表附注为本财务报表的组成部分  
The notes on pages 63 to 134 form an integral part of these financial statements.

第63页至第134页的财务报表由以下人士签署：  
The financial statements from page 63 to 134 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

## CASH FLOW STATEMENT

2010年度 For the year ended 31 December 2010  
(Unless otherwise stated, expressed in RMB Yuan)

	附注五	2010年度	2009年度
	Notes 5	Year 2010	Year 2009
<b>一、经营活动产生的现金流量</b>	<b>1. CASH FLOWS FROM OPERATING ACTIVITIES</b>		
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	7,332,926,520	1,344,967,575
拆入资金净增加额	Net increase in placements from banks and other financial institutions	820,125,354	-
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	481,647,840	594,142,139
收到其他与经营活动有关的现金	Cash received from other operating activities	29,598,768	75,988,827
经营活动现金流入小计	Sub-total of cash inflows from operating activities	8,664,298,482	3,700,243,692
存放同业净增加额	Net increase in due from banks	415,288,800	136,557,600
拆出资金净增加额	Net increase in placements with banks and other financial institutions	436,650,987	-
买入返售金融资产净增加额	Net increase in reverse repurchase financial assets	570,000,000	-
发放贷款和垫款净增加额	Net increase in loans and advances to customers	297,053,322	-
存放中央银行净增加额	Net increase in due from the Central Bank	1,372,829,146	66,058,475
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	136,663,254	175,586,672
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	171,431,968	124,935,777
支付的各项税费	Cash paid for all types of taxes	59,546,007	87,319,012
支付的其他与经营活动有关的现金	Cash paid for other operating activities	109,513,688	99,126,067
经营活动现金流出小计	Sub-total of cash outflows from operating activities	3,568,977,172	4,997,625,323
经营活动产生的现金流量净额	Net cash flows from operating activities	5,095,321,310	(1,297,381,631)
<b>二、投资活动产生的现金流量</b>	<b>2. CASH FLOWS FROM INVESTING ACTIVITIES</b>		
收回投资收到的现金	Cash received from maturity of investments	4,084,536,450	6,846,759,996
取得投资收益收到的现金	Cash received from investment income	15,951,748	13,100,089
处置固定资产和其他长期资产收回的现金	Proceeds from disposal of fixed assets and other long term assets	572,094	3,499
投资活动现金流入小计	Sub-total of cash inflows from investing activities	4,101,060,292	6,859,863,584
债券投资所支付的现金	Cash paid for investment	6,997,560,120	7,046,567,180
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	34,936,781	19,281,633
投资活动现金流出小计	Sub-total of cash outflows from investing activities	7,032,496,901	7,065,848,813
投资活动产生的现金流量净额	Net cash flows from investing activities	(2,931,436,609)	(205,985,229)
<b>三、汇率变动对现金及现金等价物的影响</b>	<b>3. Effect of Exchange Rate Changes on Cash and Cash Equivalents</b>	(74,282,222)	(7,452,323)
<b>四、现金及现金等价物净增加/(减少)额</b>	<b>4. Net increase/(decrease) in Cash and Cash Equivalents</b>	2,089,602,479	(1,510,819,183)
加：年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year	3,138,749,265	4,649,568,448
<b>五、年末现金及现金等价物余额</b>	<b>5. Cash and cash equivalents at end of the year</b>	35	5,228,351,744
		5,228,351,744	3,138,749,265

载于第63页至第134页的财务报表附注为本财务报表的组成部分  
The notes on pages 63 to 134 form an integral part of these financial statements.

# 现金流量表 (续)

## CASH FLOW STATEMENT (Continued)

2010年度 For the year ended 31 December 2010  
(Unless otherwise stated, expressed in RMB Yuan)

补充资料		附注五	2010年度	2009年度
Supplementary information		Notes 5	Year 2010	Year 2009
<b>1、将净利润调节为经营活动的现金流量：</b>	<b>1. Reconciliation of net profit to cash flows from operating activities</b>			
净利润	Net profit		92,993,315	79,176,268
资产减值损失	Impairment losses		39,395,820	41,419,762
固定资产折旧	Fixed assets depreciation		4,948,312	4,293,569
无形资产摊销	Intangible assets amortisation		4,190,436	2,805,793
长期待摊费用摊销	Amortisation for long term deferred expenses		4,455,865	3,952,238
处置固定资产/其他长期资产(收益)/损失	(Gain)/loss on disposal of fixed assets and other long-term assets		(395,307)	561,960
公允价值变动收益	Gain from the changes in fair value		(116,536,811)	(10,273,276)
债券投资利息收入及投资收益	Interest received from bond investments and investment income		(36,709,735)	(8,822,021)
汇兑损失	Foreign Exchange loss		79,674,289	7,698,870
递延所得税款	Increase/decrease in deferred tax assets/liabilities		19,505,196	(6,862,820)
经营性应收项目的(增加)/减少	(Increase)/decrease in operating receivables		(3,037,110,990)	1,626,970,685
经营性应付项目的增加/(减少)	Increase/(decrease) in operating payables		8,040,910,920	(3,038,302,659)
经营活动产生的现金流量净额	Net cash flows from operating activities		5,095,321,310	(1,297,381,631)
<b>2、现金及现金等价物净增加情况：</b>	<b>2. Net increase in cash and cash equivalents：</b>			
现金的年末余额	Cash on hand at end of year	35	6,179,239	5,367,965
减：现金的年初余额	Less: Cash on hand at beginning of year		5,367,965	5,000,602
加：现金等价物的年末余额	Add: Cash equivalents at end of year	35	5,222,172,505	3,133,381,300
减：现金等价物的年初余额	Less: Cash equivalents at beginning of year		3,133,381,300	4,644,567,846
现金及现金等价物净增加/(减少)额	Net increase/(decrease) in cash and cash equivalents		2,089,602,479	(1,510,819,183)

载于第63页至第134页的财务报表附注为本财务报表的组成部分

The notes on pages 63 to 134 form an integral part of these financial statements.

# 所有者权益变动表

## STATEMENT OF CHANGES IN EQUITY

2010年度 For the year ended 31 December 2010  
(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
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
本年增减变动金额	Movements during the year	-	(8,055,280)	9,299,332	70,432,582	13,261,401	84,938,035
(一) 净利润	(i) Net profit	-	-	-	-	92,993,315	92,993,315
(二) 其他综合收益	(ii) Other comprehensive income	-	(8,055,280)	-	-	-	(8,055,280)
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	-	(10,740,374)	-	-	-	(10,740,374)
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	-	2,685,094	-	-	-	2,685,094
综合收益总额	Total Comprehensive income	-	(8,055,280)	-	-	92,993,315	84,938,035
(三) 利润分配	(iii) Profit appropriation	-	-	9,299,332	70,432,582	(79,731,914)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	9,299,332	-	(9,299,332)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	70,432,582	(70,432,582)	-
2010年12月31日余额	Balance as at 31 December 2010	3,000,000,000	(14,826,623)	17,216,958	202,536,188	243,171,203	3,448,097,726

		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
本年增减变动金额	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63页至第134页的财务报表附注为本财务报表的组成部分  
The notes on pages 63 to 134 form an integral part of these financial statements.



# 财务报表附注

2010年度

## NOTES TO FINANCIAL STATEMENTS

for the year ended 31 December 2010

### 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，在上海市筹建由其单独出资的外商独资银行—大华银行（中国）有限公司，并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”）改制为大华银行（中国）有限公司的分支机构。

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。

截至2010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2010年12月31日的财务状况以及2010年度的经营成果和现金流量。

### (1) Corporate information

United Overseas Bank (China) Ltd. (The “Bank” or “UOB (China)”) is a wholly-owned foreign-funded bank established in Shanghai, P.R.China, by United Overseas Bank Ltd. (“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”) approved on 5 April 2007 to prepare the setting up of its wholly-owned subsidiary bank, UOB (China), in Shanghai and to convert its branches in mainland of People’s Republic of China (“PRC”) to UOB (China) Shanghai Branch, Beijing Branch, Shenzhen Branch, Guangzhou Branch, Chengdu Branch, Xiamen Branch, Shenyang Branch and Jing’an sub-branch respectively.

The Bank obtained its Financial License No. 00000386 on 12 December 2007 upon approval from CBRC. On 18 December 2007, the Bank obtained its Business License No. 310000400553992 issued by Shanghai City Administration of Industry and Commerce, with a registered capital equivalent to RMB 3 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 2010, besides the Head Office incorporated in Shanghai, the Bank has set up eight branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang and Tianjin.

### (2) Basic of preparation

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), (collectively 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 2010 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

本公司的会计年度采用公历年度，即每年自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，除衍生金融工具、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，其他项目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，由此产生的汇兑差额计入当期损益或其他综合收益。

### 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 derivative financial instruments, the financial assets and financial liabilities that are measured at fair value with changes recorded in profit and loss, and available-for-sale 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 closing rate of exchange ruling at the balance sheet date. Exchange differences arising from 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 date 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 other comprehensive income of the current period.

### 5. Financial assets

Financial assets are classified as follows: At fair value through profit and loss; Held-to-maturity; Loans and receivables and Available-for-sale. 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，金融资产或金融负债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或金融负债：

- (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：

#### **At fair value through profit and loss**

Financial assets at fair value through profit and loss are financial assets which are either classified as held for trading or designated by the Bank at fair value through profit and loss upon initial recognition. Financial assets are classified as held for trading if they meet any of the following: 1) acquired for the purpose of sale in the short term; 2) part of a portfolio of identifiable financial instruments that are collectively managed, and there is objective evidence indicating that the enterprise recently managed 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 realised or unrealised gains or losses on these financial assets are recognised in the income statement of the current period.

Financial assets/liabilities 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 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**

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity investments when the Bank has the 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:

- (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 (for eg: within three 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**

Available-for-sale 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 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 and 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，原直接计入其他综合收益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 an 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 other comprehensive income 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分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 and loss, or other financial liabilities.

### Financial liabilities at fair value through profit and loss

Financial liabilities at fair value through profit and loss include financial liabilities held for trading and those designated as at fair value through profit and 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 and 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 and 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. 买入返售和卖出回购交易**

根据协议约定于未来某确定日期回购的已售出资产不在资产负债表内予以终止确认。出售该等资产所得款项，包括应计利息，在资产负债表中列示为卖出回购款项，以反映其作为向本公司贷款的经济实质。售价与回购价之差额在协议期间内按实际利率法确认，计入利息支出。

相反，购买时根据协议约定于未来某确定日返售的资产将不在资产负债表内予以确认。为买入该等资产所支付的成本，包括应计利息，在资产负债表中列示为买入返售款项。购入与返售价格之差额在协议期间内按实际利率法确认，计入利息收入。

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, cancelled or expired. 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.

Derivatives embedded in other financial instruments are treated separately as 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 and 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. Repurchase and reverse repurchase transactions**

Assets sold under agreements to repurchase at a specified future date ("repos") are not derecognised from the balance sheet. The corresponding cash received, including accrued interest, is recognised on the balance sheet as a "repurchase agreement", reflecting its economic substance as a loan to the Bank. The difference between the sale and repurchase prices is treated as an interest expense and is accrued over the life of the agreement using the effective interest method.

Conversely, assets purchased under agreements to resell at a specified future date ("reverse repos") are not recognised on the balance sheet. The corresponding cash paid, including accrued interest, is recognised on the balance sheet as a "reverse repurchase agreement". The difference between the purchase and resale prices is treated as an interest income and is accrued over the life of the agreement using the effective interest method.

## 11. 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、无形资产或其他长期资产。

## 12. 固定资产及累计折旧

### 固定资产确认

固定资产仅在与其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才能予以确认。

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及减值损失后的余额列示。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

## 11. 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, intangible assets or other long term assets when the asset is ready for its intended use.

## 12. Fixed assets and accumulated depreciation

### Recognition of Fixed Assets

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.

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 and loss on a straight-line basis. The respective estimated useful lives, estimated residual values and annual depreciation rates of fixed assets are set by the Bank considering the nature and usage 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.



### 13. 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。无形资产仅在与其有关的经济利益很可能流入本公司，且其成本能够可靠地计量时才予以确认。

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。

本公司的无形资产为软件，其使用年限为10年。

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。

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。

### 14. 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。

### 15. 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。

### 13. Intangible assets

Intangible assets are identifiable non-monetary assets without physical substance owned or controlled by the Bank. The intangible assets can be recognised only when the economic benefits related to intangible assets are likely to flow into the Bank, and the cost of intangible assets can be measured reliably.

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.

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

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 cannot be reliably determined. For the intangible assets with infinite useful lives, no amortisation is made.

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.

### 14. Long-term deferred expenses

Long-term deferred expenses refer to the expenses incurred with an amortisation period of 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 of lease period or useful life.

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

### 15. 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 carries out an 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.

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。

#### **16. 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，但不包括未来信用损失。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。

##### **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计时确认。

#### **17. 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。

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.

#### **16. Recognition of income and expense**

Revenue is recognised to the extent that 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 and 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.

##### **Fee and commission income**

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

#### **17. 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.

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。

如果本公司拥有以当期所得税负债抵销当期所得税资产的法定行使权，并且递延所得税资产与负债归属于同一纳税主体和同一税务机关，则本公司将抵销递延所得税资产和递延所得税负债。

## 18. 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。

## 19. 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。

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.

Deferred income tax assets and deferred income tax liabilities are offset if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred income taxes relate to the same taxable entity and the same taxation authority.

## 18. 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.

## 19. 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.

## 20. 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。

仅同受国家控制而不存在其他关联方关系的企业，不构成本公司的关联方。

## 21. 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。

## 22. 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。

## 23. 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。

## 20. 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.

The state-owned enterprises without other relationships do not constitute related parties.

## 21. 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.

## 22. 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.

## 23. 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.

## 24. 预计负债

除企业合并中的或有对价及承担的或有负债之外，当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。

## 25. 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。

## 26. 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。

## 24. Accrued liability

An obligation related to a contingency is recognised as accrued liability when all of the following conditions are satisfied (except for contingent liability recognised in a business combination):

- (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.

## 25. 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.

## 26. Significant accounting judgment and estimates

In the process of applying the accounting policies, the management has used its judgment and made assumptions of the effects of uncertain future events on the financial statements. The use of judgment 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 judgment on whether the objective evidence for impairment exists and also significant estimates when determining the present value of the expected future cash flows.

## 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。本公司根据中国税收法规，谨慎判断交易对应的所得税影响并相应地计提所得税。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。

## 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。

## 金融工具终止确认

于金融工具转移交易中，管理层需就与所转移金融工具所有权有关的风险及报酬进行分析与判断，并根据分析的结果进行相应的账务处理。

## 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.

## 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 judgment is required to evaluate the classification of investments, since different classification will result in different accounting treatments and financial positions of the Bank. If improper judgment on the classification of investment is noticed after the balance sheet date, the Bank may need to reclassify the whole investment portfolio.

## Derecognition of financial instruments

The management of the Bank has assessed and made judgments on the extent to which it retains the risks and rewards of ownership of the financial instruments for the transferred transactions entered into, and make relevant accounting treatments accordingly.

## 五、财务报表主要项目附注

### 1. 现金及存放中央银行款项

		2010-12-31	2009-12-31
库存现金	Cash on hand	6,179,239	5,367,965
存放中央银行法定准备金-人民币	Statutory deposit reserve with the central banks - RMB	1,989,270,082	664,137,583
存放中央银行法定准备金-外币	Statutory deposit reserve with the central banks - foreign currency	73,465,560	25,768,914
存放中央银行的其他款项	Other deposits with central banks	361,575,047	809,943,689
合计	Total	2,430,489,928	1,505,218,151

根据中国人民银行的有关规定，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余额的5%缴存，人民币存款准备金则按上月末人民币存款余额的16.5%缴存（2009年：13.5%）。

## (5) Notes to financial statements

### 1. Cash and balances with central banks

		2010-12-31	2009-12-31
Cash on hand		6,179,239	5,367,965
Statutory deposit reserve with the central banks - RMB		1,989,270,082	664,137,583
Statutory deposit reserve with the central banks - foreign currency		73,465,560	25,768,914
Other deposits with central banks		361,575,047	809,943,689
Total		2,430,489,928	1,505,218,151

In accordance with relevant regulations issued by the People's Bank of China ("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 16.5% (Year 2009: 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

		2010-12-31	2009-12-31
存放境内银行同业	Due from domestic banks	1,574,765,716	572,165,497
存放境外银行同业	Due from foreign banks	75,617,777	188,797,684
存放同业净额	Net amount of due from banks	1,650,383,493	760,963,181

### 2. Due from banks

### 3. 拆出资金

		2010-12-31	2009-12-31
拆放及借出境内银行同业	Placements with domestic banks	3,450,718,335	1,945,285,993
拆放及借出境外银行同业	Placements with foreign banks	-	184,361,400
拆出资金净额	Net amount of placements with banks and other financial institutions	3,450,718,335	2,129,647,393

### 3. Placements with banks and other financial institutions

### 4. 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。

### 4. 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.

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。

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 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.

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

		2010-12-31						
		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	
<b>外汇衍生工具：</b>	<b>Exchange rate contracts:</b>							
远期合约	Forwards	57,572,120	1,842,355,499	40,695,600	1,940,623,219	125,612,082	1,011,865	
掉期合约	Swaps	6,452,255,907	2,735,484,100	-	9,187,740,007	25,526,085	33,657,985	
期权合约	Options	289,640,086	373,071,846	-	662,711,932	1,983,862	1,983,862	
小计	Sub-total	6,799,468,113	4,950,911,445	40,695,600	11,791,075,158	153,122,029	36,653,712	
<b>利率衍生工具：</b>	<b>Interest rate contracts:</b>							
掉期合约	Swaps	1,309,632,000	999,340,500	781,671,136	3,090,643,636	10,411,287	8,869,658	
期权合约	Options	1,826,439,514	2,393,649,412	129,758,561	4,349,847,487	16,868	16,868	
小计	Sub-total	3,136,071,514	3,392,989,912	911,429,697	7,440,491,123	10,428,155	8,886,526	
<b>商品价格挂钩工具：</b>	<b>Commodity contracts:</b>							
掉期合约	Swaps	-	42,358,721	-	42,358,721	66,715	74,128	
期权合约	Options	-	10,311,743	6,431,501	16,743,244	1,309,345	1,309,345	
小计	Sub-total	-	52,670,464	6,431,501	59,101,965	1,376,060	1,383,473	
<b>股票价格挂钩工具：</b>	<b>Equity Contracts:</b>							
掉期合约	Swaps	-	31,697,020	37,954,190	69,651,210	1,561,802	1,704,586	
期权合约	Options	690,229,726	1,162,971,491	199,230,190	2,052,431,407	5,011,707	5,183,436	
小计	Sub-total	690,229,726	1,194,668,511	237,184,380	2,122,082,617	6,573,509	6,888,022	
合计	Total	10,625,769,353	9,591,240,332	1,195,741,178	21,412,750,863	171,499,753	53,811,733	



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
<b>外汇衍生工具:</b>	<b>Exchange rate contracts:</b>						
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
<b>利率衍生工具:</b>	<b>Interest rate contracts:</b>						
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
<b>商品价格挂钩工具:</b>	<b>Commodity contracts:</b>						
期权合约	Options	7,495,201	21,662,855	-	29,158,056	-	-
<b>股票价格挂钩工具:</b>	<b>Equity Contracts:</b>						
期权合约	Options	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

**5. 应收利息****5. Interest receivables**

		2010-12-31	2009-12-31
债券投资应收利息	Interest receivable on bond	59,776,927	781,051
贷款应收利息	Interest receivable on loan	34,667,845	27,678,482
买入返售债券应收利息	Interest receivable on reverse repurchase bond	5,766,397	-
同业应收利息及其他	Interest receivable from banks and others	18,057,642	2,027,757
合计	Total	118,268,811	30,487,290

**6. 发放贷款和垫款****6. Loans and advances to customers****6.1 按个人和企业分布****6.1 Distribution of loans and advances by individual and corporate is as follows:**

		2010-12-31	2009-12-31
<b>个人贷款和垫款:</b>	<b>Individual loans and advances:</b>		
住房按揭	Mortgages	1,538,487,198	589,063,131
其它	Others	25,570,849	29,337,005
小计	Sub-total	1,564,058,047	618,400,136
<b>企业贷款和垫款:</b>	<b>Corporate loans and advances:</b>		
贷款	Loans	8,223,502,930	8,999,160,825
押汇	Trust receipts	19,420,224	62,335,796
贴现	Discounted bills	4,993,556	3,952,322
其他	Others	6,749,235	15,612,043
小计	Sub-total	8,254,665,945	9,081,060,986
贷款和垫款总额	Total	9,818,723,992	9,699,461,122
减: 贷款损失准备	Less: Loan impairment provisions	(285,625,164)	(305,468,049)
贷款和垫款账面价值	Carrying value of Loans and advances to customers	9,533,098,828	9,393,993,073

## 6.2 按行业分布

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

		2010-12-31	
		账面余额	比例(%)
		Amount	Rate(%)
农林牧渔业	Agriculture, forestry, farming and fishing	84,974,927	1%
采矿业	Mining	-	-
制造业	Manufacturing	3,818,609,002	39%
电力, 燃气及水的生产和供应业	Electricity, gas and water supply	207,965,845	2%
建筑业	Construction	173,053,286	2%
交通运输, 仓储和邮政业	Transportation, storage and post	67,375,286	1%
信息传输, 计算机服务和软件业	Telecommunication, computer service and software	150,000,000	2%
批发和零售业	Wholesale and retail	883,959,423	9%
住宿和餐饮业	Accommodation and catering	240,360,767	2%
房地产业	Real estates	2,399,862,939	24%
租赁和商务服务业	Leasing and commercial services	127,209,073	1%
科学研究, 技术服务和地质勘察业	Scientific research, technical services and geologic perambulation	12,000,000	-
水利, 环境和公共设施管理业	Water conservancy, environment and public facilities administration	22,790,000	-
居民服务和其他服务业	Residents services and other services	64,443,750	1%
教育业	Education	-	-
卫生, 社会保障和社会福利业	Health, social security and social welfare	2,061,647	-
个人消费信贷	Consumer credit	1,564,058,047	16%
贷款和垫款总额	Total amount of loans and advances	9,818,723,992	100%
减: 贷款损失准备	Less: Loan impairment provisions	(285,625,164)	
贷款和垫款账面价值	Net value of loans and advances	9,533,098,828	

		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	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	-
居民服务和其他服务业	Residents services and other services	-	-
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	Less: 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	

### 6.3 按地区分布

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

		2010-12-31	2009-12-31
东北	North-East	216,583,473	553,990,000
华东	East	4,668,984,279	4,891,817,711
华北	North	2,091,531,489	964,309,281
华中	Central	221,415,095	253,071,870
华南	South	1,528,694,662	1,773,738,343
西南	South-west	1,080,745,352	1,082,193,846
境外地区	Overseas	10,769,642	180,340,071
贷款和垫款总额	Total amount of loans and advances	9,818,723,992	9,699,461,122
减：贷款损失准备	Less: Loan impairment provisions	(285,625,164)	(305,468,049)
贷款和垫款账面价值	Carrying value of loans and advances	9,533,098,828	9,393,993,073

### 6.4 按担保方式分布

### 6.4 Analysed by type of collateral or guarantee:

		2010-12-31	2009-12-31
信用贷款	Unsecured loans	1,312,875,619	1,316,879,615
保证贷款	Guaranteed loans	2,039,457,442	3,042,210,966
附担保物贷款	Loans with collateral	6,466,390,931	5,340,370,541
其中：抵押贷款	Secured by mortgages	5,083,070,700	4,389,022,098
质押贷款	Secured by pledges	1,383,320,231	951,348,443
贷款和垫款总额	Total amount of loans and advances	9,818,723,992	9,699,461,122
减：贷款损失准备	Less: Loan impairment provisions	(285,625,164)	(305,468,049)
贷款和垫款账面价值	Carrying value of loans and advances	9,533,098,828	9,393,993,073

## 6.5 逾期贷款

## 6.5 Overdue Loan

		2010-12-31				
		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	16,700,000	-	9,200,362	-	25,900,362
附担保物贷款	Loan with collaterals	9,781,352	10,000,000	253,577,129	-	273,358,481
其中:	Of which:					
抵押贷款	secured by mortgages	31,352	10,000,000	253,577,129	-	263,608,481
质押贷款	Secured by pledges	9,750,000	-	-	-	9,750,000
合计	Total	26,481,352	10,000,000	262,777,491	-	299,258,843

		2009-12-31				
		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	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:	Of which:					
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

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.

## 6.6 贷款损失准备(附注五、13)

## 6.6 Loan impairment provisions(Note 5, 13)

		2010年度 Year 2010		
		单项 Individual	组合 Collective	合计 Total
年初余额	Opening balance as at 1 January 2010	186,691,076	118,776,973	305,468,049
本年计提	Charge for the year	8,821,841	30,573,979	39,395,820
本年核销	Write-off for the year	(52,306,560)	-	(52,306,560)
本年转回	Reverse for the year	5,788	-	5,788
汇率差异	Exchange rate difference	(5,565,304)	(1,372,629)	(6,937,933)
年末余额	Closing balance as at 31 December 2010	137,646,841	147,978,323	285,625,164

		2009年度 Year 2009		
		单项 Individual	组合 Collective	合计 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

## 7. 可供出售金融资产

## 7. Available-for-sale financial assets

		2010-12-31	2009-12-31
<b>债券投资:</b>	<b>Bond investments:</b>		
中央银行票据及国债	Central bank bills and government bonds	2,355,936,970	199,781,250
企业债券	Corporate bonds	447,736,300	-
政策性银行债券	Bonds issued by policy banks	836,381,533	400,637,807
合计	Total	3,640,054,803	600,419,057

## 8. 买入返售金融资产

## 8. Reverse repurchase financial assets

		2010-12-31	2009-12-31
按交易对手分类:	Classified by counter-party:		
银行同业	Other banks	1,592,450,000	-
按质押品分类:	Classified by pledge		
债券	Bonds	1,592,450,000	-

## 9. 固定资产

## 9. Fixed assets

2010年度	Year 2010	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
<b>原价:</b>	<b>Cost or valuation:</b>				
2010年1月1日	At 1 January 2010	4,798,060	4,937,719	26,533,037	36,268,816
本年增加	Additions	-	338,000	17,528,754	17,866,754
本年在建工程转入 (附注五、12.2)	Transfer from construction in progress (Note 5, 12.2)	-	-	2,093,125	2,093,125
本年处置	Disposals	-	(1,457,299)	(603,103)	(2,060,402)
2010年12月31日	At 31 December 2010	4,798,060	3,818,420	45,551,813	54,168,293
<b>累计折旧:</b>	<b>Accumulated depreciation:</b>				
2010年1月1日	At 1 January 2010	1,284,110	4,108,214	12,053,299	17,445,623
本年计提	Additions	80,102	219,317	4,648,893	4,948,312
本年处置	Disposals	-	(1,457,299)	(590,686)	(2,047,985)
2010年12月31日	At 31 December 2010	1,364,212	2,870,232	16,111,506	20,345,950
<b>固定资产净值</b>	<b>Net book value</b>				
2010年12月31日	At 31 December 2010	3,433,848	948,188	29,440,307	33,822,343
<b>固定资产减值准备: (附注五、13)</b>	<b>Impairment provision: (Note 5, 13)</b>				
2010年1月1日	At 1 January 2010	692,573	-	-	692,573
本年转销	Disposals	-	-	-	-
2010年12月31日	At 31 December 2010	692,573	-	-	692,573
<b>固定资产净额</b>	<b>Net carrying amount:</b>				
2010年12月31日	At 31 December 2010	2,741,275	948,188	29,440,307	33,129,770



		房屋及 建筑物	运输设备	办公及 电脑设备	合计
2009年度	Year 2009	Properties and buildings	Motor vehicles	Office equipment and computers	Total
<b>原价:</b>	<b>Cost or valuation:</b>				
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)	<b>Transfer from construction in progress (Note 5, 12.2)</b>	-	-	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
<b>累计折旧:</b>	<b>Accumulated depreciation:</b>				
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
<b>固定资产净值</b>	<b>Net book value</b>				
2009年12月31日	At 31 December 2009	3,513,950	829,505	14,479,738	18,823,193
<b>固定资产减值准备: (附注 五、13)</b>	<b>Impairment provision: (Note 5, 13)</b>				
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
<b>固定资产净额</b>	<b>Net carrying amount</b>				
2009年12月31日	At 31 December 2009	2,821,377	829,505	14,479,738	18,130,620

于2010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 2010, details of fixed assets which were fully depreciated but still in use are as follows:

		房屋及 建筑物	运输设备	办公及 电脑设备	合计
		Properties and buildings	Motor vehicles	Office equipment and computers	Total
账面原值	Original cost	-	2,524,732	4,923,960	7,448,692

## 10. 无形资产

## 10. Intangible assets

		2010年度 Year 2010	2009年度 Year 2009
软件设备	Software		
<b>原价:</b>	<b>Cost or valuation:</b>		
年初余额	Opening balance	32,330,480	24,644,219
本年购置	Additions	4,541,223	1,478,931
在建工程转入(附注五、12.2)	Transfer from construction in progress (Note 5, 12.2)	7,647,767	6,207,330
年末余额	Closing balance	44,519,470	32,330,480
<b>累计摊销:</b>	<b>Accumulated amortisation:</b>		
年初账面余额	Opening balance	4,311,028	1,505,235
本年计提	Additions	4,190,436	2,805,793
年末余额	Closing balance	8,501,464	4,311,028
<b>无形资产净值及净额</b>	<b>Net carrying amount</b>		
年末余额	Closing balance	36,018,006	28,019,452

## 11. 递延所得税资产/(负债)

## 11. Deferred tax assets/(liabilities)

2010年度 Year 2010		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
递延所得税资产/(负债)	Deferred tax assets/(liabilities)	1/1/2010	Credited/ (charged) to profit and loss	Credited/ (Charged) to equity	31/12/2010
贷款损失准备	Loan impairment provision	44,666,516	9,281,857	-	53,948,373
固定资产减值准备	Fixed asset impairment provision	173,143	-	-	173,143
开办费	Pre-operating expense	4,254	(4,254)	-	-
固定资产折旧	Depreciation of the fixed asset	232,958	(37,679)	-	195,279
可供出售金融资产未实现损益	Unrealised profit or loss on the available-for-sale financial assets	2,257,115	-	2,685,094	4,942,209
衍生金融工具公允价值变动	Changes in fair value of derivatives	462,449	(29,884,454)	-	(29,422,005)
期权重估增值	Revaluation of option	(1,755,883)	(246,078)	-	(2,001,961)
非应计利息	Non-accrued interest	7,624,209	(135,571)	-	7,488,638
经营租赁	Operating lease	177,604	20,692	-	198,296
预提职工工资及奖金	Payroll payable	4,065,674	1,500,291	-	5,565,965
合计	Total	57,908,039	(19,505,196)	2,685,094	41,087,937

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
		1/1/2009	Credited/ (charged) to profit and loss	Credited/ (Charged) to equity	31/12/2009
递延所得税资产/(负债)	Deferred tax assets/(liabilities)				
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 and loss	(68,380)	68,380	-	-
合计	Total	53,847,417	6,862,820	(2,802,198)	57,908,039

## 12. 其他资产

## 12. Other assets

		附注 Notes	2010-12-31	2009-12-31
长期待摊费用	Long-term deferred expenses	12.1	25,788,615	17,449,750
在建工程	Construction in process	12.2	5,235,145	1,364,471
其他应收款	Other receivables	12.3	33,803,552	22,572,514
合计	Total		64,827,312	41,386,735

### 12.1 长期待摊费用

### 12.1 Long-term deferred expenses

2010年度	Year 2010	会员费 Membership fee	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	-	13,361,060	4,088,690	17,449,750
本年增加	Additions	192,248	2,988,568	-	3,180,816
本年在建工程转入(附注五、12.2)	Transfer from construction in progress(Note 5, 12.2)	-	9,778,284	-	9,778,284
本年处置	Disposals	-	(164,370)	-	(164,370)
本年摊销	Amortisation	(17,771)	(4,239,454)	(198,640)	(4,455,865)
年末余额	Closing balance	174,477	21,724,088	3,890,050	25,788,615

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

**12.2 在建工程****12.2 Construction in progress**

		2010年度	2009年度
		Year 2010	Year 2009
年初余额	Opening balance	1,364,471	143,931
本年增加	Additions	23,674,192	8,040,811
转入固定资产(附注五、9)	Transfer to fixed assets (Note 5, 9)	(2,093,125)	(135,925)
转入无形资产(附注五、10)	Transfer to intangible assets (Note 5, 10)	(7,647,767)	(6,207,330)
转入长期待摊费用(附注五、12.1)	Transfer to long-term deferred expenses (Note5, 12.1)	(9,778,284)	(477,016)
其他减少	Other decrease	(284,342)	-
年末净值	Net closing balance	5,235,145	1,364,471

**12.3 其他应收款****12.3 Other receivables**

账龄	Aging	2010-12-31	2009-12-31
1年以内	Within 1 year	27,161,044	17,086,954
1-2年	1-2 years	2,755,744	3,460,329
2-3年	2-3 years	2,405,910	1,831,525
3年以上	More than 3 years	1,480,854	193,706
合计	Total	33,803,552	22,572,514

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 judgment that there is no need to provide bad debts provision for the balance as at 31 December 2010.

**13. 资产减值准备****13. Provision for impairment losses**

		年初余额	本年计提额	转销	汇率差异	年末余额
2010年度	Year 2010	1/1/2010	Accrual	Write-off	Exchange rate difference	31/12/2010
贷款损失准备 (附注五、6.6)	Provision for loans (Note 5, 6.6)	305,468,049	39,395,820	(52,300,772)	(6,937,933)	285,625,164
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	306,160,622	39,395,820	(52,300,772)	(6,937,933)	286,317,737

		年初余额	本年计提额	转销	汇率差异	年末余额
2009年度	Year 2009	1/1/2009	Accrual	Write-off	Exchange rate difference	31/12/2009
贷款损失准备 (附注五、6.6)	Provision for loans (Note 5, 6.6)	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

**14. 同业存放款项****14. Due to banks**

		2010-12-31	2009-12-31
境内银行同业存放	Due to domestic banks	2,086,350	-
境外银行同业存放	Due to foreign banks	293,766,369	54,832,613
合计	Total	295,852,719	54,832,613

**15. 拆入及借入资金****15. Placements from banks and other financial institutions**

		2010-12-31	2009-12-31
境内银行同业拆入及借入	Placements from domestic banks	165,567,500	430,000,000
境外银行同业拆入及借入	Placements from foreign banks	4,945,771,351	4,000,717,354
合计	Total	5,111,338,851	4,430,717,354

**16. 吸收存款****16. Customer deposits**

		2010-12-31	2009-12-31
<b>活期存款</b>	<b>Current deposits:</b>		
公司客户	Corporation	2,717,822,243	2,650,556,682
个人客户	Individual	179,344,123	77,254,675
小计	Sub-total	2,897,166,366	2,727,811,357
<b>定期存款</b>	<b>Time deposits:</b>		
公司客户	Corporation	9,434,407,546	3,622,332,642
个人客户	Individual	1,360,787,488	291,202,732
小计	Sub-total	10,795,195,034	3,913,535,374
合计	Total	13,692,361,400	6,641,346,731

吸收存款中包含的理财产品的余额为人民币5,433,116,394元（2009-12-31：人民币834,613,553元），在上述理财产品中，嵌入了衍生金融工具，主要为利率期权、外汇期权、股票价格挂钩期权、商品价格挂钩期权等。其中名义价值为人民币1,083,268,907元（2009-12-31：人民币834,613,553元）的嵌入式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 5,433,116,394 (RMB 834,613,553 as at 31 December 2009). These structured deposits are embedded with derivatives which are mainly interest options, foreign exchange options, equity options and commodity options, etc. Among which there are RMB 1,083,268,907 (RMB 834,613,553 as at 31 December 2009) book value derivatives which 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**

		2010-12-31	2009-12-31
工资、奖金、津贴和补贴	Salary,bonus,subsidy and allowance	20,216,200	14,469,838
社会保险费及住房公积金	Social insurance and Housing Fund	2,026,722	1,777,516
工会经费和职工教育经费	Labour union expenditure and staff education	20,937	15,342
合计	Total	22,263,859	16,262,696

**18. 应交税费****18. Tax payables**

		2010-12-31	2009-12-31
营业税及附加	Business tax and surcharges	6,394,247	5,554,861
企业所得税	Corporate income tax	(20,414,941)	4,879,203
其他	Others	20,079,728	17,341,957
合计	Total	6,059,034	27,776,021

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**

		2010-12-31	2009-12-31
存款应付利息	Interest payable arising from customer deposits	91,557,392	9,707,842
同业应付利息及其他	Interest payable to banks and others	1,140,685	1,760,250
合计	Total	92,698,077	11,468,092

**20. 其他负债****20. Other liabilities**

		2010-12-31	2009-12-31
待结算及清算款项	Settlement and clearing	7,906,529	4,886,835
应付IT系统服务费	IT system service fee	10,977,731	1,068,649
其他	Others	20,659,317	12,804,512
合计	Total	39,543,577	18,759,996

**21. 实收资本****21. Paid-up capital**

		2010年及2009年	
		Year 2010 and Year 2009	
		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，由原中国区分行及支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 to 1,198,580,917.65 was injected by United Overseas Bank Ltd., in cash, and the rest was transferred from operating capital of former branches in Mainland China.

## 22. 资本公积

## 22. Capital reserves

		2010-12-31	2009-12-31
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	(19,768,832)	(9,028,458)
所得税影响	Income tax impact recognised directly in equity	4,942,209	2,257,115
		(14,826,623)	(6,771,343)

## 23. 盈余公积

## 23. Surplus reserves

		年初余额	本年增加	本年减少	年末余额
		1/1/2010	Increase	Decrease	31/12/2010
法定盈余公积	Statutory surplus reserves	7,917,626	9,299,332	-	17,216,958

根据公司法和本公司章程的规定，并经2011年4月1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。

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。

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 1 April 2011, the Bank has appropriated 10% of its profit to the statutory surplus reserves. The Bank should appropriate until the reserves balance reaches 50% of its registered capital or above.

After the statutory surplus reserves have been appropriated, the Bank may appropriate discretionary surplus reserves. Discretionary surplus reserves 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 reserves 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%比例计提一般风险准备，作为利润分配处理。本公司根据2011年4月1日的董事会决议，提取一般风险准备计人民币70,432,582元。于2010年12月31日，本公司的一般风险准备余额为人民币202,536,188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 reserves of at least 1% of its total risk assets at year end from net profit and the general reserves shall form part of the Shareholders' equity. With the approval of the Board of Directors on 1 April 2011, general reserves amounting to RMB 70,432,582 is set aside in 2010, and as at 31 December 2010, total general reserves is RMB 202,536,188, which reaches 1% 2010 of the Bank's total risk assets as at 31 December 2010.

		年初余额	本年增加	本年减少	年末余额
		1/1/2010	Increase	Decrease	31/12/2010
一般风险准备	General reserves	132,103,606	70,432,582	-	202,536,188

## 25. 未分配利润

## 25. Retained earnings

		2010年度 Year 2010	2009年度 Year 2009
年初未分配利润	Retained earnings brought forward	229,909,802	290,754,766
净利润	Net profit for the year	92,993,315	79,176,268
减：提取法定盈余公积	Less:Appropriation to statutory surplus reserves	9,299,332	7,917,626
减：提取一般风险准备	Less:Appropriation to general reserves	70,432,582	132,103,606
年末未分配利润	Closing balance of retained earnings	243,171,203	229,909,802

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）提取一般风险准备；（5）提取任意盈余公积金后，可以利润分配形式分配给股东。一般风险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 reserves, (4) making appropriation to the general reserves, (5) making appropriation to the discretionary surplus reserves. The appropriation ratios of the general reserves 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

		2010年度 Year 2010	2009年度 Year 2009
<b>利息收入：</b>	<b>Interest income:</b>		
存放同业	Due from banks	55,997,393	5,085,545
存放中央银行	Due from central banks	19,810,756	11,301,296
发放贷款和垫款	Loans and advances to customers	394,168,562	460,542,702
买入返售债券	Reverse repurchase bonds	11,196,221	-
拆出资金及其他	Placement with banks and other financial institutions and others	41,252,071	22,692,941
小计	Subtotal	522,425,003	499,622,484
<b>利息支出：</b>	<b>Interest expense:</b>		
同业存放	Due to banks	377,865	657,333
吸收存款	Customer deposits	179,383,156	87,902,119
拆入资金及其他	Placement from banks and other financial institutions and others	36,667,684	48,885,861
小计	Subtotal	216,428,705	137,445,313
<b>利息净收入</b>	<b>Net interest income</b>	<b>305,996,298</b>	<b>362,177,171</b>

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

		2010年度	2009年度
		Year 2010	Year 2009
<b>手续费及佣金收入：</b>	<b>Fees and commission income:</b>		
结算与清算手续费	Settlement and clearing fees	8,509,170	4,834,304
代理业务手续费	Agency brokerage fees	5,376,875	927,896
信用承诺手续费佣金	Credit commitment fees	2,040,455	234,607
与授信有关收入	Credit related income	8,043,268	10,928,077
其他	Others	2,276,603	2,112,750
小计	Subtotal	26,246,371	19,037,634
<b>手续费及佣金支出：</b>	<b>Fees and commission expense:</b>		
手续费支出	Fee expenses	3,229,718	3,302,914
小计	Subtotal	3,229,718	3,302,914
<b>手续费及佣金净收入</b>	<b>Net fees and commission income</b>	<b>23,016,653</b>	<b>15,734,720</b>

**28. 投资收益****28. Investment income**

		2010年度	2009年度
		Year 2010	Year 2009
为交易而持有的债券投资净损益	Gain/(Loss) on disposal of held for trading bond investments	(123,862)	(2,097,728)
可供出售债券投资出售净损益	Gain on disposal of available-for-sale bond investment	(59,880)	12,946
债券投资利息收入	Bond Interest income	36,893,477	10,906,803
合计	Total	36,709,735	8,822,021

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

		2010年度	2009年度
		Year 2010	Year 2009
为交易目的而持有的金融资产	Held for trading financial assets	-	(273,520)
衍生金融工具	Derivative financial instruments	120,522,128	9,178,151
其他	Others	(3,985,317)	1,368,645
合计	Total	116,536,811	10,273,276

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

		2010年度	2009年度
		Year 2010	Year 2009
<b>职工费用:</b>	<b>Staff costs:</b>		
工资及奖金	Salaries and bonuses	151,042,400	111,107,344
定额福利供款计划	Defined contribution schemes	20,010,603	14,701,847
其他职工费用	Other employee benefits	6,380,128	6,061,639
小计	Subtotal	177,433,131	131,870,830
折旧费	Depreciation	4,948,312	4,293,569
资产摊销费	Amortisation	8,646,301	6,758,031
业务费用	Other operating expenses	106,526,122	79,890,842
合计	Total	297,553,866	222,813,272

**31. 资产减值损失****31. Impairment losses**

		2010年度	2009年度
		Year 2010	Year 2009
贷款减值损失	Impairment losses for loans	39,395,820	41,419,762

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

		2010年度	2009年度
		Year 2010	Year 2009
固定资产处置利得	Gain from the disposal of fixed assets	395,307	-
外资法人银行开办补贴(注1)	Subsidy for opening foreign-funded bank (Note 1)	6,000,000	6,000,000
其他	Others	2,293,551	2,060,323
合计	Total	8,688,858	8,060,323

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。

Note 1: 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 received a one-off start-up subsidy, which was obtained in proportion on yearly basis.

**33. 营业外支出****33. Non-operating expenses**

		2010年度	2009年度
		Year 2010	Year 2009
固定资产处置损失	Loss on the disposal of fixed assets	-	193,255
其他	Others	507,540	972,284
合计	Total	507,540	1,165,539

**34. 所得税费用****34. Income tax expenses**

		2010年度	2009年度
		Year 2010	Year 2009
当期所得税	Income tax expenses for the current year/period	13,472,294	32,507,335
递延所得税	Deferred income tax expenses	19,505,196	(6,862,820)
合计	Total	32,977,490	25,644,515

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:

		2010年度	2009年度
		Year 2010	Year 2009
税前利润	Profit before tax	125,970,805	104,820,783
按法定税率25%计算的税项	Tax charge on a tax rate at 25%	31,492,701	26,205,196
对以前期间当期税项的调整	Adjustment in respect of prior periods	98,815	(600,840)
不可抵扣的税项费用	Non-deductible items	1,385,974	40,159
所得税费用	Income tax expenses	32,977,490	25,644,515

**35. 现金及现金等价物****35. Cash and cash equivalents**

		2010-12-31	2009-12-31
现金	Cash	6,179,239	5,367,965
现金等价物:	Cash equivalents:		
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	1,091,702,493	617,570,981
-拆出资金	-Placements with banks and other financial institutions	2,596,762,515	1,705,866,630
买入返售金融资产	Reverse repurchase financial assets	1,022,450,000	-
存放中央银行其他款项	Other Deposits with central banks-General deposit reserve	361,575,047	809,943,689
债券投资 (从购买日起三个月内到期)	Bond investment with original maturity less than three months	149,682,450	-
小计	Subtotal	5,222,172,505	3,133,381,300
合计	Total	5,228,351,744	3,138,749,265

**36. 其他综合收益****36. Other comprehensive income**

		2010年度	2009年度
		Year 2010	Year 2009
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	(10,740,374)	11,208,793
所得税影响	Income tax impact recognised directly in equity	2,685,094	(2,802,198)
合计	Total	(8,055,280)	8,406,595

## 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, which are directly attributed to such business, are 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:

		2010年12月31日 31 December 2010		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
<b>资产</b>	<b>ASSETS</b>			
现金及存放中央银行款项	Cash and balances with central banks	2,353,792,771	76,697,157	2,430,489,928
存放同业款项	Due from banks	1,144,651,628	505,731,865	1,650,383,493
拆出资金	Placements with banks and other financial institutions	2,510,000,000	940,718,335	3,450,718,335
衍生金融资产	Derivative financial assets	9,241,887	162,257,866	171,499,753
应收利息	Interest receivables	103,388,998	14,879,813	118,268,811
发放贷款和垫款	Loans and advances to customers	5,531,756,631	4,001,342,197	9,533,098,828
可供出售金融资产	Available-for-sale financial assets	3,251,931,470	388,123,333	3,640,054,803
买入返售金融资产	Reverse repurchase financial assets	1,592,450,000	-	1,592,450,000
固定资产	Fixed assets	18,200	33,111,570	33,129,770
无形资产	Intangible assets	-	36,018,006	36,018,006
递延所得税资产	Deferred tax assets	11,003,672	30,084,265	41,087,937
其他	Other assets	(2,317,120,932)	2,381,948,244	64,827,312
资产总计	TOTAL ASSETS	14,191,114,325	8,570,912,651	22,762,026,976



2010年12月31日  
31 December 2010

		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
<b>负债</b>	<b>LIABILITIES</b>			
同业存放款项	Due to banks	240,355,851	55,496,868	295,852,719
拆入资金	Placements from banks and other financial institutions	-	5,111,338,851	5,111,338,851
衍生金融负债	Derivative financial liabilities	7,055,168	46,756,565	53,811,733
吸收存款	Customer deposits	12,226,718,254	1,465,643,146	13,692,361,400
应付职工薪酬	Payroll payables	-	22,263,859	22,263,859
应交税费	Tax payables	2,375,459	3,683,575	6,059,034
应付利息	Interest payables	88,295,267	4,402,810	92,698,077
其他负债	Other liabilities	1,567,383	37,976,194	39,543,577
负债总计	TOTAL LIABILITIES	12,566,367,382	6,747,561,868	19,313,929,250
<b>所有者权益</b>	<b>EQUITY</b>			
实收资本	Paid-up capital	1,390,051,270	1,609,948,730	3,000,000,000
资本公积	Capital reserves	(7,910,141)	(6,916,482)	(14,826,623)
盈余公积	Surplus reserves	4,781,864	12,435,094	17,216,958
一般风险准备	General Reserves	142,180,591	60,355,597	202,536,188
未分配利润	Retained earnings	95,643,359	147,527,844	243,171,203
所有者权益合计	TOTAL EQUITY	1,624,746,943	1,823,350,783	3,448,097,726
负债及所有者权益合计	TOTAL LIABILITIES AND EQUITY	14,191,114,325	8,570,912,651	22,762,026,976

		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
<b>资产</b>	<b>ASSETS</b>			
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	12,129,680	748,833,501	760,963,181
拆出资金	Placements with banks and other 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 financial assets	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
<b>负债</b>	<b>LIABILITIES</b>			
同业存放款项	Due to banks	-	54,832,613	54,832,613
拆入资金	Placements from banks and other 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	5,547,079,237	1,094,267,494	6,641,346,731
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
<b>所有者权益</b>	<b>EQUITY</b>			
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

		2010年度 Year 2010		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
<b>一、营业收入</b>	<b>1. OPERATING INCOME</b>			
利息收入	Interest income	358,755,410	163,669,593	522,425,003
利息支出	Interest expenses	(175,864,064)	(40,564,641)	(216,428,705)
利息净收入	Net interest income	182,891,346	123,104,952	305,996,298
手续费及佣金收入	Fee and commission income	13,031,558	13,214,813	26,246,371
手续费及佣金支出	Fee and commission expense	(1,385,722)	(1,843,996)	(3,229,718)
手续费及佣金净收入	Net fee and commission income	11,645,836	11,370,817	23,016,653
投资收益	Investment income	32,952,306	3,757,429	36,709,735
公允价值变动损益	Gains or losses from changes in fair value	2,591,983	113,944,828	116,536,811
汇兑损益	Foreign exchange loss	-	(31,244,298)	(31,244,298)
其他业务收入/(支出)	Other operating income/(expense)	(892,924)	26,651,576	25,758,652
营业收入合计	TOTAL OPERATING INCOME	229,188,547	247,585,304	476,773,851
<b>二、营业支出</b>	<b>2. OPERATING EXPENSES</b>			
营业税金及附加	Business tax and surcharges	(15,680,449)	(6,354,229)	(22,034,678)
业务及管理费	General and administrative expenses	(172,287,562)	(125,266,304)	(297,553,866)
资产减值损失	Impairment losses	(33,780,624)	(5,615,196)	(39,395,820)
营业支出合计	TOTAL OPERATING EXPENSES	(221,748,635)	(137,235,729)	(358,984,364)
<b>三、营业利润</b>	<b>3. OPERATING PROFIT</b>	7,439,912	110,349,575	117,789,487
加：营业外收入	Add: Non-operating income	2,780,403	5,908,455	8,688,858
减：营业外支出	Less: Non-operating expenses	(290,176)	(217,364)	(507,540)
<b>四、利润总额</b>	<b>4. PROFIT BEFORE TAX</b>	9,930,139	116,040,666	125,970,805
减：所得税费用	Less: Income tax expenses	(2,954,607)	(30,022,883)	(32,977,490)
<b>五、净利润</b>	<b>5. NET PROFIT</b>	6,975,532	86,017,783	92,993,315
<b>六、其他综合收益</b>	<b>6. OTHER COMPREHENSIVE INCOME</b>	(7,903,632)	(151,648)	(8,055,280)
<b>七、综合收益总额</b>	<b>7. TOTAL COMPREHENSIVE INCOME</b>	(928,100)	85,866,135	84,938,035

		2009年度 Year 2009		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
<b>一、营业收入</b>	<b>1. OPERATING INCOME</b>			
利息收入	Interest income	329,498,997	170,123,487	499,622,484
利息支出	Interest expenses	(98,030,544)	(39,414,769)	(137,445,313)
利息净收入	Net interest income	231,468,453	130,708,718	362,177,171
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
投资收益	Investment income	777,450	8,044,571	8,822,021
公允价值变动损益	Gains or losses from changes in fair value	638,938	9,634,338	10,273,276
汇兑损益	Foreign exchange loss	-	(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
<b>二、营业支出</b>	<b>2. OPERATING EXPENSES</b>			
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)
<b>三、营业利润</b>	<b>3. OPERATING PROFIT</b>	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)
<b>四、利润总额</b>	<b>4. PROFIT BEFORE TAX</b>	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)
<b>五、净利润</b>	<b>5. NET PROFIT</b>	40,843,112	38,333,156	79,176,268
<b>六、其他综合收益</b>	<b>6. OTHER COMPREHENSIVE INCOME</b>	(6,509)	8,413,104	8,406,595
<b>七、综合收益总额</b>	<b>7. TOTAL COMPREHENSIVE INCOME</b>	40,836,603	46,746,260	87,582,863

## 七、承诺及或有负债

### 1. 财务承诺

#### 资本性支出承诺

本公司于2010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：

		2010-12-31	2009-12-31
一年以内(含一年)	Within 1 year	60,990,043	29,156,576
一年以上二年以内(含二年)	1 to 2 years	52,480,508	11,407,936
二年以上三年以内(含三年)	2 to 3 years	41,287,362	8,805,033
三年以上	Over 3 years	26,180,257	9,447,247
合计	Total	180,938,170	58,816,792

### 2. 信贷承诺

#### 财务担保合同：

		2010-12-31	2009-12-31
银行承兑汇票	Bank acceptance	5,000,000	4,000,000
保函款项	Letter of guarantee	23,613,048	21,899,434
备用信用证	Standby credit letter	722,912,739	14,748,912
开出信用证	Letters of credit issued	878,398,841	88,348,549
小计	Sub-total	1,629,924,628	128,996,895

#### 不可撤销的贷款承诺： Irrevocable loan commitments with original maturity of:

		2010-12-31	2009-12-31
原到期日在1年以内	Within one year	-	-
原到期日在1年或以上	More than one year	199,153,013	553,421,799
小计	Sub-total	199,153,013	553,421,799
合计	Total	1,829,077,641	682,418,694

#### 信贷承诺的信贷风险加权金额

		2010-12-31	2009-12-31
Weighted credit risk of credit commitments		176,291,194	302,912,460

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。

## (7) Commitments and contingent liabilities

### 1. Commitments

#### Capital commitments

The Bank has no material capital commitments as at 31 December 2010.

#### 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:

### 2. Credit commitments

#### Financial guarantee contracts:

		2010-12-31	2009-12-31
Bank acceptance		5,000,000	4,000,000
Letter of guarantee		23,613,048	21,899,434
Standby credit letter		722,912,739	14,748,912
Letters of credit issued		878,398,841	88,348,549
Sub-total		1,629,924,628	128,996,895

#### Irrevocable loan commitments with original maturity of:

		2010-12-31	2009-12-31
Within one year		-	-
More than one year		199,153,013	553,421,799
Sub-total		199,153,013	553,421,799
Total		1,829,077,641	682,418,694

		2010-12-31	2009-12-31
Weighted credit risk of credit commitments		176,291,194	302,912,460

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

		2010-12-31	2009-12-31
委托资金	Entrusted deposits	23,000,000	-
委托贷款	Entrusted loans	23,000,000	-

委托资金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资金委托人承担。

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2010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 2010, according to the management, there was no other contingent liabilities except those that have been disclosed in Note 7, 2.

## 八、资本管理

## (8) Capital Management

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。

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

核心资本包括股本、资本公积、盈余公积、一般风险准备和未分配利润。附属资本包括一般准备和其他附属资本。

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

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〔2007〕第7号）计算的资本充足率如下：

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:

		2010-12-31	2009-12-31
核心资本净额	Core capital	3,316,534,045	3,355,695,042
附属资本	Supplementary capital	195,177,001	120,894,852
资本净额	Net capital base	3,511,711,046	3,476,589,894
加权风险资产及市场风险资本调整	Risk weighted assets and market risk adjustment	8,967,355,235	9,316,034,216
核心资本充足率	Core capital adequacy ratio	36.98%	36.02%
资本充足率	Capital adequacy ratio	39.16%	37.32%

## 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、授权审批制度和贷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。

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。

#### 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见下页。

## 9. Risk Disclosure

### 1. Credit risk

#### 1.1 Credit risk management

Credit risk is the risk of loss arising from the inability of a borrower's or counterparty's inability to meet its obligations as and when they fall due. The Bank's credit risk exposure mainly arises from loans and advances to customers. Credit risk of off balance sheet items mainly arises from the letters of credit/ guarantees, issued as well as loan commitments.

Credit risk centralisation refers to the situation whereby there is a concentration of customers in the same business activities, geographical location, or industry sector with similar economic characteristics such that their repayment ability would be affected by the same economic fluctuations. Credit risk concentration reflects the sensitivity of the Bank's performance to such customer concentration.

The Bank establishes a comprehensive set of policies and procedures which effectively mitigate and control credit risk. The procedures cover credit evaluation, credit approval, credit monitoring as well as reporting. The Bank reviews the borrowers' business operations periodically, analyses the quality of credit portfolio and ensures adequacy of loan loss provisions.

The risk from financial guarantee and loan commitments is similar with that from loans and advances to customers. Hence, the Bank adopts the same policies and procedures for managing credit contingencies which cover application, follow-up monitoring and collateral requirements, etc.

#### 1.2 Maximum credit risk exposure without consideration of any collateral and credit risk mitigation

As at the balance sheet date, the maximum credit risk exposure of the Bank without taking into consideration of collateral and credit risk mitigation is set out in the following page.

		2010-12-31	2009-12-31
存放中央银行款项	Balances with central banks	2,424,310,689	1,499,850,186
存放同业款项	Due from banks	1,650,383,493	760,963,181
拆出资金	Placements with banks and other financial institutions	3,450,718,335	2,129,647,393
买入返售金融资产	Reverse repurchase financial assets	1,592,450,000	-
衍生金融资产	Derivative financial assets	171,499,753	12,469,437
发放贷款和垫款	Loans and advances to customers	9,533,098,828	9,393,993,073
可供出售金融资产	Available-for-sale financial assets	3,640,054,803	600,419,057
其他资产	Other assets	152,072,363	53,059,804
合计	Total	22,614,588,264	14,450,402,131
信贷承诺信用风险敞口(附注七、2)	Credit commitments (Note7.2)	1,829,077,641	682,418,694
最大信用风险敞口	Maximum credit risk exposure	24,443,665,905	15,132,820,825

### 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。

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、6。

### 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。本公司对接受担保物建立了相关的指南，包括对担保物评估频度作了明确的要求。

抵押物主要有以下几种类型：

- 对于商业贷款，担保物为房地产、现金及存款、银行担保或机械设备；
- 对于个人贷款，担保物为居民住宅。

管理层要求业务相关部门监测担保物的市场价值并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充分考虑担保物的市价变化。

### 1.3 Risk Concentration

The concentration of borrowers/counterparties in the same industry sector, geographical location or having similar economic characteristics would tend to pose higher credit risk to the Bank. On the other hand, the level of credit risk may be varied from for each industry or geographical location in view of their unique economic development characteristics.

The Bank mainly provides loans and commitments/guarantees to domestic customers. Analysis on industry sector concentration for the Bank's loans and advances can be found at Note 5, 6.

### 1.4 Collateral

The amount and type of the collateral required would depend on the credit risk of the borrowers/counterparties as assessed by the Bank. The Bank has established a guideline on accepting collateral including the frequency of collateral valuation.

The main types of collateral taken by the Bank include:

- For corporate & commercial loans, main collateral taken include properties, cash deposits, bank guarantee and machinery; and
- For personal loans, collateral taken are mainly residential properties.

The management requires relevant Business Units to monitor the market value of the collateral and follow up with the borrowers/counterparties to top up collateral in accordance with the relevant provisions of the loan agreements. The change in market value of the collateral would also be taken into consideration when reviewing the adequacy of loan loss provisions.



### 1.5 信用质量

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：

### 1.5 Credit quality

The credit quality of financial assets of the Bank (excluding loan provisions) is analysed as follows:

2010-12-31		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	1,650,383,493	-	-	1,650,383,493
拆出资金	Placements with banks and other financial institutions	3,450,718,335	-	-	3,450,718,335
应收利息	Interest receivables	118,268,811	-	-	118,268,811
发放贷款和垫款	Loans and advances to customers	9,509,445,448	26,481,352	282,797,192	9,818,723,992
可供出售金融资产	Available-for-sale financial assets	3,640,054,803	-	-	3,640,054,803
买入返售金融资产	Reverse repurchase financial assets	1,592,450,000	-	-	1,592,450,000
合计	Total	19,961,320,890	26,481,352	282,797,192	20,270,599,434

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	760,963,181	-	-	760,963,181
拆出资金	Placements with banks and other financial institutions	2,129,647,393	-	-	2,129,647,393
应收利息	Interest receivables	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 financial assets	600,419,057	-	-	600,419,057
买入返售金融资产	Reverse repurchase financial assets	-	-	-	-
合计	Total	12,823,236,223	7,965,885	389,775,935	13,220,978,043

**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：

		2010-12-31		
		正常	关注	合计
		Pass	Special Mention	Total
信用贷款	Unsecured loans	1,312,875,619	-	1,312,875,619
保证贷款	Loans secured by guarantees	2,003,537,379	-	2,003,537,379
抵押贷款	Loans secured by mortgage	4,814,993,480	4,468,739	4,819,462,219
质押贷款	Loans secured by pledges	1,373,570,231	-	1,373,570,231
合计	Total	9,504,976,709	4,468,739	9,509,445,448

		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	Loans secured by guarantees	2,979,725,271	19,938,344	2,999,663,615
抵押贷款	Loans secured by mortgage	4,029,481,034	4,346,595	4,033,827,629
质押贷款	Loans secured by pledges	951,348,443	-	951,348,443
合计	Total	9,277,434,363	24,284,939	9,301,719,302

**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：

**Loans and advances that are overdue but not impaired**

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

		2010-12-31				
		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	26,481,352	-	-	26,481,352	75,451,725

		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

#### 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负面情况发生，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。这些贷款会被评定为“次级”、“可疑”或“损失”类。

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 there is objective evidence that a single or multiple negative events have occurred after the initial recognition of the loans and the impact from the events on the expected future cash flows can be estimated reliably, the relevant loans should be recognised as impaired loans. These loans are classified as “Substandard”, “Doubtful” or “Loss”.

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

		2010-12-31	2009-12-31
减值贷款的担保物	The collateral value of impaired loan	2,082,673,300	1,758,228,558

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。

The fair value of collateral that the Bank holds is determined from the latest external valuation with necessary adjustment made after considering the Bank's own experience in collateral disposal as well as the current market conditions.

#### 经重组的发放贷款及垫款

本公司为了最大可能地回收贷款及管理客户关系，设立了贷款重组政策，即与客户重新商定合同条款。

于资产负债表日经重组的发放贷款及垫款账面价值列示如下：

#### Restructured loans and advances

The Bank has formulated a set of loan restructuring policies to renegotiate the contractual terms with customers in order to maximise the recovery of impaired loans as well as to manage customer relationships.

The carrying amount of restructured loans and advances is as follows:

		2010-12-31	2009-12-31
经重组的发放贷款及垫款	Restructured loans and advances		
-已减值	-Impaired	10,019,701	-

## 2. 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。

本公司的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，并每月审查本公司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本公司日常现金流管理。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/风险管理委员会汇报相关情况。

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。

于2010年12月31日，本公司的金融资产及金融负债的到期日分析详见下页。

## 2. Liquidity risk

Liquidity risk is defined as the risk that the Bank is unable to meet its financial obligations as and when they fall 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.

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the Asset Liability Committee and Executive Committee. The Asset Liability Committee 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 is undertaken by Global Markets & Investment Management Division while Market & Balance Sheet Risk Management Department independently monitors and reports liquidity risk exposures against control limits to the Asset Liability Committee/Risk Management Committee.

The Bank's liquidity risk management covers the whole process of strategy development & planning, risk assessment & measurement, monitoring & review as well as contingency planning. The Bank measures and manages liquidity risk mainly by analysing contractual cash flows of maturing assets and liabilities. The Bank also employs liquidity early warning indicators, including indicators imposed by regulators, and control limits to monitor liquidity risk on a daily basis. Liquidity early warning indicators are further classified to signal different level of contingency situations for appropriate actions.

The Bank's maturity profile of financial assets and liabilities as at 31 December 2010 is depicted in the following page.

2010-12-31

	逾期/即时偿还	1个月内	1至3个月	3个月至1年	1至5年	5年以上	无期限	合计
	Overdue/ On demand	Within 1 month	1 to 3 months	3 months to 1 year	1 to 5 years	5 years above	undated	Total
<b>金融资产</b>								
<b>Financial assets</b>								
现金及存放中央银行 款项	367,754,287	-	-	-	-	-	2,062,735,641	2,430,489,928
同业款项	184,248,494	1,302,194,407	2,818,486,048	796,172,879	-	-	-	5,101,101,828
衍生金融资产	-	11,866,200	4,010,012	142,893,003	12,730,538	-	-	171,499,753
发放贷款和垫款	166,932,400	1,336,752,437	1,323,498,606	2,204,378,204	2,964,053,975	1,537,483,206	-	9,533,098,828
可供出售金融资产	-	149,682,450	2,056,036,870	1,093,082,457	341,253,026	-	-	3,640,054,803
买入返售资产	-	656,700,000	365,750,000	570,000,000	-	-	-	1,592,450,000
其他金融资产	60,601	33,094,954	60,255,808	58,661,000	-	-	-	152,072,363
金融资产合计	718,995,782	3,490,290,448	6,628,037,344	4,865,187,543	3,318,037,539	1,537,483,206	2,062,735,641	22,620,767,503
<b>金融负债</b>								
<b>Financial liabilities</b>								
同业存放及拆入资金	169,874,370	1,623,832,300	624,539,200	2,941,344,700	47,601,000	-	-	5,407,191,570
衍生金融负债	-	20,725,186	2,589,481	20,074,819	10,422,247	-	-	53,811,733
吸收存款	2,897,166,500	1,984,121,900	2,337,360,800	5,740,056,000	733,656,200	-	-	13,692,361,400
其他金融负债	1,821,409	9,995,315	21,356,594	46,027,907	13,496,852	-	-	92,698,077
金融负债合计	3,068,862,279	3,638,674,701	2,985,846,075	8,747,503,426	805,176,299	-	-	19,246,062,780
流动性净额	(2,349,866,497)	(148,384,253)	3,642,191,269	(3,882,315,883)	2,512,861,240	1,537,483,206	2,062,735,641	3,374,704,723
信贷承诺	-	66,362,516	143,289,705	1,404,309,212	215,116,208	-	-	1,829,077,641

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 Bank's maturity profile of financial assets and liabilities as at 31 December 2009 is as follows:

	2009-12-31						无期限 undated	合计 Total
	逾期/即时偿还 Overdue/ On demand	1个月内 Within 1 month	1至3个月 1 to 3 months	3个月至1年 3 months to 1 year	1至5年 1 to 5 years	5年以上 5 years above		
<b>金融资产</b>								
现金及存放中央银行款项	815,311,654	-	-	-	-	-	689,906,497	1,505,218,151
同业款项	276,160,981	1,147,702,064	967,269,661	294,631,868	204,846,000	-	-	2,890,610,574
衍生金融资产	-	438,854	1,016,652	2,688,651	8,325,280	-	-	12,469,437
发放贷款和垫款	206,583,565	1,375,641,713	1,902,962,491	1,683,595,623	3,619,084,161	606,125,520	-	9,393,993,073
可供出售金融资产	-	99,954,142	99,827,108	-	400,637,807	-	-	600,419,057
其他金融资产	52,253	11,465,414	14,432,822	26,516,149	593,166	-	-	53,059,804
金融资产合计	1,298,108,453	2,635,202,187	2,985,508,734	2,007,432,291	4,233,486,414	606,125,520	689,906,497	14,455,770,096
<b>金融负债</b>								
同业存放及拆入资金	54,832,613	1,258,281,434	784,240,450	2,008,326,536	379,868,934	-	-	4,485,549,967
衍生金融负债	-	452,539	-	4,810,264	9,056,431	-	-	14,319,284
吸收存款	2,730,022,431	729,985,914	1,086,948,151	2,031,881,038	62,509,197	-	-	6,641,346,731
其他金融负债	705,504	1,975,475	3,139,684	5,421,892	225,537	-	-	11,468,092
金融负债合计	2,785,560,548	1,990,695,362	1,874,328,285	4,050,439,730	451,660,099	-	-	11,152,684,024
流动性净额	(1,487,452,095)	644,506,825	1,111,180,449	(2,043,007,439)	3,781,826,315	606,125,520	689,906,497	3,303,086,072
信贷承诺	-	38,556,263	51,940,408	113,852,618	478,069,405	-	-	682,418,694

### 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委员会和执行委员会批准。并定期将银行市场风险敞口汇报给资产负债委员会/风险管理委员会。

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2010年12月31日，本公司的有关资产及负债按币种列示详见下页。

### 3. Market risk

Market risk is the risk of loss arising from adverse change in market value of the Bank's trading portfolio during the holding period. The Bank is exposed to market risk mainly from foreign exchange rate and interest rate related products arising from trading as well as non-trading businesses. The objective of market risk management is to minimize the negative impact of volatility of financial instruments on the Bank's earnings and equity.

The Risk Management Division monitors the Bank's market risk exposure and formulates market risk policies for approval by the Asset Liability Committee and the Executive Committee. Risk profile reports are submitted to the Asset Liability Committee and Risk Management Committee on a regular basis.

The Bank measures and manages its market risk in accordance with a framework of policies and practices which include sensitivity analysis, Value-at-Risk measure, stress testing etc. In addition, the market risk associated with any new product/business is required to be identified and addressed prior to launch.

#### 3.1 Currency risk

The Bank's currency risk arises mainly from currency mismatches of assets and liabilities as well as foreign exchange trading business whereby the open positions are subject to exchange rate fluctuations.

As at 31 December 2010, the Bank's assets and liabilities by currency is depicted in the following page.

		2010-12-31			
		美元	人民币	其他	合计
		USD(RMB equivalent)	RMB	Other (RMB equivalent)	Total (RMB equivalent)
<b>资产</b>	<b>Assets</b>				
现金及存放中央银行款项	Cash and balances with the central bank	70,504,224	2,353,876,188	6,109,516	2,430,489,928
同业款项	Due from and placement with banks	1,310,617,073	3,691,725,435	98,759,320	5,101,101,828
衍生金融资产	Derivative financial assets	8,956,620	162,363,916	179,217	171,499,753
发放贷款和垫款	Loans and advances to customer	3,504,457,318	5,531,756,630	496,884,880	9,533,098,828
可供出售金融资产	Available-for-sale financial assets	388,123,333	3,251,931,470	-	3,640,054,803
买入返售资产	Reverse repurchase financial assets	-	1,592,450,000	-	1,592,450,000
其他资产	Other assets	15,037,639	276,851,940	1,442,257	293,331,836
资产合计	Total assets	5,297,696,207	16,860,955,579	603,375,190	22,762,026,976
<b>负债</b>	<b>Liabilities</b>				
同业存放及拆入资金	Due to and placement from banks	4,555,744,398	240,355,851	611,091,321	5,407,191,570
衍生金融负债	Derivative financial liabilities	9,923,635	43,708,880	179,218	53,811,733
吸收存款	Customer deposits	1,202,341,815	12,226,718,253	263,301,332	13,692,361,400
其他负债	Other liabilities	5,542,678	137,334,044	17,687,825	160,564,547
负债合计	Total liabilities	5,773,552,526	12,648,117,028	892,259,696	19,313,929,250
资产负债净头寸	Net position	(475,856,319)	4,212,838,551	(288,884,506)	3,448,097,726
衍生金融工具名义金额	Notional amounts of derivative financial instruments	14,035,237,702	4,289,188,540	3,088,324,621	21,412,750,863
信贷承诺	Commitments	747,800,671	974,788,605	106,488,365	1,829,077,641



		2009-12-31			
		美元	人民币	其他	合计
		USD(RMB equivalent)	RMB	Other (RMB equivalent)	Total (RMB equivalent)
<b>资产</b>	<b>Assets</b>				
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
衍生金融资产	Derivative financial assets	4,884,979	7,466,195	118,263	12,469,437
发放贷款和垫款	Loans and advances to customer	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 financial assets	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
<b>负债</b>	<b>Liabilities</b>				
同业存放及拆入资金	Due to and placement from banks	3,461,275,158	430,000,000	594,274,809	4,485,549,967
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	5,547,079,237	90,105,651	6,641,346,731
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

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。

Holding all other variables constant, the impact from a change in foreign exchange rates on the 'Profit Before Tax' and 'Equity' of the Bank is as follows:

		2010-12-31	2009-12-31
		对税前利润影响	对税前利润影响
变量变动	Change in Foreign Exchange Rate	Impact on profit	Impact on profit
对本位币贬值1%	-1% change against RMB	4,758,563	(18,607,340)
对本位币升值1%	+1% change against RMB	(4,758,563)	18,607,340

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税前利润及权益的影响。

The sensitivity analysis above is performed on the basis that assets and liabilities have static currency risk structure. It shows the impact of a change in other currency rates against RMB on the Bank's 'Profit Before Tax' and 'Equity', given other variables remain constant.

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；
- (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%左右，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，定期向资产负债委员会/风险管理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2010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详见下页。

The analysis is based on below assumptions:

- (1) Exchange rate sensitivity refers to the gains and losses caused by the 1% change of the closing rate(mid rate) of the different foreign currencies against RMB as at the balance sheet date;
- (2) Exchange rate fluctuation refers to the fluctuation against RMB in the same direction simultaneously;
- (3) Off-balance sheet items are excluded;
- (4) Since the Bank's USD currency book accounted for around 90% of all foreign currency structural positions, the sensitivity analysis only considers the impact of exchange rate fluctuation on the USD book.

Due to the above assumptions, the actual impact of exchange rate fluctuation on the Bank's earnings may differ from above sensitivity analysis.

### 3.2 Interest rate risk

The Bank's interest rate risk arises mainly from maturity mismatches (for fixed rate) or re-pricing mismatches (for floating rate) of the Bank's assets, liabilities, and off-balance sheet items.

The Risk Management Division monitors interest rate risk exposure, formulates related policies and procedures and provides regular report on interest rate risk profile to the Asset Liability Committee and Risk Management Committee.

The Bank adheres to PBOC regulations strictly in pricing its loans and deposits. Interest rate risk exposure is quantified and analysed mainly using gap analysis tools such as re-pricing schedules.

As at 31 December 2010, the Bank's assets liabilities re-pricing profiles (based on the earlier of maturity date and repricing date) is in the following page.

		2010-12-31					
		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
<b>资产</b>	<b>Assets</b>						
现金及存放中央银行款项	Cash and balances with the central bank	2,350,338,324	-	-	-	80,151,604	2,430,489,928
同业款项	Due from and placement with banks	4,503,155,754	597,491,879	-	-	454,195	5,101,101,828
衍生金融资产	Derivative financial assets	-	-	-	-	171,499,753	171,499,753
发放贷款和垫款	Loans and advances to customers	8,789,677,845	743,420,983	-	-	-	9,533,098,828
可供出售金融资产	Available-for-sale financial assets	2,403,068,060	1,089,229,143	147,757,600	-	-	3,640,054,803
买入返售金融资产	Reverse repurchase financial assets	1,022,450,000	570,000,000	-	-	-	1,592,450,000
其他资产	Other assets	-	-	-	-	293,331,836	293,331,836
资产合计	Total assets	19,068,689,983	3,000,142,005	147,757,600	-	545,437,388	22,762,026,976
<b>负债</b>	<b>Liabilities</b>						
同业存放及拆入资金	Due to and placement from banks	5,281,213,219	125,978,351	-	-	-	5,407,191,570
衍生金融负债	Derivative financial liabilities	-	-	-	-	53,811,733	53,811,733
吸收存款	Customer deposits	7,218,649,197	5,740,056,005	733,656,198	-	-	13,692,361,400
其他负债	Other liabilities	-	-	-	-	160,564,547	160,564,547
负债合计	Total liabilities	12,499,862,416	5,866,034,356	733,656,198	-	214,376,280	19,313,929,250
利率风险缺口	Net position	6,568,827,567	(2,865,892,351)	(585,898,598)	-	331,061,108	3,448,097,726

		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
<b>资产</b>	<b>Assets</b>						
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
衍生金融资产	Derivative financial assets	-	-	-	-	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 financial assets	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
<b>负债</b>	<b>Liabilities</b>						
同业存放及拆入资金	Due to and placement from banks	4,255,549,967	230,000,000	-	-	-	4,485,549,967
衍生金融负债	Derivative financial liabilities	-	-	-	-	14,319,234	14,319,234
吸收存款	Customer deposits	4,555,626,496	2,031,881,038	53,839,197	-	-	6,641,346,731
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

本公司对浮动利率工具按照重定价日，对固定利率工具按照到期日管理计息金融资产及计息金融负债的重定价情况。

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。

The Bank profiles its interest bearing assets and liabilities based on maturity date (for fixed rate items) or re-pricing date (for floating rate items).

Holding other variables constant, the impact of interest rate movement on the Bank's 'Profit Before Tax' and 'Equity' is as follows:

		2010-12-31	
变量变动	Change in interest rate	对税前利润的影响 Impact on profit	对权益的影响 Impact on equity
利率增加100个基点	+ 100 basis points	46,730,145	(9,935,394)
利率减少100个基点	- 100 basis points	(46,730,145)	9,935,394

		2009-12-31	
变量变动	Change in interest rate	对税前利润的影响 Impact on profit	对权益的影响 Impact on equity
利率增加100个基点	+ 100 basis points	33,104,677	(1,484,388)
利率减少100个基点	- 100 basis points	(33,104,677)	1,484,718

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；
- (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。

权益变动的敏感性分析是基于收益率曲线随利率变动而平移的假设，通过设定利率变动一定百分比对期末可供出售债券投资公允价值进行重新估算得出的。

The sensitivity analysis above is performed on the basis that assets and liabilities have static interest rate risk structure. It reflects the impact of interest rate movement on the Bank's net interest income over a one year period. The key assumptions are as follows:

- (1) All assets and liabilities with re-pricing date less than three months or between three months and one year are assumed to be re-priced in the middle of the respective time bucket;
- (2) Yield curve shifts parallelly with interest rate change;
- (3) Assets and liabilities are not subject to other changes; and
- (4) Off-balance sheet items are excluded.

Due to the above assumptions, the actual impact on net interest income from interest rate movement may differ from above sensitivity analysis.

The impact on equity is estimated from the change in market value of 'Available For Sale' portfolio caused by a parallel shift of yield curve arising from interest rate change.

#### 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；
- (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。

本公司确定公允价值的方法可以归结为以下两种：

市值计价：计价是运用独立并未经调整的市场报价；

估值计价：计价是运用估值技术进行估值。

估值调整作为实现公允价值的一个必要组成，要求根据客观情况，对交易价格进行调整以确保公允价值的准确性。本公司遵循的估值调整方法考虑到不同的因素，例如买卖价差估值调整和模型估值调整，以确保计价的合理有效。

#### 4. Fair value of financial instruments

Fair value is the value for which an asset could be exchanged, or a liability could be settled, between willing parties with full knowledge and on arm's length basis. Subject to the existence of an active market, such as an authorised securities exchange, the market value is the best reflection of the fair value of financial instruments. As there is no available market value for some 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 would depend on the amount of future cash flows, time period assumption and discount rates used.

The following methods and assumptions are used in estimating fair values:

- (i) Financial assets at fair value through profit and 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, the fair value is estimated using discounted cash flows or quoted price from the counter parties. The carrying amounts of these items reflect the fair value as at the balance sheet date;
- (ii) The fair values of other financial assets and liabilities maturing within 12 months are assumed to be equal to their carrying amounts in view of their short maturity;
- (iii) The fair value of fixed rate loans priced at market rate at the time the loans are extended shall be determined using prevailing market rates of similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining the fair values as the impact of credit risk is recognised separately as impairment provision which shall be deducted from the carrying amounts and fair value;
- (iv) Customer deposits are priced based on fixed rate or floating rate depending on the product type. The fair value of demand deposits and saving deposits without specific maturity date is determined based on the amount payable on demand. The fair value of fixed deposits are estimated using discounted cash flows method with the prevailing deposit rate for the remaining tenor of the fixed deposit as the discount rate.

The method of determining a fair value in the Bank can be categorised into two main approaches:

- (i) Mark to Market - where the valuation uses independent unadjusted quoted market prices;
- (ii) Market to Model – where valuation techniques are used to determine the valuation.

Valuation adjustments are an integral part of the fair value process that requires the exercise of judgment to ensure correct fair value representation. In making appropriate valuation adjustments, the Bank follows the methodologies that consider factors such as bid-offer spread valuation adjustment and model valuation adjustment.

本公司建立了内部控制机制来确保公允价值的合理性。如果采用模型式估值，模型中的假设和技术都会事先经过独立专家小组的专门验证。此外，模型中的价格、输入参数、假设和估值调整方法都会经过核实和复查。其他的估值控制还包括复核和分析日常盈亏。

本公司将所有进行公允价值估值的金融产品划分为三个层级：

#### 第一层级：公开市场价格

这种估值技术运用相同资产和负债的活跃市场报价得出估值金额。被归纳此层级的金融产品包括由中央国债登记结算有限公司每日公布市场价格的债券。

#### 第二层级：估值输入参数可以通过市场观察得到的估值技术

这种估值方式是通过标准模型确定，而输入的参数都能在市场上直接观察。这种技术包括现金流折现分析、期权定价模型和一些市场参与者普遍使用和接受的技术。被纳入这个层级的金融产品主要为外汇远期、外汇互换及柜台交易的衍生品（如货币市场拆借、利率互换、外汇期权），并包括公允价值由交易对手提供的金融产品（如背对背对冲结构性产品）。

#### 第三层级：当主要参数不能直接观察得到时采用的估值技术

这种估值技术运用合理市场假设的基础上获取主要不可观察参数。目前本公司还没有相关的金融产品被归纳在这个层次。

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。

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 Bank has established internal control procedures over the valuation process to provide assurance over the appropriateness of the fair values applied. If fair value is determined by valuation models, the assumptions and techniques within the models are independently validated by a specialist group. In addition, price and parameter inputs, assumptions and valuation adjustments are subject to verification and review processes. Other valuation control includes review and analysis of daily profit and loss.

The Bank classifies all the fair value instruments according to the following hierarchy:

#### Level 1: Quoted market price

This valuation technique uses recent unadjusted quoted prices for identical assets or liabilities in active markets where the price represents actual and regularly occurring market transactions on an arm's length basis. Financial instruments included in this class are bonds with the Marked-to-market prices actively made available and announced by China Central Depository & Clearing Co. Ltd.

#### Level 2: Valuation technique using observable inputs

This valuation technique is used for financial instruments where the prices are derived from standard valuation models, and inputs to these models are directly observable. The valuation techniques include the use of discounted cash flow analysis, option pricing models and other valuation techniques widely used and accepted by market participants. The financial instruments included in this category are mainly Foreign Exchange Forward and Foreign Exchange Swaps, and OTC derivatives (namely money market deposit and placement, interest rate swap, FX Option) and financial instruments with fair value derived from counterparty (for structured products arranged on back-to-back basis).

#### Level 3: Valuation technique with significant non-observable inputs

This valuation technique is used where at least one significant input is not observable and reliance is placed on reasonable assumptions made on market conditions. There is currently no financial instrument being classified under such category.

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.

The following table shows the valuation techniques for evaluating fair value of financial instruments.

		第一层	第二层	第三层	合计
		Level 1	Level 2	Level 3	Total
<b>2010-12-31</b>					
可供出售金融资产	Available-for-sale financial assets	3,640,054,803	-	-	3,640,054,803
衍生金融资产	Derivative financial assets	-	171,499,753	-	171,499,753
金融资产合计	Total financial assets	3,640,054,803	171,499,753	-	3,811,554,556
衍生金融负债	Derivative financial liabilities	-	53,811,733	-	53,811,733
金融负债合计	Total financial liabilities	-	53,811,733	-	53,811,733

		第一层	第二层	第三层	合计
		Level 1	Level 2	Level 3	Total
<b>2009-12-31</b>					
可供出售金融资产	Available-for-sale financial assets	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	600,419,057	12,469,437	-	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

本年度，本公司未发生以公允价值计量的第一层级和第二层级金融资产和负债之间的转换。

During the year, the Bank had no transfers between level 1 and level 2 of the fair value hierarchy for financial assets and liabilities which were recorded at fair value.



## 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	3,854百万新币	100%
United Overseas Bank Limited	Banking and Financial Service	Singapore	SGD 3,854 Million	100%

### 3. 于本期内与本公司有关联交易的其他关联方

同受母公司控制的公司  
Company under the common control of parent company

名称	业务性质	注册地	注册资本	法定代表人
Name	Business Nature	Registered Address	Registered Capital	Legal Representative
大华银行(马来西亚)有限公司	银行及金融服务	马来西亚 吉隆坡	马来西亚元 20亿元	黄祖耀
United Overseas Bank (Malaysia) Bhd	Banking and Financial Service	Kuala Lumpur Malaysia	RM 2 Billion	Wee Cho Yaw

受母公司重大影响的公司  
Company under the significant influence of the parent company

名称	业务性质	注册地	注册资本	法定代表人
Name	Business Nature	Registered Address	Registered Capital	Legal Representative
恒丰银行股份有限公司	银行及金融服务	中国 烟台	人民币 16.9亿元	姜喜运
Evergrowing Bank Co., Limited	Banking and Financial Service	Yantai China	CNY 1.69 Billion	Jiang Xi Yun

## (10) Related party transactions

### 1. Criteria of identifying related parties

Details of the Bank's major related parties in 2010 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:

受本公司董事或关键管理人员重大影响的公司  
Company under the significant influence of the Bank's director and key management

名称 Name	业务性质 Business Nature	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
华业(厦门)酒店有限公司 Hua Ye Xiamen Hotel Limited	经营管理酒店 Hotel management	中国 厦门 Xiamen China	美元2,500万元 USD 25 Million	粘为信 Liam Wee Sin
天津华业希望房地产开发有限公司 Tianjin UOL Xiwang Real Estate Co.,Ltd	房地产开发 Real estate development	中国 天津 Tianjin China	人民币5.8亿元 CNY 580 Million	粘为信 Liam Wee Sin
沈阳夏宫房地产开发有限公司 Shenyang Summer Palace Property Development Co.,Ltd	房地产开发 Real estate development	中国 沈阳 Shenyang China	美元8,626万元 USD 86.26 Million	郑郭碧兰 Quek Pi Lan (Mrs Tay Pi Lan)
优欧弼投资管理(上海)有限公司 UOB Venture Management (Shanghai) Co., Ltd	咨询及投资管理 Consulting and investment management	中国 上海 Shanghai China	美元1,555万元 USD 15.55 Million	Seah Kian Wee
UOB Holdings (USA) Inc.	控股公司 Holding company	美国 纽约 New York USA	美元650万元 USD 6.5 Million	Philip Cheong Shin Keat
庆隆广东投资管理有限公司 Kheng Leong Guangdong Investment & Management Co., Ltd	咨询及投资管理 Consulting and investment management	中国 广州 Guangzhou China	美元2,980万元 USD 29.8 Million	黄一超 Wee Ee Chao
庆隆(上海)投资管理有限公司 Kheng Leong (Shanghai) Investment Management Co., Ltd	咨询及投资管理 Consulting and investment management	中国 上海 Shanghai China	美元450万元 USD 4.5 Million	黄一超 Wee Ee Chao
华瀚生物制药控股有限公司 Hua Han Bio-pharmaceutical Holding Ltd	制造和销售国药产品 Manufacture and sale of Chinese pharmaceutical products	中国 香港 Hong Kong China	新币2,358万元 SGD 23.58 Million	张岳 Zhang Yue
利通物流有限公司 UBI Logistics (China) Limited	货运代理 International freight forwarder	中国 大连 Dalian China	人民币3,021万元 CNY 30.21 Million	赵希望 Zhao Xi Wang
厦门虎标医药有限公司 Xiamen Tiger Medicals Co., Ltd.	制造和销售国药产品 Manufacture and sale of Chinese pharmaceutical products	中国 厦门 Xiamen China	美元100万元 USD 1 Million	吴美蓉 Goh Bee Leong
成都虎豹海洋游乐园有限公司 Chengdu Haw Par Oceanarium Amusement Park Limited	拥有和经营水族馆游乐和相关服务 Owning and operating oceanariums entertainment and related services	中国 成都 Chengdu China	美元500万元 USD 5 Million	黄一林 Wee Ee Lim

#### 4. 本公司与关联方之主要交易

#### 4. Main transactions between the Bank and related parties

		2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
发放贷款和垫款	Loans and advances to customers				
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	132,454,000	1.35	144,757,840	1.49
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	68,120,813	0.69	-	-
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	21,070,650	0.21	-	-
利通物流有限公司	UBI Logistics (China) Limited	9,450,000	0.10	22,275,000	0.23
		231,095,463	2.35	167,032,840	1.72

		2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
存放及拆放款项	Due from banks				
大华银行有限公司	United Overseas Bank Limited	35,052,104	0.69	67,843,802	2.35
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd	436,928	0.01	-	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	77,209,013	1.51	88,111,455	3.05
		112,698,045	2.21	155,955,257	5.40

		2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
存入及拆入款项	Borrowing from others				
大华银行有限公司	United Overseas Bank Limited	5,237,532,191	96.86	4,055,549,967	90.41
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	2,086,350	0.04	-	-
		5,239,618,541	96.90	4,055,549,967	90.41

		2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
吸收存款	Customer deposits				
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	481,085,033	3.51	419,332,888	6.31
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	66,264,781	0.48	-	-
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	31,769,374	0.23	53,764,745	0.81
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd	12,909,400	0.09		
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	3,366,337	0.02	16,305,178	0.25
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	4,138,687	0.03	10,008,167	0.15
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	756,823	0.01	-	-
利通物流有限公司	UBI Logistics (China) Limited	189,908	-	1,548,335	0.02
		600,480,343	4.37	500,959,313	7.54

应收利息	Interest receivables	2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	940,943	0.80	-	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	78,093	0.07	79,014	0.26
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	39,332	0.03	-	-
利通物流有限公司	UBI Logistics (China) Limited	1,601	-	3,778	0.01
大华银行有限公司	United Overseas Bank Limited	-	-	133	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	297,763	0.25	40,386	0.13
		1,357,732	1.15	123,311	0.40

应付利息	Interest payables	2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
大华银行有限公司	United Overseas Bank Limited	1,128,811	1.22	1,041,301	9.08
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	2,196,300	2.37	124,958	1.09
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	57,072	0.06	85,250	0.74
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	23,195	0.03	-	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	15,717	0.02	41,146	0.36
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	1,147	-	1,295	0.01
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	292	-	-	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	187	-	-	-
利通物流有限公司	UBI Logistics (China) Limited	41	-	100	-
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	5	-	-	-
		3,422,767	3.70	1,294,050	11.28

应付款项-其他应付款	Payables-other payables	2010-12-31		2009-12-31	
		余额 Balance	占同类交易 余额比例(%)	余额 Balance	占同类交易 余额比例(%)
大华银行有限公司	United Overseas Bank Limited	8,781,430	22.21	12,505,057	66.66

		2010年度		2009年度	
		Year 2010		Year 2009	
利息收入	Interest income	金额 Amount	占同类交易金额 比例(%)	金额 Amount	占同类交易金额 比例(%)
利通物流有限公司	UBI Logistics (China) Limited	691,988	0.13	1,329,309	0.27
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	5,792,408	1.11	-	-
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	214,100	0.04	-	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	2,182,321	0.42	3,882,939	0.78
大华银行有限公司	United Overseas Bank Limited	49,971	-	247,753	0.05
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
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	1,807,399	0.35	92,864	0.02
		10,738,187	2.05	5,885,078	1.19

		2010年度		2009年度	
		Year 2010		Year 2009	
利息支出	Interest expense	金额 Amount	占同类交易 金额比例(%)	金额 Amount	占同类交易 金额比例(%)
大华银行有限公司	United Overseas Bank Limited	24,864,432	11.49	30,705,343	22.34
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	3,478,459	1.61	147,357	0.11
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	806,531	0.37	699,405	0.51
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	757,430	0.35	-	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	189,565	0.09	-	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	125,390	0.06	270,772	0.20
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	59,224	0.03	17,983	0.01
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	173,584	0.08	961,442	0.70
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	1,250	-	-	-
利通物流有限公司	UBI Logistics (China) Limited	323	-	9,282	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
		30,456,188	14.08	33,209,795	24.17

		2010年度		2009年度	
		Year 2010		Year 2009	
手续费及佣金收入	Fee and commission income	金额 Amount	占同类交易 金额比例(%)	金额 Amount	占同类交易 金额比例(%)
大华银行有限公司	United Overseas Bank Limited	2,026,271	7.72	1,332,609	7.00
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	1,299,700	4.95	-	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	821,181	3.13	1,000,000	5.25
沈阳夏宫房地产开发有限公司	Shenyang Summer Palace Property Development Co.,Ltd	167,900	0.64	-	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	29,143	0.11	-	-
利通物流有限公司	UBI Logistics (China) Limited	11,220	0.04	275	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	6,286	0.02	-	-
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	3,000	0.01	-	-
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment & Management Co., Ltd	-	-	2,491	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
		4,364,701	16.62	2,344,827	12.31

		2010年度		2009年度	
		Year 2010		Year 2009	
手续费及佣金支出	Fee and commission expense	金额 Amount	占同类交易 金额比例(%)	金额 Amount	占同类交易 金额比例(%)
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	309,888	9.59	-	-

		2010年度		2009年度	
		Year 2010		Year 2009	
业务及管理费	General & administrative expense	金额 Amount	占同类交易 金额比例(%)	金额 Amount	占同类交易 金额比例(%)
<b>信息技术支持费</b>	<b>IT support</b>				
-大华银行有限公司	-United Overseas Bank Limited	19,529,365	6.56	17,840,092	8.01
<b>房屋租金</b>	<b>Rental fee</b>				
-大华银行有限公司	-United Overseas Bank Limited	515,376	0.17	515,376	0.23
-华业(厦门)酒店有限公司	-Hua Ye Xiamen Hotel Limited	198,641	0.07	198,641	0.09
		20,243,382	6.80	18,554,109	8.33

		2010年度		2009年度	
		Year 2010		Year 2009	
		金额	占同类交易	金额	占同类交易
		Amount	余额比例(%)	Amount	余额比例(%)
开发软件	Software development				
大华银行有限公司	United Overseas Bank Limited	10,150,370	74.00	6,190,671	72.00

		2010-12-31		2009-12-31	
		委托资金	占同类交易	委托资金	占同类交易
		Entrusted	余额比例(%)	Entrusted	余额比例(%)
		deposits		deposits	
受托业务	Fiduciary activities				
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	3,000,000	13.04	-	-

		2010-12-31		2009-12-31	
		委托贷款	占同类交易	委托贷款	占同类交易
		Entrusted	余额比例(%)	Entrusted	余额比例(%)
		loan		loan	
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	3,000,000	13.04	-	-

		2010-12-31		2009-12-31	
		余额	占同类交易	余额	占同类交易
		Balance	余额比例(%)	Balance	余额比例(%)
不可撤销的贷款承诺	Irrevocable loan commitment				
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	181,879,187	91.33	-	-

		2010-12-31		2009-12-31	
		余额	占同类交易	余额	占同类交易
		Balance	余额比例(%)	Balance	余额比例(%)
衍生金融工具合约	Derivatives				
大华银行有限公司	United Overseas Bank Limited	9,189,493,559	42.92	1,219,672,095	25.34

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。

本公司与关键管理人员在本期的交易情况如下：  
关键管理人员包括本公司的董事、监事及高级管理人员。

关键管理人员薪金福利如下：

Transactions between the Bank and related parties mentioned above are carried out in normal course of business and commercial terms and market price.

Transactions between the Bank and key management personnel are as follows:  
Key management personnel include directors, supervisors and senior management.

Key management personnel's salaries and benefits are as follows.

		2010年度	2009年度
		Year 2010	Year 2009
雇员薪金及其他短期福利	Employee salaries and other short-term benefits	37,488,590	31,281,932

## 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2011年4月1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 1 April 2011.



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