



大华银行（中国）有限公司
2012年度报告

UNITED OVERSEAS BANK (CHINA) LIMITED
Annual Report 2012



雨林英姿 *Splendour of Rainforests*
严家程 Ngiam Kiah Seng

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《雨林英姿》严家程
水墨画

严家程先生凭借此画赢得 2010 年大华银行全国绘画比赛白金奖。此次年报的设计灵感正源于此画。

严先生运用阴阳笔触的技巧，巧妙地以热带雨林为意象展现了新加坡金融体系的稳定与国家发展之间相辅相成的联系。雨林中的树木象征着经久不息的生命力，这与大华银行注重长期发展区域业务的经营发展战略不谋而合。

严先生的这幅画作是目前大华银行珍藏的众多艺术作品之一。自上世纪七十年代起，大华银行始终致力于通过收藏来支持新加坡的视觉艺术发展。至今已拥有藏品超过 1700 件，其中的大部分在世界各地的大华银行分行及办事处进行展示。

Splendour of Rainforests by Ngiam Kiah Seng
Ink and Colour on Paper

Ngiam Kiah Seng received the Platinum Award in the 2010 UOB Painting Of The Year Competition for this painting. It is the design inspiration behind this year's Annual Report.

Ngiam used a yin-yang stroke technique to represent the interconnectedness and interdependence of the stability of Singapore's financial system to the nation's growth and development through the idea of rainforests. The rainforest trees symbolise longevity, synonymous with UOB's long term focus on how it manages and operates its businesses across the region.

Ngiam's piece is now one of the works in the UOB Art Collection. The collection began in the 1970s as a way to support the local art scene in Singapore and has grown to include more than 1,700 pieces from around the region. Many of these pieces are on display at the Group's offices worldwide.



重要提示 Important Notice

本董事会保证本行《2012 年度报告》所披露信息的真实、准确与完整。本董事会于 2013 年 3 月 21 日会议审计并一致通过了本行《2012 年度报告》。

本行年度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

2013 年 3 月 21 日

The Board of Directors of the Bank 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 21 March 2013.

The financial statements of the Bank for Year 2012 were audited by Ernst and Young Hua Ming Shanghai Office in accordance with the China Certificated Public Accountants' Independent Auditing Standards, and have obtained standard auditors' reports without any reserved opinions.

Board of Directors, United Overseas Bank (China) Limited

21 March 2013

公司简介

About United Overseas Bank (China) Limited

大华银行(中国)有限公司(大华银行(中国))是亚洲银行业翘楚——大华银行有限公司(大华银行)的在华全资子公司,拥有中国本地法人银行资格。

大华银行(中国)于2007年12月18日注册成立,注册资本金30亿元人民币,总部设在上海。

大华银行(中国)于2008年1月2日正式对外开业,通过稳健经营、健康发展,目前,已在中国的主要城市拥有十多家分支机构。

大华银行在中国的发展已有超过25年的历史。早在1984年,大华银行便在北京开设了第一间办事处。2006年,大华银行成为上海第一家获批为客户处理资本账目的东南亚银行。2008年,大华银行(中国)获得了人民币零售业务牌照;2011年获得了上海黄金交易所授予的在华黄金交易会员资格;2012年7月,大华银行(中国)获得合格境内机构投资者(QDII)资格,12月,又获得了银行间黄金询价资格,成为首批获得此项资格的四家外资银行之一。这些都进一步扩展了大华银行在中国的业务。

目前,大华银行(中国)的综合财务实力信用等级被中诚信国际信用评级有限责任公司评为AAA级,评级展望为稳定。

United Overseas Bank (China) Limited (UOB (China)) is a wholly-owned subsidiary of the United Overseas Bank Limited (UOB), a leading bank in Asia. UOB (China) was incorporated in the People's Republic of China on 18 December 2007 with a registered capital of RMB 3 billion.

Headquartered in Shanghai, UOB (China) commenced business on 2 January 2008. Our growth in China has been based on a long-term strategic focus which has seen us increase our presence to more than 10 branches and sub-branches in major cities in China.

UOB has more than 25 years' experience in China. Our first representative office was set up in Beijing in 1984. In 2006, We were also the first bank from Southeast Asia authorised to settle capital accounts in Shanghai. UOB (China) received a retail Renminbi (RMB) licence and Shanghai Gold Exchange trading membership in 2008 and 2011 respectively. In 2012, UOB (China) received a Qualified Domestic Institutional Investors (QDII) licence, and was one of an initial batch of 20 banks to participate in trading bullion via the Shanghai Gold Exchange's newly-launched interbank platform. These advances extended further our business offerings to customers operating in China.

UOB (China) is triple A rated for comprehensive financial credibility and stable for financial strength outlook by China Chengxin International Credit Rating Co., Ltd.

母行简介

About United Overseas Bank Limited

大华银行是亚洲银行业的翘楚，在全球范围内拥有超过 500 家办事处，遍布亚太、西欧、北美 19 个国家和地区。自 1935 年注册成立以来，大华银行通过一系列的收购不断成长。目前，大华银行立足于亚洲，除了分布广泛的分支机构，还在中国、印度尼西亚、马来西亚、菲律宾、新加坡和泰国成立了子公司。

大华银行提供范围广泛的金融服务：个人金融服务、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。

大华银行是世界最佳银行之一，穆迪评级为 Aa1 级，标普评级为 AA-。

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。三十年来，大华银行每年举办获得很好声誉的“全国绘画比赛及展览”，推广亚洲艺术家作品。为表彰我行对艺术的贡献，大华银行连续七年获国家艺术理事会颁发卓越艺术赞助人奖。我们还鼓励区域内的所有员工通过志愿者活动，参与当地的企业社会责任项目。这包括在新加坡、印尼、马来西亚、泰国和中国举行的大华银行“爱心公益义跑与义走”活动。

欲了解更多信息请登陆大华银行的官方网站：
www.uobgroup.com。

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Western Europe and North America. Since its incorporation in 1935, UOB has grown through a series of strategic acquisitions and organic growth. Today, it operates in Asia through its branches and representative offices as well as banking subsidiaries in China, Indonesia, Malaysia, the Philippines, Singapore and Thailand.

UOB provides a wide range of financial services including personal financial services, wealth management, private banking, commercial and corporate banking, transaction banking, investment banking, corporate finance, capital market activities, treasury services, futures broking, asset management, venture capital management and insurance. UOB also has diversified interests in travel and property management.

In Singapore, UOB is a market leader in the credit and debit cards business, and the private residential home loans business. It is also a key player in loans to small and medium enterprises. Its fund management arm, UOB Asset Management, is one of Singapore's most awarded fund managers.

UOB is rated among the world's top banks, with a rating of Aa1 by Moody's and AA- by Standard and Poor's and Fitch respectively.

UOB also plays an active role in the community, focusing its corporate responsibility efforts on the arts, promoting education and helping children. For three decades UOB has organised the prestigious UOB Painting Of The Year Competition and Exhibition. In recognition of its contributions to the arts, UOB has been conferred the National Arts Council's Distinguished Patron of the Arts Award for the seventh consecutive year. UOB also encourages its employees across the region to be involved in its corporate responsibility programme through regular volunteer activities. This includes the annual UOB Heartbeat Run which is held in Singapore, Malaysia, Indonesia, Thailand and mainland China.

For more information about UOB, please visit
www.uobgroup.com.

主要财务信息 Financial Highlights

	2012	2011	Increase (Decrease)
经营成果 Operating result	人民币千元 RMB'000		%
利息净收入 Net interest income	625,655	461,559	35.6
手续费及佣金净收入 Net fee and commission income	56,739	34,178	66.0
营业收入合计 Total operating income	870,603	634,500	37.2
营业费用 Total operating expenses	563,665	498,261	13.1
资产减值损失 Impairment charges	24,716	5,379	359.5
营业利润 Operating profit	282,221	130,859	115.7
税前利润 Profit before tax	286,788	123,205	132.8
税后利润 Net profit after tax	214,588	94,509	127.1
资产负债 Balance sheet	人民币千元 RMB'000		%
资产总计 Total assets	34,583,262	35,269,369	(2.0)
发放贷款及垫款 Customer loans, net	14,916,638	13,422,820	11.1
负债合计 Total liabilities	30,806,847	31,711,663	(2.9)
吸收存款 Customer deposits	23,944,690	21,105,907	13.5
所有者权益合计 Shareholders' equity	3,776,415	3,557,706	6.1
财务指标 Financial indicators	%	%	%
资本利润率 Return on average ordinary shareholders' equity	5.8	2.7	3.1
资产利润率 Return on average total assets	0.6	0.3	0.3
成本收入比 Expenses/income ratio	64.7	78.5	(13.8)
手续费及佣金净收入比总收入 Net fee and commission income/total operating income	6.5	5.4	1.1
净利息收益率 Net interest margin	2.5	2.3	0.2
存贷比 Loans-to-Deposits ratio	64.3	64.9	(0.6)
不良贷款率 Non-performing loan ratio	0.7	0.6	0.1
拨备覆盖率 Non-performing loan coverage	277.8	310.7	(32.9)
资本充足率指标 Capital adequacy ratio			
核心资本充足率 Tier 1 CAR	22.3	24.3	(2.0)
资本充足率 Total CAR	23.5	25.5	(2.0)



2012 年回顾

过去的一年中，虽然许多影响全球经济发展的问题仍然悬而未决，亚洲却不负重望，在全球经济减缓的大环境中依然保持了稳健的发展态势。经过近十年的高速增长，中国的经济增速在 2012 年有所减缓，仅为 7.8%。但是，随着欠发达地区城市化进程的不断推进，和一系列以促进国内消费为目的的经济刺激措施的实施，有效地促进了中国经济结构的调整。

大华银行（中国）业绩表现

大华银行（中国）在过去的一年中继续坚持“稳中求进”的发展战略，取得了稳健的业绩表现。去年，我行的营业利润增长了 115.6%，达 2.8 亿元人民币；税后净利润为 2.1 亿元人民币，较去年增长了 127.1%。此外，我行保持了健康的财务收支状况，并实现了资金来源的多元化，与客户间的联系也不断加深。

去年我行的客户贷款达到 151 亿人民币，年增长 12.7%，而存款总量则达到 239 亿，年增长 13.3%。受益于此，我行存贷比由 64.9% 下降至 64.3%。而在 2013 年，我行将继续加强客户基础和保证资金来源稳定。

2012 Review

The underlying issues in the global environment persisted over the last 12 months but as expected, Asia stayed resilient amid a global slowdown. After a decade of high growth, Chinese economic growth moderated in 2012 to 7.8 per cent year-on-year (y-o-y). Economic restructuring continued through the urbanisation of the lower-tiered cities and a measured stimulus programme to boost domestic consumption.

UOB (China) Performance and Achievements

At UOB (China), we are committed to delivering disciplined growth. This commitment is the principle by which all management decisions are taken and this is reflected in our 2012 performance. Operating profit grew 115.6 per cent to Renminbi (RMB) 282.2 million and net profit after tax rose 127.1 per cent to RMB 214.6 million. Our balance sheet remains solid, our funding more diversified and our relationship with customers deeper.

Customer loans expanded 12.7 per cent y-o-y to RMB 15.1 billion, while total deposits increased 13.3 per cent y-o-y to RMB 23.9 billion. As a result, our loans-to-deposits ratio decreased from 64.9 per cent to 64.3 per cent. We will continue to strengthen our customer franchise while ensuring funding stability.

董事长致辞 Chairman's Statement

通过金融网络和渠道提升客户服务体验

大华银行坚持长期投资于建立整合的区域金融网络，以向客户提供区域内“无缝链接”的服务体验。得益于集团的区域化战略投入，大华银行（中国）在业务网络扩展以及产品服务优化方面取得了长足的进步。

2012年，为了充分满足中国客户的需求，我行继续在对公和对私业务两方面进行产品和服务的升级。2012年4月杭州分行的成立进一步扩大了我行在长江三角洲的业务覆盖能力，完善了我行服务于高端客户群以及国有、民营企业的网络。此外，为了向本地客户提供更完善便捷的金融服务体验，我们还对北京、天津和广州分行进行了设施升级，还对深圳分行进行了搬迁扩容。

除了物理网点的优化，这一年中，我行还通过开设个人网上银行进一步完善了电子服务渠道。同时，我也对自动存取款机进行了升级换代，增加了兼容银联IC卡的功能；并新增了银行承兑汇票贴现和贵金属交易等系统平台。此外，我还推出了「尊享理财」贵宾和企业客户服务热线。这些服务在进一步提高我行业务效率的同时，也充分兑现了我行为客户提供高品质服务体验的承诺。

帮助客户把握区域贸易机遇

根据预测，在不久的将来持续增长的区域贸易将占据亚洲贸易总额的半壁江山¹。越来越多的中国企业通过拓展区域市场来促进其自身的发展，这也使中国企业在区域贸易中扮演了举足轻重的角色。针对意欲拓展区域市场的客户群，大华银行（中国）牵头在2012年初成立了“中国业务平台”，通过集团独一无二的区域金融经验和整合的业务网络，支持中国企业开拓海外市场。通过与设于新加坡的“外国直接投资咨询服务部”的通力合作，“中国业务平台”为中国企业在东南亚开展业务提供服务。

2012年11月，大华银行与中国国际贸易促进委员会（贸促会）签署了合作备忘录，旨在促进中国与东南亚之间的投资及贸易往来。这是贸促会第一次与一家东南亚银行合作，共同促进区域投资与贸易。基于此备忘录，大华银行将与贸促会合作，通过贸易融资、贷款、投资和存款等跨境银行解决方案，帮助中国企业寻求在东南亚的发展机会。贸促会则会帮助大华银行的商业及企业银行客户开拓中国市场。

Improving customers' experience through our network and channels

UOB Group's investment in building an integrated regional network to provide our customers with a seamless and consistent experience across the region is well on track. For UOB (China), the investment resulted in significant progress in our business network expansion programme and the introduction of product and service enhancements.

In 2012 we continued to focus on building our retail and commercial banking businesses through products and services tailored to meet the needs of our Chinese customers. With the opening of the Hangzhou branch in April 2012, we strengthened our presence in the Yangtze River delta and our service of affluent consumers and private and state-owned enterprises. To provide customers with a better and more convenient banking experience, we also upgraded our branches in Beijing, Tianjin and Guangzhou, and relocated our Shenzhen office.

During the year we enhanced our e-service channels by launching UOB Personal Internet Banking. We upgraded our ATMs to accept China UnionPay-issued integrated chip cards. We also commenced inter-bank discounting of bankers acceptance drafts and the trading of precious metals and made improvements to our customer service hotline. All these services continued to deliver on our promise to provide world-class customer service while ensuring greater efficiency across our business.

Helping customers seize intra-regional trade opportunities

The rise in intra-regional trade is estimated to account for almost half of all trade in Asia¹. Chinese enterprises are playing a role in this growth with an increasing number looking to expand into the region to fuel their growth. For such businesses, UOB (China) has set up a dedicated regional China Desk to support Chinese companies going abroad. This team works with colleagues in our Singapore Foreign Direct Investment Advisory Unit to help our customers establish operations in Southeast Asia.

In November 2012, UOB was the first bank in Southeast Asia to sign a Memorandum of Understanding (MOU) with China Council for the Promotion of International Trade (CCPIT) for promoting inter-regional trade and investment. Under the MOU, UOB will work with CCPIT to help Chinese companies seize market opportunities in Southeast Asia through cross-border banking solutions including trade financing, loans, investments and deposits. CCPIT will also help to support the expansion plans of UOB's commercial and corporate banking customers into China.

Our efforts to help clients seize these cross-border opportunities

¹ 大华银行内部报告：The Rise of Intra-Regional Trade (2012.11.28)

¹ UOB Insights Report: The Rise of Intra-Regional Trade (28 November 2012)

董事长致辞 Chairman's Statement

鉴于我行在帮助客户把握国际机遇中所作出的努力，我行被中国—东盟商务委员会评为“2012 走进中国东盟十佳企业”。

培养和留住人才

银行业的竞争归根结底是人才的竞争。银行获取可持续成功的关键在于强大的人才储备。我十分高兴地看到，到2012年底，大华银行（中国）已拥有员工超过1000名，他们是我行得以进一步拓展业务更好地服务客户的基础。

为了充分挖掘员工的潜力，大华银行始终坚持人才投资，致力于提高员工技能，为员工的成长创造机会。中国有句谚语：“十年树木，百年树人”。培养人才需要长期的耐心和投入。

2012年，我们对人才的投入得到了回报。首批完成了我行15个月培训计划的管理培训生们正式毕业。目前，这些来自上海、北京、成都和厦门顶尖大学的高材生们，已经能够在我行的多个部门中独当一面。

展望 2013

我们预计，受到西方不确定因素的持续影响，2013年全球发展速度仍将减缓。但是，我们也相信来自西方的主要冲击并不会影响亚洲的稳定态势。区域内不断增长的贸易需求和不断崛起的中产阶级，使亚洲经济发展前景依然广阔。

在亚洲内部，东盟将以其持续增长的经济和人口结构优势成为亚洲发展的亮点。去年，中国与东盟的贸易总额突破历史新高，达到了4千亿美元²，因此，我们对中国和东盟未来的双边合作前景充满信心。

为了在今后几年中继续保持良好的发展，我行将在保证稳定的前提下寻求进一步发展，并努力向客户提供最优质的产品和服务解决方案。这包括为企业和个人确定最适合的风险回报计划、建立合理的风险奖励绩效机制和文化，以及提升员工相应的专业知识和业务水平，以更好地服务于我们的客户。我相信，我行一贯坚持的营业理念和对长期可持续盈利的重视将支持我们继续成长。

helped us earn the “2012 Top 10 Successful ASEAN's Enterprises Entering into China” title from the China-ASEAN Business Council.

Training and retaining talent

Banking is ultimately a people and relationship business. The key to our continued success is a strong talent pool. By the end of 2012, UOB (China) had more than 1,000 employees supporting our business and customers.

To develop our people to their full potential, UOB is committed to investing in skills development and to creating opportunities for our people to grow. There is a Chinese saying that it takes 10 years to cultivate a tree, 100 years to grow a person. Nurturing talent requires patience and commitment for the long term.

This year, we saw our first cohort of young talents complete the 15-month long Management Associates Programme. These young talents selected from top universities in Shanghai, Beijing, Chengdu and Xiamen have now started their career within the Bank.

2013 Outlook

We expect that 2013 will be a year of slower global growth due to continued uncertainty in the West. However, we expect Asia to stay resilient barring major shocks from the West. Asia's long-term prospects are strong, backed by increasing intra-regional business and its rising middle class.

Within Asia, Southeast Asia is expected to remain a bright spot, with its consistent growth rate and favourable demographics. Last year China-ASEAN trade volume reached a record high of US\$400 billion² and we see the future of bilateral cooperation between China and ASEAN as continuing to strengthen.

To continue to be successful in the years ahead, we will focus on delivering growth with stability and on ensuring that we are delivering the right products and solutions to our customers. This involves discipline in pursuing business and customers with the right target risk-return profile, setting a balance risk-reward performance system and culture, and equipping our people with the skills and knowledge to do what is right for our customers. We are confident that our business philosophy and focus on long-term sustainable profits will ensure we are well-positioned for future growth.

² 中国 - 东盟商务理事会 2012 数据

² China-ASEAN Business Council 2012 data

董事长致辞 Chairman's Statement

鸣谢

在此，我向各位董事在过去的一年中所做出的贡献表示感谢。我也谨代表董事会向管理层和所有员工的辛勤工作表示感谢。最后，感谢广大客户一如既往的支持，我们将努力为您提供更好的服务。

黄一宗

董事长

2013年4月

Acknowledgement

I would like to express our deep appreciation to the Board of Directors for their wise counsel during the past year. On behalf of the Board, I would like to thank the Management and all staff for their commitment and hard work. To our customers, I look forward to your continued support as we seek to serve you better.

Wee Ee Cheong

Chairman

April 2013

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）

陈建发（行长兼首席执行官）

李振荣

叶杨诗明

詹道存

曾之杰

执行委员会

黄一宗（主席）

陈建发

李振荣

叶杨诗明

提名及薪酬委员会

詹道存（主席）

黄一宗

李振荣

曾之杰

审计委员会

詹道存（主席）

李振荣

叶杨诗明

曾之杰

关联交易控制委员会

曾之杰（主席）

李振荣

詹道存

张锦康

风险管理委员会

曾之杰（主席）

李振荣

叶杨诗明

詹道存

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)

Tan Kian Huat (President and CEO)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

Zeng Zhi Jie

Executive Committee

Wee Ee Cheong (Chairman)

Tan Kian Huat

Francis Lee Chin Yong

Christine Ip

Nominating and Remuneration Committee

Cham Tao Soon (Chairman)

Wee Ee Cheong

Francis Lee Chin Yong

Zeng Zhi Jie

Audit Committee

Cham Tao Soon (Chairman)

Francis Lee Chin Yong

Christine Ip

Zeng Zhi Jie

Connected Transaction Control Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Cham Tao Soon

William Chong Kim Khong

Risk Management Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

Auditors

Ernst and Young Hua Ming (Shanghai Branch)

监事 Supervisor



黄祖耀

监事

84岁，拥有超过50年经验的银行家。自2007年起担任大华银行(中国)的监事。

黄博士于1958年加入大华银行董事部，1960年获委任为大华银行董事经理，自1974年起出任大华银行主席兼总裁，2007年卸下总裁职位。

黄博士是大华银行附属公司远东银行、大华保险、大华银行(马来西亚)、大华银行(泰国)的主席，大华银行(印尼)的监事长。他是大华证券、虎豹企业、华业集团、泛太平洋酒店集团、联合工业及新加坡置地及其附属公司滨海中心控股的主席。他也是黄氏基金的主席。

黄博士于1990年和2001年新加坡商业奖颁奖礼两次荣获年度杰出商人奖。在新加坡商界的杰出成就，让他在2006年荣获首届瑞信—安永终身成就奖。2009年，他荣获“亚洲银行家”颁发的终身成就奖。黄博士是南洋理工大学名誉副校长，新加坡中华总商会名誉会长，新加坡宗乡会馆联合总会名誉主席以及新加坡福建会馆名誉会长。他于2008年获新加坡国立大学颁发荣誉文学博士学位。

2011年，黄博士获颁发国庆最高荣耀的殊勋勋章，表彰他对社群工作的贡献。他于2008年获聘为中国海外交流协会的名誉顾问。

Wee Cho Yaw

Supervisor

Age 84. A banker with more than 50 years' experience, Dr. Wee has been the Supervisor of UOB (China) since 2007.

Dr. Wee joined the Board of UOB in 1958, and was appointed Managing Director of UOB in 1960. He has been the Chairman and Chief Executive Officer (CEO) of UOB since 1974. He relinquished his CEO position in 2007.

Dr. Wee is the Chairman of UOB subsidiaries, Far Eastern Bank, United Overseas Insurance, United Overseas Bank (Malaysia) and United Overseas Bank (Thai) Public Company, and President Commissioner of PT Bank UOB Indonesia. He is the Chairman of United International Securities, Haw Par Corporation, UOL Group, Pan Pacific Hotels Group, United Industrial Corporation, and Singapore Land and its subsidiary, Marina Centre Holdings. He is also the Chairman of the Wee Foundation.

Dr. Wee was conferred the Businessman of the Year award twice at the Singapore Business Awards in 2001 and 1990. In 2006, he received the inaugural Credit Suisse-Ernst & Young Lifetime Achievement Award for his outstanding achievements in the Singapore business community. In 2009, he was conferred the Lifetime Achievement Award by The Asian Banker. Dr. Wee is the Pro-Chancellor of Nanyang Technological University and Honorary President of the Singapore Chinese Chamber of Commerce & Industry, Singapore Federation of Chinese Clan Associations and Singapore Hokkien Huay Kuan. He was conferred an Honorary Doctor of Letters by National University of Singapore in 2008.

Dr. Wee was also conferred the Distinguished Service Order, Singapore's highest National Day Awards in 2011, for his outstanding contributions in community work. He was appointed Honorary Adviser of China Overseas Exchange Association in 2008.

董事会 Board of Directors



黄一宗

董事长

60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。

黄一宗先生是一位职业银行家，他于1979年加入大华银行，在银行的各个职能部门都有着丰富的经验。他自2000年至2007年4月任大华银行有限公司副主席兼行长，2007年4月27日受委任为首席执行官。他是大华银行有限公司执行委员会和风险管理委员会成员。

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）的监事副总裁。

黄一宗先生参与了业内多个重要机构组织，从而积极投入到该区域行业的发展中来。他是现任新加坡银行公会理事会成员，并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，以及南洋美术学院的赞助人。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学士（工商管理）学位和文硕士（应用经济）学位。

Wee Ee Cheong

Chairman

Age 60. Mr. Wee was appointed to the Board on 17 September 2007 as the Chairman. He is also the Chairman of the Bank's Executive Committee and a member of the Nominating and Remuneration Committee.

A career banker, Mr. Wee joined United Overseas Bank (UOB) in 1979, and has extensive experience handling various functions across the Bank. He served as Deputy Chairman and President of the Bank from 2000 to April 2007 before being appointed as CEO on 27 April 2007. He is a member of the UOB Executive and Board Risk Management Committees.

He also holds directorships in 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 the Vice President Commissioner of PT Bank UOB Indonesia.

Mr. Wee is actively engaged in regional business development through his participation in key industry bodies. He serves as a council member of The Association of Banks in Singapore and as a director of The Institute of Banking and Finance and chairs the Financial Industry Competency Standards (FICS) Steering Committee. He is a member of the Board of Governors of Singapore-China Foundation, Visa APCEMEA Senior Client Council and Advisory Board of INSEAD East Asia Council and International Council.

He is a director of the Wee Foundation, as well as the patron of the Nanyang Academy of Fine Arts. Mr. Wee is an honorary council member of the Singapore Chinese Chamber of Commerce and Industry. He had previously served as Deputy Chairman of the Housing and Development Board, and as a director of the 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.

董事会 Board of Directors



陈建发

行长兼首席执行官

55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29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 and Chief Executive Officer

Age 55. 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 CEO of UOB (China) since 6 May 2008. Prior to his current appointment, he was a Senior Vice President in United Overseas Bank (Malaysia).

In his 29 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.



李振荣

59岁，2007年12月27日受委任加入董事会。非执行董事、本行执行委员会、提名及薪酬委员会、审计委员会、关联交易控制委员会和风险管理委员会成员。

李振荣先生是大华银行有限公司的董事总经理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。他是大华宇宙银行（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33年以上丰富的银行工作经验。

Francis Lee Chin Yong

Age 59. 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 a Managing Director and Head of Group Retail at United Overseas Bank Limited (UOB). He joined UOB in 1980. He leads the UOB Group's retail businesses for consumers and small business customers. Prior to his appointment in Singapore in 2003, he was the Chief Executive Officer of United Overseas Bank (Malaysia). Between 2003 and 2008, Mr. Lee was the Head of International and spearheaded the Group's expansion in the region. He was also responsible for the Bank's consumer banking business in Singapore and the region.

Mr. Lee is a director of several UOB subsidiaries and affiliates, including United Overseas Bank (Malaysia) 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 Commissioner of PT Bank UOB Indonesia.

He holds a Malaysia Certificate of Education and has more than 33 years of experience in the financial industry.

董事会 Board of Directors



叶杨诗明

50岁，2011年8月22日受委任加入董事会。非执行董事，本行执行委员会、审计委员会和风险管理委员会成员。

叶杨诗明女士于2011年加入大华银行，负责大中华业务策略。叶女士于2012年1月起兼任大华银行有限公司香港区总裁。2012年11月数码通电讯集团有限公司委任叶杨诗明女士为独立非执行董事。

叶杨诗明女士拥有超过26年的个人银行及企业银行从业经验。在加入大华银行之前，叶女士曾在澳新银行、渣打银行和汇丰银行的中国、香港、美国、加拿大、新加坡等地区担任过一系列高级管理层职位。并在产品开发、销售管理、客户管理和风险管理等领域都有所建树。

由于业绩卓著，叶杨诗明女士于2008年荣获亚洲零售商会议颁发的“全球零售银行家领导奖”。鉴于叶杨诗明女士在金融行业中的卓越成绩与良好发展，她被中国杰出女企业家联谊会评选为2012年中国百名杰出女企业家，以表彰叶杨女士在经济，社会及慈善方面的杰出贡献。

叶杨诗明女士拥有香港大学文学士学位及香港科技大学工商管理硕士学位。

Christine Ip

Age 50. Mrs. Ip was appointed to the Board on 22 August 2011 as a non-executive director. She is also a member of the Bank's Executive, Audit and Risk Management Committees.

Mrs. Ip joined UOB in 2011. She is responsible for developing the Greater China strategy for the Bank and was appointed as CEO of United Overseas Bank Hong Kong Office in January 2012. She is also an independent non-executive director of SmarTone Telecommunications Holdings Limited.

Mrs. Ip is a seasoned banker with more than 26 years of experience in both consumer and corporate banking. Prior to joining UOB, Mrs. Ip held several senior management positions in product and sales management, customer segment management and risk management in Hong Kong, the United States, Canada, Singapore and China.

Mrs. Ip's achievements have been recognised by Asia Retail Congress when she was awarded the "Best International Retail Banker" in 2008 and when she was announced as one of the top 100 outstanding Chinese businesswoman in the Greater China region for 2012 by China Outstanding Female Entrepreneurs Association.

Mrs. Ip holds a Bachelor Degree of Arts from University of Hong Kong and MBA from Hong Kong University of Science and Technology.



詹道存

73岁，2007年12月27日受委任加入董事会。独立及非执行董事，本行提名及薪酬委员会和审计委员会主席，关联交易控制委员会和风险管理委员会成员。

詹道存教授是大华银行有限公司独立董事，同时也是大华银行附属公司远东银行的独立董事。詹道存教授是新加坡 NSL Ltd、MFS 科技、新加坡 Soup Restaurant Group 和新加坡——中国基金会理事会主席以及新加坡报业控股的副主席。他还是新加坡国际基金会的董事。

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

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、新加坡工程研究院、英国皇家工程院、英国机械工程师学会的成员，以及瑞典皇家工程科学院外籍院士。

Cham Tao Soon

Age 73. 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 Committee and Audit Committee, and a member of the Bank's Connected Transaction Control Committee and Risk Management Committee.

Prof. Cham is a director of United Overseas Bank (UOB) and a director of UOB's subsidiary, Far Eastern Bank. He is the Chairman of NSL Ltd, MFS Technology, Soup Restaurant Group and Board of Governors of Singapore-China Foundation, and Deputy Chairman of Singapore Press Holdings. He is a director of Singapore International Foundation.

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 University of Malaya, a Bachelor of Science (Mathematics, Hons) from University of London and a Doctor of Philosophy (Fluid Mechanics) from University of Cambridge, UK. He is also a Fellow of Institution of Engineers, Singapore, Academy of Engineering, Singapore, Royal Academy of Engineering, UK and Institution of Mechanical Engineers, UK and a foreign member of Royal Swedish Academy of Engineering Sciences, Sweden.

董事会 Board of Directors



曾之杰

45岁，2010年10月26日受委任加入董事会。独立及非执行董事，本行关联交易控制委员会和风险管理委员会主席，提名及薪酬委员会和审计委员会成员。

曾之杰先生现任中信资本控股有限公司高级董事总经理、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。曾之杰先生还在长城科技股份有限公司、中软国际有限公司、上海爱建股份有限公司、易居（中国）控股有限公司、中星微电子有限公司、高德控股有限公司六家上市公司以及国微电子等公司担任董事或独立董事职务。此外，曾之杰先生还担任中国投资协会创业投资专业委员会第一届联席会长、AAMA亚杰商会理事长和欧美同学会2005委员会理事职务。

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太地区的风险投资业务。之前，曾之杰先生曾任职于中信泰富有限公司（香港）及三菱商事株式会社（东京）。

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 45. Mr. Zeng was appointed to the Board on 26 October 2010 as an independent and non-executive director. He is also the Chairman of Connected Transaction Control Committee and Risk Management Committee, and the Member of Nominating and Remuneration Committee and Audit Committee.

Mr. Zeng is currently the Senior Managing Director of the CITIC Capital Holdings Limited, the General Manager and Managing Partner of Kaixin Investment, as well as the Chairman of China Special Article Logistics Company. Mr. Zeng serves as director or independent director for six listed companies namely Great Wall Technology Company Ltd, Chinasoft International Ltd., Shanghai AJ Corporation, E-house, Vimicro and AutoNavi as well as other companies such as State Microelectronics. Mr. Zeng serves as Co-chairman of the Venture Capital Association of Investment Association of China, the executive director of Asia America Multi-Technology Association (AAMA) China Branch and board member of WRSACC 2005 Committee.

Prior to joining Kaixin Investment, Mr. Zeng was a managing director of Walden International and mainly responsible for venture investments in China and Asia Pacific. Prior to Walden International, Mr. Zeng worked for CITIC Pacific Ltd in Hong Kong and Mitsubishi Corporation in Tokyo, Japan.

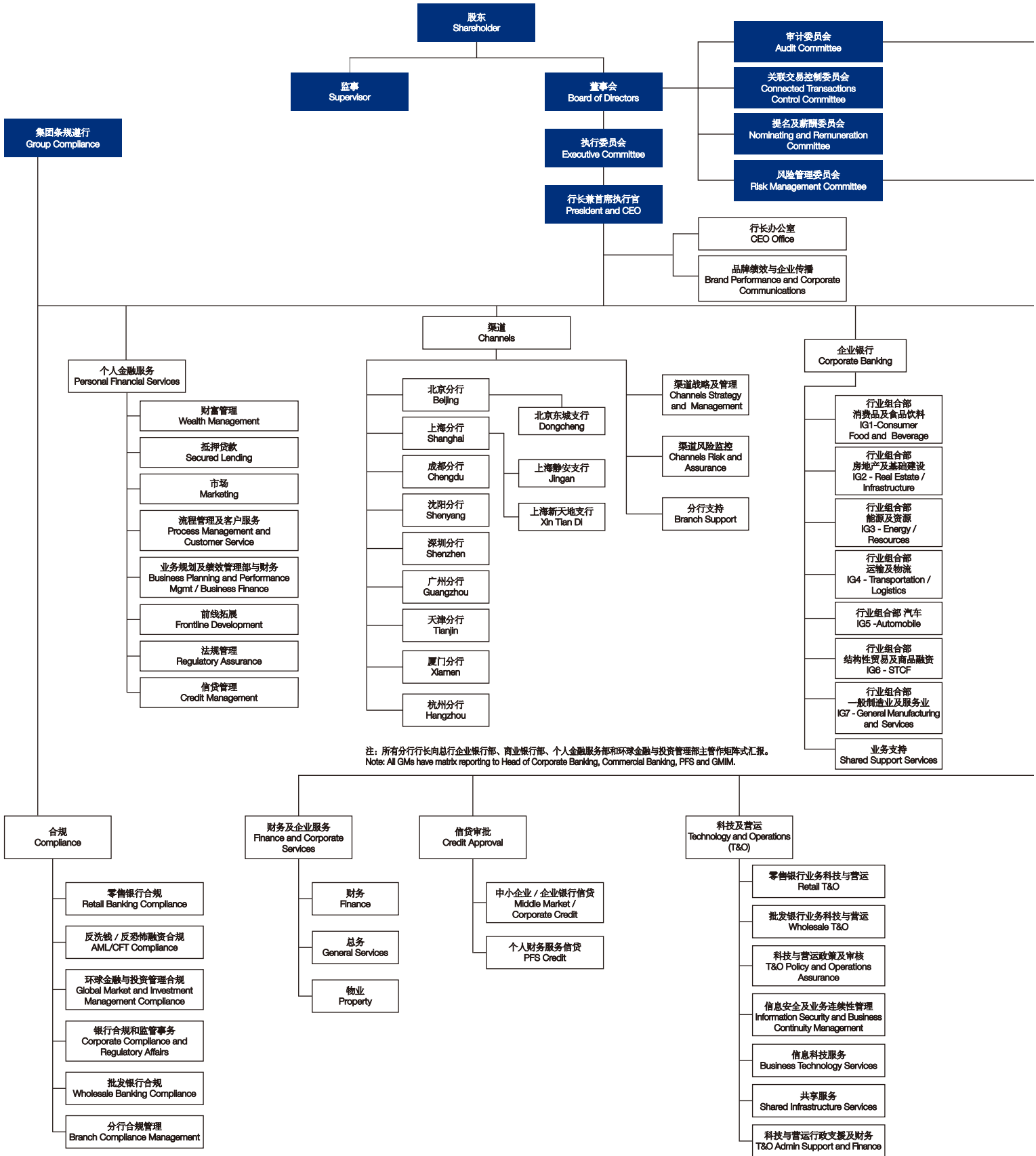
Mr. Zeng holds his Bachelor of Science in Economics from the University of Nagasaki, Japan, and Master of Science in Management from Stanford University.

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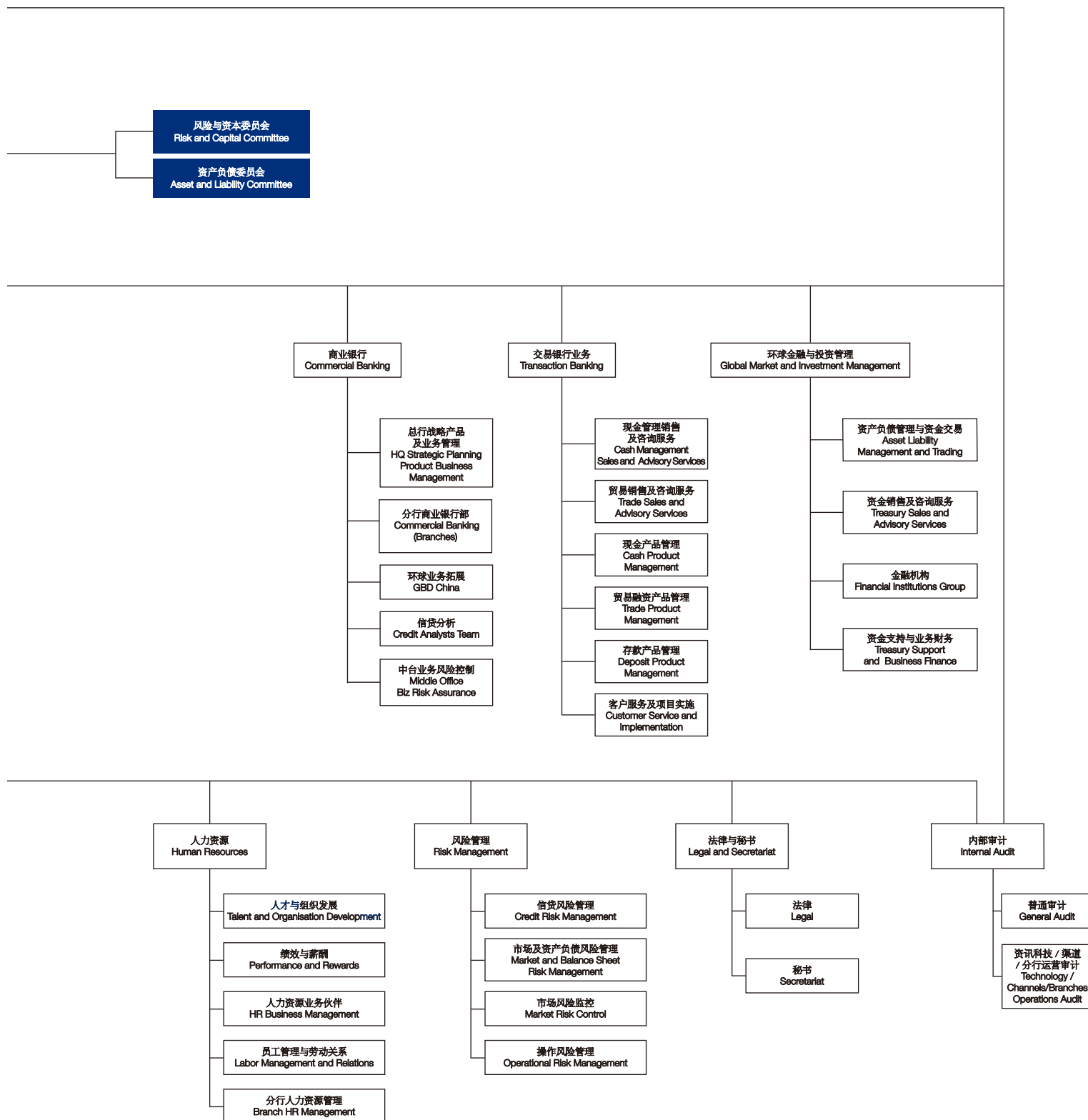
大华银行（中国）组织架构图

2012 UOB (China) Organisation Chart



大华银行（中国）组织架构图

2012 UOB (China) Organisation Chart



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企业银行

经历了十年的高速增长，中国经济在 2012 年的增长减速，全年年度增长率为 7.8%，跌破了关键的 8% 水平。不同于 2009 年的大规模财政刺激计划，中央政府趁此次经济放缓的趋势，落实了经济结构性改革措施。除了在二、三线城市加速城市化，政府同时也对促进国内消费需求推展持续性的计划。

在 2012 年宏观经济不景的情况下，我行企业银行团队专注于帮助客户有效地管理富有挑战性的宏观环境因素，和掌握在国内和海外的增长良机。

在 2012 年，我们加强了现金管理功能，为客户提供更多个性化的方案，来有效管理客户公司间的现金流量，并且最终提升汇款和收款的效益。

同时，我们也推出了更多贸易融资产品，并为本地企业客户推介了新的大宗产品衍生产品，来有效应对大宗产品价格的浮动。

在 2012 年，我也积极参与在国内的银团贷款项目，借此来支持客户的扩展计划。

为了更好地支持在海外拓展业务的客户，我行在 2012 年初成立了专署团队，凭借集团在区域和环球的平台，专为客户提供无缝式的跨区域支援和融资方案。

对于本地客户，新加坡是一个尤其重要的海外投资地点。这取决于新加坡是东盟国家的主要桥梁，同时也是区域大宗产品的交易枢纽和境外人民币的结汇中心。为了协助中国客户在新加坡和东盟国家发展业务，我行企业银行部和集团外国直接投资咨询服务部密切合作为客户提供“无缝式”的区域银行服务体验。

得益于上述的努力，企业银行部在 2012 年的总收入较去年增长 30%。其中，海外收入的年度增长率高达 70%。同时，收入质量也得到提升；收入来源更加分散化，非利息收入的绝对值和百分比增长方面也有所提高。

在 2013 年，企业银行会继续深化客户关系。目前我行在这一方面的优势在于通过集团强大的东盟区域网络，为客户提供全套完善的商业、交易、和投行银行产品的方案。

Corporate Banking

After a decade of strong growth, the Chinese economy fell below the psychologically important 8 per cent growth level in 2012 to 7.8 per cent. Instead of repeating an aggressive stimulus package similar to that offered in 2009, the Central Government took the opportunity to restructure the economy through programmes focused on urbanisation of the lower-tiered cities and stimulus measures geared towards boosting domestic consumption.

In the light of a more challenging economic landscape, UOB (China) Corporate Banking focused on helping customers manage the challenging business environment and to seize growth opportunities both domestically and in the region.

In 2012, we enhanced our cash management capability with more tailored features to help customers better manage their inter-company cash flow and ultimately to increase the efficiency of payments and collections.

We offered more trade-based financing products and rolled out a new commodity hedging solution to help onshore customers manage the fluctuation of commodity prices more efficiently.

We also supported our customers in their growth plans by taking a more active role in leading onshore syndicated loans in 2012.

In recognition of more customers seeking growth outside of China, we set up a specialised unit at the start of 2012 dedicated to providing customers with seamless cross-border support and financial solutions across our regional and global network.

Singapore in particular is an important offshore destination for Chinese companies as it is a gateway to Southeast Asia, a regional commodities trading hub and an offshore Yuan clearing centre. To help our customers establish a presence in Singapore and to extend their businesses across Southeast Asia, our team in China worked closely with the UOB Foreign Direct Investment Advisory Unit based in Singapore to deliver a seamless regional banking experience.

In 2012, our Corporate Banking segment achieved a 30 per cent year-on-year growth in overall income, of which offshore income grew by more than 70 per cent. Income quality improved with more diversified revenue streams and higher non-interest income.

In 2013, our Corporate Banking team will continue to focus on fostering deep customer relationships. We are well-positioned to support our customers with the full spectrum of commercial, transaction and investment banking solutions through our strong Southeast Asian network.

商业银行

2012年，全球经济面临种种复杂局面，如欧债危机深化、美国财政困境以及包括中国在内的主要新兴国家经济放缓等。尽管面临国内外经济形势的诸多挑战，大华银行（中国）商业银行部仍不懈努力，协助客户寻找新机遇并实现业务发展。

在过去的一年中，大华银行（中国）商业银行部与我行业务伙伴部门环球金融与投资管理部及交易银行部通力合作，不断提升专业服务技能，为客户提供更广泛的产品及服务，包括资金运营、贸易融资以及现金管理等。

同时，我们也利用大华银行的集团网络为国内外企业提供“一站式”的跨境咨询服务和融资方案，特别是成功协助一批中国民营企业在新加坡建立了业务网络，并以新加坡为门户在东南亚地区实现了进一步扩张。

过去的一年，大华银行（中国）商业银行部在提高业务表现的同时审慎执行成本控制，取得了良好成效。2012年，部门总收入及经营利润较去年分别增长了21%及57%，同时客户数量上升了25%。此外，这些成绩的实现还得益于我们交叉销售收入的大幅增长、成本收入比的降低以及员工工作效率的提高。

2013年，大华银行（中国）商业银行部将会继续努力，进一步增强我们的产品及服务竞争力；同时，我们还将与我行外国直接投资咨询服务部及环球业务开发小组在新加坡展开通力合作，为我们的客户提供国内及跨区域的全方位银行服务。

Commercial Banking

2012 was a challenging year as the global economy dealt with the European debt crisis, the US fiscal cliff and the economic slowdown in major emerging economies, including China. Despite the challenging global and domestic economic conditions, UOB (China) Commercial Banking continued to stay focused and worked hard to help our customers seek new opportunities to grow their business.

During the year, we drew upon the expertise of our Global Market and Investment Management and Transaction Banking partners to enhance our range of products and services covering treasury, trade finance and cash management.

We also tapped on our extensive regional network in Southeast Asia to provide one-stop cross-border advisory and financing services to our customers. In particular we helped Chinese privately owned enterprises establish business presence in Singapore from which they can expand into Southeast Asia.

We maintained prudence and discipline in cost management as we grew our Commercial Banking business. In 2012, our total income and operating contribution increased by 21 per cent and 57 per cent respectively and our customer base increased by 25 per cent. These numbers were achieved alongside significant increases in cross-selling income, reduction in cost-to-income ratio and improvement in productivity.

In 2013, Commercial Banking China will continue to focus on enhancing our product offerings and capabilities. We will continue to work closely with our Foreign Direct Investment Advisory Unit and Global Business Development Team in Singapore to provide our clients a seamless service in China and throughout the region.

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交易银行

大华银行（中国）交易银行部始终致力于向客户提供全方位的、完整的、量身订制的现金管理和贸易融资解决方案以满足客户业务需求。目前，我们的现金管理方案覆盖了收付款和流动性管理服务，客户可通过分行网点及企业网上银行平台办理。在贸易融资方面，我们提供完整的贸易结算及融资服务，其中包括贸易咨询、结构性贸易融资和风险规避方案。

2012年大华银行继续提升交易银行向客户提供优质服务的能力，这其中包括增强网上银行平台、账户服务、流动性管理、票据融资以及银行承兑汇票贴现业务。

在过去的一年中，客户跨境人民币结算需求持续增长，我们通过引入境外人民币直接投资结算服务积极响应了区域性客户在中国投资的强烈需求。

2012年我们继续通过信息交流，知识共享和研讨会加强与客户的合作伙伴关系。通过这些活动，我们深入地了解和研究了客户需求，并基于此优化了解决方案，例如更为高效的人民币跨境结算。

2012年，我们的现金管理和贸易融资收入都有显著增长。2013年，在集团交易银行部的指导下，我们将继续提升我们的产品以满足客户不断增长及变化的需求。

Transaction Banking

Our Transaction Banking team focused on providing customers with comprehensive end-to-end cash management and trade finance solutions. Our cash management solutions cover payables, receivables and liquidity management services and are accessible through our branch network and business internet banking platform. For trade finance solutions, we provide a full suite of trade products and financing services, as well as trade advisory, structuring and risk mitigation solutions.

In 2012, we continued to invest in our transaction banking capabilities and enhanced our product suites to help our customers manage the risk exposures inherent in cross-border trade deals as they looked more to the region to fuel their next stage of development.

In recognition of the increased demand from customers for cross-border RMB settlement services, we also introduced new RMB foreign direct investment settlement services.

We continued to strengthen our relationships with customers through information and knowledge sharing workshops and seminars. From these sessions, we have analysed our customers' requirements in detail and used the insights we have gained to build new solutions.

Both cash management and trade finance revenues experienced strong growth in 2012. Supported by our Group Transaction Banking team based in Singapore, we will continue to enhance our product offering to meet the growing and changing cash management and trade finance needs of our customers in 2013.

环球金融与投资管理

得益于积极抓住客户需求及市场发展和机遇，在 2012 年外围经济环境不甚乐观的情形下，大华银行（中国）环球金融与投资管理部门仍在各方面业务都取得了长足的进展。

针对客户需求，环球金融与投资管理部门在 2012 年开发设计了一系列外汇、利率、大宗商品以及理财等相关的新产品。与此同时，也为中国国内大中型企业和高净值个人客户提供了一整套完善、全方位、多样化的市场产品和服务的平台。

大华银行（中国）于 2012 年成功获得上海黄金交易所授予的银行间黄金询价业务资格，并于 2012 年底启动银行间黄金询价交易。

环球金融与投资管理部在积极并扩大与境内机构间合作的基础上，也根据客户需求大力拓展了人民币跨境贸易领域的业务。

伴环球金融与投资管理部在积极参与并扩大与境内机构间合作的基础上，根据客户需求大力拓展了人民币跨境贸易领域的业务，使得资金活跃的交易量实现稳步增长。

伴随 2012 年市场波动性的增加，债券交易仍非常活跃。由于债券交易量的增长，债券投资收益也稳步上升。目前环球金融与投资管理部的固定收益资产组合主要由国债、央行票据、政策性银行债以及 3A 级的短期融资券和中期票据等组成。债券业务依旧为资金核心业务之一。

Global Markets and Investment Management

By working closely with our customers and taking views on the market developments and opportunities, Global Markets & Investment Management (GMIM) delivered strong results in a volatile year.

In 2012, GMIM developed a series of new foreign exchange, interest rate, commodities and structured products to meet our customers' needs. We also set up a good platform to offer diversified market products and services to those large and middle corporate customers and high-net-worth individuals in China.

In 2012, we were granted an inter-bank gold bilateral trading business license from the Shanghai Gold Exchange and by the end of the year had launched gold bilateral trading.

As a result of increased engagement with our onshore institutional counterparties we saw an increase in trading volume. We also recognised the customer demands on RMB cross-border transactions and effectively provided services in this area.

With growing volatility in the market, bond trading remained brisk in 2012. Investment income rose based on increased bonds transactions. Our fixed income portfolio included but was not limited to Government bonds, PBOC bills, policy bank bonds and Triple-A rated commercial paper and medium-term notes. Bonds trading and investment continued to be one of our core treasury businesses.

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个人金融服务

尽管 2012 年国际经济形势充满挑战，大华银行（中国）个人金融服务部积极应对，继续关注客户的金融需求，积极推出新产品并不断提高服务水平。2012 年，我行个人业务表现良好，不仅客户量和产品组合增长显著，且市场定位得到进一步巩固。

理财服务

在 2011 年打下的良好基础上，我行继续拓展「尊享理财」业务，以满足国内持续增长的高端客户的金融需求。2012 年，在原有五家「尊享理财」中心的基础上，我行在北京、天津和杭州又增设了三家「尊享理财」中心。

伴随着中国投资者对投资理念的愈趋成熟，为了更好地提供全方面的投资理财服务，【大华银行（中国）代客境外理财计划——环球基金系列】在 2012 年 10 月全面推出。该系列通过股票、债券等各类投资工具，帮助客户把握遍布在成熟市场与新兴市场中的优质投资机会。

2012 年另一个标志性的里程碑是我行“个人网上银行系统”的启动，这可以让客户在不受时间限制的情况下，在任何地方通过互联网进行基本的金融交易，为客户提供了快捷和便利的服务。

抵押贷款业务

2012 年，大华银行（中国）的抵押贷款业务在持续紧缩的房地产市场环境下，取得了稳步的增长。我们的房贷业务继续在上海、北京、成都、沈阳等市场需求活跃的城市全面深入地展开。

Personal Financial Services

Despite the challenging economic circumstances globally and in China in 2012, UOB (China) Personal Financial Services (PFS) continued to focus on our customers' needs by introducing new products and providing quality advice to help them meet their financial goals. As a result, we performed well, achieving record customer numbers and portfolio growth, and cemented our position in the market.

Wealth Management Business

We continued to build on the momentum gained in 2011 and expanded our Privilege Banking services in China to meet the needs of a growing affluent consumer base and higher personal income levels. Three new Privilege Banking Centres were opened in 2012 in Beijing, Tianjin and Hangzhou, complementing our existing five centres.

To meet the needs of customers seeking diversification of their portfolios, the UOB (China) QDII Investment Scheme-Global Units Trust was launched in late 2012. The fund invests in various investment assets such as equities and bonds, in both matured and emerging markets globally.

We marked another milestone with the introduction of Personal Internet Banking in 2012. The service provides customers with the convenience of banking from home or on the go. Customers can easily make transactions at any time and any place by logging on with computers.

Secured Lending Business

Our mortgage business grew steadily in 2012 despite the challenging property market. We have deepened our business in cities such as Shanghai, Beijing, Chengdu and Shenyang.

科技与营运

大华银行（中国）有限公司科技与营运部作为业务集中运营的后台操作处理中心和信息化的核心管理部门，为我行在中国的业务战略和成长起到了关键作用，推动了业务不断创新，提高了运营管理效率，从而使得我行在中国银行业中的核心竞争力得到不断加强。

在 2012 年，我部根据母行以及中国银行业监管机构的要求完善与健全了内控制度流程和标准。通过与业务部门的通力合作，成功推出了一系列重要产品，包括个人网上银行、个人投资理财、金融 IC 卡受理、银行承兑汇票贴现和贵金属交易等系统平台，并推出了尊享理财贵宾和企业客户服务热线，为客户提供了更便捷优质的服务。

在 2013 年，我部计划将继续加强信息科技的管理，不断提升自动化手段，深化营运的风险控制，优化业务流程，同时利用集团区域化竞争优势，共享资源，加快科技产品开发和整合力度，积极配合业务部门用科技手段不断创新产品，促进科技和业务的融合，并将推出手机银行、发行 IC 卡、银联在现支付和新一代的企业网上银行等服务。

展望未来，我部本着秉承我行集团区域化的总体战略，持续优化业务流程，降低操作风险，提高运作效率，提供高效优质、统一而卓越的客户服务。

Technology and Operations

Technology and Operations (T&O) plays a critical role in supporting UOB (China)'s business strategy and growth. It is responsible for the centralisation and standardisation of our operations, and information technology management. T&O also underpins our competitiveness in China by promoting business innovation and operational efficiency.

For 2012, we refined our operational risk control procedures in line with UOB Group and local regulatory requirements. In partnership with our business units, we also launched our Personal Internet Banking and Retail Investment platforms, upgraded our ATMs to support China UnionPay's (CUP) integrated chip (IC) cards, as well as commenced inter-bank discounting of bankers acceptance drafts and trading of precious metals. We also established a new Customer Hotline for our retail and wholesale customers as a convenient channel for our customers to conduct their banking needs.

In the year ahead, we will continue to strengthen our information technology management to further optimise and automate our Bank's processes and leverage the UOB Group's regional platform and resources to facilitate product development and speed-to-market. Key initiatives we will focus on in 2013 include the launch of Mobile Banking, IC card issuance and CUP online payments for our retail customers, as well as a revamped Global E-Banking platform for wholesale customers.

In line with our Group's regionalisation strategy, T&O will continue to strive towards streamlining business processes to improve operational efficiency and risk controls, and to provide quality, uniformed, and excellent customer service.

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人力资源

大华银行至今已有超过 1000 名员工，遍布 9 座城市。随着业务的不断成长，我行人力资源部门致力于发展和巩固高度积极、团结协作和富有凝聚力的员工队伍及企业文化。

2012 年，我们在全行范围内推行了全新的能力模型。该模型包括 4 项关键能力：战略（Strategise），参与（Engage），执行（Execute），发展（Develop），简称“SEED”。该模型的推行有助于员工更清晰地理解银行对员工的期望，并提高员工在独立工作或团队协作中的工作效率。

与此同时，我行继续投资于员工的培训和发展，为员工配备相应的工作技能，帮助员工在激烈的行业竞争环境中茁壮成长。2012 年，我们的核心技能课程种类从 215 门增长到了 270 门。通过专业技能培训、个人效能培养以及领导力培训项目等，我们不断强化员工的专业技能和管理能力。

2012 年，我们积极推进了 PEAK 项目，该项目整合了我行的绩效管理架构，并旨在激发员工更大的潜能。我们希望通过 PEAK 计划的绩效管理四阶段循环周期，即：计划、参与、评估、持续跟进，让银行的卓越绩效和生产力的更上一个台阶。而对员工主管的评价和奖励，不仅取决于其达成的业务成果，同时与其如何参与、领导和发展他们的团队紧密相连。

2012 年，我行从上海、北京、成都、厦门等地的顶尖院校招募的首批青年英才已经完成为期十五个月的管理培训生项目，并已在我行开始他们的职业生涯。

Human Resources

UOB (China) has an employee base of more than 1,000 people across nine cities. With the continued growth of our business, our Human Resources team focused on building and maintaining a highly motivated and collaborative workforce and culture.

In 2012, we launched a leadership competency framework across the organisation. The framework consists four key leadership competencies, namely: Strategise, Engage, Execute and Develop, also known as SEED. The framework helps employees understand more clearly what is expected of them and guides each person towards being more effective in what they do as individuals and across teams.

During the year UOB (China) continued to invest in training and development programmes to equip employees with the relevant skills to thrive in the competitive business environment. In 2012, we increased the number of core skills courses from 215 to 270. We enhanced our management and technical capabilities via specialised technical training, personal effectiveness and leadership programmes.

During the year we actively developed our PEAK programme, which is an integrated performance management framework for the Bank to bring out the best in its people. Through PEAK, we hope to raise the bar on performance excellence and productivity through the four stages of the performance management lifecycle: Plan, Engage, Appraise, Keep track. People managers are measured and rewarded for not only the achievement of business results but also how well they engage, lead and develop their teams.

This year, we also saw the first cohort of our young talents complete the 15-month long Management Associates Programme. These young talents selected from top universities in Shanghai, Beijing, Chengdu and Xiamen have now started their career within the Bank.

我行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 2012 年 12 月 31 日):

UOB (China) is committed to upholding good corporate governance which the Bank sees as fundamental to sustaining its business. In establishing the 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 and the Rules for Implementing the PRC Regulations on Administration of Foreign-funded Banks; and
- d) other relevant regulatory requirements.

The Board, Board Committees, the Supervisor and Senior Management perform their respective duties according to the laws and regulations, and based on the scope of powers as defined by the Bank's Articles of Association.

Board of Directors

There are six Directors on the Board, two of whom are independent Directors. The size and composition of the Board comply with regulatory requirements and the provisions in the Articles of Association of the Bank. The Board members as at 31 December 2012 were:

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	60	董事长 / 非执行非独立董事 Chairman/Non-executive and non-independent	2010 年 9 月 17 日至 2013 年 9 月 16 日 17 September 2010 to 16 September 2013
陈建发 Tan Kian Huat	男 Male	55	执行非独立董事 (行长兼首席执行官) Executive (President and CEO) and non-independent	2011 年 6 月 6 日至 2014 年 6 月 5 日 6 June 2011 to 5 June 2014
李振荣 Francis Lee Chin Yong	男 Male	59	非执行非独立董事 Non-executive and non-independent	2010 年 12 月 27 日至 2013 年 12 月 26 日 27 December 2010 to 26 December 2013
叶杨诗明 Christine Ip	女 Female	49	非执行非独立董事 Non-executive and non-independent	2011 年 8 月 22 日至 2014 年 8 月 21 日 22 August 2011 to 21 August 2014
詹道存 Cham Tao Soon	男 Male	73	独立非执行董事 Non-executive and 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	45	独立非执行董事 Non-executive and independent	2010 年 10 月 26 日至 2013 年 10 月 25 日 26 October 2010 to 25 October 2013

公司治理

Corporate Governance

董事会的主要职能如下：

- 为银行指明战略方向，批准银行战略发展方案，批准银行的经营计划和年度预算；
- 审核并监督银行的财务表现以及批准银行真实公允的财务决算方案；
- 决定银行的资本负债结构；
- 设定股息分配方案以及宣告股息；
- 筹划董事会和高级管理层的继任事宜及银行的薪酬政策；
- 确保高效的管理团队；
- 批准银行的组织结构设置；
- 监督建立全面的、针对各种风险类型的风险管理政策、程序和基础设施（包括业务外包风险）；
- 决定银行的风险结构并核准相关信贷审批限额和投资限额；
- 审核并监督银行的风险管理、内部审计和合规部门职能的履行，并确保对其资源配置的充分性；
- 评价行长 / 首席执行官以及高级管理层的工作表现；
- 制订相关政策及程序以避免为自己谋取不正当利益的情况或其它利益冲突的产生；
- 审查并核准银行的有关关联交易的控制体系；
- 建立公司文化，价值观和道德标准；
- 审查银行的信息披露政策并对所披露信息的真实性、准确性和完整性负责；
- 向股东报告；及
- 履行股东授予的其他职权和法律、法规以及银行章程要求的其他职权。

董事会每年召开四次定期会议。并在需要时召开临时董事会议。

根据银行章程的规定，董事会还可通过传签的方式做出决议。

2012年，我行共召开董事会会议四次，所有董事均出席了会议。

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。

2012年，我行董事会还通过传签的方式，做出了七项决议。

The main responsibilities of the Board are:

- provide strategic directions and approve strategic business initiatives, and approve the business plans and annual budget;
- review and monitor the financial performance of the Bank, and approve true and fair financial statements;
- determine an appropriate capital/debt structure;
- To set dividend policy and declare dividends;
- perform succession planning for the Board and Senior Management and formulate the remuneration policy;
- put in place an effective Management team;
- approve the organisational structure;
- oversee the establishment of comprehensive risk management policies, processes and infrastructure to manage various types of risk (including outsourcing risk);
- determine the risk profile of the Bank and approve credit discretionary and investment limits;
- review and monitor the risk management, internal audit and compliance functions and ensure the adequacy of resources allocated to these functions;
- evaluate the performance of the President and CEO and Senior Management;
- establish procedures and processes to avoid self-serving practices and conflicts of interest;
- review and approve the Bank's system of controls relating to connected transactions;
- set the corporate culture, values and ethical standards;
- review the Bank's information disclosure policy and be responsible for the authenticity, accuracy and integrity of the information disclosed;
- report to the shareholder; and
- exercise such other powers as authorised by the shareholder and perform such other functions as required by the laws, regulations and the Bank's Articles of Association.

The Board holds four scheduled meetings in a year. Additional meetings may be held whenever required.

The Bank's Articles of Association also provide for Board resolutions to be passed by way of circulation.

In 2012, the Board held four meetings and all Directors attended the meetings.

The procedures for fixing a Board meeting, the quorum required for constituting the meeting, the proceedings at the meeting, and the procedures for voting and passing of resolutions complied with the requirements of the applicable PRC laws and regulations and the Bank's Articles of Association. The minutes of Board meetings are kept by the Company Secretary.

The Board passed seven resolutions by way of circulation in 2012.

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。

(1) 执行委员会

- a. 委员会成员：黄一宗先生（主席）、陈建发先生、李振荣先生、叶杨诗明女士
- 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、业务发展策略，监督银行业务计划的执行，批准相关的信贷额度；及
 - 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. 执行委员会至少每月召开一次会议。且可根据需要随时召开会议，以履行上述职责。

2012年，执行委员会召开会议19次。

(2) 关联交易控制委员会

- a. 委员会成员：曾之杰先生（主席）、李振荣先生、詹道存教授、张锦康先生
- b. 关联交易控制委员会的主要职能如下：
 - 建立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；及
 - 审核重大关联交易并提交董事会批准。
- c. 2012年，关联交易控制委员会共召开会议1次。

Board Committees

The Board has delegated specific functions to five Board Committees, namely the Executive Committee (EXCO), Connected Transactions Control Committee (CTCC), Audit Committee (AC), Nominating and Remuneration Committee (NRC) and Risk Management Committee (RMC).

(1) Executive Committee

- a. The EXCO members are Mr. Wee Ee Cheong (Chairman), Mr. Tan Kian Huat, Mr. Francis Lee Chin Yong and Mrs. Christine Ip.
- b. The EXCO has oversight responsibilities for:
 - the Bank's overall business operation, including formulating internal policies and business strategies, monitoring the execution of business plans and approving relevant credit limits; and
 - all human resource matters, except for those pertaining to the President and CEO, Deputy CEO and Deputy President.
- c. The EXCO meets at least once a month and whenever required in the discharge of its functions.

The EXCO held 19 meetings in 2012.

(2) Connected Transactions Control Committee

- a. The CTCC members are Mr. Zeng Zhi Jie (Chairman), Mr. Francis Lee Chin Yong, Professor Cham Tao Soon and Mr. William Chong Kim Khong.
- b. The CTCC's main responsibilities are to:
 - establish and administer the system for managing connected transactions;
 - manage connected transactions and control the risks from such transactions;
 - examine non-material connected transactions; and
 - review and submit material connected transactions to the Board for approval.
- c. The CTCC met once in 2012.

公司治理

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(3) 审计委员会

- a. 委员会成员：詹道存教授（主席）、李振荣先生、叶杨诗明女士、曾之杰先生
- b. 审计委员会的主要职能为审议 / 监督以下相关事宜：
- 财务报告，内部、外部审计计划及报告；
 - 内部会计控制及重大内部控制的充分性
 - 内部及外部审计的范围及结果；
 - 有关会计准则或会计实务的质量及重大变化；
 - 内部审计资源的充分性；
 - 内部审计调查的重大发现；
 - 批准外部审计费用；及
 - 外部审计机构及内部审计部门负责人的提名、任命及解聘。
- c. 2012 年，审计委员会共召开会议 4 次。

(4) 提名及薪酬委员会

- a. 委员会成员：詹道存教授（主席）、黄一宗先生、李振荣先生、曾之杰先生
- 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、主要高级管理人员（包含行长兼首席执行官、副首席执行官以及副行长）的薪酬结构并报董事会批准；及
 - 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及董事的贡献以及行长兼首席执行官的表现。
- c. 2012 年，提名及薪酬委员会召开会议 1 次，并通过传签的方式做出了两项决议。

(3) Audit Committee

- a. The AC members are Professor Cham Tao Soon (Chairman), Mr. Francis Lee Chin Yong, Mrs. Christine Ip and Mr. Zeng Zhi Jie.
- b. The AC's main responsibilities are to review/oversee all matters relating to:
- financial statements, and internal and external audit plans and reports;
 - adequacy of internal accounting controls and material internal controls;
 - scope and results of internal and external audits;
 - quality of and any significant change in accounting policies or practices;
 - adequacy of internal audit resources;
 - significant findings from internal audit investigations;
 - approval of external auditors' fees; and
 - appointment, resignation or dismissal of external auditors and the head of the internal audit function.
- c. The AC held four meetings in 2012.

(4) Nominating and Remuneration Committee

- a. The NRC members are Professor Cham Tao Soon (Chairman), Mr. Wee Ee Cheong, Mr. Francis Lee Chin Yong and Mr. Zeng Zhi Jie.
- b. The NRC's main responsibilities are to:
- recommend candidates for appointment to the Board and Board Committees;
 - recommend a framework of remuneration for Directors and key Senior Management officers (including President and CEO, Deputy CEO and Deputy President) for the Board's approval; and
 - put in place a system for assessing the effectiveness of the Board as a whole, the contribution of each Board Committee and Director, and the performance of the President and CEO.
- c. In 2012, the NRC met once and passed two resolutions by way of circulation.

(5) 风险管理委员会

- a. 委员会成员：曾之杰先生（主席）、李振荣先生、叶杨诗明女士、詹道存教授
- b. 风险管理委员会的主要职能如下：
 - 审查风险管理策略、政策和风险容忍度，并提交董事会批准；
 - 确保风险管理体系健康独立，及其建立和运作符合董事会批准的策略和政策；
 - 在识别、衡量、监督和控制各种风险的过程中，审查和评估银行风险管理架构（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；及
 - 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. 2012年，风险管理委员会共召开会议4次。

关于监事

大华银行（中国）设监事一名，由股东委派，现任监事为黄祖耀博士。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：

- 检查银行财务和财务报表；
- 监督董事、高级管理人员的行为，以确保银行审慎经营，并在必要时对董事、高级管理人员的不当行为予以纠正；
- 维护银行、股东及其他利益相关者特别是存款人的合法权益；及
- 法律、法规及银行章程规定的应由监事行使的其他职权和股东授予其行使的其他职权。

2012年，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。监事通过与董事及高级管理层一起参与会议并讨论，听取了管理层的工作报告，审阅了按月度、季度、半年度及年度上报的我行经营和风险管理情况，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等进行了监督。

(5) Risk Management Committee

- a. The RMC members are Mr. Zeng Zhi Jie (Chairman), Mr. Francis Lee Chin Yong, Mrs. Christine Ip and Professor Cham Tao Soon.
- b. The RMC's main responsibilities are to:
 - review and recommend risk management strategies, policies and risk tolerance level for the Board's approval;
 - oversee the establishment and operation of a robust and independent risk management system that is consistent with the approved strategies and policies;
 - review and assess the adequacy and effectiveness of the Bank's risk management structure (including frameworks, policies, methodologies, human resources, processes, information, infrastructure and systems) in identifying, measuring, monitoring and controlling various types of risks;
 - review regular management reports on risk exposures, risk portfolio composition and the management, monitoring and control of risks; and
 - report to the Board regularly and highlight any adverse risk event or trend for the Board's attention.
- c. The RMC met four times in 2012.

Supervisor

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

The main responsibilities and powers of the Supervisor include:

- inspecting the accounts and financial statements of the Bank;
- overseeing the actions of the Directors and Senior Management officers that the Bank is run in a prudent manner, and taking corrective actions where necessary;
- safeguarding the lawful rights and interests of the Bank, the shareholder and other interested parties, particularly the depositors; and
- exercising such other power and authority pursuant to the laws, regulations and the Bank's Articles of Association, and as may be delegated by the shareholder.

In 2012, the Supervisor was invited to attend Board and Board Committee meetings and had duly performed his responsibility of supervising the Board and Senior Management strictly according to the PRC Company Law and the Bank's Articles of Association. The Supervisor provided oversight on the Bank's operational and financial matters and the performance of the Directors and Senior Management, through the receipt of management reports and reviews of the monthly, quarterly, semi-annual and annual reports on the Bank's operations and risk management and through meetings and discussions with the Directors and Senior Management.

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独立董事履行职责情况

截止 2012 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审计委员会、提名及薪酬委员会主席，以及关联交易控制委员会、风险管理委员会成员。曾之杰先生同时兼任董事会下设的关联交易控制委员会、风险管理委员会主席，以及审计委员会、提名及薪酬委员会成员。

报告期内，詹道存教授和曾之杰先生均出席了 2012 年召开的全部四次董事会会议，履行诚信和勤勉义务，认真审议了各项议案。两位独立董事为董事会、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。

Performance of Independent Directors

There are two independent Directors on the Board as of 31 December 2012, namely Professor Cham Tao Soon and Mr. Zeng Zhi Jie, whose appointments are in compliance with the Guidelines for Corporate Governance of Locally Incorporated Foreign Banks, Guidelines for Independent Directors and External Supervisors of Joint Shareholding Commercial Banks and Opinion on Enhancing the Corporate Governance of Locally Incorporated Foreign Banks. Professor Cham Tao Soon is the Chairman of the AC and NRC, and a member of the CTCC and RMC. Mr. Zeng Zhi Jie is the Chairman of the CTCC and RMC, and a member of the AC and NRC.

For the year under review, the two independent Directors attended all four Board meetings convened in 2012 and discharged their duties diligently and objectively. They contributed to the decision-making and oversight by the Board and Board Committees and safeguarded the lawful rights and interests of the Bank and the shareholder.

(1) 2012 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) Absent with Apologies	备注 Remarks
詹道存 Cham Tao Soon	4	4	0	/
曾之杰 Zeng Zhi Jie	4	4	0	/

(1) Independent Directors' Attendance at Board Meetings in 2012

(2) 独立董事对我行有关事项提出异议的情况

2012 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。

监事及董事知情权

银行监事及董事能自由与管理层进行沟通并获取银行信息。银行就财务信息、风险管理、运营管理等事项向监事及董事提供全面及时的报告以便其做出进一步的会议讨论。银行监事及董事有权与公司秘书进行沟通，从而了解最新的法规变化及公司治理方面的实施情况。监事及董事在履行其职责时可以根据需要独立寻求专业意见，由此产生的费用，将由银行承担。

(2) Dissent Raised by Independent Directors

In 2012, the independent Directors did not raise any dissent towards any matter at Board meetings or under any other circumstance.

Access to Information of Supervisor and Directors

The Supervisor and Directors have unfettered access to information and Management and receive timely and comprehensive financial, risk management and operational reports to facilitate informed discussions during meetings. They also have access to the Company Secretary whose responsibilities include advising the Supervisor and the Board on regulatory changes and best practices in corporate governance. In discharging their duties, the Supervisor and Directors may seek independent professional advice, if necessary, at the Bank's expense.

公司治理

Corporate Governance

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 and CEO 兼分行 / 渠道部主管 Head, Branches/Channels	男 Male	55	May 2008	英国利兹大学机械工程学士学位 Mechanical Engineering, Honours University of Leeds 英国布拉德福德大学工商管理硕士 Master in Business Administration University of Bradford	29
林丽 LIN Li	科技及营运部主管 Head, Technology and Operations	女 Female	49	Sep 2012	工学硕士 北京航空航天大学 Master of Science Beijing University of Aeronautics and Astronautics	17
洪茂全 ANG Moh Chuan	企业银行部主管 Head, Corporate Banking	男 Male	42	Oct 2010	新加坡南洋理工大学理学士 Bachelor of Accountancy Nanyang Technological University	17
邱子殷 KU Tse Kian	商业银行部主管 Head, Commercial Banking	男 Male	42	Mar 2010	新加坡南洋理工大学荣誉学位 Bachelor of Business, Honours Nanyang Technological University	17
周曼 ZHOU Man Cherry	个人财务服务部主管 Head, Personal Financial Services	女 Female	39	May 2011	上海财经大学工商管理学士 Bachelor of Business Administration Shanghai University of Finance and Economics 上海财经大学工商管理硕士 Master in Business Administration Shanghai University of Finance and Economics	14
叶德镛 YAP Teck Yong Douglas	环球金融与 投资管理部主管 Head, Global Market and Investment Management	男 Male	53	Nov 2010	计算机科学荣誉理学士 加拿大英属哥伦比亚大学 Bachelor of Science Honours in Computer Science University of British Columbia	25
郑伟仁 TEH Wee Jin	信贷审批部主管 Head, Credit Approval	男 Male	55	Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	31
张锦康 CHONG Kim Khong William	风险管理部主管 Head, Risk Management	男 Male	45	Jan 2008	新加坡南洋理工大学商学士荣誉学位 Bachelor of Business, Honours Nanyang Technological University	21
郑汉仪 TEH Han Yi	企业及企业服务部主管 Head, Finance and Corporate Services	女 Female	42	Sep 2012	会计学士 新加坡南洋理工大学 Bachelor of Accountancy Nanyang Technological University	17
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head, Human Resources	女 Female	36	Dec 2007	复旦大学工商管理硕士 Master in Business Administration Fudan University	15
李刚 LI Gang Rick	内部审计部主管 Head, Internal Audit	男 Male	39	Dec 2007	上海大学经济学士 Bachelor of Economics Shanghai University	16
王媛 WANG Yuan Eliza	法律与秘书部主管 Head, Legal and Secretariat	女 Female	39	Dec 2007	河海大学法学士 Bachelor of Laws Hohai University 复旦大学工商管理硕士 Master in Business Administration Fudan University	16

公司治理 Corporate Governance

陈宗明 TAN Chong Meng Louis	合规部主管 Head, Compliance	男 Male	41	Jun 2009	伦敦大学国王学院法学学士 Bachelor of Laws King's College London, University of London	14
林楚强 LIM Chor Kiang	交易银行业务部主管 Head of Transaction Banking	男 Male	42	May 2011	理科学士 新加坡国立大学 Bachelor Degree of Science National University of Singapore	17
杨国林 YEONG Kok Leng Vincent	北京分行行长 General Manager of Beijing Branch	男 Male	44	Aug 2010	新加坡国立大学工商管理学士 Bachelor of Business Administration National University of Singapore	19
卢尔添 LOH Nee Thiam Harry	上海分行行长 General Manager of Shanghai Branch	男 Male	42	May 2010	新加坡南洋理工大学商学士 Bachelor of Business Nanyang Technological University	18
卓益丰 TOK Aik Hong Lawrence	广州分行行长 General Manager of Guangzhou Branch	男 Male	38	Mar 2010	银行与金融学学士学位 伦敦大学 Bachelor in Banking and Finance, Honours University of London	12
黄莹 HUANG Ying	厦门分行行长 General Manager of Xiamen Branch	女 Female	41	Sep 2011	国际经济、金融与银行学硕士学位 英国加的夫大学商学院 Master of Science in International Economics Banking and Finance Cardiff University, U.K.	18
吴端祝 GOH Tuan Chiok	深圳分行行长 General Manager of Shenzhen Branch	男 Male	41	Sep 2008	新加坡国立大学工商管理学士 Bachelor in Business Administration National University of Singapore	15
陈育文 Chan Yoke Voon	沈阳分行行长 General Manager of Shenyang Branch	男 Male	46	Aug 2010	经济学学士 马来西亚国民大学 Bachelor of Economic National University of Malaysia	18
林道明 LIM Tow Meng	成都分行行长 General Manager of Chengdu Branch	男 Male	60	Nov 2011	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	32
黄志平 HUANG Zhi Ping Kenneth	天津分行行长 General Manager of Tianjin Branch	男 Male	38	Feb 2011	北京大学法学硕士 Master of Law Peking University	9
叶艳 YE Yan Beicy	杭州分行行长 General Manager of Hangzhou Branch	女 Female	41	Feb 2012	电子工程学士 哈尔滨工程大学 Electrical Engineer Haerbin Engineering University	18
张大林 ZHANG Da Lin Alex	上海静安支行行长 Branch Manager of Jingan Sub-Branch	男 Male	43	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	10
陈文 CHEN Wen Wanda	上海新天地支行行长 Branch Manager of Xintiandi Sub-Branch	女 Female	35	May 2011	工商管理硕士 澳大利亚南十字星大学 Master of Business Administration Southern Cross University, Australia	10
许杰 XU Jie Sting	北京东城支行行长 Branch Manager of Dongcheng Sub-Branch	男 Male	34	May 2012	工商管理硕士 澳大利亚阳光海岸大学 Master of Business Administration University of Sunshine Coast, Australia	6

公司治理

Corporate Governance

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具体实践，逐步建立、完善我行的内部控制，为银行业务发展设立具有战略性和可实践性的目标。

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规章制度的贯彻执行提供合理保证。

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的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。

内部审计部的主要职责在于，通过提供独立的、客观的内部审计服务，以及旨在改进银行运营的增值服务，协助董事会和管理层履行其法律和管理职责。内部审计部依据其系统的、严格的方法论，对银行的风险管理、内部控制、治理体系和流程化管理的充分性和有效性进行评估，从而帮助银行实现其经营管理目标。

内部审计部遵照中国银监会关于金融机构内部审计的监管要求，依据“风险导向”的审计方法制定年度审计计划，并根据对被审计对象的固有风险和内控有效性的评估结果及监管风险提示确定审计项目的优先次序以及审计范围，审计内容覆盖总行和分行的业务发展和运营情况，以及信息系统基础架构和应用程序的建设及运用情况。

所有内部审计报告将被呈报至审计委员会。同时，对于重大审计发现，内部审计部将提示审计委员会予以关注。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所提出的需整改事项而采取的后续行动，并对整改结果予以独立评价。

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 is an independent function that reports to the Audit Committee (AC) and Group Audit functionally, and to the President and CEO of UOB (China) administratively.

The primary role of Internal Audit is to assist the Board and Management to discharge their legal and executive obligations by providing independent, objective assurance and value-added services designed to improve the Bank's operations. It helps the Bank accomplish its objectives by having a systematic and disciplined approach to evaluate the adequacy and effectiveness of the Bank's internal control, risk management and governance systems and processes.

Internal Audit adheres to the Internal Audit Guidelines for Financial Institutions as governed by CBRC and adopts a risk-based approach in developing its strategic audit plan, which is reviewed annually. Audit projects are prioritised and scoped according to the assessment of inherent risks, controls of various risk types and regulatory hotspots as well. The audit scope covers all businesses, operations and the infrastructure and applications of systems in headquarters and branches.

All audit reports are provided to the AC with significant issues highlighted. Internal Audit also closely monitors the follow-up actions taken by the Management on the issues highlighted by Internal Audit, external audit and regulators.

银行经营的成功取决于对财务和非财务风险的有效管理。本行的风险管理方式是确保各种风险在由各高级管理委员会建立、董事会和其下属委员会批准核定的水平范围内得到管理。

本行已建立起一个全面的风险管理框架并具备了与之相适应的政策和程序，用于风险的发现、衡量、监测和控制。本行风险管理指导原则提倡：

- 通过结合健全的风险管理和商业惯例以获得可持续的长期增长；
- 不断提高风险发现和风险控制能力；及
- 在一个审慎的、一贯和有效的风险管理框架下促进业务的发展。

风险管理治理和框架

本行董事会负责银行的风险治理和监督治理结构能保证经营活动：
以安全和稳妥的方式开展并符合最高标准的专业要求；
符合本行整体业务战略和风险偏好；及
受制于充分的风险管理和内部控制。

董事会在其下设专业委员会的支持下监督和管理风险管理框架、政策和程序的建立和推行。执行委员会协助董事会负责批准风险管理相关政策和风险限额。风险管理委员会则负责监督风险管理框架的建立及评估风险管理措施的充分性和有效性。风险管理委员会还审阅银行各类风险敞口报告并将对经营不利的风险事件和趋势上报给董事会。

The effective management of financial and non financial risks is integral to the Bank's business success. The Bank's approach to risk management is to ensure risks are managed within levels established by the Bank's various senior management committees and approved by the Board and/or its committees.

The Bank has established a comprehensive framework of policies and procedures to identify, measure, monitor and control risks. These are guided by the Bank's risk management principles which advocate:

- Delivery of sustainable long-term growth using sound risk management principles and business practices;
- Continual improvement of risk discovery capabilities and risk controls; and
- Business development based on a prudent, consistent and efficient risk management framework.

Risk Management Governance and Framework

The Board is responsible for the governance of risk and oversees a governance structure to ensure that the Bank's business activities are:

- Conducted in a safe and sound manner in line with the highest standards of professionalism;
- Consistent with the Bank's overall business strategy and risk appetite; and
- Subjected to adequate risk management and internal controls.

In this, the Board is supported by its committees in the oversight of risk management framework, policies and processes. The Executive Committee (EXCO) assists the Board in the approval of risk policies and risk limits. The Risk Management Committee (RMC) oversees the establishment of the risk management framework and reviews the adequacy and effectiveness of the Bank's risk management infrastructure. The RMC also reviews risk exposures of the Bank and highlights adverse risk events or trends to the Board.

风险管理 Risk Management

我行的高级管理层负责银行日常管理。由总裁兼首席执行官主持各高级管理委员会协助进行业务决策并对风险与回报加以考量。资产负债委员会和风险与资本委员会分别监督管理各自领域的日常风险相关事宜。两委员会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关委员会审议通过。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。

信贷风险

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，以保持多样化且高质量的信贷资产组合。信贷风险管理部门担负独立监督银行信贷风险的责任，并负责报告和分析和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与资本委员会批准通过。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，着重于在一个审慎、一贯和有效的信贷风险管理框架下促进业务的发展。它的其他职能还包括监测和审阅信贷风险敞口、开展信贷组合分析、进行政策和风险接纳标准的完善和调整、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同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，将根据审批官的经验，资历和工作记录情况予以委任。所有具审批权限的审批官接受信贷政策和信贷接纳标准的指导。所有信贷政策和信贷接纳标准将按周期进行审阅及更新以确保其同银行发展策略和业务环境的连续性和适用性。

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。

The day-to-day management of the Bank is delegated to its Senior Management. The President and CEO forms senior management committees to assist in making business decisions which weigh risks with returns. The Asset and Liability Committee (ALCO) and the Risk and Capital Committee (RCC), provide oversight of all risk related matters. These senior management committees meet at least monthly to review independent risk assessment and monitoring reports submitted by the independent Risk Management function. All risk policies, limits and processes are reviewed by these committees before submission for approval by the EXCO. Meeting minutes of the committees are also submitted for notation by the RMC and the Board.

Credit Risk

Credit Risk Policies and Processes

The Bank has established well defined credit risk acceptance parameters, policies and procedures to maintain a high quality and well diversified credit portfolio. The Credit Risk Management Division (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 RCC and EXCO. It actively engages business units on credit related matters and facilitates 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 limits (CDL) structure that is tiered according to the borrower's credit rating. Delegation of CDL follows a stringent process that takes into consideration the experience, seniority and track record of the approving officers. All credit approving officers are guided by credit policies and credit acceptance guidelines that are periodically reviewed to ensure their continued relevance to the Bank's business strategy and the business environment.

Internal Rating System

The Bank has implemented an internal credit rating system as part of its credit decision process. The 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 model back testing and validation.

信贷集中度风险

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、抵押品和国别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净额的一定百分比。

客户限额确保了对于信用评级较弱客户的借贷处于可控水平。该类限额一般与客户的风评评级相联系。

集团授信限额则确保我行不会因对某一集团或相关借款人不适当的、过于集中的信贷投放而引致潜在的单一集团风险。

行业限额则确保由于特定的行业风险事件引发的不利影响被限制在可接受水平。

国别风险

国别风险通过已建立的相应框架（包括考虑主权信用评级及我行业务发展决策为各国设定国别风险限额）得到管理。国别风险敞口被定期审阅并将显著趋势上报风险与资本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。

Credit Risk Concentration

A risk-sensitive process is in place to regularly review, manage and report credit concentrations 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 eligible capital base.

Borrower limits ensure lending to borrowers with weaker credit ratings is confined to acceptable levels. These limits are generally tiered according to the borrowers' risk ratings.

Obligor limits ensure that there is no undue concentration to a group of related borrowers that may potentially pose a single risk to the Bank.

Industry limits ensure that any adverse effects arising from an industry-specific risk event is confined to acceptable levels.

Country Risk

Country risk is managed within an established framework which includes setting of limits for each country based on the country's risk rating as well as the Bank's business strategy. Country risk exposures are analysed and significant trends are reported to the RCC and RMC periodically.

Credit Risk Mitigation

As a fundamental credit principle, the Bank generally 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 the 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 is often obtained when the borrower's credit worthiness is not sufficient to justify an extension of credit.

风险管理

Risk Management

外汇及衍生产品交易的信贷敞口

外汇或衍生产品交易的风险限额使用潜在风险敞口的计算方法确定。该方法按照交易币种和期限来确定因不利市场趋势而可能引致的信贷风险敞口。

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活动中的交易对手信贷风险。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，从而仅产生一个应向交易对手收取或支付的终止净额。

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。

逾期账户管理

当客户未能按时还本和 / 或付息时，相应账户即构成逾期。任何逾期账户包括循环授信（如透支业务）的信用额度超限都将由业务和风险管理部按规定和程序进行监控和管理。当有需要时，将对相应账户加大复审的频度。

Credit Exposures from Foreign Exchange and Derivatives

Pre-settlement limits for foreign exchange (FX) and derivative transactions are established using the Potential Future Exposure (PFE) approach. This approach takes into consideration the transaction currency and tenor to address the credit risk exposures arising from adverse market movements.

For internal risk management, master agreements such as International Swaps and Derivatives Association (ISDA) Master Agreements and related Credit Support Annex (CSA) and National Association of Financial Market Institutional Investors (NAFMII) Agreement have been established with active counterparties to manage counterparty credit risk arising from FX and derivative activities. The agreements allow the Bank to settle all outstanding 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 tests form an integral part of the Bank's credit portfolio management process. Periodic credit stress tests are conducted to allow the Bank to assess the potential credit losses arising from exceptional but plausible adverse events.

Delinquency Monitoring

An account is considered as delinquent when payment is not received on the due date. Any delinquent account, including revolving credit facility (such as an overdraft) with limit excesses, is closely monitored and managed through a disciplined process by officers from business units and Risk Management Function. Where appropriate, such accounts are also subject to more frequent credit reviews.

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信贷的能力对贷款组合进行分类。任何逾期或额度超限（如循环授信项下的透支业务）达到 90 天以上的将被自动划归为“不良”类。

所有对客户的贷款和垫付款项按照银监会的指引要求分为“正常”、“关注”、“次级”、“可疑”及“损失”五类。

提高不良类账户的分类至“正常”或“关注”时，必须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。银行应确信一旦被解除不良分类后，该账户将不会在短期内再次被降级。

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信贷分类评级。

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账户项下抵押品变现收入在内的不良信贷未来清收处置价值。仅当不良信贷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，该账户才被准予核销。

Loan Classification, Provisioning and Write Off

The Bank classifies its loan portfolio according to the borrower's ability to repay the credit facility from its normal source of income. Any account which is delinquent or (for revolving credit facility such as an overdraft) in excess of more than 90 days overdue will automatically be categorised as “non-performing”.

All borrowing accounts are classified into “Pass”, “Special Mention”, “Substandard”, “Doubtful” or “Loss” in accordance with the guidelines of China Banking Regulatory Commission (CBRC).

Upgrading and de-classification of a non-performing account 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. The Bank must also be satisfied that once the account is de-classified, it is unlikely to be classified again in the near future.

A restructured loan is categorised as non-performing and placed on the appropriate classified grade depending on the Bank's assessment of the financial condition and repayment ability of the borrower based on the restructured terms.

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 account. A classified account is written off when there is no realisable tangible collateral securing the account and all feasible avenues of recovery have been exhausted.

风险管理 Risk Management

贷款的主要行业分布 Loans by Industry Distribution	人民币百万元 RMB millions	占比 (%)
制造业 Manufacturing	4,920	32%
个人金融服务贷款 Professionals & Private Individuals	3,329	22%
房地产业 Property and Real Estate	3,212	21%
批发和零售业 Wholesale and Retail	1,615	11%
农林牧渔业 Agriculture, Forestry, Animal Husbandry & Fishery	478	3%
其他 Others	1,662	11%
合计 Total	15,216	100%

贷款按管理分行分布 Loans by Booking Branch	人民币百万元 RMB millions	占比 (%)
上海 Shanghai	7,015	46%
北京 Beijing	2,148	14%
成都 Chengdu	1,546	10%
天津 Tianjin	1,426	9%
广州 Guangzhou	1,156	8%
厦门 Xiamen	809	5%
沈阳 Shenyang	640	4%
杭州 Hangzhou	257	2%
深圳 Shenzhen	219	2%
合计 Total	15,216	100%

贷款风险分类及不良贷款情况 Loans by Classification	人民币百万元 RMB millions	占比 (%)
正常 Pass	15,007	99%
关注 Special Mention	101	1%
次级 Substandard	30	0%
可疑 Doubtful	0	0%
损失 Loss	78	0%
合计 Total	15,216	100%

2012 年底，不良贷款合计人民币 107.9 百万元，占贷款总额比例为 0.70%。

As at end of 2012, total non-performing loans amounted to RMB 107.9 million, representing 0.70 per cent 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。我行市场风险主要源于代客交易行为，结构化产品挂钩的交易行为以及自营交易等交易组合中利率、汇率的变化。

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风险管理部门会提交有关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。此外，推出新产品与服务前，会通过产品或服务开发流程充分识别所有市场风险。风险管理部下属的市场风险监控部门每日独立地对交易产品进行估价、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，而是认为诸如利率、汇率等风险因子在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账簿的损益与风险价值(VaR)的差异来验证该方法的可靠性。通过对回溯测试结果的分析，将找出是否是因为模型缺陷或市场波动导致其中不符合预期的结果，所有回溯测试反映的问题都将得到关注并在适当情况下对模型缺陷进行修正。

为弥补风险价值(VaR)测量法的不足，我行借助压力测试及情景测试，找出银行在面对某些极端情景时可能出现的损失。这些测试为主动市场风险管理提供了早期预警信息，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, its client-driven market making and product structuring activities as well as trading activities.

The Board and EXCO approve the Bank's market risk management framework and policies 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 and Balance Sheet Risk Management Division (MBSM) provides support to ALCO with the establishment of the market risk management framework, policies and control procedures. An independent market risk exposure report 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. In addition, a product/service programme process ensures that all market risk issues identified are adequately addressed prior to the launch of new products and services. The Market Risk Control Division (MRC) provides independent valuation of products traded, 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 per cent 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 may be implied by observed historical market movements.

VaR estimates are backtested against profit and loss of the trading book to validate the robustness of the methodology. The backtesting process analyses whether the exceptions are due to model deficiencies or market volatility. All backtesting exceptions are reviewed and addressed where appropriate.

To complement the VaR measure, stress and scenario tests are performed to identify the Bank's vulnerability to event risk. These tests serve to provide early warnings of plausible extreme losses to facilitate proactive management of market risk.

风险管理 Risk Management

流动性风险

我行保持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。因此，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。这些政策、控制流程及风险限额确保我行在不同的市场环境下有充足的资金以应对流动性需求。这些措施包括通过多样化资金的来源及其期限将资金集中度降至最小，以及持有高流动性债券。

我行在流动性风险管理方面采取保守立场，积极管理核心存款，严格遵守流动性风险额度，保留充足的流动资产等措施来防范可能出现的资金短缺。

我行积极管理存款组合，在成本控制、资金的持续性与资金来源多样化之间维持平衡。流动性管理的重要考虑因素包括维持有竞争力的定价水平，主动管理银行核心存款和维持客户的信心。核心存款一般指稳定的非同业存款，包括活期存款和定期存款。银行通过分析上述存款的波动性来监测核心存款的稳定性。

和监管当局的流动性风险管理框架一致，我行通过预测银行现金流量和管理流动性风险 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”和“共有市场危机”等特定情景进行。我行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融资、沟通等危机处理策略来减少流动性危机所带来的负面影响。

Liquidity Risk

The Bank maintains sufficient liquidity to fund its day-to-day operations, meet deposit withdrawals and loan disbursements, participate in new investments, and repay borrowings. Hence, liquidity is managed in a manner to address known as well as unanticipated cash funding needs.

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the ALCO and EXCO. These policies, controls and limits enable the Bank to monitor and manage liquidity risk to ensure that sufficient sources of funds are available over a range of market conditions. These include minimising excessive funding concentrations by diversifying the sources and terms of funding as well as maintaining a portfolio of high quality and marketable debt securities.

The Bank takes a conservative stance in its liquidity management by continuing to gather core deposits, ensuring that liquidity limits are strictly adhered to and that there are adequate liquid assets to meet cash shortfall.

The distribution of deposits is managed actively to ensure a balance between cost effectiveness, continued accessibility to funds, and diversification of funding sources. Important factors in ensuring liquidity are competitive pricing, proactive management of the Bank's core deposits and the maintenance of customer confidence. Core deposits are generally stable non-bank deposits, such as current accounts, savings accounts and fixed deposits. The Bank monitors the stability of its core deposits by analysing their volatility over time.

Liquidity risk is aligned with the regulatory liquidity risk management framework, and is measured and managed on a projected cash flow basis. The Bank is monitored under 'business as usual', 'bank specific crisis' and 'general market crisis' scenarios. Cash flow mismatch limits are established to limit the Group's liquidity exposure. The Bank also employs liquidity early warning indicators and trigger points to signal possible contingency situations.

Contingency funding plans are in place to identify potential liquidity crises using a series of warning indicators. Crisis escalation processes and various strategies including funding and communication have been developed to minimise the impact of any liquidity crunch.

银行帐簿下的利率风险

资产负债委员会，在董事会的授权下，负责总揽利率风险管理框架的有效性。市场和资产负债风险管理部协助资产负债委员会负责监测银行帐簿下的利率风险，全球市场和投资管理部在批准的风险管理的政策范围内对利率风险进行有效的管理。

利率风险管理的主要目标就是在多样化的经济环境中，通过确保银行有充足、稳定、可靠的净利息收入来促进银行资本和经济价值的增长。

我行使用静态分析工具，包括重定价期限和敏感性分析，每月定量测算利率敞口。通过对利率敏感资产负债相对于利率变动的分析，揭示利率变动对利息收入及经济价值潜在影响。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，长期的利率错配对利率头寸价值的影响更大。

我行亦采用如净利息收入定量方法和持续区间（净资产经济价值定量分析）方法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因为利率的大幅波动对银行资产负债表的影响。同时，该压力测试也用于对极端情况下可能发生高额损失的早期预警并促进银行在快速波动的市场环境下积极地管理利率风险。

Interest Rate Risk in the Banking Book

The ALCO, under delegated authority from the Board, maintains oversight of the effectiveness of the interest rate risk management structure. The MBSM Division supports the ALCO in monitoring the interest rate risk profile of the banking book. At a tactical level, the Global Markets and Investment Management (GMIM) Function is responsible for the effective management of balance sheet risk in accordance with approved balance sheet risk management policies.

The primary objective of interest rate risk management is to protect and enhance capital or economic net worth through adequate, stable and reliable growth in net interest earnings under a broad range of possible economic conditions.

Exposure is quantified on a monthly basis using static analysis tools which include repricing schedules and sensitivity analysis. They provide indications of the potential impact of interest rate changes on interest income and price value through the analysis of the sensitivity of assets and liabilities to changes in interest rates. Interest rate sensitivity varies with different repricing periods, currency and embedded optionality. Mismatches in the longer tenor will experience greater change in the price-value of interest rate positions than similar positions in the shorter tenor.

Stress testing, such as the static net interest income approach and duration (static economic value of equity) approach, is also performed regularly to determine the adequacy of capital in meeting the impact of extreme interest rate movements on the balance sheet. Such tests are also performed to provide early warnings of potential extreme losses, facilitating the proactive management of interest rate risks in an environment of rapid financial market changes.

风险管理

Risk Management

操作风险

我行操作风险的管理是基于由已建立的操作风险管理政策、流程和程序所形成的管理框架，由各业务部门对各自业务领域的操作风险进行识别、评估、监视和缓释。

操作风险自我评估包括对固有风险进行识别和评估以及对缓释已发现风险的内控措施的有效性进行评估。操作风险整改计划用于记录和跟踪因整改缺漏而采取的整改行动计划。

关键操作风险指标由各个业务 / 支持部门持续搜集有关本部门风险指标的统计数据并持续跟踪，旨在能及早发现可能引起操作风险事件的控制缺漏。同时我行还通过对关键操作风险指标的趋势性分析帮助识别需要解决的系统性问题。

我行已建立针对操作风险事件和损失的数据库，在必要时将采取整改措施针对根本诱因进行修正。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。

Operational Risk

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

Operational Risk Self Assessments involve identifying and assessing inherent risks, as well as assessing the effectiveness of controls to mitigate the identified risks. Action plans to address issues 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 control weaknesses. Trend analysis is carried out to identify systemic issues that need to be addressed.

A database of operational risk events and losses has been established and corrective actions, where necessary, will be taken to rectify the underlying root cause. The analysis of loss trends and root causes of loss events helps in strengthening the internal control environment.

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

我行已为可能产生巨大操作风险的要素购买了包含我行的保险以缓释其可能产生的高额损失。

我行已建立新产品或服务开发政策与流程，旨在确保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。向个人客户销售零售投资产品时，产品销售委员会对产品的适合度，风险披露以及相关声誉风险进行审阅。对已上线的产品和服务，我行会特别审慎处理并采取预防性措施以保护客户信息和利益。

我行的外包政策及其管理框架确保有关外包的风险已于外包正式启动前被有效识别和管理，并且这样的风险识别和管理在外包之后同样持续进行。

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执行演练，以确保关键职能部门在重大业务和 / 或系统中断的情况下能快速恢复其职能。

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。各个业务部门会同行内法务顾问及外部律师确保银行能有效管理日常业务活动中所涉及的法律风险。

我行建立了管理欺诈风险的框架，包括反欺诈政策、匿名举报程序、重大操作风险报告预案以及面向全体员工提高反欺诈意识的教育项目。

我行亦建立了管理贿赂风险的框架。我行的员工行为准则明确了关于反贿赂反贪污腐败的规定。所有员工都必须严格遵守行为准则及相关指引。对未能遵照执行的员工会被纪律处分，包括暂停或终止与之的雇佣关系。我行定期向全体员工发送反贪污的文摘以使员工了解这方面的最新进展并以此强化反贿赂反贪污的企业文化。

声誉风险是指因银行利益相关方对我行的经营、活动和 / 或财务状况的负面看法，进而对我行盈利能力、流动性和 / 或资本引发负面影响的风险。我行已建立了全面管理声誉风险的框架。

我行已开展有关操作风险管理的培训以持续培养和倡导健康的操作风险管理文化。

A Product/Service Programme ensures that risks associated with the introduction of new products and services are identified, analysed and addressed prior to launch. The Product Sales Committee also reviews product suitability, product risk disclosures and reputation issues associated with the distribution of retail investment products to individual customers. For online products and services, extra care and precautionary measures are implemented to protect customers' confidentiality and interests.

The Bank's Outsourcing Policy and Framework ensures that outsourcing risks are adequately identified and managed prior to entering into any new arrangements and on an on-going basis.

Effective business continuity and crisis management strategies and plans have been developed and tested to ensure prompt recovery of critical business functions in the event of major business and/or system disruptions.

Legal risk is part of operational risk. Legal 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 units work with the Bank's legal counsel and external legal counsel to ensure that legal risks are effectively managed.

A framework to manage fraud risk is in place. It includes a policy on fraud, a whistle-blowing programme, a material risk notification protocol and a fraud risk awareness programme for all employees of the Bank.

A framework to manage bribery risk is also in place. The Bank's Code of Conduct sets out anti-bribery and corruption provisions. All employees are required to observe the Code of Conduct and comply with the guidelines. Disciplinary action will be taken against any employee who fails to do so. Such disciplinary action may include suspension or termination of employment. An anti-corruption digest is sent to all employees regularly to keep them updated of latest developments and to foster an anti-bribery culture.

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 a framework for managing reputation risk.

An operational risk management training and awareness programme is in place to facilitate on-going promotion of an effective risk management culture.

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：

2012 年，大华银行(中国)的净利润为人民币 2.15 亿元。

截至 2012 年 12 月 31 日，我行的存贷比为 64.3%。

2012 年 4 月，杭州分行正式营业。

2012 年 7 月，大华银行(中国)获得合格境内机构投资者(QDII)资格。

2012 年 11 月，大华银行(中国)成为 20 家获得上海黄金交易所银行间黄金询价业务资格的银行之一。

(1) Shareholder Status Update

Name of Shareholder: United Overseas Bank Limited

Percentage of shares held: 100 per cent

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

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

(4) Other highlights during the reporting period:

- In 2012, UOB (China) registered a record net profit of RMB 215 million.
- As at 31 December 2012, our loan-to-deposit ratio was 64.3 per cent.
- In April 2012, UOB (China) Hangzhou Branch officially opened.
- In July 2012, UOB (China) was granted QDII licence.
- In November 2012, UOB (China) was amongst the first 20 banks to participate in trading bullion via the Shanghai Gold Exchange's newly-launched inter-bank platform.

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广州分行

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

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 13 层北面 2、3、5、6 单元
邮编: 518008
电话: (86) (755) 2294 5688
传真: (86) (755) 8246 3326

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

天津分行

天津市和平区河北路 236 号、238 号、252 号君隆广场
邮编: 300040
电话: (86) (22) 2339 3688
传真: (86) (22) 2321 0166

杭州分行

杭州市天目山路 171 号、181 号
天际大厦 1-2 层
邮编: 310013
电话: (86) (571) 2809 0666
传真: (86) (571) 8190 9619

Head Office

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

Shanghai Branch

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111 Dongyuan Road
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Shanghai 200120
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Jing'an Sub-branch (Shanghai)

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1468 Nanjing Road West
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Fax: (86) (21) 6289 1001

Xintiandi Sub-branch (Shanghai)

156-158 Ma Dang Road
Shanghai 200020
Tel: (86) (21) 2312 0888
Fax: (86) (21) 3330 2193

Beijing Branch

Unit 22/25 1/F, Unit 25 2/F, 25/F
Tower C Office Park
No.5 Jinghua South Street
Chaoyang District
Beijing 100020
Tel: (86) (10) 5879 2626
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Dongcheng Sub-branch (Beijing)

Unit 108, Tower C
The Fifth Square
7 Chaoyangmen, North Avenue
Beijing 100010
Tel: (86) (10) 8418 3688
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Chengdu Branch

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No. 308 Shuncheng Street
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Fortune Plaza Tower C
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Shenzhen Branch

Unit 2, 3, 5 and 6, 13
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Xiamen Branch

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Hangzhou, Zhejiang 310013
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大华银行（中国）有限公司

2012年12月31日

United Overseas Bank (China) Limited

31 December 2012

已审财务报表

Audited Financial Statements

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安永华明 (2013) 审字第 60658622_B01 号

大华银行 (中国) 有限公司董事会 :

我们审计了后附的大华银行 (中国) 有限公司财务报表, 包括 2012 年 12 月 31 日的资产负债表、2012 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。

Ernst and Young Hua Ming (2013) Shen Zi No 60658622_B01

To the Board of Directors of United Overseas Bank (China) Limited:

We have audited the accompanying financial statements of United Overseas Bank (China) Limited, which comprise the balance sheet as at 31 December 2012, 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 auditor 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.

审计报告 Auditors' Report

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2012年12月31日的财务状况以及2012年度的经营成果和现金流量。

安永华明会计师事务所(特殊普通合伙)上海分所
Ernst and Young Hua Ming (LLP) 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 2012 and its 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, Yue Dong

中国注册会计师 俞 梅
Chinese Certified Public Accountant: Yu, Mei

2013年3月21日

21 March 2013

资产负债表

Balance Sheets

2012年12月31日 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		附注五	2012年12月31日	2011年12月31日
		Notes 5	31-12-2012	31-12-2011
资产	Assets			
现金及存放中央银行款项	Cash and balances with central banks	1	4,868,920,953	4,485,106,078
存放同业款项	Due from banks	2	5,915,321,787	5,334,996,852
拆出资金	Placements with banks and other financial institutions	3	3,458,240,679	3,453,454,659
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	4	633,769,055	1,002,657,140
衍生金融资产	Derivative financial assets	5	380,562,194	268,391,844
应收利息	Interest receivables	6	178,642,756	266,221,686
发放贷款和垫款	Loans and advances to customers	7	14,916,638,219	13,422,820,499
可供出售金融资产	Available-for-sale financial assets	8	3,499,934,488	6,313,879,613
买入返售金融资产	Reverse repurchase financial assets	9	-	476,400,000
固定资产	Fixed assets	10	40,722,620	45,005,471
无形资产	Intangible assets	11	64,904,631	49,516,106
递延所得税资产	Deferred tax assets	12	48,663,293	52,990,043
其他资产	Other assets	13	576,941,581	97,928,775
资产总计	Total assets		34,583,262,256	35,269,368,766
负债	Liabilities			
同业及其他金融机构存放款项	Due to banks and other financial institutions	15	217,861,781	3,220,674,628
拆入资金	Placements from banks and other financial institutions	16	5,700,255,538	6,666,770,493
衍生金融负债	Derivative financial liabilities	5	410,625,504	339,841,818
吸收存款	Customer deposits	17	23,944,690,429	21,105,906,994
应付职工薪酬	Payroll payables	18	44,117,262	37,995,833
应交税费	Tax payables	19	41,070,152	52,899,182
应付利息	Interest payables	20	377,331,083	246,122,305
其他负债	Other liabilities	21	70,895,264	41,451,807
负债合计	Total liabilities		30,806,847,013	31,711,663,060
所有者权益	Equity			
实收资本	Paid-up capital	22	3,000,000,000	3,000,000,000
资本公积	Capital reserves	23	4,393,784	271,974
盈余公积	Surplus reserves	24	48,126,669	26,667,896
一般风险准备	General reserves	25	430,856,697	304,607,460
未分配利润	Retained earnings	26	293,038,093	226,158,376
所有者权益合计	Total equity		3,776,415,243	3,557,705,706
负债及所有者权益总计	Total liabilities and equity		34,583,262,256	35,269,368,766

载于第 60 页至第 133 页的财务报表附注为本财务报表的组成部分。

The notes on pages 60 to 133 form an integral part of these financial statements.

利润表

Income Statements

2012 年度 For the year ended 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		附注五 Notes 5	2012 年度 2012	2011 年度 2011
一、营业收入	1. Operating income			
利息收入	Interest income	27	1,367,300,621	1,046,550,414
利息支出	Interest expense	27	(741,645,757)	(584,991,524)
利息净收入	Net interest income	27	625,654,864	461,558,890
手续费及佣金收入	Fee and commission income	28	66,580,507	43,102,898
手续费及佣金支出	Fee and commission expense	28	(9,841,087)	(8,924,447)
手续费及佣金净收入	Net fee and commission income	28	56,739,420	34,178,451
投资收益	Investment income	29	219,338,798	204,780,078
公允价值变动净收益 / (损失)	Gains/(losses) from changes in fair value	30	40,820,906	(186,583,766)
汇兑及汇率产品净(损失)/收益	Foreign exchange (losses)/gains		(39,015,303)	108,485,712
其他业务(支出)/收入	Other operating (expense)/income		(32,935,871)	12,080,647
营业收入合计	Total operating income		870,602,814	634,500,012
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges		(60,948,796)	(47,654,155)
业务及管理费	General and administrative expenses	31	(502,716,495)	(450,607,386)
资产减值损失	Impairment losses	32	(24,716,124)	(5,379,210)
营业支出合计	Total operating expenses		(588,381,415)	(503,640,751)
三、营业利润	3. Operating profit		282,221,399	130,859,261
加: 营业外收入	Add: Non-operating income	33	5,138,596	850,364
减: 营业外支出	Less: Non-operating expenses	34	(572,026)	(8,504,481)
四、税前利润总额	4. Profit before tax		286,787,969	123,205,144
减: 所得税费用	Less: Income tax expense	35	(72,200,242)	(28,695,761)
五、净利润	5. Net profit		214,587,727	94,509,383
六、其他综合收益	6. Other comprehensive income	37	4,121,810	15,098,597
七、综合收益总额	7. Total comprehensive income		218,709,537	109,607,980

载于第 60 页至第 133 页的财务报表附注为本财务报表的组成部分。

The notes on pages 60 to 133 form an integral part of these financial statements.

第 60 页至第 133 页的财务报表由以下人士签署:

The financial statements from page 60 to 133 have been signed by:

董事: 陈建发
Director: Tan Kian Huat

财务总监: 郑汉仪
Chief Financial Officer: Teh Han Yi

财务主管: 陈思梦
Head, Finance: Juliet Chen Si Meng

现金流量表

Cash Flow Statements

2012 年度 For the year ended 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

	附注五	2012 年度	2011 年度
	Notes 5	2012	2011
一、经营活动产生的现金流量	1. Cash flows from operating activities		
存放同业款项净减少额	Net decrease in due from banks	1,857,497,999	-
拆出资金净减少额	Net decrease in placements with banks and other financial institutions	580,353,508	-
吸收存款和同业及其他金融机构存放款项净增加额	Net increase in customer deposit and due to banks and other financial institutions	-	10,413,417,035
拆入资金净增加额	Net increase in placements from banks and other financial institutions	-	1,849,855,661
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	1,464,892,161	984,066,375
买入返售金融资产净减少额	Net decrease in reverse repurchase financial assets	176,400,000	393,600,000
收到其他与经营活动有关的现金	Cash received from other operating activities	5,083,596	54,709,954
经营活动现金流入小计	Sub-total of cash inflows from operating activities	4,084,227,264	13,695,649,025
存放同业款项净增加额	Net increase in due from banks	-	3,308,471,999
拆出资金净增加额	Net increase in placements with banks and other financial institutions	-	1,753,579,057
发放贷款和垫款净增加额	Net increase in loans and advances to customers	1,518,925,779	4,094,995,825
存放中央银行款项净增加额	Net increase in due from the central bank	321,333,879	1,712,567,797
吸收存款和同业及其他金融机构存放款项减少额	Net decrease in customer deposit and due to banks and other financial institutions	164,029,412	-
拆入资金净减少额	Net decrease in placements from banks and other financial institutions	966,514,955	-
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission	620,278,066	438,240,130
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	308,812,491	258,136,266
支付的各项税费	Cash paid for all types of taxes	142,025,255	50,077,293
支付的其他与经营活动有关的现金	Cash paid for other operating activities	212,585,516	202,925,176
经营活动现金流出小计	Sub-total of cash outflows from operating activities	4,254,505,353	11,818,993,543
经营活动产生的现金流量净额	Net cash flows from operating activities	(170,278,089)	1,876,655,482
二、投资活动产生的现金流量	2. Cash flows from investing activities		
收回投资收到的现金	Cash received from maturity of investments	12,042,404,576	10,496,027,038
取得投资收益收到的现金	Cash received from investment income	247,669,742	162,414,140
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	54,987	210,315
投资活动现金流入小计	Sub-total of cash inflows from investing activities	12,290,129,305	10,658,651,493
投资所支付的现金	Cash paid for investment	8,830,370,569	14,316,082,570
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	465,413,821	82,224,980
投资活动现金流出小计	Sub-total of cash outflows from investing activities	9,295,784,390	14,398,307,550
投资活动产生的现金流量净额	Net cash flows from investing activities	2,994,344,915	(3,739,656,057)
三、汇率变动对现金及现金等价物的影响	3. Effect of exchange rate changes on cash and cash equivalents	(39,204,872)	(13,625,436)
四、现金及现金等价物净增加/(减少)额	4. Net increase/(decrease) in cash and cash equivalents	2,784,861,954	(1,876,626,011)
加: 年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year	3,351,725,733	5,228,351,744
五、年末现金及现金等价物余额	5. Cash and cash equivalents at end of the year	36	6,136,587,687
		6,136,587,687	3,351,725,733

载于第 60 页至第 133 页的财务报表附注为本财务报表的组成部分。

The notes on pages 60 to 133 form an integral part of these financial statements.

现金流量表 (续)

Cash Flow Statements (Continued)

2012 年度 For the year ended 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

补充资料		附注五	2012 年度	2011 年度
Supplementary information		Notes 5	2012	2011
1、将净利润调节为经营活动的现金流量:	1. Reconciliation of net profit to cash flows from operating activities:			
净利润	Net profit		214,587,727	94,509,383
资产减值损失	Impairment losses		24,716,124	5,379,210
固定资产折旧	Fixed assets depreciation		12,159,168	9,233,963
无形资产摊销	Amortisation expenses for intangible assets		7,831,474	4,981,790
长期待摊费用摊销	Amortisation for long term deferred expenses		11,475,016	6,623,518
处置固定资产 / 其他长期资产损失	Losses on disposal of fixed assets and other long-term assets		81,103	5,704,784
公允价值变动净 (收益) / 损失	(Gains)/losses from changes in fair value		(40,820,906)	186,583,766
债券投资利息收入及投资收益	Interest received from bond investments and investment income		(225,942,351)	(204,780,078)
汇兑损失	Foreign exchange losses		39,015,303	26,027,592
递延所得税款	Changes in deferred tax assets/liabilities		2,952,813	(16,934,972)
经营性应收项目的减少 / (增加)	Decrease/(increase) in operating receivables		751,261,996	(10,348,089,043)
经营性应付项目的 (减少) / 增加	(Decrease)/increase in operating payables		(967,595,556)	12,107,415,569
经营活动产生的现金流量净额	Net cash flows from operating activities		(170,278,089)	1,876,655,482
2、现金及现金等价物净变动情况:	2. Net change in cash and cash equivalents:			
现金的年末余额	Cash on hand at end of year	36	14,334,388	8,256,622
减: 现金的年初余额	Less: Cash on hand at beginning of year		8,256,622	6,179,239
加: 现金等价物的年末余额	Add: Cash equivalents at end of year	36	6,122,253,299	3,343,469,111
减: 现金等价物的年初余额	Less: Cash equivalents at beginning of year		3,343,469,111	5,222,172,505
现金及现金等价物净增加 / (减少) 额	Net increase/(decrease) in cash and cash equivalents		2,784,861,954	(1,876,626,011)

载于第 60 页至第 133 页的财务报表附注为本财务报表的组成部分。

The notes on pages 60 to 133 form an integral part of these financial statements.

所有者权益变动表 Statements Of Changes In Equity

2012 年度 For the year ended 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		实收资本 Paid-up capital	资本公积 Capital reserves	盈余公积 Surplus reserves	一般风险准备 General reserves	未分配利润 Retained earnings	合计 Total
2011年12月31日余额	Balance as at 31 December 2011	3,000,000,000	271,974	26,667,896	304,607,460	226,158,376	3,557,705,706
本年增减变动金额	Movements during the year	-	4,121,810	21,458,773	126,249,237	66,879,717	218,709,537
(一) 净利润	(i) Net profit	-	-	-	-	214,587,727	214,587,727
(二) 其他综合收益	(ii) Other comprehensive income	-	4,121,810	-	-	-	4,121,810
1. 可供出售金融资产公允价值净变动	1. Net change in fair value of available-for-sale financial assets	-	5,495,747	-	-	-	5,495,747
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	-	(1,373,937)	-	-	-	(1,373,937)
综合收益总额	Total comprehensive income	-	4,121,810	-	-	214,587,727	218,709,537
(三) 利润分配	(iii) Profit appropriation	-	-	21,458,773	126,249,237	(147,708,010)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	21,458,773	-	(21,458,773)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	126,249,237	(126,249,237)	-
2012年12月31日余额	Balance as at 31 December 2012	3,000,000,000	4,393,784	48,126,669	430,856,697	293,038,093	3,776,415,243

		实收资本 Paid-up capital	资本公积 Capital reserves	盈余公积 Surplus reserves	一般风险准备 General reserves	未分配利润 Retained earnings	合计 Total
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
本年增减变动金额	Movements during the year	-	15,098,597	9,450,938	102,071,272	(17,012,827)	109,607,980
(一) 净利润	(i) Net profit	-	-	-	-	94,509,383	94,509,383
(二) 其他综合收益	(ii) Other comprehensive income	-	15,098,597	-	-	-	15,098,597
1. 可供出售金融资产公允价值净变动	1. Net change in fair value of available-for-sale financial assets	-	20,131,463	-	-	-	20,131,463
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	-	(5,032,866)	-	-	-	(5,032,866)
综合收益总额	Total comprehensive income	-	15,098,597	-	-	94,509,383	109,607,980
(三) 利润分配	(iii) Profit appropriation	-	-	9,450,938	102,071,272	(111,522,210)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	9,450,938	-	(9,450,938)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	102,071,272	(102,071,272)	-
2011年12月31日余额	Balance as at 31 December 2011	3,000,000,000	271,974	26,667,896	304,607,460	226,158,376	3,557,705,706

载于第 60 页至第 133 页的财务报表附注为本财务报表的组成部分。

The notes on pages 60 to 133 form an integral part of these financial statements.

财务报表附注

Notes To Financial Statements

2012 年度 For the year ended 31 December 2012

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

一、公司的基本情况

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

经中国银行业监督管理委员会(以下简称“银监会”)于2007年4月5日批准,大华银行按《中华人民共和国外资银行管理条例》(以下简称“《管理条例》”)、《中华人民共和国外资银行管理条例实施细则》(以下简称“《实施细则》”)的有关规定,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。

本公司持有银监会颁发的金融许可证,机构编码为:B0308H131000001号,持有上海市工商行政管理局核准颁发的企业法人营业执照,注册号为:310000400553992(市局)。注册地址为上海市浦东新区东园路111号1层105单元,2层,3层。注册资本为人民币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2012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、杭州设立了9家分行及3家支行。

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。

(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 (collectively known as the “Former PRC Branches”) respectively.

The Bank obtained the license for conducting financial transaction from the CBRC (Institution Code: B0308H131000001), and obtained its business license (Registered Number: 310000400553992 Shi Ju) from State Administration for Industry and Commerce of the People’s Republic of China. The registered address is Unit 105, 2F, 3F, 111 Dongyuan Road, Pudong New Area, Shanghai. The registered capital of the Bank is RMB 3 billion equivalents.

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 on 2 January 2008.

As of 31 December 2012, besides the Head Office incorporated in Shanghai, the Bank has set up 9 branches and 3 sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang, Tianjin and Hangzhou.

(2) Preparation basis of the financial statements

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

The financial statements are presented on a going concern basis.

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2012年12月31日的财务状况以及2012年度的经营成果和现金流量。

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，由此产生的结算和货币性项目折算差额计入当期损益。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，由此产生的差额根据非货币性项目的性质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。

(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 2012 and the results of the operations and the cash flows for the year then ended.

(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 applicable exchange rates ruling at the balance sheet date. Exchange differences arising on the settlement of monetary items or on translation of monetary items at balance sheet date are recognised in the income statement. Non-monetary items measured at historical cost in a foreign currency are translated using the exchange rates ruling at the dates of the initial transactions; Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates when the fair value is determined, the exchange difference thus resulted should be recognised in the income statement or other comprehensive income of the current period.

5. Financial assets

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

以公允价值计量且其变动计入当期损益的金融资产

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

只有符合以下条件之一，金融资产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：

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are financial assets which are either classified as held for trading or designated by the Bank at fair value through profit or loss upon initial recognition. Financial assets are classified as held for trading if they meet any of the 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 Investment

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

- (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 (i.e.: three months before maturity date) that changes in the market interest rate would not have a significant effect on the financial asset's fair value;
- (2) Sales that occur after the Bank has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or
- (3) Sales that are attributable to an isolated event that is beyond the Bank's control, is non-recurring, and could not have been reasonably anticipated by the Bank.

Loans and receivables

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

Available-for-sale financial assets

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

6. Impairment of financial assets

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

以摊余成本计量的金融资产

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

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

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

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

以成本计量的金融资产

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

可供出售金融资产

如果可供出售金融资产发生减值，原直接计入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 or loss, or other financial liabilities.

Financial liabilities at fair value through profit or loss

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

Financial guarantee contracts

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

Other financial liabilities

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

8. Derecognition of financial instruments

Financial asset

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

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

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

金融负债

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

9. 衍生金融工具

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

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

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

10. 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 expires. If the original financial liabilities are replaced with substantively different terms in essence by the same creditor, or the provisions of the contract are substantively modified in its nature, such replacement or modifications are treated as derecognition of original liabilities and recognition of new liabilities, with the difference recorded in the income statement.

9. Derivatives and hedge accounting

Derivatives are initially recognised at fair value of the contract date and are subsequently measured at fair value. Derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative.

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 or loss. These embedded derivatives are measured at fair value with the changes in fair value recognised in the income statement.

Certain derivative transactions, while providing effective economic hedges under the Bank's risk management positions, do not qualify for hedge accounting and are therefore treated as derivatives held for trading with gains or losses arising from changes in fair value are recognised in 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. 贵金属

贵金属主要包括黄金。为交易目的而获得的贵金属按照取得时的公允价值进行初始确认，并以公允价值于资产负债表日进行后续计量，相关变动计入当期损益。

12. 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。

13. 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. Precious metal

Precious metal comprise gold. Precious metal acquired by the Bank for trading purposes are initially and subsequently measured at fair value and subsequent changes in fair value are recorded in income statement.

12. Construction in progress

The cost of construction in progress is determined according to the actual expenditure for the construction, including all necessary expenditure and other related expenses 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.

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

14. 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。

15. 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。

16. 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。

14. 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 benefits 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.

15. 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 period 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.

16. 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 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。

17. 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算时确认。

18. 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.

17. Recognition of income and expense

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

Interest income and expense

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

Fee and commission income

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

18. 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 of assets and liabilities and their carrying amounts 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。于资产负债表日，本公司重新评估未确认的递延所得税资产，在很可能获得足够的应纳税所得额可供所有或部分递延所得税资产转回的限度内，确认递延所得税资产。

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。

19. 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。

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.

19. 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.

20. 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。

21. 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。

22. 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。

23. 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。

24. 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. Cash and cash equivalents

Cash equivalents comprise 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.

21. 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.

22. 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 statements.

23. 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.

24. 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.

25. 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。

26. 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。

27. 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。

25. 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.

26. 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.

27. Significant accounting judgment and estimates

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

Impairment losses of loans and advances

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

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

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

(5) Notes to financial statements

1. 现金及存放中央银行款项

1. Cash and balances with central banks

		31-12-2012	31-12-2011
库存现金	Cash on hand	14,334,388	8,256,622
存放中央银行法定准备金 - 人民币	Statutory deposit reserve with the central banks - RMB	4,014,507,613	3,719,753,888
存放中央银行法定准备金 - 外币	Statutory deposit reserve with the central banks - foreign currency	82,129,706	55,549,552
存放中央银行的其他款项	Other deposits with central banks	757,949,246	701,546,016
合计	Total	4,868,920,953	4,485,106,078

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18%缴存（2011年：19%）。

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 required statutory deposit reserve ratios set by the PBOC is 5 per cent of the balance of customer deposits denominated in foreign currencies at the end of last month, and 18 per cent (2011: 19 per cent) of the balance of customer deposits denominated in RMB each 10 calendar days of the month respectively.

2. 存放同业款项

2. Due from banks

		31-12-2012	31-12-2011
存放境内银行同业	Due from domestic banks	5,851,245,748	5,262,507,753
存放境外银行同业	Due from foreign banks	64,474,137	73,468,701
小计	Sub-total	5,915,719,885	5,335,976,454
减：存放同业减值准备（注1）	Less: Impairment provisions for due from banks (Note1)	(398,098)	(979,602)
存放同业净额	Net amount of due from banks	5,915,321,787	5,334,996,852

注1：存放同业减值准备为本公司根据银监发[2010]45号中国银监会关于印发《银行业金融机构国别风险管理指引》的通知的规定而计提的国别风险减值准备。

Note1: Impairment provisions for due from banks represented the country risk reserve provided according to Yin Jian Fa [2010] No. 45 "Circular of the China Banking Regulatory Commission on Printing and Distributing the Guidelines for Country Risk Management of the Banking Financial Institutions" issued by CBRC.

3. 拆出资金

3. Placements with banks and other financial institutions

		31-12-2012	31-12-2011
拆放及借出境内银行同业及其他金融机构	Net amount of placements with domestic banks and other financial institutions	3,458,240,679	3,453,454,659

4. 以公允价值计量且其变动计入当期损益的金融资产

4. Financial assets at fair value through profit or loss

		31-12-2012	31-12-2011
债券投资：	Bond investments:		
中央银行票据及国债	Central bank bills and government bonds	49,497,700	500,274,580
银行同业债券	Bonds issued by banks	198,899,000	147,381,000
政策性银行债券	Bonds issued by policy banks	288,150,390	355,001,560
小计	Sub-total	536,547,090	1,002,657,140
买断式转贴现	Rediscounted bills	97,221,965	-
合计	Total	633,769,055	1,002,657,140

5. 衍生金融工具

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

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

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

本公司无为套期保值目的而被指定为套期工具的衍生金融工具。

本公司于资产负债表日所持有的衍生金融工具如下：

5. Derivative financial instruments

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

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

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

The Bank has no derivative designated as hedging instruments.

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

		31-12-2012				公允价值	
		按剩余到期日分析的名义金额			合计	Fair values	
		Notional amounts by remaining life				资产	负债
		3个月内	3个月到1年	1年到5年	Total	Assets	Liabilities
		Within three months	Over three months but within one year	Over one year but within five years			
外汇衍生工具:	Foreign exchange contracts:						
远期合约	Forwards	1,279,495,037	1,637,553,745	12,571,000	2,929,619,782	18,849,852	17,549,038
掉期合约	Swaps	11,420,829,306	4,756,881,267	38,971,900	16,216,682,473	64,032,030	69,313,310
期权合约	Options	1,444,513,546	1,596,881,395	-	3,041,394,941	30,518,950	41,770,167
小计	Sub-total	14,144,837,889	7,991,316,407	51,542,900	22,187,697,196	113,400,832	128,632,515
利率衍生工具:	Interest rate contracts:						
掉期合约	Swaps	7,370,817,119	14,527,931,606	19,231,260,000	41,130,008,725	144,318,326	138,516,181
期权合约	Options	4,746,005,087	41,427,574,021	-	46,173,579,108	-	-
小计	Sub-total	12,116,822,206	55,955,505,627	19,231,260,000	87,303,587,833	144,318,326	138,516,181
商品价格挂钩工具:	Commodity contracts:						
掉期合约	Swaps	178,202,626	237,523,526	110,401,267	526,127,419	4,411,139	5,994,233
期权合约	Options	-	-	29,711,084	29,711,084	455,732	455,732
小计	Sub-total	178,202,626	237,523,526	140,112,351	555,838,503	4,866,871	6,449,965
股票价格挂钩工具:	Equity contracts:						
掉期合约	Swaps	1,044,454,429	3,164,466,334	2,330,218,126	6,539,138,889	110,916,673	130,147,428
期权合约	Options	437,581,785	70,186,121	66,805,192	574,573,098	6,804,806	6,804,806
小计	Sub-total	1,482,036,214	3,234,652,455	2,397,023,318	7,113,711,987	117,721,479	136,952,234
贵金属衍生工具	Precious metal derivatives	199,720,816	-	-	199,720,816	254,686	74,609
合计	Total	28,121,619,751	67,418,998,015	21,819,938,569	117,360,556,335	380,562,194	410,625,504

31-12-2011

		按剩余到期日分析的名义金额				公允价值	
		Notional amounts by remaining life				Fair values	
		3个月内	3个月到1年	1年到5年	合计	资产	负债
		Within three months	Over three months but within one year	Over one year but within five years	Total	Assets	Liabilities
外汇衍生工具:	Foreign exchange contracts:						
远期合约	Forwards	1,176,956,165	1,594,135,169	398,543,171	3,169,634,505	14,498,814	10,595,829
掉期合约	Swaps	10,056,246,818	4,706,421,969	63,009,000	14,825,677,787	46,829,291	104,320,986
期权合约	Options	642,686,200	15,235,965	5,975,230	663,897,395	2,543,087	3,347,644
小计	Sub-total	11,875,889,183	6,315,793,103	467,527,401	18,659,209,687	63,871,192	118,264,459
利率衍生工具:	Interest rate contracts:						
掉期合约	Swaps	3,053,072,000	8,904,915,286	12,281,402,864	24,239,390,150	143,341,262	141,572,569
期权合约	Options	1,054,840,660	201,888,738	-	1,256,729,398	-	-
小计	Sub-total	4,107,912,660	9,106,804,024	12,281,402,864	25,496,119,548	143,341,262	141,572,569
商品价格挂钩工具:	Commodity contracts:						
掉期合约	Swaps	36,567,947	86,931,055	80,488,134	203,987,136	3,828,193	4,762,044
期权合约	Options	-	49,057,584	8,730,869	57,788,453	559,104	559,104
小计	Sub-total	36,567,947	135,988,639	89,219,003	261,775,589	4,387,297	5,321,148
股票价格挂钩工具:	Equity contracts:						
掉期合约	Swaps	72,908,905	403,972,076	1,987,005,531	2,463,886,512	54,492,431	65,417,075
期权合约	Options	1,979,521,474	26,437,887	50,592,036	2,056,551,397	1,461,831	1,461,831
小计	Sub-total	2,052,430,379	430,409,963	2,037,597,567	4,520,437,909	55,954,262	66,878,906
贵金属衍生工具:	Precious metal derivatives:	196,114,257	-	-	196,114,257	837,831	7,804,736
合计	Total	18,268,914,426	15,988,995,729	14,875,746,835	49,133,656,990	268,391,844	339,841,818

6. 应收利息

6. Interest receivables

		31-12-2012	31-12-2011
债券投资应收利息	Interest receivable on bond	52,178,521	102,142,865
贷款应收利息	Interest receivable on loan	95,116,856	71,740,651
买入返售债券应收利息	Interest receivable on reverse repurchase bond	-	5,028,775
同业应收利息及其他	Interest receivable from banks and others	31,347,379	87,309,395
合计	Total	178,642,756	266,221,686

7. 发放贷款和垫款

7. Loans and advances to customers

7.1 按个人和企业分布

7.1 Distribution of loans and advances to customers by individual and corporate

		31-12-2012	31-12-2011
个人贷款和垫款:	Individual loans and advances:		
住房按揭	Mortgages	3,315,964,800	2,873,009,453
其它	Others	12,605,270	13,342,782
小计	Sub-total	3,328,570,070	2,886,352,235
企业贷款和垫款:	Corporate loans and advances:		
贷款	Loans	10,864,330,924	10,385,528,605
押汇	Trust receipts	72,854,907	54,272,133
贴现	Discounted bills	723,940,982	148,183,965
其他	Others	226,605,013	223,039,179
小计	Sub-total	11,887,731,826	10,811,023,882
贷款和垫款总额	Total	15,216,301,896	13,697,376,117
减: 贷款损失准备	Less: Loan impairment provisions	(299,663,677)	(274,555,618)
贷款和垫款账面价值	Net value of loans and advances	14,916,638,219	13,422,820,499

7.2 按行业分布

7.2 Distribution of loans and advances to customers by industry

		31-12-2012	
		账面余额	比例
		Amount	Rate
农林牧渔业	Agriculture, forestry, farming and fishing	477,697,291	3%
采矿业	Mining	50,000,000	-
制造业	Manufacturing	4,920,087,214	32%
电力，燃气及水的生产和供应业	Electricity, gas and water supply	162,159,954	1%
建筑业	Construction	261,193,575	2%
交通运输，仓储和邮政业	Transportation, storage and post	116,531,146	1%
信息传输，计算机服务和软件业	Telecommunication, computer service and software	164,843,547	1%
批发和零售业	Wholesale and retail	1,614,551,327	11%
住宿和餐饮业	Accommodation and catering	455,182,615	3%
房地产业	Real estate	3,211,776,502	21%
租赁和商务服务业	Leasing and commercial services	318,596,958	2%
科学研究，技术服务和地质勘察业	Scientific research, technical services and geologic perambulation	25,394,824	-
水利，环境和公共设施管理业	Water conservancy, environment and public facilities administration	17,500,000	-
居民服务和其他服务业	Resident services and other services	90,260,197	1%
卫生，社会保障和社会福利业	Health, social security and social welfare	1,956,676	-
个人消费信贷	Consumer credit	3,328,570,070	22%
贷款和垫款总额	Total amount of loans and advances	15,216,301,896	100%
减：贷款损失准备	Less: Loan impairment provisions	(299,663,677)	
贷款和垫款账面价值	Net value of loans and advances	14,916,638,219	

7.2 按行业分布

7.2 Distribution of loans and advances to customers by industry

		31-12-2011	
		账面余额	比例
		Amount	Rate
农林牧渔业	Agriculture, forestry, farming and fishing	407,113,962	3%
采矿业	Mining	-	-
制造业	Manufacturing	4,604,592,343	34%
电力, 燃气及水的生产和供应业	Electricity, gas and water supply	219,913,759	2%
建筑业	Construction	128,098,142	1%
交通运输, 仓储和邮政业	Transportation, storage and post	47,727,469	-
信息传输, 计算机服务和软件业	Telecommunication, computer service and software	150,000,000	1%
批发和零售业	Wholesale and retail	1,498,541,325	11%
住宿和餐饮业	Accommodation and catering	182,511,646	1%
房地产业	Real estate	3,298,134,233	24%
租赁和商务服务业	Leasing and commercial services	162,687,908	1%
科学研究, 技术服务和地质勘察业	Scientific research, technical services and geologic perambulation	14,700,000	-
水利, 环境和公共设施管理业	Water conservancy, environment and public facilities administration	-	-
居民服务和其他服务业	Resident services and other services	95,041,625	1%
卫生, 社会保障和社会福利业	Health, social security and social welfare	1,961,470	-
个人消费信贷	Consumer credit	2,886,352,235	21%
贷款和垫款总额	Total amount of loans and advances	13,697,376,117	100%
减: 贷款损失准备	Less: Loan impairment provisions	(274,555,618)	
贷款和垫款账面价值	Net value of loans and advances	13,422,820,499	

7.3 按地区分布

7.3 Distribution of loans and advances to customers by geographical region

		31-12-2012	31-12-2011
东北	North-east	690,518,441	418,416,229
华东	East	7,836,984,229	7,095,427,606
华北	North	3,598,501,599	3,014,549,002
华中	Central	201,972,044	128,787,017
华南	South	1,284,311,056	1,911,756,967
西南	South-west	1,475,103,078	1,093,593,995
西北	North-west	30,000,000	-
境外地区	Overseas	98,911,449	34,845,301
贷款和垫款总额	Total amount of loans and advances	15,216,301,896	13,697,376,117
减：贷款损失准备	Less: Loan impairment provisions	(299,663,677)	(274,555,618)
贷款和垫款账面价值	Net value of loans and advances	14,916,638,219	13,422,820,499

7.4 按担保方式分布

7.4 Loans and advances to customers by type of collateral or guarantee

		31-12-2012	31-12-2011
信用贷款	Unsecured loans	1,704,367,276	1,317,959,621
保证贷款	Guaranteed loans	3,698,666,890	3,621,218,995
附担保物贷款	Loans with collateral	9,813,267,730	8,758,197,501
其中：抵押贷款	Secured by mortgages	6,994,812,659	7,187,983,034
质押贷款	Secured by pledges	2,818,455,071	1,570,214,467
贷款和垫款总额	Total amount of loans and advances	15,216,301,896	13,697,376,117
减：贷款损失准备	Less: Loan impairment provisions	(299,663,677)	(274,555,618)
贷款和垫款账面价值	Net value of loans and advances	14,916,638,219	13,422,820,499

7.5 逾期贷款

7.5 Overdue loan

		31-12-2012				
		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 1day to 90 days	Overdue 91 days to 1 year (inclusive)	Overdue 1 year to 3 years (inclusive)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	685,109	-	10,280,000	-	10,965,109
附担保物贷款	Loan with collaterals	507,808	30,361,436	-	67,241,033	98,110,277
其中：	Of which:					
抵押贷款	Secured by mortgages	507,808	30,361,436	-	67,241,033	98,110,277
质押贷款	Secured by pledges	-	-	-	-	-
合计	Total	1,192,917	30,361,436	10,280,000	67,241,033	109,075,386

		31-12-2011				
		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 1day to 90 days	Overdue 91 days to 1 year (inclusive)	Overdue 1 year to 3 years (inclusive)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	3,350,000	10,280,000	-	-	13,630,000
附担保物贷款	Loan with collaterals	100,225,931	-	60,265,399	12,601,800	173,093,130
其中：	Of which:					
抵押贷款	Secured by mortgages	100,225,931	-	60,265,399	12,601,800	173,093,130
质押贷款	Secured by pledges	-	-	-	-	-
合计	Total	103,575,931	10,280,000	60,265,399	12,601,800	186,723,130

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 for one day or above.

7.6 贷款损失准备 (附注五、14)

7.6 Loan impairment provisions (Note 5.14)

		2012		
		单项	组合	合计
		Individual	Collective	Total
年初余额	Opening balance	86,734,578	187,821,040	274,555,618
本年计提	Charge for the year	1,066,832	26,815,981	27,882,813
本年核销	Write-off for the year	-	-	-
本年转回	Write back for the year	(2,585,185)	-	(2,585,185)
汇率差异	Exchange rate difference	(76,735)	(112,834)	(189,569)
年末余额	Closing balance	85,139,490	214,524,187	299,663,677

		2011		
		单项	组合	合计
		Individual	Collective	Total
年初余额	Opening balance	137,646,841	147,978,323	285,625,164
本年计提	Charge for the year	(38,729,877)	43,129,485	4,399,608
本年核销	Write-off for the year	(8,563,310)	-	(8,563,310)
本年转回	Write back for the year	-	-	-
汇率差异	Exchange rate difference	(3,619,076)	(3,286,768)	(6,905,844)
年末余额	Closing balance	86,734,578	187,821,040	274,555,618

8. 可供出售金融资产

8. Available-for-sale financial assets

		31-12-2012	31-12-2011
债券投资:	Bond investments:		
中央银行票据及国债	Central bank bills and government bonds	2,063,453,050	3,084,391,490
银行同业债券	Bonds issued by banks	496,418,450	636,803,012
企业债券	Corporate bonds	483,686,580	1,441,597,960
政策性银行债券	Bonds issued by policy banks	381,892,230	1,151,087,151
小计	Sub-total	3,425,450,310	6,313,879,613
买断式转贴现	Rediscounted bills	74,484,178	-
合计	Total	3,499,934,488	6,313,879,613

9. 买入返售金融资产

9. Reverse repurchase financial assets

		31-12-2012	31-12-2011
按交易对手分类：	Classified by counter-party:		
银行同业	Other banks	-	476,400,000
按质押品分类：	Classified by pledge:		
债券	Bonds	-	476,400,000

10. 固定资产

10. Fixed assets

		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
2012					
原价：	Cost or valuation:				
2012年1月1日	At 1 January 2012	4,798,060	2,101,544	63,797,704	70,697,308
本年增加	Additions	-	-	6,987,164	6,987,164
本年在建工程转入 (附注五、13.2)	Transfer from construction in progress (Note 5. 13.2)	-	-	1,025,243	1,025,243
本年处置	Disposals	-	(407,403)	(1,172,760)	(1,580,163)
2012年12月31日	At 31 December 2012	4,798,060	1,694,141	70,637,351	77,129,552
累计折旧：	Accumulated depreciation:				
2012年1月1日	At 1 January 2012	1,444,313	1,045,024	22,509,927	24,999,264
本年计提	Additions	79,954	338,841	11,740,373	12,159,168
本年处置	Disposals	-	(407,403)	(1,036,670)	(1,444,073)
2012年12月31日	At 31 December 2012	1,524,267	976,462	33,213,630	35,714,359
固定资产净值：	Net book value:				
2012年12月31日	At 31 December 2012	3,273,793	717,679	37,423,721	41,415,193
固定资产减值准备：(附注五、14)	Impairment provision: (Note 5.14)				
2012年1月1日	At 1 January 2012	692,573	-	-	692,573
本年转销	Disposals	-	-	-	-
2012年12月31日	At 31 December 2012	692,573	-	-	692,573
固定资产净额：	Net carrying amount:				
2012年12月31日	At 31 December 2012	2,581,220	717,679	37,423,721	40,722,620

		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
2011					
原价:	Cost or valuation:				
2011年1月1日	At 1 January 2011	4,798,060	3,818,420	45,551,813	54,168,293
本年增加	Additions	-	400,453	18,605,288	19,005,741
本年在建工程转入 (附注五、13.2)	Transfer from construction in progress (Note 5. 13.2)	-	-	2,935,589	2,935,589
本年处置	Disposals	-	(2,117,329)	(3,294,986)	(5,412,315)
2011年12月31日	At 31 December 2011	4,798,060	2,101,544	63,797,704	70,697,308
累计折旧:	Accumulated depreciation:				
2011年1月1日	At 1 January 2011	1,364,212	2,870,232	16,111,506	20,345,950
本年计提	Additions	80,101	292,121	8,861,741	9,233,963
本年处置	Disposals	-	(2,117,329)	(2,463,320)	(4,580,649)
2011年12月31日	At 31 December 2011	1,444,313	1,045,024	22,509,927	24,999,264
固定资产净值:	Net book value:				
2011年12月31日	At 31 December 2011	3,353,747	1,056,520	41,287,777	45,698,044
固定资产减值准备: (附注五、14)	Impairment provision: (Note 5.14)				
2011年1月1日	At 1 January 2011	692,573	-	-	692,573
本年转销	Disposals	-	-	-	-
2011年12月31日	At 31 December 2011	692,573	-	-	692,573
固定资产净额:	Net carrying amount:				
2011年12月31日	At 31 December 2011	2,661,174	1,056,520	41,287,777	45,005,471

于2012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 2012, 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	-	-	8,163,065	8,163,065

11. 无形资产

11. Intangible assets

软件设备	Software	2012	2011
原价：	Cost or valuation:		
年初余额	Opening balance	62,999,360	44,519,470
本年购置	Additions	13,148,375	715,517
在建工程转入（附注五、13.2）	Transfer from construction in progress (Note 5.13.2)	10,071,624	17,764,373
年末余额	Closing balance	86,219,359	62,999,360
累计摊销：	Accumulated amortisation:		
年初账面余额	Opening balance	13,483,254	8,501,464
本年计提	Additions	7,831,474	4,981,790
年末余额	Closing balance	21,314,728	13,483,254
无形资产净值及净额：	Net carrying amount:		
年末余额	Closing balance	64,904,631	49,516,106

12. 递延所得税资产 / (负债)

12. Deferred tax assets/(liabilities)

2012		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
		Opening balance	Credited/ (Charged) to profit and loss	Credited/ (Charged) to equity	Closing balance
递延所得税资产 / (负债)	Deferred tax assets/(liabilities)				
贷款损失准备	Loan impairment provision	24,879,449	5,871,332	-	30,750,781
存放同业减值准备	Impairment provisions for due from banks	244,900	(145,376)	-	99,524
固定资产减值准备	Fixed asset impairment provision	173,143	-	-	173,143
固定资产折旧	Depreciation of the fixed asset	147,136	(507)	-	146,629
以公允价值计量且其变动计入当期损益的金融资产未实现收益	Unrealised profit or loss on the financial assets at fair value through profit or loss	(1,321,351)	1,114,298	-	(207,053)
可供出售金融资产未实现损益	Unrealised profit or loss on the available-for-sale financial assets	(90,657)	-	(1,373,937)	(1,464,594)
衍生金融工具公允价值变动	Changes in fair value of derivatives	17,862,494	(10,346,665)	-	7,515,829
期权重估增值	Revaluation of option	(1,616,949)	(975,222)	-	(2,592,171)
非应计利息	Non-accrued interest	2,993,932	(21,722)	-	2,972,210
经营租赁	Operating lease	218,988	20,692	-	239,680
预提职工工资及奖金	Payroll payable	9,498,958	1,530,357	-	11,029,315
合计	Total	52,990,043	(2,952,813)	(1,373,937)	48,663,293

2011

		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
		Opening balance	Credited/ (Charged) to profit and loss	Credited/ (Charged) to equity	Closing balance
递延所得税资产/(负债)	Deferred tax assets/(liabilities)				
贷款损失准备	Loan impairment provision	53,948,373	(29,068,924)	-	24,879,449
存放同业减值准备	Impairment provisions for due from banks	-	244,900	-	244,900
固定资产减值准备	Fixed asset impairment provision	173,143	-	-	173,143
固定资产折旧	Depreciation of the fixed asset	195,279	(48,143)	-	147,136
以公允价值计量且其变动计入当期损益的金融资产未实现收益	Unrealised profit or loss on the financial assets at fair value through profit or loss	-	(1,321,351)	-	(1,321,351)
可供出售金融资产未实现损益	Unrealised profit or loss on the available-for-sale financial assets	4,942,209	-	(5,032,866)	(90,657)
衍生金融工具公允价值变动	Changes in fair value of derivatives	(29,422,005)	47,284,499	-	17,862,494
期权重估增值	Revaluation of option	(2,001,961)	385,012	-	(1,616,949)
非应计利息	Non-accrued interest	7,488,638	(4,494,706)	-	2,993,932
经营租赁	Operating lease	198,296	20,692	-	218,988
计提职工工资及奖金	Payroll payable	5,565,965	3,932,993	-	9,498,958
合计	Total	41,087,937	16,934,972	(5,032,866)	52,990,043

13. 其他资产

13. Other assets

		附注	31-12-2012	31-12-2011
		Notes		
贵金属	Precious metal		53,375,200	-
长期待摊费用	Long-term deferred expenses	13.1	47,508,329	43,764,149
在建工程	Construction in process	13.2	1,529,148	20,563,350
其他应收款	Other receivables	13.3	474,528,904	33,601,276
合计	Total		576,941,581	97,928,775

13.1 长期待摊费用

13.1 Long-term deferred expenses

		会员费	租入固定资产改良支出	租赁费	合计
		Membership fee	Leasehold improvement	Rental fee	Total
2012					
年初余额	Opening balance	155,446	39,917,294	3,691,409	43,764,149
本年增加	Additions	-	5,698,356	-	5,698,356
本年在建工程转入(附注五、13.2)	Transfer from construction in progress (Note 5.13.2)	-	9,520,840	-	9,520,840
本年处置	Disposals	-	-	-	-
本年摊销	Amortisation	(10,756)	(11,265,619)	(198,641)	(11,475,016)
年末余额	Closing balance	144,690	43,870,871	3,492,768	47,508,329

		会员费	租入固定资产改良支出	租赁费	合计
		Membership fee	Leasehold improvement	Rental fee	Total
2011					
年初余额	Opening balance	174,477	21,724,088	3,890,050	25,788,615
本年增加	Additions	-	6,908,892	-	6,908,892
本年在建工程转入(附注五、13.2)	Transfer from construction in progress (Note 5.13.2)	-	22,773,593	-	22,773,593
本年处置	Disposals	-	(5,083,433)	-	(5,083,433)
本年摊销	Amortisation	(19,031)	(6,405,846)	(198,641)	(6,623,518)
年末余额	Closing balance	155,446	39,917,294	3,691,409	43,764,149

13.2 在建工程

13.2 Construction in progress

		2012	2011
年初余额	Opening balance	20,563,350	5,235,145
本年增加	Additions	1,583,505	58,801,760
转入固定资产 (附注五、10)	Transfer to fixed assets (Note 5. 10)	(1,025,243)	(2,935,589)
转入无形资产 (附注五、11)	Transfer to intangible assets (Note 5. 11)	(10,071,624)	(17,764,373)
转入长期待摊费用 (附注五、13.1)	Transfer to long-term deferred expenses (Note 5. 13.1)	(9,520,840)	(22,773,593)
年末净值	Net closing balance	1,529,148	20,563,350

13.3 其他应收款

13.3 Other receivables

账龄	Ageing	31-12-2012	31-12-2011
1年以内	Within 1 year	458,072,172	18,230,493
1-2年	1-2 years	2,503,713	12,123,138
2-3年	2-3 years	11,272,074	2,541,245
3年以上	More than 3 years	2,680,945	706,400
合计	Total	474,528,904	33,601,276

其他应收款中包含了本公司支付预购交易定金为人民币430,000,000元。

The other receivable contains pre-purchase trade deposit of RMB 430,000,000.

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 recoverability of other receivables on a regular basis and considered that no bad debts provision is needed to be made for the balance as at 31 December 2012.

14. 资产减值准备

14. Provision for impairment losses

		年初余额	本年计提 / (转回) 额	转销	汇率差异	年末余额
		Opening balance	Accrual/Reversal	Write off	Exchange rate difference	Closing balance
2012						
存放同业减值准备 (附注五、2)	Impairment provisions for due from banks (Note 5. 2)	979,602	(581,504)	-	-	398,098
贷款损失准备 (附注五、7.6)	Provision for loans (Note 5. 7.6)	274,555,618	25,297,628	-	(189,569)	299,663,677
固定资产减值准备 (附注五、10)	Provision for fixed assets (Note 5. 10)	692,573	-	-	-	692,573
合计	Total	276,227,793	24,716,124	-	(189,569)	300,754,348

		年初余额	本年计提额	转销	汇率差异	年末余额
		Opening balance	Accrual	Write off	Exchange rate difference	Closing balance
2011						
存放同业减值准备 (附注五、2)	Impairment provisions for due from banks (Note 5. 2)	-	979,602	-	-	979,602
贷款损失准备 (附注五、7.6)	Provision for loans (Note 5. 7.6)	285,625,164	4,399,608	(8,563,310)	(6,905,844)	274,555,618
固定资产减值准备 (附注五、10)	Provision for fixed assets (Note 5. 10)	692,573	-	-	-	692,573
合计	Total	286,317,737	5,379,210	(8,563,310)	(6,905,844)	276,227,793

15. 同业及其他金融机构存放款项

15. Due to banks and other financial institutions

		31-12-2012	31-12-2011
境内银行同业及其他金融机构存放	Due to domestic banks and other financial institutions	2,113,389	2,097,679
境外银行同业存放	Due to foreign banks	215,748,392	3,218,576,949
合计	Total	217,861,781	3,220,674,628

16. 拆入及借入资金

16. Placements from banks and other financial institutions

		31-12-2012	31-12-2011
境内银行同业拆入及借入	Placements from domestic banks	150,000,000	592,284,600
境外银行同业拆入及借入	Placements from foreign banks	5,550,255,538	6,074,485,893
合计	Total	5,700,255,538	6,666,770,493

17. 吸收存款

17. Customer deposits

		31-12-2012	31-12-2011
活期存款	Current deposits:		
公司客户	Corporation	2,208,985,314	2,609,138,426
个人客户	Individual	430,819,405	209,295,866
小计	Sub-total	2,639,804,719	2,818,434,292
定期存款	Time deposits:		
公司客户	Corporation	16,769,410,589	15,306,003,006
个人客户	Individual	4,535,475,121	2,981,469,696
小计	Sub-total	21,304,885,710	18,287,472,702
合计	Total	23,944,690,429	21,105,906,994

吸收存款中包含的理财产品的余额为人民币 8,805,308,783 元 (2011-12-31: 人民币 4,453,733,901 元), 在上述理财产品中, 嵌入了衍生金融工具, 主要为期权、股票价格挂钩掉期及商品价格挂钩掉期等。其中名义价值为人民币 6,017,714,896 元 (2011-12-31: 人民币 3,197,004,503 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 8,805,308,783 (RMB 4,453,733,901 as at 31 December 2011). These structured deposits are embedded with derivatives which are mainly options, equity swap and commodity swap. Among which there are RMB 6,017,714,896 (RMB 3,197,004,503 as at 31 December 2011) 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.

18. 应付职工薪酬**18. Payroll payables**

		31-12-2012	31-12-2011
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	40,354,600	35,079,345
社会保险费及住房公积金	Social insurance and Housing Fund	3,314,109	2,555,828
工会经费和职工教育经费	Labour union expenditure and staff education	448,553	360,660
合计	Total	44,117,262	37,995,833

19. 应交税费**19. Tax payable**

		31-12-2012	31-12-2011
营业税及附加	Business tax and surcharges	15,426,698	16,617,671
企业所得税	Corporate income tax	1,604,190	12,963,909
其他	Others	24,039,264	23,317,602
合计	Total	41,070,152	52,899,182

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

20. 应付利息

20. Interest payables

		31-12-2012	31-12-2011
存款应付利息	Interest payable to customer deposits	374,982,861	180,316,706
同业应付利息及其他	Interest payable to banks and others	2,348,222	65,805,599
合计	Total	377,331,083	246,122,305

21. 其他负债

21. Other liabilities

		31-12-2012	31-12-2011
待结算及清算款项	Settlement and clearing	25,688,691	4,093,861
应付 IT 系统服务费	IT system service fee	18,419,318	3,026,756
其他	Others	26,787,255	34,331,191
合计	Total	70,895,264	41,451,807

22. 实收资本

22. Paid-up capital

		2012 年及 2011 年	
		2012 and 2011	
		等值人民币	%
		RMB equivalent	%
大华银行有限公司	Share capital	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 report issued. RMB equivalent amounting 1,198,580,917.65 was injected by United Overseas Bank Ltd., in form of cash, and the balance was transferred from operating capital of former branches in Mainland China.

23. 资本公积

23. Capital reserves

		31-12-2012	31-12-2011
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	5,858,378	362,631
所得税影响	Income tax impact recognised directly in equity	(1,464,594)	(90,657)
合计	Total	4,393,784	271,974

24. 盈余公积

24. Surplus reserves

		年初余额	本年增加	本年减少	年末余额
		Opening balance	Increase	Decrease	Closing balance
法定盈余公积	Statutory surplus reserve	26,667,896	21,458,773	-	48,126,669

根据公司法和本公司章程的规定，并经2013年3月21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 Bank 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 21 March 2013, the Bank has appropriated 10 per cent of its profit to the statutory surplus reserve. The Bank should appropriate until the reserve balance reaches 50 per cent of its registered capital or above.

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

25. 一般风险准备

本公司依照财金[2012]20号文《金融企业准备金计提管理办法》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1.5%比例计提一般风险准备，作为利润分配处理。本公司根据2013年3月21日的董事会决议，提取一般风险准备计人民币126,249,237元。于2012年12月31日，本公司的一般风险准备余额为人民币430,856,697元。

25. General reserves

According to the regulation CaiJin [2012] No. 20 "Financial institution provision measurement Guideline", the Bank is required to set aside a general reserves of at least 1.5 per cent of its total risk assets at year end from net profit. In accordance of the Board of Directors resolution on 21 March 2013, general reserves amounting RMB 126,249,237 was appropriated. As at 31 December 2012, total general reserves of the Bank is RMB 430,856,697.

		年初余额	本年增加	本年减少	年末余额
		Opening balance	Increase	Decrease	Closing balance
一般风险准备	General reserves	304,607,460	126,249,237	-	430,856,697

26. 未分配利润

		2012	2011
年初未分配利润	Retained earnings brought forward	226,158,376	243,171,203
净利润	Net profit for the year	214,587,727	94,509,383
减：提取法定盈余公积	Less: Appropriation to statutory surplus reserves	21,458,773	9,450,938
减：提取一般风险准备	Less: Appropriation to general reserves	126,249,237	102,071,272
年末未分配利润	Closing balance of retained earnings	293,038,093	226,158,376

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定。

26. Retained earnings

According to the Bank Law of the People's Republic of China and the Articles of Association of the Bank, 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 appropriation is decided by the Board of Directors of the Bank, with reference to the operating performance, financial positions, and other relevant factors.

27. 利息净收入

		2012	2011
利息收入：	Interest income:		
存放同业	Due from banks	283,380,689	186,925,710
存放中央银行	Due from central banks	64,874,898	49,049,531
发放贷款和垫款	Loans and advances to customers	878,660,573	619,845,432
买入返售债券	Reverse repurchase bonds	10,465,899	53,305,359
拆出资金及其他	Placement with banks and other financial institutions and others	129,918,562	137,424,382
小计	Sub-total	1,367,300,621	1,046,550,414
利息支出：	Interest expense:		
同业及其他金融机构存放	Due to banks and other financial institutions	31,470,287	30,965,249
吸收存款	Customer deposits	604,474,489	427,001,219
拆入资金及其他	Placement from banks and other financial institutions and others	105,700,981	127,025,056
小计	Sub-total	741,645,757	584,991,524
利息净收入	Net interest income	625,654,864	461,558,890

27. Net interest income

28. 手续费及佣金净收入**28. Net fees and commission income**

		2012	2011
手续费及佣金收入：	Fees and commission income:		
结算与清算手续费	Settlement and clearing fees	16,672,552	13,422,305
代理业务手续费	Agency brokerage fees	6,903,239	2,945,638
信用承诺手续费佣金	Credit commitment fees	4,285,370	4,162,699
与授信有关收入	Credit related income	31,163,004	20,873,816
其他	Others	7,556,342	1,698,440
小计	Sub-total	66,580,507	43,102,898
手续费及佣金支出：	Fees and commission expense:		
手续费支出	Fee expenses	9,841,087	8,924,447
小计	Sub-total	9,841,087	8,924,447
手续费及佣金净收入	Net fees and commission income	56,739,420	34,178,451

29. 投资收益**29. Investment income**

		2012	2011
为交易而持有的债券投资净损益	(Loss)/gain on disposal of held for trading bond investments	(1,166,816)	3,627,852
可供出售债券投资出售净损益	Gain on disposal of available-for-sale bond investment	3,972,227	80,808
债券投资利息收入	Bond Interest income	216,533,387	201,071,418
合计	Total	219,338,798	204,780,078

30. 公允价值变动净收益 / (损失)**30. Gains/(losses) from changes in fair values**

		2012	2011
为交易目的而持有的金融资产	Held for trading financial assets	(4,531,903)	5,285,405
衍生金融工具	Derivative financial instruments	45,287,551	(190,678,041)
其他	Others	65,258	(1,191,130)
合计	Total	40,820,906	(186,583,766)

31. 业务及管理费**31. General and administrative expenses**

		2012	2011
职工费用:	Staff costs:		
工资及奖金	Salaries and bonuses	251,094,026	227,086,839
定额福利供款计划	Defined contribution schemes	44,798,215	30,082,323
其他职工费用	Other employee benefits	19,041,679	16,699,078
小计	Sub-total	314,933,920	273,868,240
折旧费	Depreciation	12,159,168	9,233,963
资产摊销费	Amortisation	19,306,490	11,605,308
业务费用	Other operating expenses	156,316,917	155,899,875
合计	Total	502,716,495	450,607,386

32. 资产减值损失**32. Impairment losses**

		2012	2011
存放同业减值损失	Impairment losses for due from banks	(581,504)	979,602
贷款减值损失	Impairment losses for loans	25,297,628	4,399,608
合计	Total	24,716,124	5,379,210

33. 营业外收入**33. Non-operating income**

		2012	2011
固定资产处置利得	Gain from the disposal of fixed assets	55,000	149,971
财政补贴收入	Fiscal subsidy	1,561,000	-
其他	Others	3,522,596	700,393
合计	Total	5,138,596	850,364

34. 营业外支出**34. Non-operating expenses**

		2012	2011
固定资产处置损失	Loss on the disposal of fixed assets	136,103	5,854,755
财政补贴退回	Fiscal subsidy refund	-	2,190,000
其他	Others	435,923	459,726
合计	Total	572,026	8,504,481

35. 所得税费用**35. Income tax expenses**

		2012	2011
当期所得税	Income tax expenses for the current year	66,318,100	47,519,619
对以前期间当期税项的调整	Adjustment in respect of prior periods	2,929,329	(1,888,886)
递延所得税	Deferred income tax expenses	2,952,813	(16,934,972)
合计	Total	72,200,242	28,695,761

所得税费用与利润总额的关系列示如下：

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

		2012	2011
税前利润	Profit before tax	286,787,969	123,205,144
按法定税率 25% 计算的税项	Tax charge on a tax rate at 25%	71,696,992	30,801,286
对以前期间当期税项的调整	Adjustment in respect of prior periods	2,929,329	(1,888,886)
免税的国债利息收入	Interest income of government bonds	(2,060,782)	(1,154,073)
不可抵扣的税项费用	Non-deductible items	759,703	937,434
未确认的可抵扣暂时性差异的影响	Unrecognised deductible deferred tax impact	(1,125,000)	-
所得税费用	Income tax expenses	72,200,242	28,695,761

36. 现金及现金等价物**36. Cash and cash equivalent**

		31-12-2012	31-12-2011
现金	Cash	14,334,388	8,256,622
现金等价物：	Cash equivalent:		
原期限在三个月以内的	With original maturity less than three months		
- 存放同业款项	-Due from banks	3,922,154,885	1,484,913,455
- 拆出资金	-Placements with banks and other financial institutions	1,442,149,168	857,009,640
- 买入返售金融资产	-Reverse repurchase financial assets	-	300,000,000
存放中央银行其他款项	Other deposits with central banks-General deposit reserve	757,949,246	701,546,016
小计	Sub-total	6,122,253,299	3,343,469,111
合计	Total	6,136,587,687	3,351,725,733

37. 其他综合收益**37. Other comprehensive income**

		2012	2011
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	5,495,747	20,131,463
所得税影响	Income tax impact recognised directly in equity	(1,373,937)	(5,032,866)
合计	Total	4,121,810	15,098,597

六、分部报告

1. 分部业绩、资产及负债

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

1. Segment profit and loss, assets and liabilities

The Bank monitors its daily business operation according to RMB business and foreign currency business separately. Operating expenses and depreciation charge etc, 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:

		31-12-2012		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
资产	Assets			
现金及存放中央银行款项	Cash and balances with central banks	4,780,986,103	87,934,850	4,868,920,953
存放同业款项	Due from banks	5,544,965,490	370,356,297	5,915,321,787
拆出资金	Placements with financial institutions	2,265,717,316	1,192,523,363	3,458,240,679
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	633,769,055	-	633,769,055
衍生金融资产	Derivative financial assets	136,621,155	243,941,039	380,562,194
应收利息	Interest receivables	156,611,119	22,031,637	178,642,756
发放贷款和垫款	Loans and advances to customers	11,509,729,217	3,406,909,002	14,916,638,219
可供出售金融资产	Available-for-sale financial assets	3,499,934,488	-	3,499,934,488
买入返售金融资产	Reverse repurchase financial assets	-	-	-
固定资产	Fixed assets	-	40,722,620	40,722,620
无形资产	Intangible assets	-	64,904,631	64,904,631
递延所得税资产	Deferred tax assets	18,107,895	30,555,398	48,663,293
其他资产	Other assets	(2,692,778,036)	3,269,719,617	576,941,581
资产总计	Total assets	25,853,663,802	8,729,598,454	34,583,262,256

31-12-2012

		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
负债	Liabilities			
同业及其他金融机构存放款项	Due to banks and other financial institutions	166,212,388	51,649,393	217,861,781
拆入资金	Placements from banks and other financial institutions	150,000,000	5,550,255,538	5,700,255,538
衍生金融负债	Derivative financial liabilities	133,126,996	277,498,508	410,625,504
吸收存款	Customer deposits	22,409,108,028	1,535,582,401	23,944,690,429
应付职工薪酬	Payroll payables	-	44,117,262	44,117,262
应交税费	Tax payables	29,470,393	11,599,759	41,070,152
应付利息	Interest payables	365,098,417	12,232,666	377,331,083
其他负债	Other liabilities	2,279,107	68,616,157	70,895,264
负债总计	Total liabilities	23,255,295,329	7,551,551,684	30,806,847,013
所有者权益	Equity			
实收资本	Paid-up capital	2,162,051,270	837,948,730	3,000,000,000
资本公积	Capital reserves	4,393,784	-	4,393,784
盈余公积	Surplus reserves	23,713,625	24,413,044	48,126,669
一般风险准备	General reserves	347,994,660	82,862,037	430,856,697
未分配利润	Retained earnings	60,215,134	232,822,959	293,038,093
所有者权益合计	Total equity	2,598,368,473	1,178,046,770	3,776,415,243
负债及所有者权益合计	Total liabilities and equity	25,853,663,802	8,729,598,454	34,583,262,256

31-12-2011

		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
资产	Assets			
现金及存放中央银行款项	Cash and balances with central banks	4,426,637,114	58,468,964	4,485,106,078
存放同业款项	Due from banks	4,133,525,060	1,201,471,792	5,334,996,852
拆出资金	Placements with financial institutions	2,937,644,384	515,810,275	3,453,454,659
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	1,002,657,140	-	1,002,657,140
衍生金融资产	Derivative financial assets	140,700,552	127,691,292	268,391,844
应收利息	Interest receivables	244,703,586	21,518,100	266,221,686
发放贷款和垫款	Loans and advances to customers	9,092,983,288	4,329,837,211	13,422,820,499
可供出售金融资产	Available-for-sale financial assets	6,125,002,890	188,876,723	6,313,879,613
买入返售金融资产	Reverse repurchase financial assets	476,400,000	-	476,400,000
固定资产	Fixed assets	14,000	44,991,471	45,005,471
无形资产	Intangible assets	-	49,516,106	49,516,106
递延所得税资产	Deferred tax assets	10,601,068	42,388,975	52,990,043
其他资产	Other assets	(3,184,862,492)	3,282,791,267	97,928,775
资产总计	Total assets	25,406,006,590	9,863,362,176	35,269,368,766
负债	Liabilities			
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,169,359,009	51,315,619	3,220,674,628
拆入资金	Placements from banks and other financial institutions	-	6,666,770,493	6,666,770,493
衍生金融负债	Derivative financial liabilities	140,436,018	199,405,800	339,841,818
吸收存款	Customer deposits	19,623,829,910	1,482,077,084	21,105,906,994
应付职工薪酬	Payroll payables	-	37,995,833	37,995,833
应交税费	Tax payables	12,993,825	39,905,357	52,899,182
应付利息	Interest payables	237,099,476	9,022,829	246,122,305
其他负债	Other liabilities	1,320,599	40,131,208	41,451,807
负债总计	Total liabilities	23,185,038,837	8,526,624,223	31,711,663,060
所有者权益	Equity			
实收资本	Paid-up capital	1,942,051,270	1,057,948,730	3,000,000,000
资本公积	Capital reserves	384,681	(112,707)	271,974
盈余公积	Surplus reserves	8,374,463	18,293,433	26,667,896
一般风险准备	General reserves	240,865,053	63,742,407	304,607,460
未分配利润	Retained earnings	29,292,286	196,866,090	226,158,376
所有者权益合计	Total equity	2,220,967,753	1,336,737,953	3,557,705,706
负债及所有者权益合计	Total liabilities and equity	25,406,006,590	9,863,362,176	35,269,368,766

2012

		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
一、营业收入	1. Operating income			
利息收入	Interest income	1,137,758,903	229,541,718	1,367,300,621
利息支出	Interest expense	(668,716,063)	(72,929,694)	(741,645,757)
利息净收入	Net interest income	469,042,840	156,612,024	625,654,864
手续费及佣金收入	Fee and commission income	38,685,572	27,894,935	66,580,507
手续费及佣金支出	Fee and commission expense	(7,823,643)	(2,017,444)	(9,841,087)
手续费及佣金净收入	Net fee and commission income	30,861,929	25,877,491	56,739,420
投资收益	Investment income	218,909,052	429,746	219,338,798
公允价值变动净收益	Gains on changes in fair value	2,673,321	38,147,585	40,820,906
汇兑及汇率产品净收益	Foreign exchange gains	-	(39,015,303)	(39,015,303)
其他业务收入	Other operating income	(957,546)	(31,978,325)	(32,935,871)
营业收入合计	Total operating income	720,529,596	150,073,218	870,602,814
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges	(50,860,302)	(10,088,494)	(60,948,796)
业务及管理费	General and administrative expenses	(430,865,402)	(71,851,093)	(502,716,495)
资产减值损失	Impairment losses	(37,207,344)	12,491,220	(24,716,124)
营业支出合计	Total operating expenses	(518,933,048)	(69,448,367)	(588,381,415)
三、营业利润	3. Operating profit	201,596,548	80,624,851	282,221,399
加：营业外收入	Add: Non-operating income	-	5,138,596	5,138,596
减：营业外支出	Less: Non-operating expenses	(226,839)	(345,187)	(572,026)
四、利润总额	4. Profit before tax	201,369,709	85,418,260	286,787,969
减：所得税费用	Less: Income tax expense	(47,978,092)	(24,222,150)	(72,200,242)
五、净利润	5. Net profit	153,391,617	61,196,110	214,587,727
六、其他综合收益	6. Other comprehensive income	4,121,810	-	4,121,810
七、综合收益总额	7. Total comprehensive income	157,513,427	61,196,110	218,709,537

		2011		
		人民币业务	外币业务	合计
		RMB Business	Foreign Currency Business	Total
一、营业收入	1. Operating income			
利息收入	Interest income	834,801,700	211,748,714	1,046,550,414
利息支出	Interest expense	(522,419,713)	(62,571,811)	(584,991,524)
利息净收入	Net interest income	312,381,987	149,176,903	461,558,890
手续费及佣金收入	Fee and commission income	24,884,846	18,218,052	43,102,898
手续费及佣金支出	Fee and commission expense	(6,851,935)	(2,072,512)	(8,924,447)
手续费及佣金净收入	Net fee and commission income	18,032,911	16,145,540	34,178,451
投资收益	Investment income	201,980,122	2,799,956	204,780,078
公允价值变动净收益 / (损失)	Gains/(losses) on changes in fair value	1,825,633	(188,409,399)	(186,583,766)
汇兑及汇率产品净收益	Foreign exchange gains	-	108,485,712	108,485,712
其他业务收入 / (支出)	Other operating income/(expense)	(6,293,279)	18,373,926	12,080,647
营业收入合计	Total operating income	527,927,374	106,572,638	634,500,012
二、营业支出	2. Operating expenses			
营业税金及附加	Business tax and surcharges	(32,420,834)	(15,233,321)	(47,654,155)
业务及管理费	General and administrative expenses	(389,010,426)	(61,596,960)	(450,607,386)
资产减值损失	Impairment losses	(51,453,175)	46,073,965	(5,379,210)
营业支出合计	Total operating expenses	(472,884,435)	(30,756,316)	(503,640,751)
三、营业利润	3. Operating profit	55,042,939	75,816,322	130,859,261
加：营业外收入	Add: Non-operating income	-	850,364	850,364
减：营业外支出	Less: Non-operating expenses	(5,404,008)	(3,100,473)	(8,504,481)
四、利润总额	4. Profit before tax	49,638,931	73,566,213	123,205,144
减：所得税费用	Less: Income tax expense	(13,712,943)	(14,982,818)	(28,695,761)
五、净利润	5. Net profit	35,925,988	58,583,395	94,509,383
六、其他综合收益	6. Other comprehensive income	8,294,821	6,803,776	15,098,597
七、综合收益总额	7. Total comprehensive income	44,220,809	65,387,171	109,607,980

2. 其他信息

(1) 按业务划分的对外交易收入

		2012	2011
环球金融与投资管理服务	Global Market and Investment Management	805,335,678	557,669,347
机构金融服务业务	Institutional Financial Service	636,355,566	556,786,887
零售业务	Retail Business	184,045,466	114,156,176
其他	Others	(3,647,052)	(196,427)
对外营业收入合计	Total	1,622,089,658	1,228,415,983

(2) 地理信息

对外交易收入是按照客户所在地为基础分配至相应的国家或地区，本公司按不同地区列示的有关取得的对外交易收入的信息如下：

		对外交易收入 Foreign trade income	
		2012	2011
境内	Domestic	1,461,490,442	1,133,243,479
境外	International	160,599,216	95,172,504
合计	Total	1,622,089,658	1,228,415,983

于资产负债表日，本公司没有在中国境外的非流动资产。

The Bank does not have any non-current asset held outside Mainland China as at the balance sheet date.

(3) 主要客户信息

本公司来源于年末十大贷款客户的利息收入为人民币 1.5 亿元（2011 年度：人民币 0.66 亿元），占本行贷款利息收入的 17%（2011 年：11%）。

2. Other information

(1) Foreign trade income by different kinds of operation

(2) Foreign trade income by geography

Foreign trade income is distributed to respective countries and regions by their geography locations. The foreign trade income which divided by different geography locations is shown as follows:

(3) Major customers information

Interest income of the Bank amounting to RMB 150 million come from top 10 largest loan customers (2011: RMB 66 million), which contributed 17 per cent of the total interest income for the year (2011: 11 per cent).

七、承诺及或有负债

1. 财务承诺

资本性支出承诺

		31-12-2012	31-12-2011
已签约但未拨付	Contracted but not provided for	1,640,000,000	-
合计	Total	1,640,000,000	-

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：

		31-12-2012	31-12-2011
一年以内(含一年)	Within 1 year	65,775,488	64,228,554
一年以上二年内(含二年)	1 to 2 years	25,390,161	50,080,578
二年以上三年以内(含三年)	2 to 3 years	19,569,700	15,331,550
三年以上	After 3 years	10,678,052	12,464,656
合计	Total	121,413,401	142,105,338

2. 信贷承诺

		31-12-2012	31-12-2011
财务担保合同：	Financial guarantee contracts：		
银行承兑汇票	Bank acceptance	137,742,573	129,238,060
保函款项	Letter of guarantee	90,208,877	35,044,304
备用信用证	Standby letter of credit	1,131,913,351	1,304,318,025
开出信用证	Letters of credit issued	2,349,762,969	1,242,975,174
小计	Sub-total	3,709,627,770	2,711,575,563
不可撤销的贷款承诺：	Irrevocable loan commitments with original maturity of：		
原到期日在1年以内	Less than one year	11,627,303	-
原到期日在1年或以上	More than one year	228,697,615	40,127,869
小计	Total	240,324,918	40,127,869
合计	Sub-total	3,949,952,688	2,751,703,432
信贷承诺的信贷风险加权金额：	Weighted credit risk of credit commitments：	387,510,690	147,732,140

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

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, 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

		31-12-2012	31-12-2011
委托资金	Entrusted deposits	440,625,898	101,884,362
委托贷款	Entrusted loans	440,625,898	101,884,362
委托理财资金	Entrusted fund	113,797,494	-
委托理财资产	Entrusted asset	113,797,494	-

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.

委托理财业务是指本公司按照与客户事先约定的投资计划和方式，以客户支付的本金进行投资和资产管理，投资收益由本公司代为收取，根据约定条件和实际投资收益向客户支付收益的业务。

Entrusted wealthy management business is the investment product which according to the agreed investing plan with the clients. The investment principal is paid by the customers, which would be managed by the Bank. The Bank would receive the investment profit on behalf of the customers and pay the profit to the customers based on the agreed conditions.

4. 或有负债

据管理层意见，于2012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 2012, 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

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。

(8) Capital management

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令〔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:

		31-12-2012	31-12-2011
核心资本净额	Core capital	3,770,556,864	3,560,817,753
附属资本	Supplementary capital	215,410,922	186,244,398
资本净额	Net capital base	3,985,967,786	3,747,062,151
加权风险资产及市场风险资本调整	Risk weighted assets and market risk adjustment	16,935,305,872	14,697,873,152
核心资本充足率	Core capital adequacy ratio	22.26%	24.23%
资本充足率	Capital adequacy ratio	23.54%	25.49%

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情如下：

(9) Financial instruments risk management

1. Credit risk

1.1 Credit risk management

Credit risk is the risk of loss arising from a borrower's or counterparty's inability to meet its obligations 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 below:

		31-12-2012	31-12-2011
存放中央银行款项	Balances with central banks	4,854,586,565	4,476,849,456
存放同业款项	Due from banks	5,915,321,787	5,334,996,852
拆出资金	Placements with banks and other financial institutions	3,458,240,679	3,453,454,659
买入返售金融资产	Reverse repurchase financial assets	-	476,400,000
衍生金融资产	Derivative financial assets	380,562,194	268,391,844
发放贷款和垫款	Loans and advances to customers	14,916,638,219	13,422,820,499
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	633,769,055	1,002,657,140
可供出售金融资产	Available-for-sale financial assets	3,499,934,488	6,313,879,613
其他资产	Other assets	219,821,659	299,822,962
合计	Total	33,878,874,646	35,049,273,025
信贷承诺信用风险敞口(附注七、2)	Credit commitments (Note7.2)	3,949,952,688	2,751,703,432
最大信用风险敞口	Maximum credit risk exposure	37,828,827,334	37,800,976,457

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、7。

1.4 担保物

本公司根据交易对手的信用风险评估决定所需的担保物金额及类型。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 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, 7.

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 taking collateral including the frequency of collateral valuation.

The main types of collateral include:

- For corporate and commercial loans, main collaterals 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 agreement. 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:

31-12-2012		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	5,915,719,885	-	-	5,915,719,885
拆出资金	Placements with banks and other financial institutions	3,458,240,679	-	-	3,458,240,679
应收利息	Interest receivables	178,642,756	-	-	178,642,756
发放贷款和垫款	Loans and advances to customers	15,107,226,510	1,192,918	107,882,468	15,216,301,896
以公允价值计量且其变动计 入当期损益的金融资产	Financial assets at fair value through profit or loss	633,769,055	-	-	633,769,055
可供出售金融资产	Available-for-sale financial assets	3,499,934,488	-	-	3,499,934,488
合计	Total	28,793,533,373	1,192,918	107,882,468	28,902,608,759

31-12-2011		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	5,335,976,454	-	-	5,335,976,454
拆出资金	Placements with banks and other financial institutions	3,453,454,659	-	-	3,453,454,659
应收利息	Interest receivables	266,221,686	-	-	266,221,686
发放贷款和垫款	Loans and advances to customers	13,505,431,456	103,575,931	88,368,730	13,697,376,117
以公允价值计量且其变动计 入当期损益的金融资产	Financial assets at fair value through profit or loss	1,002,657,140	-	-	1,002,657,140
可供出售金融资产	Available-for-sale financial assets	6,313,879,613	-	-	6,313,879,613
买入返售金融资产	Reverse repurchase financial assets	476,400,000	-	-	476,400,000
合计	Total	30,354,021,008	103,575,931	88,368,730	30,545,965,669

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：

Loans and advances that are neither overdue nor impaired

The composition of loans that are neither overdue nor impaired by collateral arrangement as at the balance sheet date is as follows:

		31-12-2012		
		正常	关注	合计
		Pass	Special mention	Total
信用贷款	Unsecured loans	1,704,367,276	-	1,704,367,276
保证贷款	Loans secured by guarantees	3,687,701,781	-	3,687,701,781
抵押贷款	Loans secured by mortgage	6,795,624,354	101,078,028	6,896,702,382
质押贷款	Loans secured by pledges	2,818,455,071	-	2,818,455,071
合计	Total	15,006,148,482	101,078,028	15,107,226,510

		31-12-2011		
		正常	关注	合计
		Pass	Special mention	Total
信用贷款	Unsecured loans	1,317,959,621	-	1,317,959,621
保证贷款	Loans secured by guarantees	3,602,367,464	-	3,602,367,464
抵押贷款	Loans secured by mortgage	6,951,468,261	63,421,643	7,014,889,904
质押贷款	Loans secured by pledges	1,563,464,467	6,750,000	1,570,214,467
合计	Total	13,435,259,813	70,171,643	13,505,431,456

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

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

		31-12-2012					合计	所持有担保物公允价值
		1 个月以内	1 个月到 2 个月	2 个月到 3 个月	3 个月以上			
		Within 1 month	1 to 2 months	2 to 3 months	More than 3 months	Total	Fair value of collaterals	
贷款及垫款	Loans and advances to customers	864,336	203,099	125,483	-	1,192,918	271,383,250	

		31-12-2011					合计	所持有担保物公允价值
		1 个月以内	1 个月到 2 个月	2 个月到 3 个月	3 个月以上			
		Within 1 month	1 to 2 months	2 to 3 months	More than 3 months	Total	Fair value of collaterals	
贷款及垫款	Loans and advances to customers	103,575,931	-	-	-	103,575,931	1,785,243,910	

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:

		31-12-2012	31-12-2011
减值贷款的担保物	The collateral value of impaired loan	648,860,599	362,673,300

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。

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:

		31-12-2012	31-12-2011
经重组的发放贷款及垫款	Restructured loans and advances	-	5,221,531
- 已减值	- Impaired		

Impaired loans and advances

Where there are objective evidences 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 is as follows:

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.

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:

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。

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 and Investment Management Division while Market and 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 and planning, risk assessment and measurement, monitoring and 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.

于2012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 2012 is as follows:

	31-12-2012							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 years	1 至 5 年 1 to 5 years	5 年以上 5 years above	无期限 Undated	
金融资产：								
现金及存放中央银行款项	772,283,634	-	-	-	-	-	4,096,637,319	4,868,920,953
存放同业及拆出资金	184,703,517	3,615,000,000	3,136,088,364	2,210,717,316	200,000,000	-	27,053,269	9,373,562,466
衍生金融资产	-	41,502,002	60,388,603	106,133,346	172,538,243	-	-	380,562,194
发放贷款和垫款	21,178,760	690,663,288	2,608,533,562	3,923,526,386	4,429,718,099	3,243,018,124	-	14,916,638,219
以公允价值计量且其变动计入当期损益的金融资产	-	59,058,344	574,710,711	-	-	-	-	633,769,055
可供出售金融资产	-	65,049,230	39,424,178	1,508,344,650	1,887,116,430	-	-	3,499,934,488
买入返售资产	-	-	-	-	-	-	-	-
其他金融资产	2,283,140	44,666,862	72,377,599	100,494,058	-	-	-	219,821,659
金融资产合计	980,449,051	4,515,939,726	6,491,523,017	7,849,215,756	6,689,372,772	3,243,018,124	4,123,690,588	33,893,209,034
金融负债：								
同业存放及拆入资金	68,277,576	2,296,139,133	790,091,371	2,763,609,239	-	-	-	5,918,117,319
衍生金融负债	-	50,075,793	65,038,310	117,935,628	177,575,773	-	-	410,625,504
吸收存款	2,664,243,209	4,139,871,037	6,019,768,577	7,232,435,154	3,788,372,452	100,000,000	-	23,944,690,429
其他金融负债	539,476	28,386,375	92,600,073	158,645,370	97,159,789	-	-	377,331,083
金融负债合计	2,733,060,261	6,514,472,338	6,967,498,331	10,272,625,391	4,063,108,014	100,000,000	-	30,650,764,335
流动性净额	(1,752,611,210)	(1,998,532,612)	(475,975,314)	(2,423,409,635)	2,626,264,758	3,143,018,124	4,123,690,588	3,242,444,699
信贷承诺	169,743	140,678,702	683,896,045	2,812,635,207	292,562,991	-	-	3,949,952,688

于 2011 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 2011 is as follows:

	31-12-2011							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 years	1 至 5 年 1 to 5 years	5 年以上 5 years above	无期限 Undated	
金融资产：								
现金及存放中央银行款项	709,802,638	-	-	-	-	-	3,775,303,440	4,485,106,078
存放同业及拆出资金	117,062,171	2,603,056,321	2,527,844,908	3,502,609,129	37,878,982	-	-	8,788,451,511
衍生金融资产	-	35,805,232	9,594,833	38,899,978	184,091,801	-	-	288,391,844
发放贷款和垫款	99,849,218	1,112,179,547	2,255,421,998	2,827,020,453	4,285,274,394	2,843,074,889	-	13,422,820,499
以公允价值计量且其变动 计入当期损益的金融资产	-	101,355,400	901,301,740	-	-	-	-	1,002,657,140
可供出售金融资产	-	284,382,192	577,778,380	1,292,990,511	4,158,728,530	-	-	6,313,879,613
买入返售资产	-	-	476,400,000	-	-	-	-	476,400,000
其他金融资产	62,298	54,905,370	86,360,651	139,508,134	18,986,509	-	-	299,822,962
金融资产合计	926,776,325	4,191,684,062	6,834,702,510	7,801,028,205	8,684,960,216	2,843,074,889	3,775,303,440	35,057,529,647
金融负债：								
同业存放及拆入资金	136,581,254	1,819,275,586	1,953,919,453	5,668,987,737	308,681,091	-	-	9,887,445,121
衍生金融负债	-	41,614,276	29,995,579	78,512,714	189,719,249	-	-	339,841,818
吸收存款	2,818,434,194	2,888,357,400	6,041,998,800	4,476,645,400	4,880,471,200	-	-	21,105,906,994
其他金融负债	656,475	26,593,524	67,016,775	100,283,201	51,572,330	-	-	246,122,305
金融负债合计	2,955,671,923	4,775,840,786	8,092,990,607	10,324,429,052	5,430,443,870	-	-	31,579,316,238
流动性净额	(2,028,895,598)	(584,156,724)	(1,258,228,097)	(2,523,400,847)	3,254,516,346	2,843,074,889	3,775,303,440	3,478,213,409
信贷承诺	80,460	193,813,457	587,751,958	1,929,005,837	41,051,720	-	-	2,751,703,432

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 2012 年 12 月 31 日，本公司的有关资产及负债按币种列示如下：

3. Market risk

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 minimise 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 2012, the Bank's assets and liabilities by currency is as follows:

		31-12-2012			
		美元	人民币	其他	合计
		USD(RMB equivalent)	RMB	Other (RMB equivalent)	Total (RMB equivalent)
资产:	Assets:				
现金及存放中央银行款项	Cash and balances with the central bank	85,461,844	4,781,011,448	2,447,661	4,868,920,953
存放同业及拆出资金	Due from and placement with banks and other financial institutions	1,446,193,741	7,850,625,623	76,743,102	9,373,562,466
衍生金融资产	Derivative financial assets	144,610,924	235,951,270	-	380,562,194
发放贷款和垫款	Loans and advances to customers	2,819,944,641	11,509,310,223	587,383,355	14,916,638,219
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	-	633,769,055	-	633,769,055
可供出售金融资产	Available-for-sale financial assets	-	3,499,934,488	-	3,499,934,488
买入返售资产	Reverse repurchase financial assets	-	-	-	-
其他资产	Other assets	26,140,371	880,357,787	3,376,723	909,874,881
资产合计	Total assets	4,522,351,521	29,390,959,894	669,950,841	34,583,262,256
负债:	Liabilities:				
同业存放及拆入资金	Due to and placement from banks and other financial institutions	5,086,816,075	316,212,388	515,088,856	5,918,117,319
衍生金融负债	Derivative financial liabilities	162,936,710	247,688,794	-	410,625,504
吸收存款	Customer deposits	868,760,686	22,409,108,028	666,821,715	23,944,690,429
其他负债	Other liabilities	18,036,876	495,186,910	20,189,975	533,413,761
负债合计	Total liabilities	6,136,550,347	23,468,196,120	1,202,100,546	30,806,847,013
资产负债净头寸	Net position	(1,614,198,826)	5,922,763,774	(532,149,705)	3,776,415,243
衍生金融工具名义金额	Notional amounts of derivative financial instruments	72,427,943,771	43,172,505,425	1,760,107,139	117,360,556,335
信贷承诺	Commitments	996,835,528	2,734,022,467	219,094,693	3,949,952,688

		31-12-2011			
		美元	人民币	其他	合计
		USD(RMB equivalent)	RMB	Other (RMB equivalent)	Total (RMB equivalent)
资产:	Assets:				
现金及存放中央银行款项	Cash and balances with the central bank	56,460,676	4,426,749,186	1,896,216	4,485,106,078
存放同业及拆出资金	Due from and placement with banks and other financial institutions	1,642,040,551	7,094,892,591	51,518,369	8,788,451,511
衍生金融资产	Derivative financial assets	32,471,409	235,920,435	-	268,391,844
发放贷款和垫款	Loans and advances to customers	3,782,667,623	9,091,716,282	548,436,594	13,422,820,499
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	-	1,002,657,140	-	1,002,657,140
可供出售金融资产	Available-for-sale financial assets	188,876,724	6,125,002,889	-	6,313,879,613
买入返售资产	Reverse repurchase financial assets	-	476,400,000	-	476,400,000
其他资产	Other assets	8,644,447	476,089,595	26,928,039	511,662,081
资产合计	Total assets	5,711,161,430	28,929,428,118	628,779,218	35,269,368,766
负债:	Liabilities:				
同业存放及拆入资金	Due to and placement from banks and other financial institutions	5,998,398,373	3,169,359,009	719,687,739	9,887,445,121
衍生金融负债	Derivative financial liabilities	49,792,649	290,049,169	-	339,841,818
吸收存款	Customer deposits	607,406,395	19,623,829,909	874,670,690	21,105,906,994
其他负债	Other liabilities	6,534,644	354,010,005	17,924,478	378,469,127
负债合计	Total liabilities	6,662,132,061	23,437,248,092	1,612,282,907	31,711,663,060
资产负债净头寸	Net position	(950,970,631)	5,492,180,026	(983,503,689)	3,557,705,706
衍生金融工具名义金额	Notional amounts of derivative financial instruments	17,212,188,364	29,328,738,089	2,592,730,537	49,133,656,990
信贷承诺	Commitments	1,343,628,382	1,286,561,011	121,514,039	2,751,703,432

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:

		31-12-2012	31-12-2011
		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	21,463,485	19,344,744
对本位币升值 1%	+1% change against RMB	(21,463,485)	(19,344,744)

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。

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 2012 年 12 月 31 日，本公司的资产及负债按合同重定价日或到期日两者较早者分析如下：

The analysis is based on below assumptions:

- (1) Exchange rate sensitivity refers to the gains and losses caused by the 1per cent 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.

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 2012, the Bank's assets liabilities re-pricing profiles (based on the earlier of maturity date and repricing date) is in the following page:

		31-12-2012					
		3个月内	3个月到1年	1年到5年	5年以上	不计息	合计
		Within 3 months	3 months to 1 year	1 to 5 years	5 years above	Non-interest bearing	Total
资产:	Assets:						
现金及存放中央银行款项	Cash and balances with the central bank	4,772,456,859	-	-	-	96,464,094	4,868,920,953
存放同业及拆出资金	Due from and placement with banks and other financial institutions	7,482,845,150	1,890,717,316	-	-	-	9,373,562,466
衍生金融资产	Derivative financial assets	-	-	-	-	380,562,194	380,562,194
发放贷款和垫款	Loans and advances to customers	13,028,233,591	1,888,404,628	-	-	-	14,916,638,219
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	633,769,055	-	-	-	-	633,769,055
可供出售金融资产	Available-for-sale financial assets	982,784,088	1,508,344,650	1,008,805,750	-	-	3,499,934,488
买入返售金融资产	Reverse repurchase financial assets	-	-	-	-	-	-
其他资产	Other assets	-	-	-	-	909,874,881	909,874,881
资产合计	Total assets	26,900,088,743	5,287,466,594	1,008,805,750	-	1,386,901,169	34,583,262,256
负债:	Liabilities:						
同业存放及拆入资金	Due to and placement from banks and other financial institutions	5,918,117,319	-	-	-	-	5,918,117,319
衍生金融负债	Derivatives financial liabilities	-	-	-	-	410,625,504	410,625,504
吸收存款	Customer deposits	12,823,882,823	7,232,435,154	3,788,372,452	100,000,000	-	23,944,690,429
其他负债	Other liabilities	-	-	-	-	533,413,761	533,413,761
负债合计	Total liabilities	18,742,000,142	7,232,435,154	3,788,372,452	100,000,000	944,039,265	30,806,847,013
利率风险缺口	Net position	8,158,088,601	(1,944,968,560)	(2,779,566,702)	(100,000,000)	442,861,904	3,776,415,243

		31-12-2011					
		3个月内	3个月到1年	1年到5年	5年以上	不计息	合计
		Within 3 months	3 months to 1 year	1 to 5 years	5 years above	Non-interest bearing	Total
资产:	Assets:						
现金及存放中央银行款项	Cash and balances with the central bank	4,420,894,432	-	-	-	64,211,646	4,485,106,078
存放同业及拆出资金	Due from and placement with banks and other financial institutions	5,285,161,568	3,502,609,129	-	-	680,814	8,788,451,511
衍生金融资产	Derivative financial assets	-	-	-	-	268,391,844	268,391,844
发放贷款和垫款	Loans and advances to customers	11,527,714,268	1,895,098,121	8,110	-	-	13,422,820,499
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	1,002,657,140	-	-	-	-	1,002,657,140
可供出售金融资产	Available-for-sale financial assets	1,814,805,771	1,292,990,512	3,206,083,330	-	-	6,313,879,613
买入返售金融资产	Reverse repurchase financial assets	476,400,000	-	-	-	-	476,400,000
其他资产	Other assets	-	-	-	-	511,662,081	511,662,081
资产合计	Total assets	24,527,633,179	6,690,697,762	3,206,091,440	-	844,946,385	35,269,368,766
负债:	Liabilities:						
同业存放及拆入资金	Due to and placement from banks and other financial institutions	7,486,368,196	2,401,076,925	-	-	-	9,887,445,121
衍生金融负债	Derivatives financial liabilities	-	-	-	-	339,841,818	339,841,818
吸收存款	Customer deposits	11,955,839,039	4,269,596,724	4,880,471,231	-	-	21,105,906,994
其他负债	Other liabilities	-	-	-	-	378,469,127	378,469,127
负债合计	Total liabilities	19,442,207,235	6,670,673,649	4,880,471,231	-	718,310,945	31,711,663,060
利率风险缺口	Net position	5,085,425,944	20,024,113	(1,674,379,791)	-	126,635,440	3,557,705,706

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:

31-12-2012			
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	64,089,643	(29,498,539)
利率减少 100 个基点	- 100 basis points	(64,089,643)	29,498,539

31-12-2011			
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	44,572,567	(102,626,842)
利率减少 100 个基点	- 100 basis points	(44,572,567)	102,626,842

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 of 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，从账面价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：

- (i) 市值计价：计价是运用独立并未经调整的市场报价；
- (ii) 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 or loss (including derivative assets/liabilities) are stated at fair value by reference to the quoted market prices when available. If quoted market prices are not available, 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。被纳入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，贵金属远期 / 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、买断式转贴现），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 and 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, Noble Metals Forward and Swaps, and OTC derivatives (namely money market deposit and placement, interest rate swap, FX Option, Rediscountd bills) 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
31-12-2012					
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	536,547,090	97,221,965	-	633,769,055
可供出售金融资产	Available-for-sale financial assets	3,425,450,310	74,484,178	-	3,499,934,488
衍生金融资产	Derivative financial assets	-	380,562,194	-	380,562,194
金融资产合计	Total financial assets	3,961,997,400	552,268,337	-	4,514,265,737
衍生金融负债	Derivative financial liabilities	-	410,625,504	-	410,625,504
金融负债合计	Total financial liabilities	-	410,625,504	-	410,625,504

		第一层	第二层	第三层	合计
		Level 1	Level 2	Level 3	Total
31-12-2011					
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	1,002,657,140	-	-	1,002,657,140
可供出售金融资产	Available-for-sale financial assets	6,313,879,613	-	-	6,313,879,613
衍生金融资产	Derivative financial assets	-	268,391,844	-	268,391,844
金融资产合计	Total financial assets	7,316,536,753	268,391,844	-	7,584,928,597
衍生金融负债	Derivative financial liabilities	-	339,841,818	-	339,841,818
金融负债合计	Total financial liabilities	-	339,841,818	-	339,841,818

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 Name	业务性质 Business nature	注册地 Registered address	注册资本 Registered capital	拥有权益比例 Shareholding
大华银行有限公司 United Overseas Bank Limited	银行及金融服务 Banking and financial service	新加坡 Singapore	4,440 百万新币 SGD 4,440 Million	100%

3. 于本年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 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
大华银行（马来西亚）有限公司 United Overseas Bank (Malaysia) Bhd	银行及金融服务 Banking and financial service	马来西亚 吉隆坡 Kuala Lumpur Malaysia	马来西亚元 20 亿元 RM 2 Billion	黄祖耀 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 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
恒丰银行股份有限公司 Evergrowing Bank Co., Limited	银行及金融服务 Banking and financial service	中国 烟台 Yantai China	人民币 16.9 亿元 RMB 1.69 Billion	姜喜运 Jiang Xi Yun

(10) Related party transactions

1. Criteria of identifying related parties

Details of the Bank's major related parties in 2012 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 control, jointly control 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 7.8 亿元 RMB 780 Million	粘为信 Liam Wee Sin
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	郭子德 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 Philip Cheong Shin Keat
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 650 万元 USD 6.5 Million	黄一超 Wee Ee Chao
利通物流有限公司 UBI Logistics (China) Limited	国际运输代理业务 International freight forwarder	中国 大连 Dalian China	人民币 3,021 万元 RMB 30.21 Million	赵希望 Zhao Xi Wang

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
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	吴美容 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	庄辉煌 Chng Hwee Hong
虎豹（厦门）医药保健有限公司 Haw Par Healthcare (Xiamen) Co.,Ltd	从事万金油、药油、药膏布、肌肉膏以及其他医药保健品的生产、加工的筹备工作 Prepare manufactory and process of Tiger Balm products, rub, pain patch and the like	中国 厦门 Xiamen China	美元 720 万元 USD 7.2 Million	吴美容 Goh Bee Leong
Haw Par Corporation Limited	投资控股 Investment Holding	新加坡 Singapore	新币 242,172,298 元 SGD 242,172,298	黄祖耀 Wee Cho Yaw (Chairman)
广州庆隆房地产咨询有限公司 Kheng Leong Guangdong Investment and Management Co., Ltd	房地产咨询；投资咨询（证券、期货投资咨询除外） Real estate consulting; Investment advice (Securities and futures investment consulting excluded)	中国 广州 Guangzhou China	人民币 900 万元 RMB 9 Million	黄一超 Wee Ee Chao
新嘉置地（成都）发展有限公司 Singland (Chengdu) Development Co.Ltd	房地产开发 Real estate industry	中国 成都 Chengdu China	美元 2400 万元 USD 24 Million	杨玉燕 Magdalene Yong Nyuk Yann
华业商务咨询（上海）有限公司 Uol Business Consulting (Shanghai) Co., Ltd.	商务信息咨询，企业管理咨询，投资咨询、建筑方案咨询 Business information consulting; Corporate management consulting; Investment advice; Construction plan advice	中国 上海 Shanghai China	美元 8 万元 USD 80 Thousand	粘为信 Liam Wee Sin

4. 本公司与关联方之主要交易

4. Main transactions between the Bank and related parties

		31-12-2012		31-12-2011	
		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	-	-	25,203,600	0.18
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	299,850,021	1.97	243,118,229	1.77
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	13,372,697	0.09	-	-
利通物流有限公司	UBI Logistics (China) Limited	-	-	8,748,000	0.06
合计	Total	313,222,718	2.06	277,069,829	2.01

		31-12-2012		31-12-2011	
		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	31,930,740	0.34	26,673,771	0.30
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd	1,375,770	0.01	680,814	0.01
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	580,000,000	6.19	127,938,068	1.46
合计	Total	613,306,510	6.54	155,292,653	1.77

		31-12-2012		31-12-2011	
		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	Due to banks				
大华银行有限公司	United Overseas Bank Limited	5,766,003,780	97.43	9,293,062,843	93.99
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	2,105,711	0.04	2,096,279	0.02
合计	Total	5,768,109,491	97.47	9,295,159,122	94.01

		31-12-2012		31-12-2011	
		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				
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	85,450,978	0.36	58,995,306	0.28
华业商务咨询(上海)有限公司	Uol Business Consulting (Shanghai) Co., Ltd.	561,790	-	-	-
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	23,043,752	0.10	-	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd	1,225,713	0.01	1,012,338	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	8,064,494	0.04	4,200,479	0.02
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	17,737,357	0.07	12,034,829	0.06
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	90,566,536	0.38	786,758	-
利通物流有限公司	UBI Logistics (China) Limited	346,235	-	342,658	-
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	2,989	-	4,563	-
Haw Par Corporation Limited	Haw Par Corporation Limited	109,771,250	0.46	103,979,469	0.49
广州庆隆房地产咨询有限公司	Kheng Leong (Guangzhou) Real Estate Consulting Co.,Ltd	3,362,277	0.01	403,359	-
合计	Total	340,133,371	1.43	181,759,759	0.85

		31-12-2012		31-12-2011	
		余额	占同类交易 余额比例	余额	占同类交易 余额比例
应收利息	Receivables-interest receivables	Balance	(%)	Balance	(%)
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	4,379,259	2.45	4,810,715	1.81
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	80,292	0.04	-	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	2,139,861	1.20	1,005,252	0.38
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	-	-	13,659	0.01
利通物流有限公司	UBI Logistics (China) Limited	-	-	3,826	-
合计	Total	6,599,412	3.69	5,833,452	2.20

		31-12-2012		31-12-2011	
		余额	占同类交易 余额比例	余额	占同类交易 余额比例
应付利息	Payables-interest payables	Balance	(%)	Balance	(%)
大华银行有限公司	United Overseas Bank Limited	13,235,481	3.51	65,348,630	26.55
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	100,805	0.03	139,792	0.06
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	152	-	145	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	32,063	0.01	62,954	0.03
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	3,272	-	1,998	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	315	-	408	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	12,120	-	243	-
利通物流有限公司	UBI Logistics (China) Limited	2,343	-	2,743	-
华业商务咨询(上海)有限公司	Uol Business Consulting (Shanghai) Co., Ltd.	100	-	-	-
Haw Par Corporation Limited	Haw Par Corporation Limited	151,532	0.04	2,728	-
合计	Total	13,538,183	3.59	65,559,641	26.64

		31-12-2012		31-12-2011	
		余额	占同类交易 余额比例	余额	占同类交易 余额比例
应收款项 - 其他应收款	Receivables- other receivables	Balance	(%)	Balance	(%)
大华银行有限公司	United Overseas Bank Limited	479,731	0.10	1,500,739	4.47

		31-12-2012		31-12-2011	
		余额	占同类交易 余额比例	余额	占同类交易 余额比例
应付款项 - 其他应付款	Payables-other payables	Balance	(%)	Balance	(%)
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd	198,708	0.28	-	-
大华银行有限公司	United Overseas Bank Limited	17,397,813	24.54	3,026,756	7.30
合计	Total	17,596,521	24.82	3,026,756	7.30

		2012		2011	
		金额 Amount	占同类交易 金额比例 (%)	金额 Amount	占同类交易 金额比例 (%)
利息收入	Interest income				
利通物流有限公司	UBI Logistics (China) Limited	461,265	0.03	817,832	0.08
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	20,933,253	1.53	3,897,480	0.37
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	86,003	0.01	1,715,155	0.16
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	1,034,847	0.08	-	-
大华银行有限公司	United Overseas Bank Limited	3,910	-	92,150	0.01
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	122,490	0.01	-	-
合计	Total	22,641,768	1.66	6,522,617	0.62

		2012		2011	
		金额 Amount	占同类交易 金额比例 (%)	金额 Amount	占同类交易 金额比例 (%)
利息支出	Interest expense				
大华银行有限公司	United Overseas Bank Limited	78,181,951	10.54	102,704,643	17.56
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	-	-	2,381,387	0.41
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	69,344	0.01	-	-
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	2,242,634	0.30	1,194,000	0.20
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	50,494	0.01	22,490	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	5,905	-	79,560	0.01
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	303,808	0.04	74,293	0.01
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	56,516	0.01	52,556	0.01
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	9,360	-	10,020	-
华业商务咨询(上海)有限公司	Uol Business Consulting (Shanghai) Co., Ltd.	508	-	-	-
利通物流有限公司	UBI Logistics (China) Limited	10,724	-	6,913	-
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	17	-	3,309	-
Haw Par Corporation Limited	Haw Par Corporation Limited	409,031	0.06	264,914	0.05
广州庆隆房地产咨询有限公司	Kheng Leong (Guangzhou) Real Estate Consulting Co.,Ltd	1,016	-	203	-
合计	Total	81,341,308	10.97	106,794,288	18.25

		2012		2011	
		金额 Amount	占同类交易 余额比例 (%)	金额 Amount	占同类交易 余额比例 (%)
手续费及佣金收入	Fee and commission income				
大华银行有限公司	United Overseas Bank Limited	3,862,493	5.80	-	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd	1,400,000	2.10	506,870	1.18
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	150,000	0.23	-	-
利通物流有限公司	UBI Logistics (China) Limited	10,000	0.02	13,085	0.03
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	6,640	0.01	13,223	0.03
庆隆广东投资管理有限公司	Kheng Leong Guangdong Investment and Management Co., Ltd	-	-	251	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	-	-	490	-
成都(厦门)医药保健有限公司	Haw Par Healthcare (Xiamen) Co.,Ltd	-	-	6,300	0.01
广州庆隆房地产咨询有限公司	Kheng Leong (Guangzhou) Real Estate Consulting Co.,Ltd	760	-	355	-
合计	Total	5,429,893	8.16	540,574	1.25

		2012		2011	
		金额 Amount	占同类交易 余额比例 (%)	金额 Amount	占同类交易 余额比例 (%)
业务及管理费	General and administrative expense				
信息技术支持费	IT support				
- 大华银行有限公司	-United Overseas Bank Limited	20,499,246	4.08	19,122,578	4.24
房屋租金	Rental fee				
- 大华银行有限公司	-United Overseas Bank Limited	651,029	0.13	515,376	0.11
- 华业(厦门)酒店有限公司	-Hua Ye Xiamen Hotel Limited	198,641	0.04	198,641	0.04
合计	Total	21,348,916	4.25	19,836,595	4.39

		2012		2011	
		金额 Amount	占同类交易 余额比例 (%)	金额 Amount	占同类交易 余额比例 (%)
开发软件	Software development				
大华银行有限公司	United Overseas Bank Limited	7,702,026	34.00	9,817,647	53.00

		31-12-2012		31-12-2011	
受托业务	Fiduciary activities	委托资金 Entrusted deposits	占同类交易 金额比例 (%)	委托资金 Entrusted deposits	占同类交易 金额比例 (%)
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	11,040,000	2.51	11,040,000	10.84

		31-12-2012		31-12-2011	
		委托贷款 Entrusted loan	占同类交易 金额比例 (%)	委托贷款 Entrusted loan	占同类交易 金额比例 (%)
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	11,040,000	2.51	11,040,000	10.84

		31-12-2012		31-12-2011	
不可撤销的贷款承诺	Irrevocable loan commitment	余额 Balance	占同类交易 余额比例 (%)	余额 Balance	占同类交易 余额比例 (%)
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co.Ltd	11,627,303	4.84	-	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co.,Ltd.	-	-	6,881,771	17.15
		11,627,303	4.84	6,881,771	17.15

		31-12-2012		31-12-2011	
衍生金融工具合约	Derivatives	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	30,459,930,200	25.95	6,224,155,327	12.67

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:

		2012	2011
雇员薪金及其他短期福利	Employee salaries and other short-term benefits	37,148,582	35,689,427

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 2013 年 3 月 21 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 21 March 2013.

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