



《等候在终端21》

洪雪珍 作品

Wait at Terminal 21

Hong Sek Chern

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### 《等候在终端 21》

洪雪珍 作品

水墨画

今年大华银行集团年度报告封面的设计灵感源自洪雪珍女士的《等候在终端21》，该作品在2014年“大华银行年度绘画大赛（新加坡）”中荣获“资深画家组”金奖，象征信念和行动能把人们团结起来共同塑造未来。

洪女士为泰国人民坚毅果敢、达观向上的精神所感，并试图在她的绘画作品中捕捉泰国人民的这些优秀品质。她在这幅作品中描绘了位于泰国曼谷终端21购物中心的一场民主运动，运用了她标志性的建筑体块与线条复杂互动的风格。

“大华银行年度绘画大赛”至今已举办了33届，大赛旨在引起人们对艺术的关注和欣赏，并鼓励艺术家为东南亚地区民众创作出鼓舞人心的作品。

### Wait at Terminal 21

by Hong Sek Chern

Chinese ink on rice paper

Ms Hong Sek Chern's Wait at Terminal 21 is the design inspiration for the cover of this year's UOB Group Annual Report. The painting received the Gold Award for the Established Artist category in the 2014 UOB Painting of the Year (Singapore) Competition. It is symbolic of the beliefs and actions that can bind people and shape their future.

Ms Hong was inspired by the determination, persistence and resilience of the Thai people and sought to capture these qualities in her painting. She portrayed a democracy movement at Bangkok's Terminal 21 shopping mall, employing her signature style which is a complex interplay of architectural blocks and lines.

The UOB Painting of the Year Competition, now in its 33<sup>rd</sup> year, promotes awareness and appreciation of art and challenges artists to produce works that inspire audiences across Southeast Asia.

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## 重要提示 Important Notice

本董事会保证本行《2014年度报告》所披露信息的真实、准确与完整。本董事会于2015年3月18日会议审计并一致通过了本行《2014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

2015年3月18日

The Board of Directors of the Company assures that the information presented in this report is true, accurate and complete. This report was passed at the Board of Directors Meeting held on 18 March 2015.

The financial statements of the Company for Year 2014 were audited by Ernst & 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

18 March 2015



## 公司简介

# About United Overseas Bank (China)

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30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几家外资银行之一；2013年，大华银行（中国）成为第一批在中国获得本地基金代销执照的外资银行之一。2014年，大华银行（中国）设立上海自贸试验区支行，并成为首批获得银行间外汇市场人民币对新元直接做市商资格及银行间黄金询价交易尝试做市商资质的外资银行。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。

在大力发展业务的同时，大华银行（中国）注重员工发展和社会公益。从2012年起，我行定期参与集团区域公益项目“爱心公益跑（行）”，并将筹集的善款捐赠给本地多家慈善机构，用于他们的儿童和教育支援项目。

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

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

The Bank's far-sighted approach has seen it grow from strength to strength since its inauguration on 2 January 2008. At present, there are more than 10 branches and sub-branches in the major Chinese cities.

UOB has 30 years' experience in China, with the first representative office set up in Beijing in 1984. In 2006 UOB was the first bank from Southeast Asia authorised to settle capital accounts in Shanghai. UOB (China) received a retail RMB licence and Shanghai Gold Exchange (SGE) trading membership in 2008 and 2011 respectively. In 2012, UOB (China) received a Qualified Domestic Institutional Investors (QDII) licence, and was one of the four foreign banks to participate in bullion trading on the SGE interbank platform. UOB (China) is also one of the first foreign banks to obtain a local mutual fund licence in China in 2013. In 2014, UOB (China) established a sub-branch at Shanghai Pilot Free Trade Zone (FTZ), obtained a trial market maker licence for inter-bank gold bilateral transactions as well as a market maker licence for direct trading between the RMB and Singapore dollar (SGD) in the interbank foreign exchange market. These advances further extended the Bank's business offerings to customers operating in China.

UOB (China) scored highly with a triple A rating by the China Chengxin International Credit Rating Co., Ltd., an affirmation of the Bank's overall stability in the financial sector.

As UOB (China) continues to grow its business, it is also committed to its people and the community. Since 2012, UOB (China) has participated in the annual UOB Heartbeat Run/Walk to raise funds for underprivileged children and various education initiatives in China.

For more information about UOB (China), please visit  
[www.UOBChina.com.cn](http://www.UOBChina.com.cn)

# 母行简介

## About United Overseas Bank Limited

大华银行有限公司（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，大华银行通过有机增长和一系列的收购不断成长。大华银行的评级位列世界顶尖银行之列——穆迪评级为Aa1级，标普评级和慧誉评级皆为AA-。

### 经营范围

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、业务银行服务、商业与企业银行服务、交易银行服务、投资银行服务、企业融资、资本市场业务、外汇资金服务、经纪与结算服务、资产管理、风险投资管理以及保险服务。

### 集团零售银行业务

集团零售银行业务专注于为个人金融及业务银行客户提供金融解决方案，帮助他们妥善管理资金，完成财务目标。除了零售类存款、贷款、保险、信用卡及投资产品整套服务，我们在区域内的约500家分支行组成的一体化网络、约1,700台自助设备，以及网上银行和手机银行，为客户提供全方位的服务。

### 集团机构银行业务

集团机构银行业务专注于为企业提供金融解决方案，帮助他们优化其运营和现金流、管理风险、拓展市场，以及筹集资金。凭借对亚洲市场的深入了解和在区域内广泛的一体化业务网络，我行与客户紧密合作，帮助客户在区域内把握商业机会。

### 环球金融与投资管理

环球金融与投资管理部主要负责银行流动性、资产、投资以及一系列金融工具的做市机制，同时，它也提供金融风险解决方案及经纪与结算、投资、外汇资金服务与产品。

### 参与社区发展

大华银行致力于在社区发展中发挥积极作用，尤其是在艺术、儿童及教育领域。三十多年来，我们坚持不懈举办“大华银行年度绘画比赛”。这是新加坡历史最久的艺术赛事，也覆盖东南亚其他国家。

2014年，为表彰我行对艺术的贡献，新加坡国家艺术理事会连续第十年颁发给大华银行“卓越艺术赞助人荣誉奖”。大华银行还鼓励区域内所有员工参与当地志愿者活动，包括在中国、印度尼西亚、马来西亚、新加坡和泰国举行的年度“大华银行爱心公益跑”活动。

欲了解更多信息，请登陆大华银行的官方网站：

[www.UOBgroup.com](http://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 organically and through a series of strategic acquisitions. UOB is rated among the world's top banks: Aa1 by Moody's and AA- by Standard & Poor's and Fitch Ratings respectively.

### Operating Segments

UOB provides a wide range of financial services including personal financial services, private banking, business banking, commercial and corporate banking, transaction banking, investment banking, corporate finance, capital market activities, treasury services, brokerage and clearing services, asset management, venture capital management and insurance.

### Group Retail

The Group Retail business is focused on providing personal and business banking customers with financial solutions to help them manage their money wisely to achieve their financial goals. Its suite of retail deposits, loans, insurance, cards and investment products is complemented by a 500-strong integrated branch network and 1,700 automated teller and cash deposit machines across the region, as well as online and mobile banking options.

### Group Wholesale Banking

The Group Wholesale Banking business is dedicated to providing businesses and corporates with solutions to optimise their business operations and cash flow, to manage risk, to enter into or to expand in a market, and to raise capital. The Bank's deep knowledge of Asia and its extensive integrated network are harnessed to connect customers to regional opportunities.

### Global Markets and Investment Management

Global Markets and Investment Management oversees the Bank's liquidity, assets, investments and market making across a wide array of financial instruments. It also provides financial risk management solutions, brokerage and clearing, investment and treasury products and services.

### UOB in the Community

UOB plays an active role in the community, focusing on art, children and education. It has, over more than three decades, held the longest-running art competition in Singapore, the UOB Painting of the Year, which has since been extended across Southeast Asia. In recognition of its contribution to the arts, UOB was conferred the Singapore National Arts Council's Distinguished Patron of the Arts Award for the tenth consecutive year in 2014. UOB also encourages its employees across the region to be involved in its regular volunteer activities. This includes the annual UOB Heartbeat Run which is held in China, Indonesia, Malaysia, Singapore and Thailand.

## 主要财务信息 Financial Highlights

|  | 2014          | 2013       | Increase<br>(Decrease) |
|--|---------------|------------|------------------------|
| 经营成果 Operating result  | 人民币千元 RMB'000 |            | %                      |
| 营业收入合计 Total operating income                                      | 976,330       | 876,829    | 11.3                   |
| 营业费用 Total operating expenses                                      | 783,487       | 660,019    | 18.7                   |
| 资产减值损失 Impairment charges  | 60,197        | 58,755     | 2.5                    |
| 税前利润 Profit before tax   | 142,865       | 167,984    | (15.0)                 |
| 资产负债 Balance sheet   | 人民币千元 RMB'000 |            | %                      |
| 资产总计 Total assets  | 49,023,339    | 41,972,412 | 16.8                   |
| 财务指标 Financial indicators  | %             | %          | %                      |
| 净资产利润率 Return on equity  | 3.3           | 3.3        | 0.0                    |
| 资产利润率 Return on average total assets                               | 0.3           | 0.3        | 0.0                    |
| 成本收入比 Expenses/income ratio  | 80.2          | 75.3       | 4.9                    |
| 手续费及佣金净收入比总收入 Net fee and commission income/total operating income | 10.5          | 12.6       | (2.1)                  |
| 存贷比（人民币） Loan-to-deposit ratio (RMB)                               | 69.4          | 55.8       | 13.5                   |
| 不良贷款率 Non-performing loan ratio                                    | 0.5           | 0.3        | 0.2                    |
| 拨备覆盖率 Non-performing loan coverage                                 | 276.7         | 463.8      | (187.1)                |
| 资本充足率指标 Capital adequacy ratio                                     |               |            |                        |
| 核心一级资本充足率 Core Tier 1 CAR  | 14.7          | 16.7       | (2.0)                  |
| 一级资本充足率 Tier 1 CAR   | 14.7          | 16.7       | (2.0)                  |
| 资本充足率 Total CAR  | 15.6          | 17.7       | (2.1)                  |





决心、毅力和韧性是蕴藏在本次年度报告封面画作之中的内涵。同时，它们也充分诠释了我们始终秉承的大华银行所独有的管理之道。

这种经营管理之道也充分体现在我们中国业务的拓展上。我行自2007年在中国本地化经营以来，始终保持稳健发展。今天的我们在中国已经拥有一支致力于将客户利益置于首位的专业团队和16家分支行。

这和大华银行集团在过去八十年来于区域发展业务所坚持的策略一脉相承。我们尊重亚洲各国的不同文化，并对各国的经营政策始终保持着敏感度。我们锲而不舍地了解各国情况，以求能够建立可持续发展的业务，为亚洲各国的个人和企业带来不一样的服务。

由于亚洲丰富的多元性，要在不同环境中进行业务管理、因地制宜，并能够为各国客户提供可持续的价值，显得尤为重要。今天，我们拥有独一无二金融网络、广泛的客户群和卓越分销能力。这让我们成为大中华区与东南亚之间的一座桥梁，帮助客户实现他们的个人金融、企业融资和投资需求。

### 2014年财务业绩

在全球不稳定的市场环境中，我行实现了稳定的投资回报并保持了投资组合的弹性。2014年税后净利润达到人民币1.3亿元，较2013年增长了3.7%。贷款规模和投资收入的增加使得营业收入实现了11.3%的两位数字增长，达到人民币9.8亿元。

Determination, persistence and resilience – these ideas were the inspiration for the cover of this year's Annual Report. They also describe the approach we take in managing our business – a considered approach that is appreciated as distinctly UOB's.

It is an approach that can be seen in the way we have grown our business in China. Since our incorporation in 2007, we have steadily built our presence to what it is today – a 16-strong branch network run by a capable team who believe in putting our customers' interests at the heart of all that they do.

It is in line with how UOB has grown across the region over the last eight decades. We are sensitive to and respect the different cultures and operating policies across the region. We are patient in ensuring understanding as we always seek to build sustainable businesses that can make a difference to the lives of individuals and the success of local businesses.

Due to Asia's great diversity, we believe it is always important to manage through the complexities, to stay locally relevant and to provide sustainable value for our customers in each market. Today, ours is a network of unparalleled on-the-ground presence, and customer and distribution capabilities. Our network enables us to act as a bridge between Greater China and Southeast Asia and to help customers with their personal and business banking and investment needs.

### 2014 Financial Performance

Amid a volatile global environment, we continued to achieve steady returns and to maintain a resilient portfolio. Our net profit after tax increased to RMB 132.1 million, 3.7 per cent increase over 2013. Operating income registered double-digit growth of 11.3 per cent year-on-year to RMB 976 million, driven by robust loan volumes and higher investment income.

## 董事长寄语 Chairman's Statement

虽然贷款业务增长维持稳定，但是，由于2014年银行间拆入资金收益减低，导致净利息收入下降了9.4%至人民币7.3亿元。

而手续费总收入主要因与贸易相关手续费实现增长，提升了4.6%。

由于不断投资本地经营网点和业务能力，我行营业费用增加了17.4%。

2014年，贷款规模增加31.9%，达到人民币249亿元。我行的人民币存贷比保持在69.4%的健康水平。我们还为新的流动性覆盖率的引进做好了充分准备，当前的流动性覆盖率已经远超100%的最低监管要求。

尽管市场表现不稳定，我们的整体投资组合却体现了足够的韧性，不良贷款率仅为0.5%。

我们保持了健康的资本充足水平，截至2014年12月31日，我行的核心一级资本充足率和和总资本充足率分别为14.7%和15.6%。

中诚信国际信用评级有限责任公司认可了我们稳健和谨慎的策略，维持了对本公司的AAA评级。

### 持续投资于提升产品和服务能力

我们对在亚洲的长期发展前景感到兴奋。2014年我们在新产品和服务能力方面持续投入，以帮助客户把握区域内贸易和中国当前经济改革中的机遇。

例如，随着中国在全球舞台上的重要性不断增加以及人民币国际地位的提升，我们在上海、香港和新加坡建立了一支专业的人民币策略团队，为客户提供咨询和金融解决方案，帮助他们更好地管理人民币贸易和结算需求。

2014年，我们成为第一批获得人民币与新加坡元直接交易做市商资格和在岸美元/人民币期权交易资格的外资银行之一。这让我们可使用新加坡元对人民币直接交易提供报价。我行客户因此能够享受到更低的外汇交易成本和更快捷的交易收付流程。

While loan interest margins remain healthy, our net interest income decreased 9.4 per cent to RMB 732.2 million, due to lower yields on interbank placement in 2014.

Gross fee income increased 4.6 per cent, attributed mainly to contributions from trade-related fees.

Operating expenses grew by 17.4 per cent as we continued to invest in our business franchise and focus on building human capital.

Loans grew by 31.9 per cent to RMB 24.9 billion in 2014. Our regulatory RMB loan-to-deposit ratio remained healthy at 69.4 per cent. We are also well-prepared for the introduction of the new Liquidity Coverage Ratio (LCR), with our LCR well above the regulatory minimum requirement of 100 per cent.

In the face of market uncertainties, our overall portfolio remained resilient, with Non-performing Loan (NPL) ratio low at 0.5 per cent.

We are also well-capitalised, with Common Equity Tier 1 and Total Capital Adequacy Ratio at 14.7 per cent and 15.6 per cent respectively as at 31 December 2014.

Our prudent and disciplined approach was recognised by rating agency China Chengxin International Credit Rating Company Limited, with UOB (China) maintaining its triple A rating.

### Investing in Our Product and Service Capabilities

We remain excited about the long-term growth prospects for Asia and as a result continue to invest in the capabilities that will enable us to support the financial ambitions of our retail and business customers. In 2014, we invested in new products and services to help our customers seize the opportunities arising from the intra-regional trade and China's ongoing economic reforms.

For example, with the increasing importance of China and the RMB on the global stage, we established a dedicated RMB Solutions team in Shanghai, Hong Kong and Singapore to provide advice and financial solutions to customers on how best to manage RMB trade and settlement requirements.

In 2014, we were one of the first foreign banks granted a direct RMB/SGD market maker licence and an onshore USD/RMB option licence. These licences enable us to provide quotes on the buying and selling prices of the RMB against the SGD. As a result, our customers can expect lower foreign currency exchange conversion costs as well as faster transaction processing and payment.

美国经济的复苏，也鼓励了更多国际投资流入亚洲。鉴于这种新的业务趋势，2014年，我们在中国新组建了一支跨国企业银行业务团队，以帮助这些国际企业在中国和其他亚洲国家扩展它们的业务。

## 不断扩大金融网络服务客户新需求

2014年，我们对分行网络做出了两大战略性改进，而这两大改进均与客户寻求扩大业务的需求有关。

作为中国经济改革的前沿，中国（上海）自由贸易试验区（简称“上海自贸区”）是中国企业通过跨国融资方案实现“走出去”的试验基地。为帮助客户更好地利用上海自贸区的优势，我们于2014年6月成立了上海自贸区支行。该支行主要为在中国和亚洲其他国家之间开展业务的客户提供跨境人民币金融解决方案。

根据《2014年大华银行亚洲企业调查》，40%的中国企业正在考虑把业务迁至重庆和成都等西南和华中城市，以开发这些低成本地区的新消费市场。为了服务于在该地区有业务需求的企业，我们也在重庆开设了一家分行。

在企业客户提供金融服务以帮助其实现业务发展的同时，我们也在不断增强零售银行业务能力，以满足个人客户不断变化的金融需求。例如，我们在北京燕莎购物中心开设了全国第12家“尊享理财”中心，并推出了一种以生活方式为导向的金融服务新概念，在为客户度身定制财富管理解决方案的同时，满足其高端金融生活需求。2014年，我们还增强了网上银行服务，通过手机银行和电子营销渠道提供关于我们的产品、生活资讯和市场相关的最新信息。

## 人才投资

在不断扩大我们在中国的业务网络和客户基础的同时，我们还在业务分布的11个城市中招募和培养合适的人才。

我们不遗余力地增强员工培训和人才开发项目，例如，我们为业务部门和分行团队开设了有针对性的技能培训课程。我们为员工提供海外工作机会，让他们能够在跨部门和跨国界的项目中获取专业知识和拓宽视野。

在关心员工的专业成长和职业发展的同时，我们还关心员工及其家

The economic recovery in the United States is also encouraging more international investment in Asia. With this development in mind, in 2014, we established a new Multinational Corporate team in China to help international companies expand into China and the region.

## Expanding Our Network to Cater to Customers' Changing Needs

We made two strategic improvements to our branch network in 2014, both related to the needs of our customers as they sought to expand their own businesses.

Standing at the forefront of China's economic reform, the Shanghai Pilot Free Trade Zone (FTZ) is a testing ground for Chinese companies "to go out" using cross-border financing solutions. In order to help our customers enjoy the benefits offered in the FTZ, we opened a FTZ sub-branch in June 2014. It focuses on providing cross-border RMB financing solutions for customers conducting business between China and the rest of Asia.

According to the *UOB Asian Enterprise Survey 2014*, 40 per cent of Chinese enterprises are considering moving to Southwestern and Central China, to places such as Chongqing and Chengdu, to tap into emerging consumer markets in these lower-cost areas. During the year we opened a branch in the Chongqing Municipality to cater to customers who are setting up businesses there.

Just as we support the ambitions of businesses across the country, we continue to strengthen our Retail Banking capabilities to meet the changing financial needs of individuals. For instance, we opened our 12<sup>th</sup> Privilege Banking Centre at Beijing Lufthansa Centre and introduced a new lifestyle-focused offering tailored to a customer's individual wealth management needs and ambitions in life. We also enhanced our internet banking service in 2014 to provide the latest information on our products, lifestyle offers and other relevant market information through our mobile banking and e-marketing channels.

## Investing in People

As we continue to expand our business network and customer base in China, we look to attract and retain the right talent in all 11 cities in which we operate.

We continued to strengthen our staff training and people development programmes. For example, we offer specialised training programmes for our customer segments and branch teams. We also give our people international exposure so they can gain expertise and new perspectives through cross-functional and cross-country assignments.

## 董事长寄语 Chairman's Statement

人的身心健康。例如，我们在2014年推出了员工灵活福利计划——CARE，让员工能够根据个人偏好和需求，自行选择并定制属于自己的福利计划。

### 2015年展望

我们是在全球经济增长缓慢且不均衡的环境下取得2014年表现的。尽管美国经济正在复苏，但欧元区和日本经济依旧疲软。随着中国正在经历经济转型，2015年对于我们来说将仍然具有挑战。全球市场预期面临更大的波动。

在这种背景下，我们在追求平衡和持续增长过程中保持的自律和坚定，将为我们提供一个坚强的后盾，使我们克服市场波动。我们将继续专注于银行业务的基本核心，确保资产负债表稳健，提升产品和服务能力，为未来成长集聚能量。

我们多年来的稳步发展，归于董事会的指导和全体员工的不懈努力。在此我要对他们表示感谢，同时也要感谢客户和投资者对大华银行（中国）的信任和信心。

**黄一宗**  
董事长

2015年3月

In addition to the professional growth and career development of our people, we also pay attention to their welfare and working environment. For example in 2014, we introduced CARE, a flexible benefits programme that enables our employees to design their own list of preferred benefits.

### 2015 Outlook

Our results in 2014 were set against the backdrop of moderating and uneven global economic growth. While the US economy is in recovery mode, the economies of the eurozone and Japan are still fragile. With China still undergoing economic transformation, 2015 will be a challenging year.

Heightened volatility is to be expected.

Given this context, our discipline and steadfastness in pursuing balanced and sustainable growth provide us with a strong foundation to stay resilient in riding through volatilities. We will continue to focus on the core fundamentals of banking, ensuring balance sheet strength and building capabilities for the future.

Our steady progress over the years has been possible through the guidance of the Board and the tireless efforts of our teams across the region. I would like to thank them as well as our customers and investors for their trust and confidence in UOB (China).

**Wee Ee Cheong**  
Chairman

March 2015

# 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300,000 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)

连文辉 (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)

连文辉

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 – 至2014年3月6日止

### 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 (特殊普通合伙) 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)

Eric Lian Voon Fui (President and CEO)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

Zeng Zhi Jie

### Executive Committee

Wee Ee Cheong (Chairman)

Eric Lian Voon Fui

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 – Till 6 March 2014

### Risk Management Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

### Auditors

Ernst & Young Hua Ming (LLP) Shanghai Office



## 监事 Supervisor



### 黄祖耀 监事

85岁，自2007年10月30日起担任大华银行（中国）的监事。

黄博士是一位拥有50多年经验的银行家。他曾任大华银行董事局主席兼总裁。黄博士于2013年卸任主席职位，目前担任大华银行荣誉主席兼顾问。

黄博士也是大华银行附属公司远东银行及大华银行（马来西亚）的荣誉主席及顾问，同时也是大华银行（印尼）监事长及大华银行（泰国）的主席。

黄博士还兼任大华保险、虎豹企业、华业集团、泛太平洋酒店集团、联合工业、滨海中心控股和黄氏基金的董事局主席。

黄博士也是新加坡中华总商会、新加坡宗乡会馆联合总会及新加坡福建会馆的名誉会长。

黄博士接受过中文高中教育，并于2008年和2014年分别获得由新加坡国立大学和南洋理工大学颁发的荣誉文学博士学位。黄博士目前也是南洋理工大学的名誉副校长。



### Wee Cho Yaw Supervisor

Dr Wee, 85, was appointed as Supervisor of UOB (China) on 30 October 2007.

Dr Wee is a career banker with more than 50 years' experience. He was previously the Chairman and CEO of UOB. Currently, he is the Chairman Emeritus and Adviser of UOB, a position he assumed when he stepped down as UOB Chairman in 2013.

Dr Wee sits on the boards of UOB subsidiaries, Far Eastern Bank and UOB (Malaysia) as Chairman Emeritus and Adviser. He is also the President Commissioner of PT Bank UOB Indonesia and Chairman of UOB (Thai) Public Company.

His other board chairmanships include United Overseas Insurance, Haw Par Corporation, UOL Group, Pan Pacific Hotels Group, United Industrial Corporation, Marina Centre Holdings and Wee Foundation.

Dr Wee is the Honorary President of the Singapore Chinese Chamber of Commerce & Industry, the Singapore Federation of Chinese Clan Associations and the Singapore Hokkien Huay Kuan.

He received Chinese high school education and was conferred Honorary Degree of Doctor of Letters by the National University of Singapore in 2008 and by the Nanyang Technological University in 2014. Dr Wee is currently the Pro-Chancellor of the Nanyang Technological University.

黄博士于2001年和1990年两度荣获新加坡商业颁奖礼“年度杰出商人奖”。在新加坡商界的杰出成就使其在2006年荣获首届“瑞信—安永终身成就奖”。2009年，《亚洲银行家》授予其终身成就奖。2011年，黄博士获象征新加坡最高荣耀的新加坡国庆“殊勋勋章”，以表彰其对社区和教育工作的杰出贡献。

Dr Wee was named Businessman of the Year twice at the Singapore Business Awards in 2001 and 1990. He received the inaugural Credit Suisse-Ernst & Young Lifetime Achievement Award in 2006 for his outstanding achievements in the Singapore business community and The Asian Banker's Lifetime Achievement Award in 2009. For his outstanding contributions to the community and to education, he was conferred the Distinguished Service Order, Singapore's highest National Day Award in 2011.

## 董事会 Board of Directors



### 黄一宗 董事长

62岁，2007年9月17日受委任为大华银行（中国）董事会董事长、非执行非独立董事，同时也是本行执行委员会主席和提名及薪酬委员会成员。

黄先生是一位拥有30多年从业经验的职业银行家，他于1979年加入大华银行，自2000年至2007年曾任大华银行副主席兼行长，于2007年4月受委任担任大华银行总裁。

黄先生从1990年起担任大华银行董事。同时，黄先生还兼任多家大华银行附属公司董事，包括远东银行(兼任副主席)、大华保险、大华银行（马来西亚）及大华银行（泰国）。他还是大华银行（印尼）的副监事长。

### Wee Ee Cheong Chairman

Mr Wee, 62, was appointed as Director and Chairman of the Board on 17 September 2007. A non-executive and non-independent director, he is the Chairman of the Executive Committee and a member of the Nominating and Remuneration Committees.

A career banker with more than 30 years' experience, Mr Wee joined UOB in 1979 and served as its Deputy Chairman and President from 2000 to 2007. He was appointed as its CEO in April 2007.

Mr Wee has served as director of UOB since 1990. He also holds directorships in several UOB subsidiaries including Far Eastern Bank (where he is also Deputy Chairman), United Overseas Insurance, UOB (Malaysia) and UOB (Thai) Public Company. He is the Vice President Commissioner of PT Bank UOB Indonesia.

黄先生积极参与行业发展，是新加坡银行公会理事会成员、新加坡银行与金融学院（IBF）董事，并同时担任IBF标准指导委员会主席。他亦是新中教育基金会理事会和Visa APCEMEA 资深客户理事会的成员，以及新加坡中华总商会名誉理事。此前，他也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、泛太平洋酒店集团及大华证券的董事。鉴于他对金融业的贡献，2013年他荣获新加坡政府颁发的“公共服务星章”。

黄先生热衷艺术事业，是南洋艺术学院的赞助人，也是黄氏基金的董事。

黄一宗先生拥有华盛顿特区美国大学理学学士（工商管理）学位和文学硕士（应用经济学）学位。

Active in industry development, Mr Wee serves as a council member of The Association of Banks in Singapore, a director of The Institute of Banking and Finance (IBF) and Chairman of the IBF Standards Committee. He is a member of the Board of Governors of the Singapore-China Foundation and Visa APCEMEA Senior Client Council and an honorary council member of the Singapore Chinese Chamber of Commerce & Industry. He was previously deputy chairman of the Housing and Development Board and a Director of the Port of Singapore Authority, UOL Group, Pan Pacific Hotels Group and United International Securities. In 2013, he was awarded the Public Service Star by the Singapore Government for his contributions to the financial industry.

A keen art enthusiast, Mr Wee is the Patron of the Nanyang Academy of Fine Arts. He is also a director of the Wee Foundation.

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

## 董事会 Board of Directors



### 连文辉 行长兼首席执行官

50岁，于2013年9月16日出任大华银行（中国）行长兼首席执行官一职，并于2013年9月17日受委任加入董事会。作为执行非独立董事，他同时也是本行执行委员会成员。

连先生拥有24年银行业从业经验。他于1989年在大华银行开始其银行从业生涯，在2013年7月重新加入大华银行之前，他先后在新加坡和中国担任过机构银行、风险管理和信贷部门的高级管理职位。

连先生拥有新加坡南洋理工大学工程学士荣誉学位及工商管理（银行与金融）硕士学位。

### Eric Lian Voon Fui President and Chief Executive Officer (CEO)

Mr Lian, 50, was appointed as President and CEO on 16 September 2013 and director of the Board on 17 September 2013. An executive and non-independent director, he is a member of the Bank's Executive Committee.

Mr Lian has 24 years of banking experience. He began his career with UOB in 1989 and subsequently held several senior positions in wholesale banking business, risk management and credit approval in Singapore and China prior to re-joining the Bank in July 2013.

He holds a Bachelor of Engineering (Hons) and a Master of Business Administration (Banking & Finance) from the Nanyang Technological University, Singapore.





### 李振荣

61岁，2007年12月27日受委任加入董事会。作为非执行非独立董事，他同时也是本行执行委员会、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。

李先生于1980年加入大华银行（马来西亚），在2003年就职于新加坡大华银行之前，他是大华银行（马来西亚）的首席执行官。2003年至2008年，李先生担任大华银行国际部主管，负责集团的区域扩展，也曾负责大华银行在新加坡和区域的个人业务。目前，李先生担任大华银行董事总经理及集团零售业务主管，负责大华银行集团的个人和小企业零售业务。

李先生现在多家大华银行附属公司担任董事，包括大华银行（马来西亚）、大华银行（泰国）、大华银行地产投资、大华银行中国地产投资，也是大华银行（印尼）的监事会成员。李先生也在多家大华银行联号公司担任董事，比如大华继显控股有限公司、Uni.Asia 资本、President 酒店、HPL 地产（马来西亚）、Grand Elite 有限公司、Grand Elite（檳城）有限公司和UOL服务公寓。

李先生拥有马来西亚教育证书，并具有30多年金融业从业经验。

### Francis Lee Chin Yong

Mr Lee, 61, was appointed to the Board on 27 December 2007. A non-executive and non-independent director, he is a member of the Bank's Executive, Nominating and Remuneration, Audit, Connected Transactions Control and Risk Management Committees.

He joined UOB (Malaysia) in 1980. Prior to his appointment in Singapore in 2003, he was the CEO of UOB (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. In his current portfolio as Managing Director and Head of Group Retail at UOB, he leads the UOB Group's retail businesses for consumers and small business customers.

Mr Lee is a director of several UOB subsidiaries, including UOB (Malaysia), UOB (Thai) Public Company, UOB Property Investments and UOB Property Investments China, and a member of Board of Commissioners of PT Bank UOB Indonesia. He also serves as a director of several UOB affiliates, such as UOB-Kay Hian Holdings, Uni.Asia Capital, President Hotel, HPL Properties (Malaysia), Grand Elite, Grand Elite (Penang) and UOL Serviced Residences.

He holds a Malaysia Certificate of Education and has more than 30 years' experience in the financial industry.

## 董事会 Board of Directors



### 叶杨诗明

51岁，2011年8月22日受委任加入董事会。作为非执行非独立董事，她同时也是本行执行委员会、审计委员会和风险管理委员会成员。

叶女士拥有27年的个人银行及企业银行从业经验。她于2011年加入大华银行，并于2011年12月被委任为大华银行香港分行首席执行官。叶女士也是大华银行大中华地区委员会的主席，负责大中华业务发展策略。

在加入大华银行之前，叶女士曾在中国香港、美国、加拿大、新加坡和中国内地等地区担任过产品开发、销售管理、客户管理和风险管理等一系列高级管理层职位。

叶女士同时也是数码通电讯集团有限公司的独立非执行董事。

鉴于其在金融行业中的卓越成就，叶女士于2008年荣获亚洲零售商会会议颁发的“全球零售银行家领导奖”，并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”。

叶女士拥有香港大学文学学士学位及香港科技大学工商管理硕士学位。

### Christine Ip

Mrs Ip, 51, was appointed to the Board on 22 August 2011. A non-executive and non-independent director, she is a member of the Bank's Executive, Audit and Risk Management Committees.

A seasoned banker with 27 years' experience in both consumer and corporate banking, Mrs Ip joined UOB in 2011 and was appointed as CEO of UOB Hong Kong Branch in December 2011. She chairs the Greater China Council of UOB, and is responsible for developing UOB's business in Greater China.

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 mainland China.

She is also an independent non-executive director of SmarTone Telecommunications Holdings.

In recognition of her achievements, Mrs Ip received the Asia Retail Congress "Best International Retail Banker" award in 2008 and was named as one of the top 100 outstanding Chinese businesswomen in the Greater China region in 2012 by the China Outstanding Female Entrepreneurs Association.

Mrs Ip holds a Bachelor of Arts from the University of Hong Kong and a Master of Business Administration from the Hong Kong University of Science and Technology.



### 詹道存

75岁，2007年12月27日受委任加入董事会。作为独立及非执行董事，他同时也是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。

詹教授是新加坡NSL、三盅两件集团及Fundedbyme 亚太区私人贸易有限公司主席。他也是MFS科技、维信集团、大华银行及其附属公司远东银行的前董事。

作为新加坡教育领域的杰出人物，詹教授是新加坡新跃大学的前名誉校长和托管理事会主席，也是新加坡南洋理工大学的创校校长。目前，他是新加坡管理学院监管委员会的特别顾问。2003年，詹教授获象征新加坡最高荣耀的新加坡国庆“殊勋勋章”，以表彰其在教育领域的杰出贡献。

作为一名经验丰富的专业工程师，詹教授拥有马来西亚大学土木工程学士学位、伦敦大学数学理学学士学位和英国剑桥大学流体力学博士学位。他也是新加坡工程师协会、新加坡工程院、英国皇家工程院、英国机械工程师学会的资深会员，以及瑞典皇家工程科学院外籍院士。

### Cham Tao Soon

Prof Cham, 75, was appointed to the Board on 27 December 2007. A non-executive and independent director, he is the Chairman of the Nominating and Remuneration and Audit Committees, and a member of the Connected Transactions Control and Risk Management Committees.

Prof Cham is the Chairman of NSL, Soup Restaurant and Fundedbyme Asia Pacific Private Trading Enterprise. He is a former director of MFS Technology, WBL Corporation and UOB and its subsidiary, Far Eastern Bank.

A prominent figure in the Singapore education scene, Prof Cham is the former Chancellor of SIM University and Chairman of its Board of Trustees, and was the founding President of Nanyang Technological University. He is currently the Special Adviser to the SIM Governing Council. For his outstanding contributions to education, he was conferred the Distinguished Service Order, Singapore's highest National Day Award, in 2003.

An engineer by training, Prof Cham holds a Bachelor of Engineering (Civil, Hons) from the University of Malaya, a Bachelor of Science in Mathematics (Hons) from the University of London and a Doctor of Philosophy in Fluid Mechanics from the University of Cambridge, UK. He is also a Fellow of the 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.

## 董事会 Board of Directors



### 曾之杰

46岁，2010年10月26日受委任加入董事会。作为独立及非执行董事，他同时也是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。

曾先生还在长城科技股份有限公司、中软国际有限公司、易居（中国）控股有限公司、中星微电子有限公司、高德控股有限公司五家上市公司以及国微电子有限公司担任独立董事职务。此外，曾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。

曾先生曾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。他还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

Mr Zeng, 46, was appointed to the Board on 26 October 2010. A non-executive and independent director, he is the Chairman of the Connected Transactions Control and Risk Management Committees and a member of the Nominating and Remuneration and Audit Committees.

Mr Zeng is currently the Senior Managing Director of CITIC Capital Holdings, the General Manager and Managing Partner of Kaixin Investment and the Chairman of China Special Article Logistics Company.

He serves as an independent director for five listed companies, namely, Great Wall Technology Company, Chinasoft International, E-house (China) Holdings, Vimicro International Corporation and AutoNavi Holdings, as well as State Microelectronics. He is also co-chairman of the China Venture Capital Association of Investment Association of China and the Executive Director of Asia America Multi-Technology Association China Branch. He also serves on the Western Returned Scholars Association Chamber of Commerce 2005 Committee.

Mr Zeng was formerly a Managing Director at Walden International, where he was mainly responsible for venture investments in China and Asia Pacific. He had previously worked for CITIC Pacific Limited in Hong Kong and Mitsubishi Corporation in Japan.

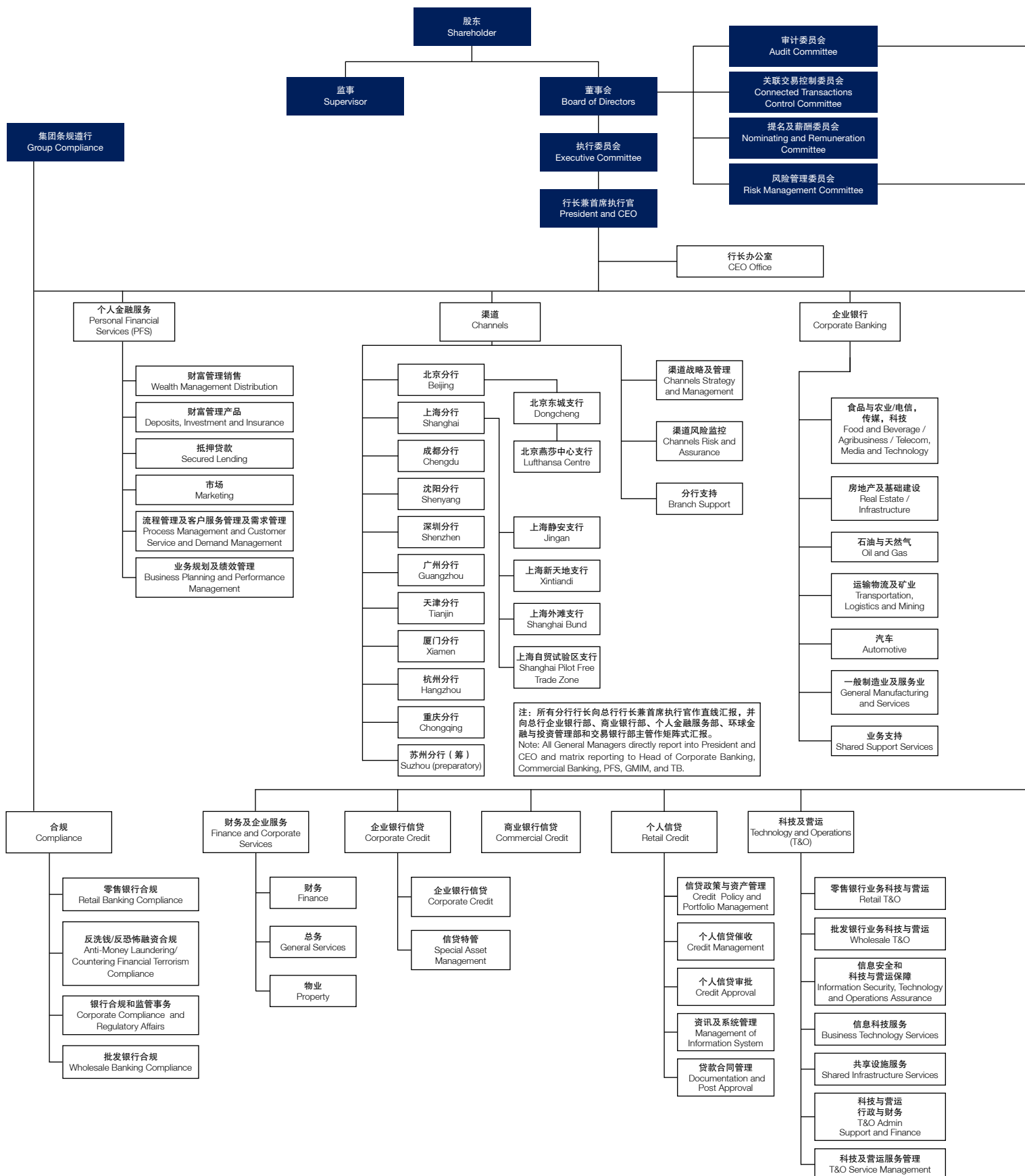
He holds a Bachelor of Science in Economics from the University of Nagasaki, Japan, and a Master of Science in Management from Stanford University.

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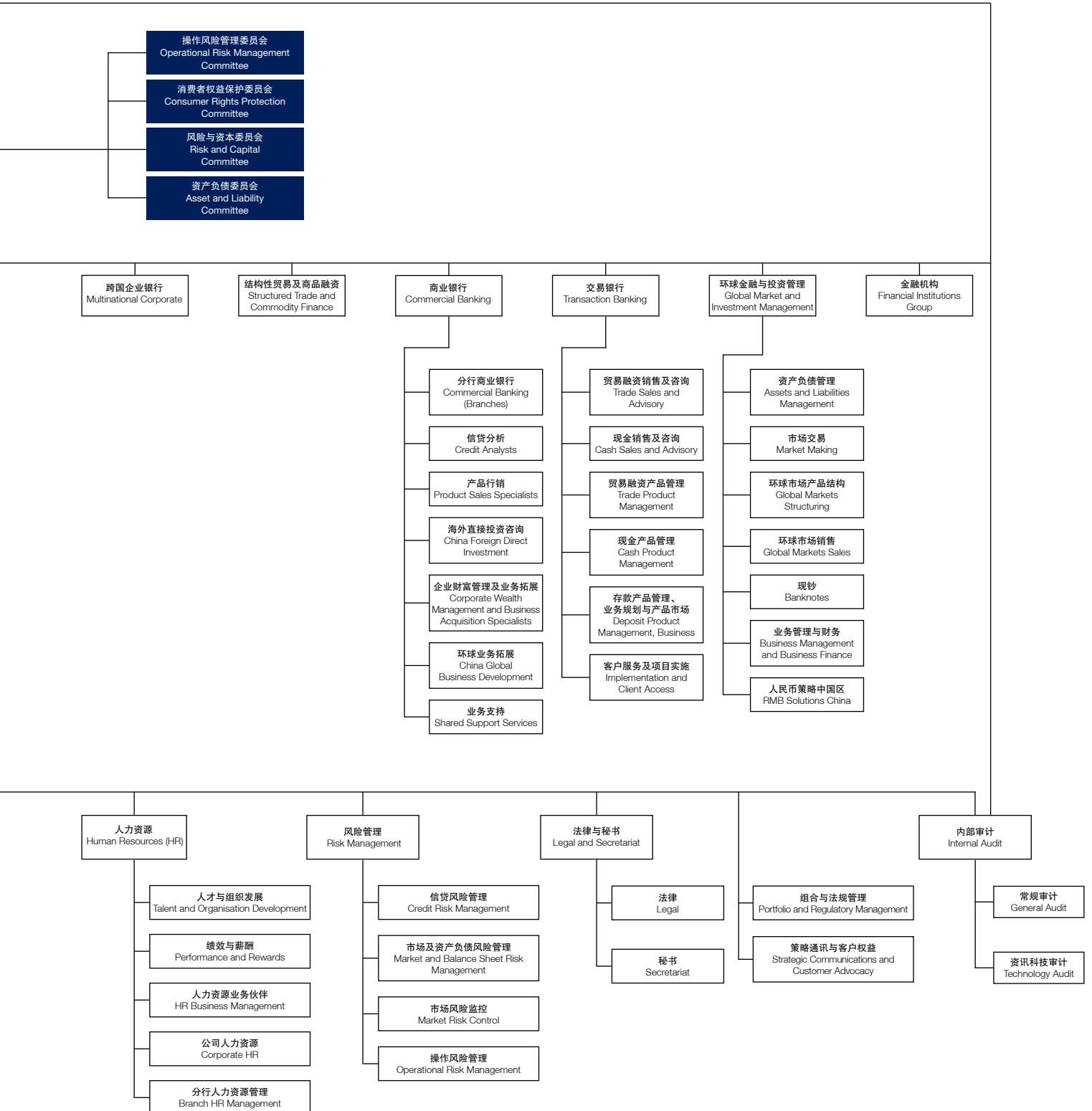
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# 组织架构图 Organisation Chart



# 组织架构图 Organisation Chart



# 管理层报告

## 2014 in Review

### 企业银行

2014年，中国政府进一步深化经济改革，为金融业注入了活力，也使其更加自由化和国际化。而这些变化也为金融行业和相关商业机构带来了机遇与挑战。

得益于中国积极推进市场自由化进程，以及其国际金融中心地位的进一步提升，大华银行（中国）于2014年成功开设了上海自贸试验区支行，专注于人民币跨境融资，以支持中国蓬勃发展的跨境贸易与投资。通过自贸区支行，我们提供诸如离岸人民币融资和双向资金池服务等跨境人民币融资解决方案，为客户在中国及亚洲的业务发展提供了重要的支持。

我们一如既往地致力于为客户量身打造丰富的个性化金融产品，包括现金管理服务，以帮助客户更好的管理公司内部现金流；还有贸易融资及大宗商品衍生避险产品服务，以帮助客户规避大宗商品价格浮动风险；另外我们还为客户提供金融供应链管理服务，以帮助客户管理整体现金流。

我们提供的金融解决方案涵盖多个行业，包括：食品饮料、科技、媒体和通信、房地产、石油和天然气、运输和物流、钢铁、汽车以及一般制造业等一系列领域。

得益于大华银行集团在亚洲地区的强大金融网络，我们将继续为客户提供富有价值的创新解决方案以支持他们在该地区的发展。

### Corporate Banking

In 2014, the Chinese government continued with its economic reforms to liberalise and internationalise the financial industry. This has led to both opportunities and challenges for the industry and related businesses.

As China strengthens its efforts in market liberalisation and with its enhanced status as an international financial centre, UOB (China) opened its Shanghai Pilot Free Trade Zone (FTZ) Sub-branch in 2014 to focus on cross-border RMB financing. This allows the Bank to support and facilitate better the cross-border trade and investment flows in China. Through the new sub-branch, we provide offshore RMB financing and two-way cash pooling services to help our clients in their business expansion in China and in the rest of Asia.

We are committed to providing our clients with customised products including cash management services to help them manage better their internal cash flow, trade financing and commodity hedging solutions to help them manage the risks from volatile commodity prices. We also provide financial supply chain management services to help our clients to manage their overall cash flow.

Our tailored financial solutions span across a wide range of industries, including food and beverage, technology, media and telecommunications, real estate, oil and gas, transportation and logistics, steel and mining, automotive, general manufacturing, etc.

Backed by UOB Group's strong regional presence, we will continue to develop and provide innovative and value-added financial solutions to our clients to support their growth in the region.

## 商业银行

2014年，中国的经济平稳增长。商业银行部也实现了业务的双位数增长。我们的总收入和营业利润分别增加了51%和88%。通过有效的资源配置，我们的成本收入比率在2014年下降了9%。

随着2014年6月我行上海自贸试验区支行的开业，商业银行部可以进一步利用大华银行集团强大的东南亚区域优势，向我们的客户提供更全面的跨境融资服务，为他们的跨国融资提供流动性。为了更好地帮助客户进行现金管理，今年，我们还成立了企业财富管理团队。在供应链融资业务中，我们积极与其他业务部门进行更紧密的合作并为银行带进更多的新客户。

通过与海外业务伙伴的密切合作，我们的外国直接投资咨询服务部继续致力于帮助中国企业在新加坡和其他亚洲地区设立分支机构，同时也协助海外企业到中国发展。

2015年，为了更好地服务于我们的客户，商业银行部将与环球金融与投资管理部 and 交易银行部继续进行紧密的合作，引入更多的新产品和服务项目。

## Commercial Banking

On the back of the steady growth in the Chinese economy in 2014, Commercial Banking achieved double-digit growth during the year. Our total revenue and operating profit increased 51 per cent and 88 per cent respectively. Through efficient resource allocation, we also lowered our cost-to-income ratio by nine per cent in 2014.

With the opening of the FTZ Sub-branch in June 2014, Commercial Banking is able to provide more comprehensive cross-border financing solutions by capitalising on UOB Group's strong Southeast Asian presence to facilitate flow of funds between the countries. On top of setting up a new corporate wealth management team to help our clients in their cash management, we are also working closely with other divisions in the Bank to develop supply chain financing solutions and to onboard more new clients.

During the year, our Foreign Direct Investment Advisory Unit also maintained strong working relationships with our eco-system partners including overseas business partners to help Chinese enterprises in their expansion into Singapore and other countries in Asia, and vice versa for overseas enterprises entering into the China market.

In 2015, we will continue to work closely with Global Markets and Investment Management and Transaction Banking to introduce new products and services to serve our customers better.

## 管理层报告 2014 in Review

### 跨国企业银行

大华银行集团意识到亚洲区域内持续的外商投资所带来的机遇，于2014年成立了跨国企业银行部。该部门旨在依托大华银行强劲的信用评级及其在区域内独一无二的网络布局为跨国企业客户的发展提供银行服务。

中国区的跨国企业银行部旨在服务亚洲区域的跨国企业客户。

为了更充分地服务于欧美系客户在亚洲区域内的金融需求，跨国企业银行部位于欧洲、北美以及亚洲内的客户经理将通过紧密的合作，为他们提供整合的银行服务解决方案。

### Multinational Corporate

Multinational Corporate (MNC) was established in 2014 as the Group recognised the opportunities in this client segment that arose from continued foreign direct investment flows in Asia. MNC aims to provide multinational corporate clients with banking services to develop their business by tapping on UOB's strong credit ratings and unrivalled regional network.

The MNC team in China was set up to serve the needs of multinational corporate clients based in Asia.

To cater to our European and American clients' financial needs, MNC's relationship managers based in Europe, North America and in Asia will work closely together to provide them with integrated banking services and solutions.

### 交易银行

依托我们在亚洲的强大客户基础及网络优势，交易银行部2014年的营业收入取得了快速增长，为更多的客户提供了现金管理和贸易融资产品服务。

2014年，我们对提升服务能力的各项领域进行积极投资，以更好地满足中国境内及地区性客户的需求。我们推出了新一代的企业网上银行，为客户提供覆盖现金管理、贸易融资及供应链管理的完善解决方案。拥有更多特色的企业网上银行将帮助客户简化交易的创建、审批及管理流程。

2014年6月，大华银行（中国）上海自贸试验区支行成立，交易银行部也同时推出了人民币跨境资金池产品方案，以帮助自贸区内的企业客户实现集团内人民币流动资金管理，让客户能够优化流动资金使用效率以及最优化现金流与营运资本管理。

我们在上海、北京、广州和深圳都有现金管理和贸易融资专家团队，为这些主要城市以及厦门、杭州、天津、沈阳、成都和重庆的客户提供实地咨询并制订服务方案。2014年，我们进一步拓展了供应链融资管理能力，以满足日益增长的市场需求。我们亦在中国大陆、中国香港、新加坡以及美国设立了供应链管理专家，为贸易客户提供流动资金解决方案。

交易银行部在《亚洲货币》“2014年现金管理评选”中荣获四个奖项，分别为“最佳现金管理外资银行（小型企业和大型企业）”、“最佳境内现金管理服务外资银行（小型企业）”和“最佳跨境现金管理服务外资银行（小型企业）”。这四个奖项表明了客户对交易银行部现金管理服务的信心与认可。

### Transaction Banking

Our Transaction Banking business continued to record robust revenue growth in 2014 on the back of increased customer demand for cash and trade product solutions and the strength of our established Asian franchise.

In 2014, we continued to invest in our capabilities to help meet our customers' needs in China and across the region. We introduced a new internet banking service, UOB Business Internet Banking Plus (BIBPlus), which offers UOB's customers an integrated solution for their cash, trade and supply chain management needs. The enhanced features in BIBPlus help our customers streamline their transaction origination, approval and control processes across multiple locations, in real-time, at any time.

The Bank's sub-branch in the Shanghai FTZ has been instrumental in helping businesses interested in China to better manage their intra-group RMB liquidity. In June 2014, a new Cross-Border Sweeping liquidity management solution was made available to corporate customers with operations in the FTZ. It helps businesses maximise their intra-group RMB liquidity through improved cash flow and working capital management.

Our specialists in cash management and trade finance are based in Shanghai, Beijing, Guangzhou and Shenzhen. The team provides on-the-ground advice and solutions to meet the growing needs of our customers in these key cities, as well as Xiamen, Hangzhou, Tianjin, Shenyang, Chengdu and Chongqing. In 2014, we continued to expand our capabilities to meet a growing demand for supply chain management services. We established teams of supply chain management specialists in China, Hong Kong, Singapore and the US to provide advice and solutions to address trade clients' working capital needs.

Transaction Banking received four awards in the *Asiamoney* 2014 Cash Management Poll including Best Foreign Cash Management Bank in China (small and large-sized corporates), Best Foreign Domestic Cash Management Services (small-sized corporates) and Best Foreign Cross-Border Cash Management Services (small-sized corporates). The awards are a testament to our clients' recognition and confidence in our cash management services.



# 管理层报告

## 2014 in Review

### 环球金融与投资管理

2014年，为满足客户的投资及避险需求，环球金融与投资管理部设计及开发了一系列专业的外汇、利率、大宗商品及理财产品解决方案。依托大华银行不断扩大的区域性网络、经验丰富的专业团队和优质的服务，我们将多样化的产品及其组合产品提供给国内大中型企业和高净值个人客户。

在为客户提供最优质服务的同时，我们也是中国债券市场的积极参与者。我们积极参与包括国债、央行票据、政策性银行债以及高评级的短期融资券和中期票据在内的债券类交易。尽管2014年市场波动剧烈，我行债券业务依然获得了稳步发展。

我们也在2014年进一步增加回购逆回购、人民币利率互换、外汇远期、外汇掉期等交易。此外，我们的贵金属交易规模也不断扩大。在已经与上海黄金交易所开展的各项贵金属交易基础上，我们积极参与黄金询价市场远期曲线报价团的交易。

在2014年，我行分别在中国外汇市场和黄金市场成绩斐然，不仅获得人民币对新加坡元直接做市商的资格，同时获得银行间黄金询价市场尝试做市商的资格。这些资质将帮助我们的客户未来获得成本更低且更便捷的交易服务。

展望未来，我们将进一步扩大交易业务的规模以及种类，为客户推出更具附加值和避险功能的产品及其组合产品，从而更好地推动我行在中国的业务发展。

### Global Markets and Investment Management

In 2014, Global Markets and Investment Management (GMIM) designed and developed a series of investment and hedging products including foreign exchange, interest rate, commodities and structured products to cater to customers' requirements for investment and risk-hedging. Through our expanding regional banking network, experienced team and high quality services, we marketed these diversified products to large and mid-sized corporate customers and high net worth individuals.

GMIM is also an active participant in the local bond market, dealing in treasury bills, government bonds, policy bank bonds, high-rated commercial papers and medium term notes. Despite a volatile market, we achieved steady growth in the bond market in 2014.

We increased our transactions in the areas of repurchase agreements (Repo) and reverse Repo, RMB interest rate swaps, foreign exchange (FX) forwards and FX swaps in 2014. We also expanded the scale of our precious metal trading business with an inter-bank gold bilateral spot, forward and swaps licence. In addition to launching gold and inter-bank gold bilateral trading on the Shanghai Gold Exchange, we also participated in a pilot to provide quotations for gold forward curve contracts.

In 2014, we made significant progress in China's foreign exchange market and gold market respectively with a direct market maker for RMB against the SGD and a trial market maker for interbank gold trading licences. With these licences, we will be able to offer our customers more cost-effective products and simplified transaction services.

To support the sustainable growth of our business in China, we will expand the scale of our trading business and create more value-added and risk-hedged products for our customers.

### 个人金融服务

2014年，中国政府推出了一系列金融、经济改革，以鼓励国内银行业朝着更加自由化和国际化的方向发展。这一飞速变化的行业环境对我们既是挑战也是机遇。在变化的激流中，大华银行（中国）个人金融服务部顺势而为，在考虑新兴行业竞争者和互联网金融这两大主流趋势的前提下，重审并调整了我们的业务重点以满足高净值客户的需求。

为了更加贴近高端客户的偏好和需求，我们推出了“大华银行（中国）尊享理财”微信公众服务号，通过这一平台向高净值客户提供最新的产品资讯、市场活动、生活及公共信息查询等服务。同时为了更加便利我们的客户，2014年5月，大华银行（中国）第12家服务于高端客户的「尊享理财」中心——北京燕莎中心支行正式开业。

我们还提出了以“生活方式”为导向的个人金融服务新概念，为高净值客户度身订制满足其高端金融生活需求的财富管理解决方案。例如，为学生家长提供子女留学咨询服务，以及举办形式多样的专题讲座来满足客户的财富管理需求。在2014年11月我们还开展了“新新相映，尊享随行”客户礼遇活动，为在华外籍客户提供国际化的财富管理和投资服务。

同时，我们充分利用母行在亚太地区的金融网络，为客户提供“一站式”国际金融服务，包括海外置业相关金融服务、海外尊享留学移民金融咨询服务、国际跨境金融便利服务等，为客户多样化的金融需求提供重要的支持。

### Personal Financial Services

In 2014, the Chinese government launched a series of financial and economic reform policies, which encourage the liberalisation and internationalisation of the domestic banking industry. The fast and ever-changing industry environment brought new challenges and opportunities to our business. In response, our Personal Financial Services (PFS) team reviewed our business focus and introduced new services to meet our customer needs. Two major trends were considered as we conducted our review: increasing competition from new industry entrants and the role of the internet on banking products and services.

To cater to changing consumer preferences, we launched a UOB (China) Privilege Banking Wechat account this year for our high net worth customers to receive the latest updates on our products, lifestyle offers and other relevant information. To further enhance our high net worth coverage and also to serve them better, we opened the 12<sup>th</sup> Privilege Banking Centre—the Beijing Lufthansa Centre sub-branch in May 2014.

We also introduced a new “Life-style focus” wealth management concept to these high net worth customers. For example, we conducted several seminars to help people with wealth management knowledge and needs. We provided services for parents to who want to put their children for overseas education. In November 2014, we also launched the Non-Residential Citizen (NRC) campaign to offer such customers foreign currency financial services.

We continued to tap on UOB's regional network to bring best practices to China. As part of this, we offered comprehensive international financial services including international mortgage loans, overseas study financing and wealth management solutions to support their diversified financial and lifestyle needs.

# 管理层报告

## 2014 in Review

### 科技及营运

科技及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，为客户提供了更好的服务，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2014年，为提供给客户更安全、更及时且更透明的支付及提款服务，我们成功进行了一系列的系统升级和改进，推出了芯片卡服务，以及借记卡客户手机银行短消息交易提醒业务。

同时，为了更好地服务于企业客户日益增加的网上银行业务需求，我们把原有的网上银行升级成为了加强版，它将为企业客户提供更多新的电子金融功能，包括交易批量处理、远程授权、预先批准的受益人、所有现金产品受益人通知以及日历和提醒功能，以提升客户体验并加强风险控制。另外，我们还对我行现有的中国现代化支付系统进行了重要的升级，使其成为第二代支付系统平台，为更好管理分行间的清算资金从而做到清算余额集中化。

我们持续努力优化我行现有业务流程，并提高自动化操作水平，从而帮助业务部门提升工作效率，加强风险控制。采取的措施之一是我们对银行承兑汇票的贴现和签发进行了流程再造和精简，这提高了我们对银行客户的服务质量。

展望未来，我们计划利用集团的区域网络和资源优势，加强本地信息技术管理、风险控制以及操作能力，为客户提供持续优质和卓越的服务。

### 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 in China. T&O underpins our competitiveness in China by promoting business innovation and operational efficiency and by providing better customer services.

In 2014, in order to provide more secure, timely and transparent payment and withdrawal services for our customers, we upgraded our systems to support the launch of chip debit cards and mobile phone Short Messaging Service transaction alert services for our debit cardholders.

At the same time, to meet the increased demand from our corporate clients for online banking, we improved our Business Internet Banking (BIB) service by upgrading it to BIBPlus. This provides our corporate clients new online services including Transaction Batching, Remote Authorisation, Pre-approved Beneficiary, Beneficiary Advice for all cash products and Calendar and Alerts to enhance customer experience and risk control. There was also a major upgrade to our local China National Advanced Payments System (CNAPS) to the second Generation CNAPS System platform which centralises the clearing balance to manage the branches' fund clearing.

Ongoing efforts were made to optimise and automate our procedures to provide faster processing capabilities and to enhance risk control. One of the initiatives undertaken was to enhance our Bank Acceptance Draft (BAD) Discounting and Issuance through the redesigning and streamlining of our process to strengthen our service delivery to our clients.

UOB (China) will continue to tap on the strengths of UOB Group's regional network and resources and to strengthen our local information technology management, risk controls and operational capabilities.

### 人力资源

2014年，大华银行（中国）进一步加强和拓展了遍布在11座城市的员工队伍。随着我行业务的不断增长，人力资源部继续竭力发展和巩固积极向上、团结协作和富有凝聚力的员工队伍及企业文化。

随着各业务部门组织架构的成熟及完善，我行对员工培训和发展进行了系统化的改进和提升。其中，我们开发了更完整的培训课程，涵盖了对公业务、对私业务以及运营管理课程。这些课程涵盖了该业务领域从初级到高级的知识框架与模块，使不同层级的员工能选择符合自身发展所需要的培训课程，为其职业技能发展提供了可靠、坚实的后盾。

在核心人才管理方面，我行也始终秉承与时俱进的发展方针，结合母行经验以及中国本地市场需求，配合我行人员、业务规模的拓展规划，量身定制了一系列人才发展项目。除了推出针对初级、中层和高层员工的“三层级核心人才”的提升项目外，我们还特别为各业务部门的核心人才定制了个性化的发展项目，通过提供脱岗培训、在岗学习、能力测评、项目考核等多种方式，为银行内部人才梯队的建设打造一个全面、持续、务实的学习平台。

2014年，我们从上海、北京、成都、厦门等地的顶尖院校以及海外知名高校所招募的第三批青年英才完成了为期15个月的管理培训生项目，并已在我行开始其职业生涯。

在关注员工专业技能发展的同时，关心员工的身心健康、打造团结向上的企业文化也一直是我们的工作重点。我们始终秉承“健康员工、积极生活”的理念，不断致力于促进员工及其家属的健康与福祉。2014年，我行正式推出员工弹性福利计划——CARE。它使员工除了全面了解我行福利、待遇之外，亦可根据个人偏好和需求，自行选择并定制一份属于自己的福利计划。

在2014年，我们组织了内容丰富、形式多样的员工活动，如每月一次的“员工俱乐部”活动、一年一度的“爱心公益跑”、新年晚会等，这些活动旨在丰富员工的业余生活，加强团队的凝聚力，打造更加团结向上的企业文化。

### Human Resources

In 2014, UOB (China) expanded its employee base across the 11 cities in which we operate in China. To support the growth of our business, our Human Resources team focused on attracting and retaining a highly motivated and collaborative workforce and on fostering a strong corporate culture.

We continued to enhance our staff training and people development programmes. We offered skill set training programmes across our customer segments and branch teams. These courses covered fundamental to advanced skills training. Our people were able to choose the most relevant courses to improve their skills as part of managing their own career development.

In the area of key talent management, we enhanced our existing programme to include UOB's best practices from the region and tailored this to the specific requirements of the local market. Besides our Bank-wide three-level country talent development programme covering nominated talents from entry, middle and senior grades, we have also designed development programmes to cater for our different lines of business. These programmes include various development formats, such as classroom training, on-the-job training, competency testing, project assignments and a buddy system. By the end of the year, we had established a comprehensive, consistent, and practical development system for our employees.

In 2014, the third cohort of our young talents completed their 15-month long Management Associates (MA) Programme. These students are selected from China's top universities in Shanghai, Beijing, Chengdu and Xiamen, as well as prestigious overseas institutions. Upon completion of the MA Programme, each has now commenced their career with UOB across various business functions.

While caring for the professional growth and career development of our people, we also pay attention to the physical and mental health of our employees. We are committed to promoting the welfare and well-being for employees and their families with the concept of Healthy Employees, Active Lifestyles. In December 2014, we introduced CARE, a flexible benefits programme that enabled our employees to design their own preferred benefits list.

In 2014, we also planned and organised various staff events, including monthly Staff Club activities, the annual Heartbeat Run and an Annual Dinner and Dance. These occasions encouraged our people to share their spare time and engaged them in nurturing our united team culture.

## 公司治理 Corporate Governance

大华银行（中国）始终坚持最高的公司治理标准并就此严格遵守《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、高级管理层按照相关法律法规和《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2014年12月31日）：

UOB (China) is committed to upholding good corporate governance and is guided by the following in this regard:

- a) the People's Republic of China (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 of the country and the provisions in 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 Bank's Articles of Association. The Board members as at 31 December 2014 were:

| 姓名<br>Name                   | 性别<br>Gender | 年龄<br>Age | 职务<br>Position  | 本届任期<br>Current Term of Office                                  |
|------------------------------|--------------|-----------|---|---|
| 黄一宗<br>Wee Ee Cheong         | 男<br>Male    | 62        | 董事长/非执行非独立董事<br>Chairman/Non-executive and non-independent director             | 2013年9月17日至2016年9月16日<br>17 September 2013 to 16 September 2016 |
| 连文辉<br>Eric Lian Voon Fui    | 男<br>Male    | 50        | 执行非独立董事（行长兼首席执行官）<br>Executive (President and CEO) and non-independent director | 2013年9月17日至2016年9月16日<br>17 September 2013 to 16 September 2016 |
| 李振荣<br>Francis Lee Chin Yong | 男<br>Male    | 61        | 非执行非独立董事<br>Non-executive and non-independent director                          | 2013年12月27日至2016年12月26日<br>27 December 2013 to 26 December 2016 |
| 叶杨诗明<br>Christine Ip         | 女<br>Female  | 51        | 非执行非独立董事<br>Non-executive and non-independent director                          | 2014年8月22日至2017年8月21日<br>22 August 2014 to 21 August 2017       |
| 詹道存<br>Cham Tao Soon         | 男<br>Male    | 75        | 独立非执行董事<br>Non-executive and independent director                               | 2013年12月27日至2016年12月26日<br>27 December 2013 to 26 December 2016 |
| 曾之杰<br>Zeng Zhi Jie          | 男<br>Male    | 46        | 独立非执行董事<br>Non-executive and independent director                               | 2013年10月26日至2016年10月25日<br>26 October 2013 to 25 October 2016   |



## 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；
- 制订适当的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。

2014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。

2014年，我行董事会还通过传签的方式，做出了三项决议。

## The main responsibilities of the Board are to:

- provide strategic directions, 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;
- 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 limits 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 appropriate procedures and processes to avoid situations that may give rise to improper personal gains or 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 power 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 2014, the Board held four meetings which were attended by all Directors.

The procedures for convening 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 applicable PRC laws and regulations and the Bank's Articles of Association. The minutes of Board meetings are maintained by the Company Secretary.

The Board passed three resolutions by way of circulation in 2014.



# 公司治理

## Corporate Governance

### 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）、连文辉先生、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。

2014年，执行委员会召开会议16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（截止至2014年3月6日）。
- 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. 2014年，关联交易控制委员共召开会议一次。

### 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 Eric Lian Voon Fui, Mr Francis Lee Chin Yong and Mrs Christine Ip.
- b. The EXCO oversees the following matters:
  - the Bank's business operations, 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 and Deputy President.
- c. The EXCO meets at least once a month and whenever required in the discharge of its functions.

The EXCO held 16 meetings in 2014.

#### (2) Connected Transactions Control Committee

- a. The CTCC members are Mr Zeng Zhi Jie (Chairman), Mr Francis Lee Chin Yong, Prof Cham Tao Soon and Mr William Chong Kim Khong (till 6 March 2014).
- 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 2014.

### (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。
- c. 2014年，审计委员会共召开会议四次。

### (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. 2014年，提名及薪酬委员会召开会议一次，并通过传签的方式做出了一项决议。

### (3) Audit Committee

- a. The AC members are Prof 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;
  - the adequacy of internal accounting controls and material internal controls;
  - the scope and results of internal and external audits;
  - the quality of, and any significant change in, accounting policies or practices;
  - the adequacy of internal audit resources;
  - significant findings from internal audit investigations;
  - the approval of external auditors' fees; and
  - the nomination of the external auditors and the head of the internal audit function.
- c. The AC held four meetings in 2014.

### (4) Nominating and Remuneration Committee

- a. The NRC members are Prof 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 nominees for appointment to the Board and Board Committees;
  - recommend a framework for the remuneration of Directors and key Senior Management officers (including the President and 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 2014, the NRC met once and passed one resolution by way of circulation.

# 公司治理

## Corporate Governance

### (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：
  - 审查银行的风险管理策略、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. 2014年，风险管理委员会共召开会议四次。

### 关于监事

大华银行（中国）设监事一名，现任监事黄祖耀博士由股东委派。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。

2014年，监事严格按照《中华人民共和国公司法》和《公司章程》等规定，积极履行对董事会和高级管理层实施监督的职责。在履行职责的过程中，监事接受并审阅有关本行经营及风险管理状况的常规报告，会见了董事及高级管理人员，并列席董事会会议。

### (5) Risk Management Committee

- a. The RMC members are Mr Zeng Zhi Jie (Chairman), Mr Francis Lee Chin Yong, Mrs Christine Ip and Prof Cham Tao Soon.
- b. The RMC's main responsibilities are to:
  - review and recommend risk management strategies, policies and risk tolerance of the Bank for the Board's approval;
  - oversee the establishment and operation of a robust and independent risk management system that is consistent with the strategies and policies approved by the Board;
  - 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) for identifying, measuring, monitoring and controlling various types of risks;
  - review regular management reports on risk exposures, risk portfolio composition and the management and monitoring of such exposures and portfolio composition; and
  - report to the Board regularly and highlight any adverse risk event or trend for the Board's attention.
- c. The RMC held four meetings in 2014.

### Supervisor

The Bank has one Supervisor, Dr Wee Cho Yaw, who is nominated by the shareholder. The appointment of the Supervisor complies with regulatory requirements and the Bank's Articles of Association.

The main responsibilities of the Supervisor include:

- inspecting the accounts and financial statements of the Bank;
- supervising the Board and Senior Management to ensure 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 stakeholders, particularly the depositors; and
- exercising such other power and authority pursuant to the law, regulations and the Bank's Articles of Association, and as may be delegated by the shareholder.

In 2014, the Supervisor duly discharged his responsibility of supervising the Board and Senior Management strictly in accordance with legal requirements, including the provisions under the PRC Company Law and in the Bank's Articles of Association. In discharging his responsibility, the Supervisor received and reviewed regular reports on the Bank's operations and risk management, met with Directors and Senior Management, and attended Board meetings.

## 独立董事履行职责情况

截止2014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。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2014年召开的全部四次董事会会议，勤勉尽责地履行了董事义务，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 were two Independent Directors on the Board as at 31 December 2014, namely Prof Cham Tao Soon and Mr Zeng Zhi Jie. Prof Cham Tao Soon is the Chairman of the AC and NRC, as well as a member of the CTCC and RMC. Mr Zeng Zhi Jie is the Chairman of the CTCC and RMC, as well as a member of the AC and NRC.

For the year under review, the two Independent Directors attended all four Board meetings convened in 2014 and discharged their duties diligently and responsibly. They contributed to the decision-making and oversight by the Board and Board Committees and safeguarded the lawful rights and overall interests of the Bank and the shareholder.

## (1) 2014年独立董事出席董事会的情况

## (1) Independent Directors' Attendance at Board Meetings in 2014

| 独立董事姓名<br>Name of Independent Director | 应参加<br>(次)<br>No. of Board Meetings Held | 出席<br>(次)<br>No. of Board Meetings Attended | 缺席<br>(次)<br>Absent with Apologies | 备注<br>Remarks |
|--|--|---|------------------------------------|---------------|
| 詹道存<br>Cham Tao Soon                   | 4  | 4   | 0                                  | /             |
| 曾之杰<br>Zeng Zhi Jie                    | 4  | 4   | 0                                  | /             |

## (2) 独立董事对我行有关事项提出异议的情况

2014年，独立董事均未对我行本年度的议案事项提出异议。

## (2) Dissent of Independent Directors

In 2014, Management did not give cause for the Independent Directors to record their dissent on any matter.

## 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。

## Supervisor's and Directors' Access to Information

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<br>Name                        | 职务<br>Position  | 性别<br>Sex   | 年龄<br>Age | 任期起始<br>Assignment<br>Commencement          | 最高学历<br>Highest Academic Degree  | 相关经验年限<br>Relevant Years<br>of Experience |
|-----------------------------------|---|-------------|-----------|---|--|---|
| 连文辉<br>LIAN Voon Fui<br>Eric      | 行长兼首席执行官<br>President and CEO<br>兼分行 / 渠道部主管<br>Head, Branches / Channels | 男<br>Male   | 50        | 2013年9月<br>Sep 2013                         | 新加坡南洋理工大学工商管理硕士<br>Master of Business Administration<br>Nanyang Technological University   | 24  |
| 洪茂全<br>ANG Moh Chuan              | 副行长<br>Alternate Country CEO<br>兼企业银行部主管<br>Head, Corporate Banking       | 男<br>Male   | 44        | 2013年6月<br>Jun 2013<br>2010年10月<br>Oct 2010 | 新加坡南洋理工大学会计学学士<br>Bachelor of Accountancy<br>Nanyang Technological University  | 19  |
| 张锦康<br>CHONG Kim<br>Khong William | 副行长<br>Alternate Country CEO<br>兼首席风险官<br>Chief Risk Officer              | 男<br>Male   | 47        | 2013年6月<br>Jun 2013<br>2012年3月<br>Mar 2012  | 新加坡南洋理工大学商学士荣誉学位<br>Bachelor of Business, Honours<br>Nanyang Technological University  | 23  |
| 郑汉仪<br>TEH Han Yi                 | 首席财务官<br>Chief Financial Officer  | 女<br>Female | 45        | 2013年6月<br>Jun 2013                         | 新加坡南洋理工大学会计学学士<br>Bachelor of Accountancy<br>Nanyang Technological University  | 19  |
| 卢绍康<br>LO Siu-Hong<br>Rodney      | 渠道部主管<br>Head, Channels   | 男<br>Male   | 47        | 2014年6月<br>Jun 2014                         | 乔治华盛顿大学<br>项目领导、管理及沟通；项目经理的合同管理课程<br>Project Leadership, Management and<br>Communications Contracting for Project Managers<br>The George Washington University | 21  |
| 陈兆荣<br>TAN Kong Weng<br>Steven    | 科技及运营部主管<br>Head, Technology and<br>Operations                            | 男<br>Male   | 38        | 2014年2月<br>Feb 2014                         | 新加坡国立大学工商管理学士荣誉学位<br>Bachelor of Business Administration, Honours<br>National University of Singapore  | 13  |
| 邱子殷<br>KU Tse Kian                | 商业银行部主管<br>Head, Commercial Banking                                       | 男<br>Male   | 44        | 2010年3月<br>Mar 2010                         | 新加坡南洋理工大学商学士荣誉学位<br>Bachelor of Business, Honours<br>Nanyang Technological University  | 19  |
| 林振国<br>LIM Chen Kuo<br>Mark       | 商业银行部联合主管<br>Co-Head, Commercial Banking                                  | 男<br>Male   | 39        | 2014年6月<br>Jun 2014                         | 新加坡国立大学理学硕士<br>Master of Science<br>National University of Singapore   | 15  |
| 周曼<br>ZHOU Man<br>Cherry          | 个人金融服务部主管<br>Head, Personal Financial<br>Services                         | 女<br>Female | 41        | 2011年5月<br>May 2011                         | 上海财经大学工商管理硕士<br>Master of Business Administration<br>Shanghai University of Finance and Economics  | 16  |
| 叶德辅<br>YAP Teck Yong<br>Douglas   | 环球金融与投资管理部主管<br>Head, Global Market and<br>Investment Management          | 男<br>Male   | 55        | 2010年11月<br>Nov 2010                        | 加拿大英属哥伦比亚大学理学学士荣誉学位<br>Bachelor of Science, Honours<br>University of British Columbia  | 27  |
| 郑伟仁<br>TEH Wee Jin                | 企业银行信贷部主管<br>Head, Corporate Credit                                       | 男<br>Male   | 57        | 2008年9月<br>Sep 2008                         | 新西兰大学商学士<br>Bachelor of Commerce<br>University of Otago, New Zealand   | 33  |
| 杨健顺<br>YEOH Kian Soon<br>Benedict | 商业银行信贷部主管<br>Head, Commercial Credit                                      | 男<br>Male   | 44        | 2014年7月<br>Jul 2014                         | 卡耐基梅隆大学理学学士学位<br>Bachelor of Science<br>Carnegie Mellon University   | 19  |
| 刘俊英<br>LIU Chun Ying<br>Charles   | 个人信贷部主管<br>Head, Retail Credit  | 男<br>Male   | 44        | 2013年10月<br>Oct 2013                        | 台湾国立中山大学工商管理硕士<br>Master of Business Administration<br>National Sun Yat-Sen University, Taiwan   | 17  |
| 洪晓燕<br>HONG Xiao Yan<br>Amy       | 人力资源部主管<br>Head, Human Resources  | 女<br>Female | 38        | 2007年12月<br>Dec 2007                        | 复旦大学工商管理硕士<br>Master of Business Administration<br>Fudan University  | 17  |
| 李刚<br>LI Gang<br>Rick             | 内部审计部主管<br>Head, Internal Audit   | 男<br>Male   | 41        | 2007年12月<br>Dec 2007                        | 上海大学经济学学士<br>Bachelor of Economics Shanghai University   | 18  |
| 王媛<br>WANG Yuan<br>Eliza          | 法律与秘书部主管<br>Head, Legal and<br>Secretariat                                | 女<br>Female | 41        | 2007年12月<br>Dec 2007                        | 复旦大学工商管理硕士<br>Master of Business Administration<br>Fudan University  | 18  |
| 赵丽红<br>ZHAO Li Hong               | 合规部主管<br>Head, Compliance   | 女<br>Female | 43        | 2013年8月<br>Aug 2013                         | 比利时天主教鲁汶大学法学硕士<br>Master of Laws<br>Katholieke Universiteit Leuven (Belgium)   | 8   |

# 公司治理 Corporate Governance

|                                   |   |             |    |  |  |    |
|-----------------------------------|---|-------------|----|--|--|----|
| 林楚强<br>LIM Chor Khiang            | 交易银行业务部主管<br>Head, Transaction Banking  | 男<br>Male   | 45 | 2011年5月<br>May 2011                        | 新加坡国立大学经济学学士<br>Bachelor of Science<br>National University of Singapore  | 19 |
| 张晓<br>ZHANG Xiao<br>Andy          | 跨国企业银行部主管<br>Head, Multinational<br>Corporate   | 男<br>Male   | 43 | 2014年9月<br>Sep 2014                        | 上海财经大学-美国韦伯斯特大学工商管理硕士<br>Master of Business Administration<br>Shanghai University of Finance and Economics<br>and Webster University | 21 |
| 杨国林<br>YEONG Kok Leng<br>Vincent  | 北京分行行长<br>General Manager of Beijing<br>Branch  | 男<br>Male   | 46 | 2010年8月<br>Aug 2010                        | 新加坡国立大学工商管理学士<br>Bachelor of Business Administration<br>National University of Singapore   | 21 |
| 林联坚<br>LIM Lian Kian              | 上海分行行长<br>General Manager of<br>Shanghai Branch   | 男<br>Male   | 42 | 2014年10月<br>Oct 2014                       | 美国南阿拉巴马州大学理学学士<br>Bachelor of Science<br>University of South Alabama   | 18 |
| 卓益丰<br>TOK Aik Hong<br>Lawrence   | 深圳分行行长<br>General Manager of<br>Shenzhen Branch   | 男<br>Male   | 40 | 2013年11月<br>Nov 2013                       | 伦敦大学理学士荣誉学位<br>Bachelor of Science, Honours<br>University of London  | 14 |
| 黄魁彬<br>HUANG Kuei Ping<br>Patrick | 广州分行行长<br>General Manager of<br>Guangzhou Branch  | 男<br>Male   | 40 | 2015年3月<br>Mar 2015                        | 中国文化大学会计学学士<br>Bachelor of Accounting<br>Chinese Culture University, Taiwan  | 14 |
| 黄莹<br>HUANG Ying                  | 厦门分行行长<br>General Manager of Xiamen<br>Branch   | 女<br>Female | 43 | 2011年9月<br>Sep 2011                        | 英国加的夫大学商学院国际经济、金融与银行学硕士<br>Master of Science in International Economics<br>Banking and Finance Cardiff University, U.K.              | 20 |
| 林道明<br>LIM Tow Meng               | 沈阳分行行长<br>General Manager of<br>Shenyang Branch   | 男<br>Male   | 61 | 2014年5月<br>May 2014                        | 英国莱塞斯特大学工商管理硕士<br>Master of Business Administration<br>University of Leicester, UK   | 36 |
| 胡维<br>HU Wei Tony                 | 成都分行行长<br>General Manager of<br>Chengdu Branch  | 男<br>Male   | 36 | 2015年2月<br>Feb 2015                        | 法国国立科学技术与管理学院工商管理硕士<br>Master of Business Administration<br>Conservatoire National des Arts et Métiers                               | 14 |
| 石新宇<br>SHI Xin Yu<br>Edward       | 天津分行行长<br>General Manager of Tianjin<br>Branch  | 男<br>Male   | 47 | 2014年12月<br>Dec 2014                       | 南开大学国际经济研究所经济学硕士<br>Master of Economics, International Economic<br>Institute Nan Kai University                                      | 21 |
| 叶艳<br>YE Yan<br>Beicy             | 杭州分行行长<br>General Manager of<br>Hangzhou Branch   | 女<br>Female | 44 | 2012年2月<br>Feb 2012                        | 哈尔滨工程大学电子工程学士<br>Bachelor of Electrical Engineer<br>Harbin Engineering University  | 20 |
| 吴端祝<br>GOH Tuan Chiok             | 重庆分行行长<br>General Manager of<br>Chongqing Branch  | 男<br>Male   | 43 | 2014年5月<br>May 2014                        | 新加坡国立大学工商管理学士<br>Bachelor of Business Administration<br>National University of Singapore   | 17 |
| 蔡福耀<br>CHUA Hock Yew<br>Alexander | 苏州分行(筹)拟任行长<br>Designated General<br>Manager of Suzhou Branch<br>(Preparation Committee)                                  | 男<br>Male   | 42 | 2014年11月<br>Nov 2014                       | 加拿大多伦多大学经济学学士荣誉学位<br>Bachelor of Commerce, Honours<br>University of Toronto, Canada  | 17 |
| 李院聆<br>LI Yuan Ling<br>Sara       | 上海自贸试验区支行行长<br>Branch Manager of Shanghai<br>Pilot Free Trade Zone Sub-<br>Branch   | 女<br>Female | 43 | 2014年5月<br>May 2014                        | 澳大利亚巴拉瑞特大学工商管理硕士<br>Master of Business Administration<br>University of Ballarat, Australia   | 21 |
| 郑荣伟<br>ZHENG Rong Wei<br>Michael  | 上海静安代理支行行长<br>Acting Branch Manager of<br>Jingan Sub-Branch   | 男<br>Male   | 37 | 2014年12月<br>Dec 2014                       | 法国格勒诺布尔大学企业管理硕士<br>Master of Enterprise Management<br>University of Grenoble France  | 12 |
| 陈文<br>CHEN Wen<br>Wanda           | 上海外滩支行行长<br>Branch Manager of Shanghai<br>Bund Sub-Branch   | 女<br>Female | 37 | 2014年9月<br>Sep 2014                        | 澳大利亚南十字星大学工商管理硕士<br>Master of Business Administration<br>Southern Cross University, Australia  | 12 |
| 许杰<br>XU Jie<br>Sting             | 北京东城支行行长<br>Branch Manager of<br>Dongcheng Sub-Branch<br>兼上海新天地代理支行行长<br>Acting Branch Manager of<br>Xintiandi Sub-Branch | 男<br>Male   | 36 | 2012年5月<br>May 2012<br>2015年1月<br>Jan 2015 | 澳大利亚阳光海岸大学工商管理硕士<br>Master of Business Administration<br>University of Sunshine Coast, Australia                                     | 8  |
| 耿薇<br>GENG Wei<br>Carry           | 北京燕莎中心支行行长<br>Branch Manager of Lufthansa<br>Centre Sub-Branch  | 女<br>Female | 33 | 2014年2月<br>Feb 2014                        | 西南财经大学金融学学士<br>Bachelor of Finance<br>South West University of Finance and Economics   | 12 |



# 公司治理

## Corporate Governance

### 内部控制和内部审计情况

#### 内部控制

大华银行（中国）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、完善适应银行业务发展的内部控制体系，并确保其始终具备前瞻性和可实践性。

我行董事会通过定期召开会议及相关内部委员会讨论，审阅各项风险管理和分析报告、经营情况与预算执行情况报告和内部审计报告。同时，结合同业经验交流等多种形式，全面评估银行内部控制体系。

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。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。

#### 内部审计

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大华银行审计部报告工作；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、客观的内部审计服务，协助董事会和管理层履行其法律和管理职责，旨在改进我行运营的增值服务。内部审计部依据其系统的、严格的方法论，评估我行内部控制、运营和合规控制的有效性，同时改善我行风险管理、控制与治理流程的有效性，从而帮助我行实现其经营和管理目标。

内部审计部遵照中国银行业监督管理委员会《关于金融机构内部审计的监管要求》，以及国际内部审计师协会的《准则与指引》履行职责。每年度，内部审计部依据“风险导向”的审计方法制定审计计划，并根据对被审计对象的固有风险、内控有效性的评估结果和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。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，同时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任何的需整改事项所需采取的后续行动，并对整改结果予以独立评价。

### Internal Control and Internal Audit

#### Internal Control

UOB (China) has a well-established internal control system that adheres strictly to local regulators' requirements and the Group's policies and guidelines. This provides a robust framework that enables the Bank to set strategic and practical objectives to support its business development.

The Board assesses the Bank's internal control system through the review of risk management reports and analysis, operational and budget reports, internal audit reports tabled at regular meetings, discussions at various internal committees and from the exchange of insights with industry peers.

The integrity and effectiveness of the Bank's internal control system is a result of the continuous improvement to the internal control environment, including, but not limited to, the strengthening of risk identification/assessment, monitoring processes and risk mitigation techniques; and constantly undergoing communication/feedback mechanisms, and evaluation/correction. The internal control system is able to provide a reasonable level of assurance on the implementation of legal statutes and regulations.

#### Internal Audit

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

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 to accomplish its objectives by having a systematic and disciplined approach to provide an independent assessment of the adequacy and effectiveness of the Bank's internal financial controls, operational and compliance controls, and to improve the effectiveness of risk management, control and governance processes.

It performs its internal audit function according to the Internal Audit Guidelines for Financial Institutions as governed by the China Banking Regulatory Commission (CBRC) and Standards for the Professional Practice of Internal Auditing set by the Institute of Internal Auditors. Internal Audit adopts a risk-based approach to develop its strategic audit plan, by which is prioritising and scoping projects according to the comprehensive assessment of inherent risks, controls of various risk types and regulatory hot spots. The audit scope covers all businesses, operations and the infrastructure and applications of systems in the headquarters and branches. The strategic plan is reviewed annually.

All audit reports are provided to the AC. Significant issues are highlighted by Internal Audit, which also monitors closely the follow-up actions taken by the management team on the issues raised by Internal Audit, external audit and regulators.

## 董事会及高级管理层对风险的监督

我行董事会负责风险治理和监督治理架构的建立和完善，以确保银行业务活动：

- 以安全和可靠的方式开展并符合最高的专业标准要求；
- 同银行的总体业务战略和风险偏好相一致；且
- 被置于充分的风险管理和内部管控之下。

董事会由其下设的风险管理委员会协助来完成这方面的职责。

在充分考虑风险和回报因素的前提下，由行长兼首席执行官建立的高级管理委员会负责协助进行业务决策。相关的高级管理委员会包括资产负债委员会，操作风险管理委员会和风险与资本委员会。我行在年内新建立操作风险管理委员会专门对操作风险和声誉风险进行管理，并调整消费者权益保护委员会的汇报路线至董事会下属的风险管理委员会，以更好监督和处置客户公平交易、客户信息保护和投诉管理。各委员会还就特定风险领域为风险管理委员会提供管控方面的协助并定期向风险管理委员会汇报。

我们建立了风险偏好框架，确定银行追求和实现业务目标过程中能够并且愿意承担的风险总量。风险偏好定义并涵盖主要风险领域的适度目标和限额要求，涉及且不局限于信贷风险、市场风险、流动性风险、操作风险和声誉风险。建立风险偏好框架的目的不是为了限制承受风险，而是为了确保我行的风险状况同业务策略相匹配。我们承受风险的方式是聚焦于被充分了解且具有完备风险管理能力的各项业务。我行将继续提升风险管理、信息技术及其它方面的实力以支持战略性的发展愿景。

我行的风险偏好陈述每年定期更新并由董事会批准通过。银行管理层负责风险偏好和风险限额的管控并将遵循情况上报董事会知悉。

## Risk Oversight by Board of Directors and Senior Management

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 and 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 the Risk Management Committee (RMC).

The President and CEO has established senior management committees to assist in making business decisions with due consideration to risks and returns. The main senior management committees involved in this area include the Asset and Liability Committee (ALCO), Operational Risk Management Committee (ORMC) and the Risk and Capital Committee (RCC). During the year, an Operational Risk Management Committee (ORMC) was set up to put more focus on the management of operational and reputation risk and the Consumer Rights Protection Committee (CRPC) was realigned to report to RMC for oversight on treating customer fairly, data protection and appropriate complaint management. These committees also assist the RMC in specific risk areas and submit periodic reports to the RMC.

The Bank has established a risk appetite framework to define the amount of risk the Bank is able and willing to take in pursuit of its business objectives. The risk appetite defines suitable thresholds and limits across key risk areas including but not limited to credit risk, market risk, liquidity risk, operational risk and reputation risk. The objective of establishing a risk appetite framework is not to limit risk taking but to ensure that the Bank's risk profile is aligned to its business strategy. Our risk taking approach is focused on businesses which we understand and are well equipped to manage the risk involved. The Bank will continue to upgrade its risk management, information technology and other capabilities to support its strategic aspirations.

The Bank's risk appetite statement is updated and approved annually by the Board. Management monitors and reports to the Board on the compliance with risk appetite and risk limits.

# 风险管理

## Risk Management

### 风险管理

#### 风险管理总览

有效的风险管理是银行成功经营不可或缺的构成要素。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/或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原则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、一贯的和有效的风险管理框架下促进业务的发展。

本行由独立的风险管理职能部门负责履行实施风险政策、流程和程序方面的首要职能，同时也定期将风险敞口分析和报告上报给各风险管理相对应的委员会和董事会审阅。

### 信贷风险

信贷风险是由于借款人或交易对手无法履行到期的金融或偿付义务而引致的损失风险。信贷风险是本行开展商业银行业务所面临的最大单一风险，通常源自对于零售、公司或者机构借款人的贷款业务或其他借贷相关承诺。资金和资本市场操作及投资业务同样也会使本行面临交易对手和发行人的信用风险。

#### 风险政策和程序

本行规定了明确的信贷风险接纳标准、政策和程序，确保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，并负责所有信贷风险相关事项的分析 and 报告。信贷风险管理部门订立了涵盖广泛的一整套信贷政策和准则，由执行委员会和风险与资本委员会批准通过。该部门还积极协调有关业务部门参与信贷风险相关事项的处置，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、进行信贷组合分析，开展政策和风险接纳标准的完善和调整，并编制各种信贷风险相关报告供管理层审阅。

### Risk Management

#### Risk Management Overview

Effective risk management is integral to the Bank's business success. Our approach to risk management is to ensure risks are managed within the 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.

An independent Risk Management Function performs the primary roles of implementing risk policies, processes and procedures. Regular analysis and reporting on risk exposures are also provided to the various risk-related committees and to the Board.

### Credit Risk

Credit risk is the risk of loss arising from any failure by a borrower or counterparty to meet the financial obligations when they fall due. Credit risk is the single largest risk that the Bank faces as a commercial bank, arising primarily from loans and other lending-related commitments to retail, corporate and institutional borrowers. Treasury and capital market operations, and investments also expose the Bank to counterparty and issuer credit risks.

#### Credit Risk Policies and Processes

The Bank has established well-defined credit risk acceptance parameters, policies and procedures to ensure 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. The CRM develops a comprehensive set of credit policies and guidelines for approval by the RCC and Executive Committee (EXCO). It actively engages business units on credit-related matters and facilitates business development within a prudent, consistent and efficient credit risk management framework. Its other responsibilities include monitoring and reviewing credit risk exposures, performing analysis on credit portfolio performance for fine-tuning of policies and risk acceptance guidelines as well as preparing various credit risk-related reports to management.

## 独立的信贷批准

为保持信贷审批程序的健全和独立性，我行的信贷业务发起与审批职能相分离。信贷审批授权根据审批官的经验、资历和工作记录予以委任，并基于同客户信用评级风险调整系数关联的审批结构。所有审批官接受信贷政策和信贷接纳标准的指导。信贷政策和信贷接纳标准将周期性进行审阅和必要更新，以确保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

我行采用内部评级模型来支持信贷风险评估并按照评级或资产类别对信贷敞口进行分类。内部评级的使用被贯穿于信贷审批、信贷审阅和监测、信贷压力测试、限额设定、定价和催收等领域。相关模型在运用前须通过独立的验证，以确保它们符合需要。为了持续监测评级模型的可靠性，所有模型须由其拥有部门进行年度审阅，以确保所选取的风险因素和假设继续与相应的信贷组合保持适用性。

## 信贷集中度风险

信贷集中度风险可能源于单笔的大额信贷敞口或互相关联的多笔敞口。该类风险通过设定不同种类的限额进行管理，包括集团、组合、借款人、行业和国别等，通常限定为银行资本额的一定百分比。定期评估出现的风险并展望行业和国家的前景也被用来发现可能产生集中度风险的领域。

## 国别风险

国别风险通过已建立的相应框架进行管理，包括考虑主权信用评级、以国内生产总值衡量的经济潜力及我行业务发展决策后为各国设定的国别风险限额。我行定期审阅国别风险敞口，并将显著风险趋势上报风险与资本委员会和风险管理委员会。

## 风险缓释

潜在的信贷损失可以通过一系列的增信手段如抵押品、担保和净额结算安排等起到风险缓释目的。作为一项基本信贷原则，我行不允许仅凭收到抵押品即给予客户授信，所有授信必须基于对借款人信用水平、还款来源和偿付能力的综合考量。

## Independent Credit Approval

To maintain the independence and integrity of the credit approval process, the credit origination and approval functions are clearly segregated. Credit approval authority is delegated to officers based on their experience, seniority and track record, and is based on a risk-adjusted scale according to a borrower's credit rating. All credit approval 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 employs internal rating models to support the assessment of credit risk and the assignment of exposures to rating grades or pools. Internal ratings are used pervasively by the Bank in the areas of credit approval, credit review and monitoring, credit stress testing, limits setting, pricing and collections. The models are independently validated before they are implemented to ensure they are fit for purpose. The robustness of these rating models is monitored on an ongoing basis, and all models are subject to annual reviews conducted by model owners to ascertain that the chosen risk factors and assumptions continue to remain relevant for the respective portfolios.

## Credit Concentration Risk

Credit concentration risk may arise from a single large exposure or from multiple exposures that are closely correlated. This is managed by setting exposure limits on obligors, portfolios, borrowers, industries and countries, generally expressed as a percentage of the Bank's eligible capital base. Regular assessments of emerging risks and reviews of industry and country outlooks are also performed to identify areas in which concentration risks may accumulate.

## 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, economic potential measured by its gross domestic product as well as the Bank's business strategy. Country risk exposures are analysed and significant trends are reported periodically to the RCC and the RMC.

## Credit Risk Mitigation

Potential credit losses are mitigated using a variety of instruments such as collateral, guarantees and netting arrangements. 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.



## 风险管理 Risk Management

尽可能地获取抵押品是作为风险缓释的一种手段，抵押品的价值会被定期监控。价值评估频度则取决于抵押品的种类、可变现性和价值波动程度。我行可接受抵押品的主要种类包括现金、银行担保、房地产和机械设备等。当借款人的信用水平不足以作为授信充分依据时，我行会要求其母公司/主要股东等提供公司和/或个人担保。

### 外汇及衍生产品交易的信贷敞口

外汇及衍生产品交易的风险敞口通过签订国际掉期及衍生工具协会（ISDA）主协议及信用支持附件（CSA）或中国银行间市场金融衍生产品交易主协议（NAFMII）得到缓释。此类安排允许我行在发生违约时以净额结算方式平盘未了结的交易，从而将风险敞口降到最低。

### 压力测试

信贷压力测试是信贷资产组合管理的一个重要组成部分。定期开展的各项监管和内部信贷压力测试允许银行评估由可能的不利情景引发的信贷损失。压力测试也被用来评估可能的不利情景下银行的资本充足程度，发现业务薄弱环节并制定恰当的风险缓释措施。

### 信贷监控和应对管理

银行定期监测和分析信贷敞口、信贷组合表现和可能影响自身整体信用水平的新显现的风险。董事会和高级管理层通过各类内部风险报告获得信贷风险趋势的更新情况。我行还建立了信贷早期预警机制，由业务部门向高级管理层上报发生信贷质量下降客户的情况，以便加强监控并采取应对行动。

Collateral is taken whenever possible to mitigate the credit risk assumed and the 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 cash, bank guarantees, real estate and machinery equipment. A corporate or personal guarantee from the principal promoters are often obtained when the borrower's credit worthiness is not sufficient to justify an extension of credit.

### Credit Exposures from Foreign Exchange (FX) and Derivatives

Exposures arising from FX and derivative transactions are mitigated through agreements such as the International Swaps and Derivatives Association (ISDA) Master Agreements and the related Credit Support Annex (CSA), and the National Association of Financial Market Institutional Investors (NAFMII) Agreement. Such agreements help to minimise credit exposure by allowing the Bank to offset what it owes to a counterparty against what is due from the same counterparty in the event of a default.

### Credit Stress Test

Credit stress testing is an integral part of the Bank's credit portfolio management process. Various regulatory and internal stress tests are conducted periodically to assess the potential credit losses arising from adverse scenarios. Stress tests are used to assess the Bank's capital adequacy under the adverse scenarios, identify the vulnerabilities of various business units and to formulate the appropriate mitigating actions.

### Credit Monitoring and Remedial Management

The Bank monitors regularly credit exposures, portfolio performance and emerging risks that may impact its credit risk profile. The Board and senior management are updated on credit trends through internal risk reports. An early alert process has also been put in place whereby vulnerable accounts are escalated by the business units to senior management for close monitoring and remedial actions to be taken.

## 逾期账户管理

我行密切监控逾期账户，并以此作为信贷质量的一个重要指示标志。当客户未能按时还本和/或付息时，相应账户即构成逾期。所有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部门和风险管理部门按规定程序进行监控和管理。当有需要时，我行将对相应账户加大复审的频度。

## 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信贷资产组合进行分类。任何逾期或额度超限（如循环授信项下的透支业务）达到90天以上的账户将被自动划归为“不良”类。

所有客户贷款和垫付款项按照银监会的指引要求被分为“正常”、“关注”和“不良贷款”，其中不良贷款被进一步分为“次级”、“可疑”或“损失”类。我行制定了独立的信贷复审流程来确保贷款五级分类的合理性。

提高不良类账户的分类至“正常”或“关注”时，需以借款人的还款能力、现金流和财务状况的全面评估作为支持依据。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，并根据银行基于重组条款对借款人的财务状况和还款能力的评估结果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。仅当不良信贷已没有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。

## Delinquency Monitoring

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

## Loan Classification, Provisioning and Write-Off

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

All borrowing accounts are categorised into "Pass", "Special Mention" or "Non-Performing" categories. Non-Performing accounts are further categorised as "Substandard", "Doubtful" or "Loss" in accordance with the guidelines of the CBRC. The Bank has an independent credit review process to ensure the appropriateness of loan grading and classification.

Upgrading and declassification 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 declassified, 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

## 贷款主要行业分布 Loans by Industry Distribution

| 行业<br>Industry                                 | 人民币 (百万元)<br>Outstanding (RMB'm) | 占比<br>(%) |
|--|----------------------------------|-----------|
| 制造业 Manufacturing                              | 6,945                            | 28        |
| 个人金融服务贷款 Professionals and Private Individuals | 4,357                            | 17        |
| 批发和零售 Wholesale and Retail                     | 5,443                            | 22        |
| 房地产 Property and Real Estate                   | 4,278                            | 17        |
| 住宿和餐饮 Lodging and Catering                     | 1,666                            | 7         |
| 其他 Others                                      | 2,548                            | 10        |
| 合计 Total                                       | 25,237                           | 100       |

## 贷款按管理分行分布 Loans by Booking Branch

| 城市<br>Branch | 人民币 (百万元)<br>Outstanding (RMB'm) | 占比<br>(%) |
|--------------|----------------------------------|-----------|
| 上海 Shanghai  | 10,684                           | 42        |
| 北京 Beijing   | 3,713                            | 15        |
| 成都 Chengdu   | 2,002                            | 8         |
| 天津 Tianjin   | 1,606                            | 6         |
| 广州 Guangzhou | 1,274                            | 5         |
| 厦门 Xiamen    | 1,285                            | 5         |
| 杭州 Hangzhou  | 1,913                            | 8         |
| 沈阳 Shenyang  | 1,536                            | 6         |
| 深圳 Shenzhen  | 1,062                            | 4         |
| 重庆 Chongqing | 161                              | 1         |
| 合计 Total     | 25,237                           | 100       |

## 贷款风险分类及不良贷款情况 Loans by Classification

| 风险分类               | 人民币 (百万元)<br>Outstanding (RMB'm) | 占比<br>(%) |
|--------------------|----------------------------------|-----------|
| 正常 Pass            | 24,858                           | 98        |
| 关注 Special Mention | 247                              | 1         |
| 次级 Substandard     | 115                              | 0         |
| 可疑 Doubtful        | 13                               | 0         |
| 损失 Loss            | 4                                | 0         |
| 合计 Total           | 25,237                           | 100       |

2014年底，不良贷款合计人民币132.4百万元，占贷款总额比例为0.51%。

As at 31 December 2014, total non-performing loans amounted to RMB 132.4 million, representing 0.51 per cent of the Bank's total loans 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，以及资产负债表的外汇结构性头寸。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、程序和适当的风险管理授权和市场风险限额。我行采用的估值方法符合市场惯例，并且风险模型与估值得到独立验证。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。我行不断审阅和强化衍生产品风险管理，以确保合理控制业务复杂性。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。

我行市场风险偏好是考虑了银行整体要求及业务部门目标利润的平衡的结果，同时也将银行的资本状况考虑其中。从而保证即使在极端压力条件下，银行依旧保持资本充足。我行将市场风险偏好转化为风险限额并授权给业务部门管理，这些风险限额所产生的风险与其产生的利润相匹配。

我行目前使用标准法计量监管要求下的市场风险资本。在内部市场风险管理中则采用99%置信区间下测算日风险价值（VaR）的历史模拟法。该方法认为诸如利率、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。

## 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 foreign exchange structural positions. The Bank is exposed to market risk in its trading portfolios that arises mainly from changes in interest rates and foreign exchange rates from the Bank's client-driven market making and product structuring activities as well as trading activities.

The Board and EXCO approve market risk management policies and framework and delegate the responsibility of day-to-day oversight of market risk management to the ALCO. The ALCO meets monthly to review and provide directions on all market risk-related matters. The Market and Balance Sheet Risk Management Division (MBSM) provides support to the ALCO with the establishment of a market risk management framework, policies, and control procedures. An independent market risk exposure report is also submitted to the RMC and the Board on a quarterly basis.

The Bank's market risk framework comprises market risk policies, practices and the control structure with appropriate delegation of authority and market risk limits. The valuation methodologies employed by the Bank are in line with sound market practices. Valuation and risk models are independently validated. 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. Management of derivative risks is continually reviewed and enhanced to ensure that the complexities of the business are appropriately controlled. 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.

Overall market risk appetite is balanced at the Bank and business unit level with targeted revenue and takes into account the capital position of the Bank. This ensures the Bank remains well-capitalised, even under stress conditions. The risk appetite is translated into risk limits that are delegated to business units. These risk limits have proportional returns that are commensurate with the risks taken.

The Bank currently adopts the Standardised Approach for the calculation of regulatory market risk capital. For internal risk control, a daily Value-at-Risk (VaR) measure is adopted to estimate market risk within a 99% confidence interval using the historical simulation method. The method assumes that possible future changes in market rates could be implied by observed historical market movements.

## 风险管理 Risk Management

由于风险价值 (VaR) 是对潜在损失的统计计量, 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及解决方案都将汇报至资产负债委员会。

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。

As VaR is the statistical measure for potential losses, the VaR measures 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 backtest exceptions are tabled at the ALCO with recommended actions and resolutions.

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.

## 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。

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”和“压力情景”来进行。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。另外，我行也符合2014年12月31日起正式生效的流动性覆盖率的监管要求。

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, to meet deposit withdrawals and loan disbursements, to participate in new investments and to 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.

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 and stress scenarios. Cash flow mismatch limits are established to limit the Bank's liquidity exposure. The Bank also employs liquidity early warning indicators and trigger points to signal possible contingency situations. In addition, the Bank has also complied with the liquidity coverage ratio (LCR) regulatory requirement on which comes into effect on 31 December 2014.

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.

# 风险管理

## Risk Management

### 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账簿下的利率风险。

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保护并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，每月定量测算银行账簿利率风险敞口。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.

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.

Banking book interest rate risk 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, currencies and embedded options. 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.

## 操作风险

操作风险是由于不健全的或失效的内部流程、系统或人为错误及外部事件造成的损失风险。依据我行的风险管理框架，操作风险涵盖合规风险、法律风险，同时适用于声誉风险。

### 操作风险治理结构、管理框架和工具

我行基于已建立的操作风险管理政策、流程和程序所形成的框架对操作风险进行管理，由各业务部门和支持部门对各自业务领域的操作风险进行识别、评估、监视、缓释和及时上报。我行操作风险管理委员会每月召开会议讨论并监督操作风险相关事宜。

我行的风险治理结构采用“三道防线”的防控模式。业务和业务支持部门作为第一道防线负责在日常工作中建立健全有效的控制环境。作为第二道防线的风险管理部门和合规部门则负责建立管理框架、实施相关政策、运用工具和系统对风险进行管理，通过监控和向高级管理层和董事会汇报风险状况对风险进行监督。内部审计作为第三道防线，通过独立和客观的审计确保风险治理框架和内部控制的全面有效性。

风险识别和控制措施的自我评估是我行操作风险管理框架的重要内容。上述步骤通过实施一系列操作风险管理工具来实现。我行制定了多个风险缓释政策和程序以保持一个良好的操作环境。

我行制定了业务连续性管理和危机管理方案以确保一旦发生无法预料的事件时，关键职能部门能够得到迅速恢复。高级管理层需向董事会提交年度验证报告，陈述本行业务连续性管理的就绪情况。

我行建立了信息科技风险管理框架，以便系统、持续地管理信息科技风险。

合规风险是指违反法律、法规、规定、标准或行为准则而引起的风险。银行通过建立和维护由一系列政策、流程和指导方针组成的框架对合规风险进行识别、监控和管理。该框架也对与反洗钱和打击恐怖主义融资相关的违规风险和被制裁风险进行管理。

## Operational Risk

Operational risk is the risk of loss arising from inadequate or failed internal processes, people and systems, or from external events. Under our risk framework, operational risk includes regulatory compliance risk, legal risk and reputation risk.

### Operational Risk Governance, Framework and Tools

Operational risk is managed through a framework of policies and procedures by which business and support units identify, assess, monitor, mitigate and report their risks. The Operational Risk Management Committee meets monthly to provide oversight of operational risk matters.

The Bank adopts the Three Lines of Defence Model under its Risk Governance Structure. The business and support units, as the first line of defence, are responsible for establishing a robust control environment as part of their day-to-day operations. As the second line of defence, Risk Management and Compliance are responsible for implementing framework, policies, tools and systems for managing risks as well as providing risk oversight through monitoring and reporting risk issues to senior management and the Board. Internal Audit acts as the third line of defence by providing an independent and objective assurance on the overall effectiveness of the risk governance framework and internal controls.

A key component of the Bank's operational risk management framework is risk identification and control self-assessments. This is achieved through the implementation of a set of operational risk management tools. Several risk mitigation policies and programmes are also in place to maintain a sound operating environment.

The Bank has a business continuity and crisis management programme in place to ensure prompt recovery of critical business functions should there be unforeseen events. Senior management provides an annual attestation to the Board on the state of business continuity readiness of the Bank.

A technology risk management framework is in place to manage technology risk in a systematic and consistent manner.

Regulatory compliance risk refers to the risk of non-compliance with laws, regulations, rules, standards and codes of conduct. The risk is identified, monitored and managed through a structured framework of policies, procedures and guidelines maintained by the Bank. The framework also manages the risk of breaches and sanctions relating to Anti-Money Laundering and Countering the Financing of Terrorism.



## 风险管理 Risk Management

我行积极管理欺诈风险和贿赂风险。我行建立了管理这些风险的工具和政策包括举报程序、重大风险报告预案以及反欺诈意识培养的教育项目等。所有员工都必须严格遵守行为准则，包括反贿赂反贪腐的规定。

声誉风险是指因银行利益相关方对我行的经营、活动和财务状况的负面预期或看法，进而对我行盈利能力、流动性或资本引发负面影响的风险。我行充分认识到声誉风险可能导致的不利影响并已建立了全面的声誉风险管理框架，以发现和管理声誉风险。

为了减轻可能因重大风险事件造成的操作损失，我行购买了涵盖犯罪、欺诈、民事责任、财产损失、公众责任及董事和管理人员责任的保险计划。

我行开展操作风险管理培训及意识培养项目以持续培育和倡导健康的操作风险管理文化。

The Bank actively manages fraud risk and bribery risk. Tools and policies, including a whistle-blowing programme, a material risk notification protocol and a fraud risk awareness training programme, have been developed to manage such risks. All employees are guided by a Code of Conduct which includes anti-bribery and corruption provisions.

Reputation risk is the risk of adverse impact on earnings, liquidity or capital arising from negative stakeholder perception or opinion of the Bank's business practices, activities and financial condition. The Bank recognises the impact of reputation risk and a framework has been developed to identify and manage such risk.

To mitigate operational losses resulting from significant risk events, an insurance programme covering crime, fraud, civil liability, property damage, public liability as well as directors' and officers' liability has been put in place.

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

### (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

- 2014年，大华银行（中国）的净利润为人民币1.3亿元。
- 截至2014年12月31日，我行法定存贷比(人民币)为69.4%。
- 2014年5月，北京燕莎中心支行正式开业。
- 2014年5月，获银监会批准筹建苏州分行。
- 2014年6月，上海自贸试验区支行正式开业。
- 2014年6月，成都分行搬迁至锦江区金融汇写字楼。
- 2014年9月，重庆分行正式开业。
- 2014年12月，苏州分行向银监会递交了开业申请。

### (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 2014, UOB (China) registered a record net profit of RMB 132.1 million.
- As at 31 December 2014, our RMB statutory loan-to-deposit ratio was 69.4 per cent.
- In May 2014, UOB (China)'s Beijing Lufthansa Centre Sub-branch officially opened.
- In May 2014, UOB (China) obtained the CBRC's approval to set up a new branch in Suzhou.
- In June 2014, UOB (China)'s Shanghai Pilot Free Trade Zone Sub-branch officially opened.
- In June 2014, UOB (China)'s Chengdu Branch was relocated to its new office at The Atrium Office, Jinjiang District in Chengdu.
- In September 2014, UOB (China)'s Chongqing Branch officially opened.
- In December 2014, UOB (China) submitted the branch opening application of Suzhou Branch to the CBRC for approval.

## 营业网点 Our Network

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### 外滩支行 (上海)

上海市黄浦区中山东一路20号  
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传真: (86) (21) 6323 3022

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### Jing'an Sub-branch (Shanghai)

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Fax: (86) (21) 6289 1001

### Xintiandi Sub-branch (Shanghai)

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Shanghai 200020  
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Fax: (86) (21) 3330 2193

### Bund Sub-branch (Shanghai)

No.20 Zhong Shan Dong Yi  
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Huangpu District  
Shanghai 200002  
Tel: (86) (21) 2319 8388  
Fax: (86) (21) 6323 3022

### Shanghai Pilot Free Trade Zone Sub-branch (Shanghai)

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Pudong New Area, Shanghai  
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### 北京分行

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25层01-03单元、05-09单元  
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电话: (86) (10) 5879 2626  
传真: (86) (10) 8590 6725

### 东城支行 (北京)

北京市东城区朝阳门北大街7号  
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### 燕莎中心支行 (北京)

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邮编: 100125  
电话: (86) (10) 8489 3888  
传真: (86) (10) 6461 5750

### 成都分行

成都市锦江区东大街下东大街段  
99号  
晶融汇写字楼1栋1层1号及1栋2  
单元12层9号9单元  
邮编: 610021  
电话: (86) (28) 6871 1688  
传真: (86) (28) 8653 1878

### 广州分行

广州市天河北路183-187号  
大都会广场1107-1114单位  
邮编: 510075  
电话: (86) (20) 8755 8787  
传真: (86) (20) 8755 6661

### 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

### Beijing Branch

Unit 22/25 1/F, Unit 25 2/F  
Unit 01-03, 05-09 25/F  
Tower C Office Park  
No.5 Jinghua South Street  
Chaoyang District  
Beijing 100020  
Tel: (86) (10) 5879 2626  
Fax: (86) (10) 8590 6725

### Dongcheng Sub-branch (Beijing)

Unit 108, Tower C  
The Fifth Square,  
7 Chaoyangmen, North Avenue  
Beijing 100010  
Tel: (86) (10) 8418 3688  
Fax: (86) (10) 8418 3668

### Lufthansa Centre Sub- branch (Beijing)

S104/S105 and C806/C807  
No.50 Liangmaqiao Road  
Chaoyang District  
Beijing 100125  
Tel: (86) (10) 8489 3888  
Fax: (86) (10) 6461 5750

### Chengdu Branch

Suite1, First floor, Building  
1 and Suite 9-9, 12th floor,  
Unit2, Building 1  
The Atrium Office, No.99 Dong  
Da Street  
Jinjiang District  
Chengdu, Sichuan 610021  
Tel: (86) (28) 6871 1688  
Fax: (86) (28) 8653 1878

### Guangzhou Branch

Unit 1107-1114  
Metro Plaza  
183-187 Tianhe Bei Road  
Guangzhou 510075  
Tel: (86) (20) 8755 8787  
Fax: (86) (20) 8755 6661

### Shenyang Branch

Unit C1, 1-2 Floor  
Fortune Plaza Tower C  
No.55 Beizhan Road  
Shenhe District  
Shenyang 110013  
Tel: (86) (24) 3128 0606  
Fax: (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B2座304-305单元  
邮编: 300040  
电话: (86) (22) 8321 1888  
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201、203室  
邮编: 310013  
电话: (86) (571) 2809 0666  
传真: (86) (571) 8190 9619

#### 重庆分行

重庆市渝中区民生路235号  
海航保利国际中心商铺  
1层L103及写字楼31层A单元  
邮编: 400010  
电话: (86) (23) 6037 2888  
传真: (86) (23) 6037 2788

#### 苏州分行 (筹备)

苏州工业园区华池街88号晋合广场1幢1801室  
邮编: 215000  
电话: (86) (512) 6298 5200  
传真: (86) (512) 8686 2006

#### Shenzhen Branch

Unit 2, 3, 5, 6,  
13 Floor (North Side) Di Wang  
Commercial Centre  
Shun Hing Square  
5002 Shennan Road East  
Shenzhen 518008  
Tel: (86) (755) 2294 5688  
Fax: (86) (755) 8246 3326

#### Xiamen Branch

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

#### Tianjin Branch

Unit 304-305  
The Emperor Place Tower B2  
No.236, 238 and 252, Hebei Road  
Heping District  
Tianjin 300040  
Tel: (86) (22) 8321 1888  
Fax: (86) (22) 2321 0166

#### Hangzhou Branch

Room201and 203, No.171 and 181  
Tian Mu Shan Road, Xihu District,  
Hangzhou, Zhejiang 310013  
Tel: (86) (571) 2809 0666  
Fax: (86) (571) 8190 9619

#### Chongqing Branch

L103 & 31F Unit A,  
HNA-POLY International Centre  
No.235 Min Sheng Road,  
Yu Zhong District  
Chongqing 400010  
Tel: (86) (23) 6037 2888  
Fax: (86) (23) 6037 2788

#### Suzhou Branch (Preparatory)

Unit 1801, Tower 1,  
Jinghope Square  
No.88, Huachi Street  
Suzhou Industrial Park (SIP)  
Suzhou 215000  
Tel: (86) (512) 6298 5200  
Fax: (86) (512) 8686 2006

# 大华银行（中国）有限公司

2014年12月31日

## United Overseas Bank (China) Limited

31 December 2014

### 已审财务报表 Audited Financial Statements

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# 审计报告 Auditors' Report

安永华明(2015)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2014年12月31日的资产负债表、2014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 & Young Hua Ming (2015) 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 2014, 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2014年12月31日的财务状况以及2014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 & 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 2014 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 张 健

Chinese Certified Public Accountant: Zhang Jian

2015年3月18日

18 March 2015

# 资产负债表

## Balance Sheet

2014年12月31日 31 December 2014  
(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<br>Notes 5 | 2014年12月31日<br>31-12-2014 | 2013年12月31日<br>31-12-2013 |
|------------------------|--|----------------|---------------------------|---------------------------|
| <b>资产</b>              | <b>ASSETS</b>  |                |                           |                           |
| 现金及存放中央银行款             | Cash and balances with the central bank                | 1              | 6,366,002,492             | 6,059,454,561             |
| 存放同业款项                 | Due from banks   | 2              | 1,534,461,620             | 3,859,977,732             |
| 拆出资金                   | Placements with banks and other financial institutions | 3              | 3,783,406,492             | 2,348,429,530             |
| 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              | 19,446,061                | 971,568,210               |
| 衍生金融资产                 | Derivative financial assets                            | 5              | 799,384,217               | 1,162,547,669             |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 6              | 1,835,000,000             | 4,322,810,000             |
| 应收利息                   | Interest receivables                                   | 7              | 293,032,941               | 209,200,271               |
| 发放贷款和垫款                | Loans and advances to customers                        | 8              | 24,871,192,872            | 18,853,289,353            |
| 可供出售金融资产               | Available-for-sale financial assets                    | 9              | 8,803,257,991             | 3,455,446,675             |
| 固定资产                   | Fixed assets   | 10             | 38,708,343                | 37,983,962                |
| 无形资产                   | Intangible assets                                      | 11             | 64,000,746                | 60,549,623                |
| 递延所得税资产                | Deferred tax assets                                    | 12             | 74,721,716                | 91,697,343                |
| 其他资产                   | Other assets   | 13             | 540,723,949               | 539,457,388               |
| <b>资产总计</b>            | <b>TOTAL ASSETS</b>                                    |                | <b>49,023,339,440</b>     | <b>41,972,412,317</b>     |
| <b>负债</b>              | <b>LIABILITIES</b>                                     |                |                           |                           |
| 同业及其他金融机构存放款项          | Due to banks and other financial institutions          | 15             | 3,781,999,379             | 220,199,022               |
| 拆入资金                   | Placements from banks and other financial institutions | 16             | 10,365,394,619            | 6,920,961,913             |
| 衍生金融负债                 | Derivative financial liabilities                       | 5              | 837,034,644               | 1,270,307,268             |
| 吸收存款                   | Customer deposits                                      | 17             | 29,384,989,543            | 29,059,960,553            |
| 应付职工薪酬                 | Payroll payables                                       | 18             | 69,352,697                | 65,181,838                |
| 应交税费                   | Tax payables   | 19             | 27,071,317                | 89,396,386                |
| 应付利息                   | Interest payables                                      | 20             | 415,725,768               | 409,734,876               |
| 其他负债                   | Other liabilities                                      | 21             | 92,723,603                | 63,545,977                |
| <b>负债合计</b>            | <b>TOTAL LIABILITIES</b>                               |                | <b>44,974,291,570</b>     | <b>38,099,287,833</b>     |
| <b>所有者权益</b>           | <b>EQUITY</b>  |                |                           |                           |
| 实收资本                   | Paid-up capital  | 22             | 3,000,000,000             | 3,000,000,000             |
| 资本公积                   | Capital reserve  | 23             | 7,883,799                 | -                         |
| 其他综合收益                 | Other comprehensive income                             | 24             | 9,688,766                 | (26,242,239)              |
| 盈余公积                   | Surplus reserves                                       | 25             | 74,072,053                | 60,861,195                |
| 一般风险准备                 | General reserves                                       | 26             | 564,261,213               | 492,879,631               |
| 未分配利润                  | Retained earnings                                      | 27             | 393,142,039               | 345,625,897               |
| <b>所有者权益合计</b>         | <b>TOTAL EQUITY</b>                                    |                | <b>4,049,047,870</b>      | <b>3,873,124,484</b>      |
| <b>负债及所有者权益总计</b>      | <b>TOTAL LIABILITIES AND EQUITY</b>                    |                | <b>49,023,339,440</b>     | <b>41,972,412,317</b>     |

载于第63页至第136页的财务报表附注为本财务报表的组成部分

The notes on pages 63 to 136 form an integral part of these financial statements.

# 利润表

## Income Statement

2014 年度 For the year ended 31 December 2014

(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<br>Notes 5 | 2014年度<br>2014 | 2013年度<br>2013 |
|------------------|---|----------------|----------------|----------------|
| 一、营业收入           | 1. OPERATING INCOME   |                |                |                |
| 利息收入             | Interest income   | 28             | 1,698,510,846  | 1,506,519,152  |
| 利息支出             | Interest expense  | 28             | (966,279,622)  | (698,307,629)  |
| 利息净收入            | Net interest income   | 28             | 732,231,224    | 808,211,523    |
| 手续费及佣金收入         | Fee and commission income   | 29             | 130,891,812    | 125,158,757    |
| 手续费及佣金支出         | Fee and commission expense  | 29             | (28,046,995)   | (14,499,593)   |
| 手续费及佣金净收入        | Net fee and commission income                                       | 29             | 102,844,817    | 110,659,164    |
| 投资收益             | Investment income   | 30             | 191,807,972    | 83,251,403     |
| 公允价值变动净损失        | Losses from changes in fair value                                   | 31             | (8,950,661)    | (74,620,773)   |
| 汇兑及汇率产品净损失       | Foreign exchange losses   |                | (41,602,991)   | (50,672,202)   |
| 营业收入合计           | TOTAL OPERATING INCOME  |                | 976,330,361    | 876,829,115    |
| 二、营业支出           | 2. OPERATING EXPENSES   |                |                |                |
| 营业税金及附加          | Business tax and surcharges   |                | (76,448,977)   | (64,926,091)   |
| 业务及管理费           | General and administrative expenses                                 | 32             | (707,037,608)  | (595,092,585)  |
| 资产减值损失           | Impairment losses   | 33             | (60,196,693)   | (58,755,475)   |
| 营业支出合计           | TOTAL OPERATING EXPENSES  |                | (843,683,278)  | (718,774,151)  |
| 三、营业利润           | 3. OPERATING PROFIT   |                | 132,647,083    | 158,054,964    |
| 加: 营业外收入         | Add: Non-operating income   | 34             | 11,227,108     | 10,382,330     |
| 减: 营业外支出         | Less: Non-operating expenses  |                | (1,009,439)    | (453,793)      |
| 四、税前利润总额         | 4. PROFIT BEFORE TAX  |                | 142,864,752    | 167,983,501    |
| 减: 所得税费用         | Less: Income tax expense  | 35             | (10,756,170)   | (40,638,237)   |
| 五、净利润            | 5. NET PROFIT   |                | 132,108,582    | 127,345,264    |
| 六、其他综合收益的税后净额    | 6. OTHER COMPREHENSIVE INCOME, NET OF TAX                           | 24             |                |                |
| 以后将重分类进损益的其他综合收益 | Items that may be reclassified subsequently to the Income Statement |                |                |                |
| 可供出售金融资产公允价值变动   | Fair value changes of available-for-sale financial assets           |                | 35,931,005     | (30,636,023)   |
| 七、综合收益总额         | 7. TOTAL COMPREHENSIVE INCOME                                       |                | 168,039,587    | 96,709,241     |

载于第63页至第136页的财务报表附注为本财务报表的组成部分

The notes on pages 63 to 136 form an integral part of these financial statements.

第59页至第136页的财务报表由以下人士签署:

The financial statements from page 59 to 136 have been signed by:

行长兼首席执行官、董事: 连文辉

President and CEO, Director: Lian Voon Fui



首席财务官: 郑汉仪

CFO: Teh Han Yi



## 所有者权益变动表 Statement of Changes in Equity

2014 年度 For the year ended 31 December 2014

(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<br>Paid-up<br>capital | 资本公积<br>Capital<br>reserves | 其他综合收益<br>Other com-<br>prehensive<br>income | 盈余公积<br>Surplus<br>reserves | 一般<br>风险准备<br>General<br>reserves | 未分配利润<br>Retained<br>earnings | 合计<br>Total   |
|-------------------|--|----------------------------|-----------------------------|--|-----------------------------|-----------------------------------|-------------------------------|---------------|
| 2013年12月31日余额     | Balance as at 31 December 2013                                       | 3,000,000,000              | -                           | (26,242,239)                                 | 60,861,195                  | 492,879,631                       | 345,625,897                   | 3,873,124,484 |
| 本年增减变动金额          | Movements during the year  | -                          | 7,883,799                   | 35,931,005                                   | 13,210,858                  | 71,381,582                        | 47,516,142                    | 175,923,386   |
| (一) 综合收益总额        | (i) Total comprehensive income                                       | -                          | -                           | 35,931,005                                   | -                           | -                                 | 132,108,582                   | 168,039,587   |
| (二) 所有者投入和减少资本    | (ii) Injection of funds by and distribution of funds to the investor | -                          | 7,883,799                   | -  | -                           | -                                 | -                             | 7,883,799     |
| 1. 股份支付计入所有者权益的金额 | 1. Share-based payment   | -                          | 7,883,799                   | -  | -                           | -                                 | -                             | 7,883,799     |
| (三) 利润分配          | (iii) Profit appropriation   | -                          | -                           | -  | 13,210,858                  | 71,381,582                        | (84,592,440)                  | -             |
| 1. 提取盈余公积         | 1. Appropriation to surplus reserves                                 | -                          | -                           | -  | 13,210,858                  | -                                 | (13,210,858)                  | -             |
| 2. 提取一般风险准备       | 2. Appropriation to general reserves                                 | -                          | -                           | -  | -                           | 71,381,582                        | (71,381,582)                  | -             |
| 2014年12月31日余额     | Balance as at 31 December 2014                                       | 3,000,000,000              | 7,883,799                   | 9,688,766                                    | 74,072,053                  | 564,261,213                       | 393,142,039                   | 4,049,047,870 |

|               |                                      | 实收资本<br>Paid-up<br>capital | 资本公积<br>Capital<br>reserves | 其他综合收益<br>Other com-<br>prehensive<br>income | 盈余公积<br>Surplus<br>reserves | 一般<br>风险准备<br>General<br>reserves | 未分配利润<br>Retained<br>earnings | 合计<br>Total   |
|---------------|--------------------------------------|----------------------------|-----------------------------|--|-----------------------------|-----------------------------------|-------------------------------|---------------|
| 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 |
| 本年增减变动金额      | Movements during the year            | -                          | -                           | (30,636,023)                                 | 12,734,526                  | 62,022,934                        | 52,587,804                    | 96,709,241    |
| (一) 综合收益总额    | (i) Total comprehensive income       | -                          | -                           | (30,636,023)                                 | -                           | -                                 | 127,345,264                   | 96,709,241    |
| (二) 利润分配      | (ii) Profit appropriation            | -                          | -                           | -  | 12,734,526                  | 62,022,934                        | (74,757,460)                  | -             |
| 1. 提取盈余公积     | 1. Appropriation to surplus reserves | -                          | -                           | -  | 12,734,526                  | -                                 | (12,734,526)                  | -             |
| 2. 提取一般风险准备   | 2. Appropriation to general reserves | -                          | -                           | -  | -                           | 62,022,934                        | (62,022,934)                  | -             |
| 2013年12月31日余额 | Balance as at 31 December 2013       | 3,000,000,000              | -                           | (26,242,239)                                 | 60,861,195                  | 492,879,631                       | 345,625,897                   | 3,873,124,484 |

载于第63页至第136页的财务报表附注为本财务报表的组成部分

The notes on pages 63 to 136 form an integral part of these financial statements.

# 现金流量表

## Cash Flow Statement

2014 年度 For the year ended 31 December 2014

(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<br>Notes 5 | 2014年度<br>2014  | 2013年度<br>2013 |
|------------------------|---|----------------|-----------------|----------------|
| 一、经营活动产生的现金流量          | 1. CASH FLOWS FROM OPERATING ACTIVITIES   |                |                 |                |
| 存放中央银行款项净减少额           | Net decrease in due from the central bank   |                | 100,779,414     | -              |
| 存放同业款项净减少额             | Net decrease in due from banks  |                | -               | 1,993,565,000  |
| 拆出资金净减少额               | Net decrease in placements with banks and other financial institutions              |                | -               | 515,131,391    |
| 买入返售金融资产净减少额           | Net decrease in reverse repurchase financial assets                                 |                | 2,956,280,000   | -              |
| 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 deposits and due to banks and other financial institutions |                | 3,815,087,442   | 5,122,812,881  |
| 拆入资金净增加额               | Net increase in placements from banks and other financial institutions              |                | 3,444,432,706   | 1,220,706,375  |
| 收取的利息、手续费及佣金的现金        | Cash received from interest, service fee and commission                             |                | 1,807,931,410   | 1,582,987,106  |
| 收到其他与经营活动有关的现金         | Cash received from other operating activities                                       |                | 12,279,761      | 10,381,138     |
| 经营活动现金流入小计             | Sub-total of cash inflows from operating activities                                 |                | 12,136,790,733  | 10,445,583,891 |
| 拆出资金净增加额               | Net increase in placements with banks and other financial institutions              |                | 936,119,072     | -              |
| 买入返售金融资产净增加额           | Net increase in reverse repurchase financial assets                                 |                | -               | 2,956,280,000  |
| 发放贷款和垫款净增加额            | Net increase in loans and advances to customers                                     |                | 6,076,727,522   | 3,990,372,395  |
| 存放中央银行款项净增加额           | Net increase in due from the central bank   |                | -               | 801,049,252    |
| 支付的利息、手续费及佣金的现金        | Payments made for interest, service fee and commission                              |                | 988,335,725     | 680,403,429    |
| 支付给职工及为职工支付的现金         | Cash paid to and on behalf of employees   |                | 442,097,122     | 366,037,447    |
| 支付的各项税费                | Cash paid for all types of taxes  |                | 144,531,591     | 90,060,137     |
| 支付的其他与经营活动有关的现金        | Cash paid for other operating activities  |                | 331,373,268     | 199,692,557    |
| 经营活动现金流出小计             | Sub-total of cash outflows from operating activities                                |                | 8,919,184,300   | 9,083,895,217  |
| 经营活动产生的现金流量净额          | Net cash flows from operating activities  | 36             | 3,217,606,433   | 1,361,688,674  |
| 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  |                | 22,167,600,000  | 9,952,823,282  |
| 取得投资收益收到的现金            | Cash received from investment income  |                | 295,513,733     | 174,480,118    |
| 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                   |                | 60,462          | 1,192          |
| 投资活动现金流入小计             | Sub-total of cash inflows from investing activities                                 |                | 22,463,174,195  | 10,127,304,592 |
| 投资所支付的现金               | Cash paid for investment  |                | 26,547,086,484  | 10,287,058,119 |
| 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                   |                | 41,579,340      | 46,673,188     |
| 投资活动现金流出小计             | Sub-total of cash outflows from investing activities                                |                | 26,588,665,824  | 10,333,731,307 |
| 投资活动产生的现金流量净额          | Net cash flows from investing activities  |                | (4,125,491,629) | (206,426,715)  |
| 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                     |                | (42,232,489)    | (53,358,519)   |
| 四、现金及现金等价物净(减少)/增加额    | 4. NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS                             | 36             | (950,117,685)   | 1,101,903,440  |
| 加: 年初现金及现金等价物余额        | Add: Cash and cash equivalents at beginning of the year                             |                | 7,238,491,127   | 6,136,587,687  |
| 五、年末现金及现金等价物余额         | 5. CASH AND CASH EQUIVALENTS AT END OF THE YEAR                                     | 37             | 6,288,373,442   | 7,238,491,127  |

载于第63页至第136页的财务报表附注为本财务报表的组成部分

The notes on pages 63 to 136 form an integral part of these financial statements.

# 财务报表附注 Notes to the Financial Statements

2014 年度 For the year ended 31 December 2014

(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”或“大华银行(中国)”)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2014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、重庆设立了10家分行及6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”)颁布的《企业会计准则——基本准则》以及其后颁布及修订的具体会计准则、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) Limited (the Bank or UOB (China)) is a wholly foreign-owned bank established in Shanghai, People's Republic of China, by United Overseas Bank (UOB).

In accordance with the Regulation of the People's Republic of China (PRC) on the Administration of Foreign-funded Banks (the Regulation), and the Detailed Rules on the Implementation of Regulation of the PRC on the Administration of Foreign-funded Banks (the Implementation), China Banking Regulatory Committee (CBRC) granted approval to UOB on 5 April 2007 to set up a wholly-owned subsidiary bank, UOB (China), in Shanghai by converting its 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).

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 PRC. The registered address is Unit 105, 2F, 3F, 111 Dongyuan Road, Pudong New Area, Shanghai. The registered capital of the Bank is RMB three billion.

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

As of 31 December 2014, besides the Head Office incorporated in Shanghai, the Bank has set up 10 branches and six sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang, Tianjin, Hangzhou and Chongqing.

## 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 the specific standards, the implementation guidance, interpretations and other relevant provisions issued and revised 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 have been prepared on a going concern basis.



## 采用若干修订后 / 新会计准则

2014年1至3月，财政部制定了《企业会计准则第39号——公允价值计量》、《企业会计准则第40号——合营安排》和《企业会计准则第41号——在其他主体中权益的披露》；修订了《企业会计准则第2号——长期股权投资》、《企业会计准则第9号——职工薪酬》、《企业会计准则第30号——财务报表列报》和《企业会计准则第33号——合并财务报表》；上述7项会计准则均自2014年7月1日起施行。2014年6月，财政部修订了《企业会计准则第37号——金融工具列报》，在2014年年度及以后期间的财务报告中施行。

就本财务报表而言，上述会计准则的变化，引起本公司相应会计政策变化的，已根据相关衔接规定进行了处理。上述会计准则的变化并未对本公司的财务状况和经营成果产生重大影响，因此本公司未对比较数据进行追溯调整。

## 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2014年12月31日的财务状况以及2014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。

## Adoption of some revised/new accounting standards

During January to March 2014, the MOF promulgated Accounting Standards for Business Enterprises No. 39 Fair Value Measurement, Accounting Standards for Business Enterprises No. 40 Joint Arrangement and Accounting Standards for Business Enterprises No. 41 Disclosure of Interests in Other Entities; revised Accounting Standards for Business Enterprises No.2 Long-term Equity Investments, Accounting Standards for Business Enterprises No.9 Employee Benefits, Accounting Standards for Business Enterprises No.30 Presentation of Financial Statements, and Accounting Standards for Business Enterprises No.33 Consolidated Financial Statements. These seven standards were effective from 1 July 2014. In June 2014, MOF revised Accounting Standards for Business Enterprises No.37 Presentation of Financial Instruments, which was effective for the year ended 31 December 2014 and thereafter.

The Bank has accounted for the changes in accounting policies arising from the changes in accounting standards in the financial statements in accordance with the transition rules. The adoption of the above accounting standards did not have any significant effects on the financial statements of the Bank, and no retrospective adjustments have been made to the comparative figures.

## 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 2014 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

The Bank's functional currency is Renminbi (RMB). These financial statements are presented in RMB and 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. 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。

##### 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、属于财务担保合同的衍生工具、与在活跃市场中没有报价且其公允价值不能可靠计量的权益工具投资挂钩并须通过交付该权益工具结算的衍生工具除外。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计入当期损益。

#### (4) Foreign currency transactions

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

Foreign currency transactions are translated using the exchange rates ruling at the transaction date. Subsequent to initial recognition, monetary assets and liabilities denominated in foreign currencies are translated at the applicable exchange rates ruling at the balance sheet date. Exchange differences arising from the settlement of monetary items or from the translation of monetary items at balance sheet date are recognised in the income statement. Non-monetary items measured at historical cost in a foreign currency are translated using the exchange rates ruling at the 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 is recognised in the income statement or other comprehensive income of the current period.

#### (5) Financial assets

Financial assets are classified as 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.

##### 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 as such 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, they are financial guarantee contracts or they are derivatives that linked to and must be settled by delivery of equity instruments that do not have a quoted market price in an active market and whose fair value cannot be reliably measured. 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.

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：

- (i) 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；
- (ii) 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
- (iii) 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。

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 a measurement or recognition inconsistency that would otherwise arise from measuring the financial assets or liabilities on a different basis.
- (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 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:

- (i) Sales or reclassifications that are so close to maturity or the financial asset's call date (i.e. less than three months before maturity) that changes in the market interest rate would not have a significant effect on the financial asset's fair value;
- (ii) Sales or reclassifications that occur after the Bank has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or
- (iii) Sales or reclassifications 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.

## 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。除减值损失及外币货币性金融资产的汇兑差额确认为当期损益外，可供出售金融资产的公允价值变动确认为其他综合收益，直到该金融资产终止确认或发生减值时，其累计利得或损失转入当期损益。

## 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。

## 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, and 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 are recognised as other comprehensive income until the financial asset is derecognised at which time the cumulative gains or losses previously reported in other comprehensive income are included in the income statement. Impairment losses and foreign exchange gains or losses on available-for-sale financial assets which are monetary items are recognised 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 fulfil the responsibility of repayment.



### 以摊余成本计量的金融资产

发生减值时，将该金融资产的账面价值通过备抵项目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。减值后利息收入按照确定减值损失时对未来现金流量进行折现采用的折现率作为利率计算确认。对于贷款和应收款项，如果没有未来收回的现实预期且所有抵押品均已变现或已转入本公司，则转销贷款和应收款项以及与之相关的减值准备。

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。

### Financial assets carried at amortised cost

When an impairment loss is incurred, the amount of the loss is measured, through use of an allowance account, 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 collaterals. Once an impairment loss is recognised, interest income is thereafter recognised by using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Loans and receivables and the related allowance accounts will be written off if there is no probability of recovery and all collaterals have been foreclosed or transferred to the Bank.

The Bank firstly 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.

## 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。

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

## 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.

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 assets

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) 转移了收取金融资产现金流量的权利，或在“过手协议”下承担了及时将收取的现金流量全额支付给第三方的义务；并且(a)实质上转让了金融资产所有权上几乎所有的风险和报酬，或(b)虽然实质上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，但放弃了对该金融资产的控制。

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，则按照金融资产的账面价值和财务担保金额两者之中的较低者，确认继续涉入形成的资产。财务担保金额，是指所收到的对价中，将被要求偿还的最高金额。

### 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. 金融工具的抵销

同时满足下列条件的，金融资产和金融负债以相互抵销后的净额在资产负债表内列示：具有抵销已确认金额的法定权利，且该种法定权利是当前可执行的；计划以净额结算，或同时变现该金融资产和清偿该金融负债。

## 10. 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。

(ii) the Bank has transferred its rights to receive cash flows from the assets; or has retained its rights to receive cash flows from the assets but has assumed an obligation to pay them in full without material delay to a third party under a “pass-through” arrangement; and (a) the Bank has transferred substantially all the risks and rewards of ownership of the financial asset; or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of ownership of the financial asset, but has transferred control of the asset.

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 guaranteed amount. The guaranteed amount is the maximum amount of consideration that the Bank could be required to repay.

### Financial liabilities

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

## (9) Offsetting financial instruments

Financial assets and financial liabilities are offset and the net amount presented in the balance sheet when and only when the Bank currently has a legally enforceable right to set off the recognised amounts and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

## (10) Derivatives

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.

## 11. 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。

## 12. 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。

## 13. 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。

在建工程在达到预订可使用状态时转入固定资产、无形资产或其他长期资产。

## 14. 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资产的运输费、装卸费、安装费和专业人员服务费等。

## (11) 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.

## (12) Precious metal

Precious metals comprise gold. Precious metals 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.

## (13) 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.

## (14) 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 as 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 to be 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.

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。

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<br>Estimated useful lives | 预计净残值率<br>Estimated residual value | 年折旧率<br>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.

## 15. 无形资产

无形资产是指本公司拥有或者控制的没有实物形态的可辨认非货币性资产。无形资产仅在与其有关的经济利益很可能流入本公司，且其成本能够可靠地计量时才予以确认。

## (15) 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.

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。

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

本公司的无形资产为软件，其使用年限为10年。

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

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

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

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

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

## 16. 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。

## (16) 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.

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。

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.

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。

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

## 17. 资产减值

本公司对除金融资产和递延所得税资产外的资产减值，按以下方法确定：

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

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

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

上述资产减值损失一经确认，在以后会计期间不再转回。

## 18. 收入及支出确认原则和方法

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

### 利息收入和利息支出

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

### 手续费及佣金收入

手续费及佣金收入于已提供有关服务后及收取的金额可以合理地估计时确认。

## (17) 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.

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.

## (18) 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.



## 19. 所得税

所得税包括当期所得税和递延所得税。除与直接计入所有者权益的交易或事项相关的所得税计入所有者权益外，其他所得税均计入当期损益。

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

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

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

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

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

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

## (19) Income tax

Income tax includes current tax and deferred tax. Current income tax and movements in deferred tax balances are recognised in the income statement except that it relates to items recognised directly in equity, in which case the tax is recognised directly in equity.

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.

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 arrangements, where it is probable that the temporary difference will reverse in the foreseeable future and taxable profit will be available against which the temporary difference can be utilised.

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.

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。

## 20. 员工薪酬

职工薪酬，是指本公司为获得职工提供的服务或解除劳动关系而给予的各种形式的报酬或补偿。职工薪酬包括短期薪酬、离职后福利、辞退福利和其他长期职工福利。

### 短期薪酬

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

### 离职后福利（设定提存计划）

本公司的员工参加由当地政府管理的养老保险，相应支出在发生时计入当期损益。

本公司员工还可自愿参加本公司设立的企业年金计划。本公司按员工工资的一定比例向年金计划缴款，相应支出计入当期损益。

## 21. 股份支付

本公司的股份支付为以权益结算的股份支付。

以权益结算的股份支付换取员工提供服务的，以授予员工权益工具的公允价值计量。授予后立即可行权的，在授予日按照公允价值计入相关费用，相应增加资本公积；完成等待期内的服务或达到规定业绩条件才可行权的，在等待期内每个资产负债表日，本公司根据最新取得的可行权职工人数变动、是否达到规定业绩条件等后续信息对可行权权益工具数量作出最佳估计，以此为基础，按照授予日的公允价值，将当期取得的服务计入相关费用，相应增加资本公积。权益工具的公允价值采用二叉树模型确定。

对于最终未能行权的股份支付，不确认费用，除非行权条件是市场条件或非可行权条件，此时无论是否满足市场条件或非可行权条件，只要满足所有可行权条件中的非市场条件，即视为可行权。

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.

## (20) Employee benefits

Employee benefits are all forms of consideration given by the Bank in exchange for service rendered by employees or for the termination of employment, including short-term employee benefits, post-employment benefits, termination benefits and other long-term 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.

### Post-employment benefits (defined contribution plan)

Employees of the Bank participate in the retirement insurance plan administered by the local government, and the contribution is recognised to income statement of that period.

Employees of the Bank can participate in the annuity plan established by the Bank on a voluntary basis. The Bank contributes to the annuity at a certain percentage of employees' salary, and recognises the cost in the income statement accordingly.

## (21) Share-based payment

The Bank's share-based compensation programme is measured as an equity-settled share-based payment.

The equity-settled share-based payment is measured by reference to the fair value of the equity instruments granted. Where the equity instruments granted vest immediately, the Bank recognises the expense in full at the fair value on grant date with a corresponding increase in capital reserve. Where the equity instruments granted vest upon the fulfilment of service period or performance conditions, the Bank makes a best estimate at the number of equity instruments that will ultimately vest, at each balance sheet date of the vesting period, based on the latest information on eligible employees and performance conditions, and recognise the expense pertaining to the current period at the fair value on grant date with a corresponding increase in capital reserve. The fair values of the equity instruments are estimated using the Trinomial valuation methodology.

No expense is recognised for awards that do not ultimately vest, except for equity-settled transactions where vesting is conditional upon a market or non-vesting condition, which are treated as vesting irrespective of whether or not the market or non-vesting condition is satisfied, provided that all other performance and service conditions are satisfied.



如果修改了以权益结算的股份支付的条款，至少按照未修改条款的情况确认取得的服务。此外，任何增加所授予权益工具公允价值的修改，或在修改日对员工有利的变更，均确认取得服务的增加。

如果取消了以权益结算的股份支付，则于取消日作为加速行权处理，立即确认尚未确认的金额。员工能够选择满足非可行权条件但在等待期内未满足的，作为取消以权益结算的股份支付处理。但是，如果授予新的权益工具，并在新权益工具授予日认定所授予的新权益工具是用于替代被取消的权益工具的，则以与处理原权益工具条款和条件修改相同的方式，对所授予的替代权益工具进行处理。

## 22. 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。

## 23. 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。

## 24. 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。

## 25. 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。

Where the terms of an equity-settled award are modified, as a minimum, an expense is recognised as if the terms had not been modified. An additional expense is recognised for any modification which increases the total fair value of the share-based payments, or is otherwise beneficial to the employee as measured at the date of modification.

Where an equity-settled award is cancelled, it is treated as if it had vested on the date of cancellation, and any expense not yet recognised for the award is recognised immediately. This includes any award where non-vesting conditions within the control of the employees are not met. However, if a new award is substituted for the cancelled award, and designated as a replacement award on the date that it is granted, the cancelled and new compensation are treated as if they were a modification of the original award.

## (22) 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.

## (23) 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.

## (24) Entrusted business

Where the Bank acts in an entrusted business 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.

## (25) 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.

## 26.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。

## 27.预计负债

除了非同一控制下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。

## 28.公允价值计量

本公司于每个资产负债表日以公允价值计量衍生金融工具、以公允价值计量且其变动计入当期损益的金融资产、金融负债以及可供出售金融资产。公允价值，是指市场参与者在计量日发生的有序交易中，出售一项资产所能收到或者转移一项负债所需支付的价格。本公司以公允价值计量相关资产或负债，假定出售资产或者转移负债的有序交易在相关资产或负债的主要市场进行；不存在主要市场的，本公司假定该交易在相关资产或负债的最有利市场进行。主要市场（或最有利市场）是本公司在计量日能够进入的交易市场。本公司采用市场参与者在对该资产或负债定价时为实现其经济利益最大化所使用的假设。

## (26) 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 they are disclosed in the notes to financial statements. In case the condition changes, and when the outflow of economic resources is probable, provision will be made.

## (27) 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 not under common control):

- (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.

## (28) Fair value measurement

At each balance sheet date, the Bank measures its derivatives, financial assets and liabilities at fair value through profit or loss, and available-for-sale financial assets at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the assumption that the orderly transaction to sell the asset or transfer the liability takes place either in the principal market for the asset or liability, or in the absence of a principal market, in the most advantageous market for the asset or liability. The principal or the most advantageous market must be accessible to the Bank. The fair value of an asset or a liability is measured using the assumption that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

本公司采用在当前情况下适用并且有足够可利用数据和其他信息支持的估值技术，优先使用相关可观察输入值，只有在可观察输入值无法取得或取得不切实可行的情况下，才使用不可观察输入值。

在财务报表中以公允价值计量或披露的资产和负债，根据对公允价值计量整体而言具有重要意义的最低层次输入值，确定所属的公允价值层次：在计量日能够取得的相同资产或负债在活跃市场上未经调整的报价为第一层次输入值；除第一层次输入值外相关资产或负债直接或间接可观察的输入值为第二层次输入值；相关资产或负债的不可观察输入值为第三层次输入值。

每个资产负债表日，本公司对在财务报表中确认的持续以公允价值计量的资产和负债进行重新评估，以确定是否在公允价值计量层次之间发生转换。

## 29. 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、估计和假设。这些判断、估计和假设会影响收入、费用、资产和负债的列报金额及其披露。然而，这些估计和假设的不确定性所导致的结果可能造成对未来受影响的资产或负债的账面金额进行重大调整。

### 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。

The Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure the fair value. Use of observable inputs is maximized and unobservable inputs will only be used when observable inputs are not available or obtaining observable inputs becomes unpractical.

For assets and liabilities measured and disclosed at fair value, the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement: Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that are accessible at the measurement date; Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly; Level 3 inputs are unobservable inputs for the asset or liability.

For assets and liabilities held at the end of the balance sheet date that are measured at fair value on a recurring basis, the Bank continues to make assessment as to whether there is transfer between different levels of the fair value hierarchy.

## (29) Significant accounting judgment and estimates

In the process of applying the accounting policies, the management has used its judgments and made estimates and assumptions of the effects of uncertain future events on the financial statements. The use of judgments, estimates and assumptions will affect the amount of income, expense, assets and liabilities presented and disclosed. The uncertainty of such estimates and assumptions might have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities in the future.

### 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

### 1. 现金及存放中央银行款项

|                 |  | 31-12-2014    | 31-12-2013    |
|-----------------|--|---------------|---------------|
| 库存现金            | Cash on hand   | 18,650,958    | 15,018,187    |
| 存放中央银行法定准备金-人民币 | Statutory deposit reserve with the central bank - RMB              | 4,678,208,792 | 4,836,447,793 |
| 存放中央银行法定准备金-外币  | Statutory deposit reserve with the central bank - foreign currency | 118,698,365   | 61,238,778    |
| 存放中央银行的其他款项     | Other deposits with the central bank                               | 1,550,444,377 | 1,146,749,803 |
| 合计              | Total  | 6,366,002,492 | 6,059,454,561 |

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（2013年：5%），人民币存款准备金则按上月末人民币存款余额的18%缴存（2013年：18%）。

## 5. Notes to financial statements

### (1) Cash and balances with the central bank

The Bank places statutory deposit reserves with the People's Bank of China (PBOC) in accordance with relevant regulations issued by it. The required statutory deposit reserve ratios are five per cent (2013: five per cent) of the balance of customer deposits denominated in foreign currencies, and 18 per cent (2013: 18 per cent) of the balance of customer deposits denominated in RMB.

### 2. 存放同业款项

|                |   | 31-12-2014    | 31-12-2013    |
|----------------|---|---------------|---------------|
| 存放境内银行同业       | Due from domestic banks                                 | 1,290,120,085 | 3,176,099,274 |
| 存放境外银行同业       | Due from foreign banks                                  | 245,494,244   | 686,624,453   |
| 小计             | Sub-total   | 1,535,614,329 | 3,862,723,727 |
| 减：存放同业减值准备（注1） | Less: Impairment provisions for due from banks (Note 1) | (1,152,709)   | (2,745,995)   |
| 存放同业净额         | Net amount of due from banks                            | 1,534,461,620 | 3,859,977,732 |

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。

### (2) Due from banks

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

|                    |   | 31-12-2014    | 31-12-2013    |
|--------------------|---|---------------|---------------|
| 拆放及借出境外银行同业及其他金融机构 | Net amount of placements with domestic banks and other financial institutions | 3,785,742,970 | 2,348,429,530 |
| 减：拆放同业减值准备（注1）     | Less: Impairment provisions for placements (Note 1)                           | (2,336,478)   | -             |
| 拆出资金净额             | Net amount of placement with banks and other financial institutions           | 3,783,406,492 | 2,348,429,530 |

注1：拆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 placements 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.

### 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

|                          |  | 31-12-2014 | 31-12-2013  |
|--------------------------|--|------------|-------------|
| 交易性金融资产                  | Held-for-trading financial assets                                |            |             |
| 债券投资：                    | Bond investments：  |            |             |
| 银行同业债券                   | Bonds issued by banks  | -          | 245,552,350 |
| 买断式转贴现                   | Rediscounted bills   | 19,446,061 | -           |
| 指定以公允价值计量且其变动计入当期损益的金融资产 | Financial assets designated at fair value through profit or loss |            |             |
| 买入返售金融资产                 | Reverse repurchase financial assets                              | -          | 726,015,860 |
| 合计                       | Total  | 19,446,061 | 971,568,210 |

### 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。

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 Bank has no derivative designated as hedging instruments.

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



31-12-2014

|           |                             | 公允价值            |             |
|-----------|-----------------------------|-----------------|-------------|
|           |                             | Fair Value      |             |
|           |                             | 资产              | 负债          |
|           |                             | Assets          | Liabilities |
|           |                             | 名义金额            |             |
|           |                             | Notional Amount |             |
| 外汇衍生工具:   | Foreign exchange contracts: |                 |             |
| 远期合约      | Forwards                    | 5,213,773,524   | 52,741,056  |
| 掉期合约      | Swaps                       | 74,884,227,009  | 459,056,196 |
| 期权合约      | Options                     | 13,110,825,547  | 47,612      |
| 小计        | Sub-total                   | 93,208,826,080  | 511,844,864 |
| 利率衍生工具:   | Interest rate contracts:    |                 |             |
| 掉期合约      | Swaps                       | 95,995,372,087  | 236,782,042 |
| 期权合约      | Options                     | 18,236,113,343  | 1,564       |
| 小计        | Sub-total                   | 114,231,485,430 | 236,783,606 |
| 商品价格挂钩工具: | Commodity contracts:        |                 |             |
| 掉期合约      | Swaps                       | 280,391,897     | 5,230,446   |
| 期权合约      | Options                     | 3,791,269       | -           |
| 小计        | Sub-total                   | 284,183,166     | 5,230,446   |
| 股票价格挂钩工具: | Equity contracts:           |                 |             |
| 掉期合约      | Swaps                       | 3,357,952,990   | 65,311,350  |
| 期权合约      | Options                     | 62,260,103      | -           |
| 小计        | Sub-total                   | 3,420,213,093   | 65,311,350  |
| 贵金属衍生工具:  | Precious metal derivatives: |                 |             |
| 合计        | Total                       | 212,307,854,164 | 837,034,644 |

31-12-2013

|           |                             | 公允价值            |               |
|-----------|-----------------------------|-----------------|---------------|
|           |                             | Fair Value      |               |
|           |                             | 资产              | 负债            |
|           |                             | Assets          | Liabilities   |
|           | 名义金额                        |                 |               |
|           | Notional Amount             |                 |               |
| 外汇衍生工具:   | Foreign exchange contracts: |                 |               |
| 远期合约      | Forwards                    | 5,942,436,135   | 85,886,371    |
| 掉期合约      | Swaps                       | 64,201,278,279  | 341,008,501   |
| 期权合约      | Options                     | 827,927,288     | 11,020,840    |
| 小计        | Sub-total                   | 70,971,641,702  | 437,915,712   |
| 利率衍生工具:   | Interest rate contracts:    |                 |               |
| 掉期合约      | Swaps                       | 75,228,424,945  | 636,424,302   |
| 期权合约      | Options                     | 16,199,757,157  | 76            |
| 小计        | Sub-total                   | 91,428,182,102  | 636,424,378   |
| 商品价格挂钩工具: | Commodity contracts:        |                 |               |
| 掉期合约      | Swaps                       | 350,306,005     | 9,834,271     |
| 期权合约      | Options                     | 3,777,576       | -             |
| 小计        | Sub-total                   | 354,083,581     | 9,834,271     |
| 股票价格挂钩工具: | Equity contracts:           |                 |               |
| 掉期合约      | Swaps                       | 6,087,590,342   | 185,807,392   |
| 期权合约      | Options                     | 339,240,144     | -             |
| 小计        | Sub-total                   | 6,426,830,486   | 185,807,392   |
| 贵金属衍生工具:  | Precious metal derivatives: |                 |               |
| 合计        | Total                       | 169,332,086,466 | 1,270,307,268 |

**6. 买入返售金融资产****(6) Reverse repurchase financial assets**

|           |                                       | 31-12-2014    | 31-12-2013    |
|-----------|---------------------------------------|---------------|---------------|
| 按交易对手分类:  | Classified by counter-party:          |               |               |
| 银行同业      | Banks                                 | 1,835,000,000 | 4,322,810,000 |
| 按质押品分类如下: | Classified by type of pledged assets: |               |               |
| 债券        | Bonds                                 | 1,835,000,000 | 4,322,810,000 |

**7. 应收利息****(7) Interest receivables**

|            |  | 31-12-2014  | 31-12-2013  |
|------------|--|-------------|-------------|
| 债券投资应收利息   | Interest receivable on bond                    | 112,675,856 | 50,314,434  |
| 贷款应收利息     | Interest receivable on loan                    | 141,356,006 | 112,545,719 |
| 买入返售债券应收利息 | Interest receivable on reverse repurchase bond | 7,201,349   | 19,645,391  |
| 同业应收利息及其他  | Interest receivable from banks and others      | 31,799,730  | 26,694,727  |
| 合计         | Total  | 293,032,941 | 209,200,271 |

**8. 发放贷款和垫款****(8) Loans and advances to customers****8.1 按个人和企业分布****(8.1) Distribution of loans and advances by individual and corporate**

|           |  | 31-12-2014     | 31-12-2013     |
|-----------|--|----------------|----------------|
| 个人贷款和垫款:  | Individual loans and advances:               |                |                |
| 住房按揭      | Mortgages                                    | 4,350,728,441  | 3,317,157,743  |
| 其他        | Others                                       | 6,718,357      | 8,799,971      |
| 小计        | Sub-total                                    | 4,357,446,798  | 3,325,957,714  |
| 企业贷款和垫款:  | Corporate loans and advances:                |                |                |
| 贷款        | Loans  | 16,883,561,799 | 12,306,871,129 |
| 贴现        | Discounted bills                             | 2,901,473,213  | 2,304,753,609  |
| 贸易融资      | Trade finance                                | 1,094,874,906  | 1,212,120,541  |
| 小计        | Sub-total                                    | 20,879,909,918 | 15,823,745,279 |
| 贷款和垫款总额   | Total  | 25,237,356,716 | 19,149,702,993 |
| 减: 贷款损失准备 | Less: Loan impairment provision              | (366,163,844)  | (296,413,640)  |
| 贷款和垫款账面价值 | Net value of Loans and advances to customers | 24,871,192,872 | 18,853,289,353 |

## 8.2 按行业分布

## (8.2) Distribution of loans and advances to customers by industry

|                  |   | 31-12-2014     |                        |
|------------------|---|----------------|------------------------|
|                  |   | 账面余额<br>Amount | 比例(%)<br>Percentage(%) |
| 农林牧渔业            | Agriculture, forestry, farming and fishing                          | 248,093,222    | 1                      |
| 采矿业              | Mining  | 18,664,847     | -                      |
| 制造业              | Manufacturing   | 6,944,847,833  | 28                     |
| 电力、热力、燃气及水生产和供应业 | Electricity, heat, gas and water supply                             | 223,468,580    | 1                      |
| 建筑业              | Construction  | 883,745,216    | 3                      |
| 交通运输、仓储和邮政业      | Transportation, storage and post                                    | 285,455,594    | 1                      |
| 信息传输、软件和信息技术服务业  | Telecommunication, software and information management service      | 274,415,847    | 1                      |
| 批发和零售业           | Wholesale and retail  | 5,443,313,580  | 22                     |
| 住宿和餐饮业           | Accommodation and catering  | 1,665,802,110  | 7                      |
| 金融业              | Finance   | -              | -                      |
| 房地产业             | Real estate   | 4,277,679,308  | 17                     |
| 租赁和商务服务业         | Leasing and commercial services                                     | 562,103,354    | 2                      |
| 科学研究和技术服务        | Scientific research and technical services                          | 32,302,660     | -                      |
| 水利、环境和公共设施管理业    | Water conservancy, environment and public facilities administration | 13,260,000     | -                      |
| 居民服务、修理和其他服务业    | Resident services, repair and other services                        | 6,757,767      | -                      |
| 个人消费信贷           | Consumer credit   | 4,357,446,798  | 17                     |
| 贷款和垫款总额          | Total amount of loans and advances                                  | 25,237,356,716 | 100                    |
| 减：贷款损失准备         | Less: Loan impairment provision                                     | (366,163,844)  |                        |
| 贷款和垫款账面价值        | Net value of loans and advances                                     | 24,871,192,872 |                        |

|                  |   | 31-12-2013     |               |
|------------------|---|----------------|---------------|
|                  |   | 账面余额           | 比例(%)         |
|                  |   | Amount         | Percentage(%) |
| 农林牧渔业            | Agriculture, forestry, farming and fishing                          | 246,614,047    | 1             |
| 采矿业              | Mining  | 130,849,198    | 1             |
| 制造业              | Manufacturing   | 6,347,957,463  | 34            |
| 电力、热力、燃气及水生产和供应业 | Electricity, heat, gas and water supply                             | 151,968,732    | 1             |
| 建筑业              | Construction  | 549,887,618    | 3             |
| 交通运输、仓储和邮政业      | Transportation, storage and post                                    | 174,617,714    | 1             |
| 信息传输、软件和信息技术服务业  | Telecommunication, software and information management service      | 221,821,973    | 1             |
| 批发和零售业           | Wholesale and retail  | 3,107,221,386  | 16            |
| 住宿和餐饮业           | Accommodation and catering  | 1,105,240,695  | 6             |
| 金融业              | Finance   | 19,776,000     | -             |
| 房地产业             | Real estate   | 3,063,680,669  | 16            |
| 租赁和商务服务业         | Leasing and commercial services                                     | 608,159,298    | 3             |
| 科学研究和技术服务        | Scientific research and technical services                          | 22,370,754     | -             |
| 水利、环境和公共设施管理业    | Water conservancy, environment and public facilities administration | 29,075,000     | -             |
| 居民服务、修理和其他服务业    | Resident services, repair and other services                        | 44,504,732     | -             |
| 个人消费信贷           | Consumer credit   | 3,325,957,714  | 17            |
| 贷款和垫款总额          | Total amount of loans and advances                                  | 19,149,702,993 | 100           |
| 减：贷款损失准备         | Less: Loan impairment provision                                     | (296,413,640)  |               |
| 贷款和垫款账面价值        | Net value of loans and advances                                     | 18,853,289,353 |               |

## 8.3 按地区分布

## (8.3) Distribution of loans and advances to customers by geographical region

|           |                                    | 31-12-2014     | 31-12-2013     |
|-----------|------------------------------------|----------------|----------------|
| 东北        | North-east                         | 724,280,739    | 938,376,235    |
| 华东        | East                               | 14,091,957,347 | 10,818,834,523 |
| 华北        | North                              | 6,230,179,226  | 4,144,727,469  |
| 华中        | Central                            | 180,701,967    | 170,716,722    |
| 华南        | South                              | 1,816,753,348  | 1,302,130,255  |
| 西南        | South-west                         | 2,138,954,345  | 1,665,925,097  |
| 西北        | North-west                         | 49,572,059     | 91,000,000     |
| 境外地区      | Overseas                           | 4,957,685      | 17,992,692     |
| 贷款和垫款总额   | Total amount of loans and advances | 25,237,356,716 | 19,149,702,993 |
| 减：贷款损失准备  | Less: Loan impairment provision    | (366,163,844)  | (296,413,640)  |
| 贷款和垫款账面价值 | Net value of loans and advances    | 24,871,192,872 | 18,853,289,353 |

## 8.4 按担保方式分布

## (8.4) Loans and advances to customers by type of collateral or guarantee

|           |                                    | 31-12-2014     | 31-12-2013     |
|-----------|------------------------------------|----------------|----------------|
| 信用贷款      | Unsecured loans                    | 2,501,355,074  | 2,026,011,627  |
| 保证贷款      | Guaranteed loans                   | 3,876,395,435  | 3,991,376,661  |
| 附担保物贷款    | Loans with collaterals             | 18,859,606,207 | 13,132,314,705 |
| 其中：抵押贷款   | Of which: Secured by mortgages     | 11,252,930,610 | 8,000,826,626  |
| 质押贷款      | Secured by pledges                 | 7,606,675,597  | 5,131,488,079  |
| 贷款和垫款总额   | Total amount of loans and advances | 25,237,356,716 | 19,149,702,993 |
| 减：贷款损失准备  | Less: Loan impairment provision    | (366,163,844)  | (296,413,640)  |
| 贷款和垫款账面价值 | Net value of loans and advances    | 24,871,192,872 | 18,853,289,353 |



## 8.5 逾期贷款

## (8.5) Overdue loan

|        |                        | 31-12-2014                              |   |  |                                    |             |
|--------|------------------------|---|---|--|------------------------------------|-------------|
|        |                        | 逾期1天至90天<br>Overdue 1 day<br>to 90 days | 逾期91天至1年(含1年)<br>Overdue 91 days to 1<br>year (inclusive) | 逾期1年至3年(含3年)<br>Overdue 1 year to 3<br>years (inclusive) | 逾期3年以上<br>Overdue<br>3 years above | 合计<br>Total |
| 保证贷款   | Guaranteed loans       | -                                       | -   | 3,677,464  | -                                  | 3,677,464   |
| 附担保物贷款 | Loans with collaterals | 41,894,152                              | 46,283,869  | 46,603,412   | -                                  | 134,781,433 |
| 其中:    | Of which:              |   |   |  |                                    |             |
| 抵押贷款   | Secured by mortgages   | 31,307,398                              | 9,591,183   | 46,603,412   | -                                  | 87,501,993  |
| 质押贷款   | Secured by pledges     | 10,586,754                              | 36,692,686  | -  | -                                  | 47,279,440  |
| 合计     | Total                  | 41,894,152                              | 46,283,869  | 50,280,876   | -                                  | 138,458,897 |

|        |                        | 31-12-2013                              |   |  |                                    |             |
|--------|------------------------|---|---|--|------------------------------------|-------------|
|        |                        | 逾期1天至90天<br>Overdue 1 day<br>to 90 days | 逾期91天至1年(含1年)<br>Overdue 91 days to 1<br>year (inclusive) | 逾期1年至3年(含3年)<br>Overdue 1 year to 3<br>years (inclusive) | 逾期3年以上<br>Overdue<br>3 years above | 合计<br>Total |
| 保证贷款   | Guaranteed loans       | 2,917,225                               | 6,274,653   | -  | -                                  | 9,191,878   |
| 附担保物贷款 | Loans with collaterals | 284,443                                 | 19,639,969  | 27,526,536   | 8,359,685                          | 55,810,633  |
| 其中:    | Of which:              |   |   |  |                                    |             |
| 抵押贷款   | Secured by mortgages   | 284,443                                 | 19,639,969  | 27,526,536   | 8,359,685                          | 55,810,633  |
| 合计     | Total                  | 3,201,668                               | 25,914,622  | 27,526,536   | 8,359,685                          | 65,002,511  |

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.

## 8.6 贷款损失准备 (附注五、14)

## (8.6) Loan impairment provision (Note 5.14)

|           |  | 2014             |                  |             |
|-----------|--|------------------|------------------|-------------|
|           |  | 单项<br>Individual | 组合<br>Collective | 合计<br>Total |
| 年初余额      | Opening balance  | 26,235,622       | 270,178,018      | 296,413,640 |
| 本年计提      | Charge during the year                                   | 6,391,219        | 53,062,282       | 59,453,501  |
| 收回以前年度核销数 | Recovery of loans and advances<br>previously written-off | 10,926,201       | -                | 10,926,201  |
| 汇率差异      | Exchange rate difference                                 | (538,989)        | (90,509)         | (629,498)   |
| 年末余额      | Closing balance  | 43,014,053       | 323,149,791      | 366,163,844 |

|           |  | 2013             |                  |              |
|-----------|--|------------------|------------------|--------------|
|           |  | 单项<br>Individual | 组合<br>Collective | 合计<br>Total  |
| 年初余额      | Opening balance  | 85,139,490       | 214,524,187      | 299,663,677  |
| 本年(转回)/计提 | (Reversal)/Charge during the year                        | (1,170,262)      | 57,577,840       | 56,407,578   |
| 本年核销      | Write-off during the year                                | (59,021,606)     | -                | (59,021,606) |
| 收回以前年度核销数 | Recovery of loans and advances<br>previously written-off | 2,050,308        | -                | 2,050,308    |
| 汇率差异      | Exchange rate difference                                 | (762,308)        | (1,924,009)      | (2,686,317)  |
| 年末余额      | Closing balance  | 26,235,622       | 270,178,018      | 296,413,640  |

## 9. 可供出售金融资产

## (9) Available-for-sale financial assets

|           |   | 31-12-2014    | 31-12-2013    |
|-----------|---|---------------|---------------|
| 债券投资:     | Bond investments:                       |               |               |
| 中央银行票据及国债 | Central bank bills and government bonds | 4,415,644,201 | 2,073,167,955 |
| 银行同业债券    | Bonds issued by banks                   | 761,751,730   | 758,625,980   |
| 企业债券      | Corporate bonds                         | 200,046,700   | 244,576,650   |
| 政策性银行债券   | Bonds issued by policy banks            | 346,617,580   | 379,076,090   |
| 小计        | Sub-total                               | 5,724,060,211 | 3,455,446,675 |
| 大额同业存单    | Negotiable certificate of deposits      | 2,615,922,740 | -             |
| 买断式转贴现    | Rediscounted bills                      | 463,275,040   | -             |
| 合计        | Total                                   | 8,803,257,991 | 3,455,446,675 |

## 10. 固定资产

## (10) Fixed assets

|                        |   | 房屋及<br>建筑物                  | 运输设备           | 办公及<br>电脑设备                       | 合计          |
|------------------------|---|-----------------------------|----------------|-----------------------------------|-------------|
|                        |   | Properties and<br>buildings | Motor vehicles | Office equipment<br>and computers | Total       |
| 2014                   |   |                             |                |                                   |             |
| 原价:                    | Cost:   |                             |                |                                   |             |
| 2014年1月1日              | At 1 January 2014                                       | 4,798,060                   | 3,133,418      | 77,695,113                        | 85,626,591  |
| 本年增加                   | Additions   | -                           | -              | 13,954,723                        | 13,954,723  |
| 本年在建工程转入<br>(附注五、13.2) | Transfer from construction in progress<br>(Note 5.13.2) | -                           | -              | 1,404,346                         | 1,404,346   |
| 本年处置                   | Disposals   | (1,985,371)                 | (625,751)      | (4,114,637)                       | (6,725,759) |
| 本年转出                   | Transfer out  | -                           | (58,284)       | -                                 | (58,284)    |
| 2014年12月31日            | At 31 December 2014                                     | 2,812,689                   | 2,449,383      | 88,939,545                        | 94,201,617  |
| 累计折旧:                  | Accumulated depreciation:                               |                             |                |                                   |             |
| 2014年1月1日              | At 1 January 2014                                       | 1,604,221                   | 1,371,394      | 43,974,441                        | 46,950,056  |
| 本年计提                   | Additions   | 79,953                      | 413,831        | 13,273,734                        | 13,767,518  |
| 本年处置                   | Disposals   | (632,915)                   | (625,751)      | (3,965,634)                       | (5,224,300) |
| 2014年12月31日            | At 31 December 2014                                     | 1,051,259                   | 1,159,474      | 53,282,541                        | 55,493,274  |
| 固定资产净值:                | Net book value:   |                             |                |                                   |             |
| 2014年12月31日            | At 31 December 2014                                     | 1,761,430                   | 1,289,909      | 35,657,004                        | 38,708,343  |
| 固定资产减值准备: (附注五、14)     | Impairment provision: (Note 5.14)                       |                             |                |                                   |             |
| 2014年1月1日及2014年12月31日  | At 1 January 2014 and 31 December 2014                  | -                           | -              | -                                 | -           |
| 固定资产净额:                | Net carrying amount:                                    |                             |                |                                   |             |
| 2014年12月31日            | At 31 December 2014                                     | 1,761,430                   | 1,289,909      | 35,657,004                        | 38,708,343  |

|                        |   | 房屋及<br>建筑物                  | 运输设备           | 办公及<br>电脑设备                       | 合计          |
|------------------------|---|-----------------------------|----------------|-----------------------------------|-------------|
|                        |   | Properties and<br>buildings | Motor vehicles | Office equipment<br>and computers | Total       |
| 2013                   |   |                             |                |                                   |             |
| 原价:                    | Cost:   |                             |                |                                   |             |
| 2013年1月1日              | At 1 January 2013                                       | 4,798,060                   | 1,694,141      | 70,637,351                        | 77,129,552  |
| 本年增加                   | Additions   | -                           | 1,439,277      | 8,190,010                         | 9,629,287   |
| 本年在建工程转入<br>(附注五、13.2) | Transfer from construction in progress<br>(Note 5.13.2) | -                           | -              | 343,922                           | 343,922     |
| 本年处置                   | Disposals   | -                           | -              | (1,476,170)                       | (1,476,170) |
| 2013年12月31日            | At 31 December 2013                                     | 4,798,060                   | 3,133,418      | 77,695,113                        | 85,626,591  |
| 累计折旧:                  | Accumulated depreciation:                               |                             |                |                                   |             |
| 2013年1月1日              | At 1 January 2013                                       | 1,524,267                   | 976,462        | 33,213,630                        | 35,714,359  |
| 本年计提                   | Additions   | 79,954                      | 394,932        | 11,989,565                        | 12,464,451  |
| 本年处置                   | Disposals   | -                           | -              | (1,228,754)                       | (1,228,754) |
| 2013年12月31日            | At 31 December 2013                                     | 1,604,221                   | 1,371,394      | 43,974,441                        | 46,950,056  |
| 固定资产净值:                | Net book value:   |                             |                |                                   |             |
| 2013年12月31日            | At 31 December 2013                                     | 3,193,839                   | 1,762,024      | 33,720,672                        | 38,676,535  |
| 固定资产减值准备: (附注五、14)     | Impairment provision: (Note 5.13)                       |                             |                |                                   |             |
| 2013年1月1日及2013年12月31日  | At 1 January 2013 and 31 December 2013                  | 692,573                     | -              | -                                 | 692,573     |
| 固定资产净额:                | Net carrying amount:                                    |                             |                |                                   |             |
| 2013年12月31日            | At 31 December 2013                                     | 2,501,266                   | 1,762,024      | 33,720,672                        | 37,983,962  |

## 11. 无形资产

## (11) Intangible assets

|                   |  | 2014        | 2013       |
|-------------------|--|-------------|------------|
| 软件设备              | Software   |             |            |
| 原价:               | Cost or valuation:                                   |             |            |
| 年初余额              | Opening balance                                      | 90,671,720  | 86,219,359 |
| 本年购置              | Additions  | 4,108,739   | 4,440,321  |
| 在建工程转入 (附注五、13.2) | Transfer from construction in progress (Note 5.13.2) | 9,411,014   | 30,440     |
| 本年处置              | Disposals  | -           | (18,400)   |
| 年末余额              | Closing balance                                      | 104,191,473 | 90,671,720 |
| 累计摊销:             | Accumulated amortisation:                            |             |            |
| 年初账面余额            | Opening balance                                      | 30,122,097  | 21,314,728 |
| 本年计提              | Additions  | 10,068,630  | 8,825,769  |
| 本年处置              | Disposals  | -           | (18,400)   |
| 年末余额              | Closing balance                                      | 40,190,727  | 30,122,097 |
| 无形资产净值及净额:        | Net carrying amount:                                 |             |            |
| 年末余额              | Closing balance                                      | 64,000,746  | 60,549,623 |

## 12. 递延所得税资产 / (负债)

## (12) Deferred tax assets/(liabilities)

| 2014            |  | 年初余额            | 本年计入损益  | 本年直接计入<br>所有者权益                     | 年末余额            |
|-----------------|--|-----------------|---|-------------------------------------|-----------------|
|                 |  | Opening balance | Credited/<br>(charged)<br>to income statement | Credited/<br>(charged)<br>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  | 39,286,177      | (6,534,943)                                   | -                                   | 32,751,234      |
| 可供出售金融资产未实现损益   | Unrealised profit or loss on the available-for-sale financial assets | 8,747,413       | -   | (11,977,002)                        | (3,229,589)     |
| 衍生金融工具公允价值变动损益  | Changes in fair value of derivatives                                 | 26,939,900      | (17,527,293)                                  | -                                   | 9,412,607       |
| 预提职工工资及奖金       | Payroll payables   | 16,295,459      | 2,490,081                                     | -                                   | 18,785,540      |
| 嵌入期权结构性存款公允价值变动 | Changes in fair value of structured deposits embedded with options   | (1,301,379)     | 17,935,476                                    | -                                   | 16,634,097      |
| 其他              | Others   | 1,729,773       | (1,361,946)                                   | -                                   | 367,827         |
| 合计              | Total  | 91,697,343      | (4,998,625)                                   | (11,977,002)                        | 74,721,716      |

| 2013            |  | 年初余额            | 本年计入损益  | 本年直接计入<br>所有者权益                     | 年末余额            |
|-----------------|--|-----------------|---|-------------------------------------|-----------------|
|                 |  | Opening balance | Credited/<br>(charged)<br>to income statement | Credited/<br>(charged)<br>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  | 30,750,781      | 8,535,396                                     | -                                   | 39,286,177      |
| 可供出售金融资产未实现损益   | Unrealised profit or loss on the available-for-sale financial assets | (1,464,594)     | -   | 10,212,007                          | 8,747,413       |
| 衍生金融工具公允价值变动损益  | Changes in fair value of derivatives                                 | 7,515,829       | 19,424,071                                    | -                                   | 26,939,900      |
| 预提职工工资及奖金       | Payroll payables   | 11,029,315      | 5,266,144                                     | -                                   | 16,295,459      |
| 嵌入期权结构性存款公允价值变动 | Changes in fair value of structured deposits embedded with options   | (2,592,171)     | 1,290,792                                     | -                                   | (1,301,379)     |
| 其他              | Others   | 3,424,133       | (1,694,360)                                   | -                                   | 1,729,773       |
| 合计              | Total  | 48,663,293      | 32,822,043                                    | 10,212,007                          | 91,697,343      |

## 13. 其他资产

## (13) Other assets

|        |                             | 附注<br>Notes | 31-12-2014  | 31-12-2013  |
|--------|-----------------------------|-------------|-------------|-------------|
| 长期待摊费用 | Long-term deferred expenses | 13.1        | 47,005,575  | 46,886,081  |
| 在建工程   | Construction in process     | 13.2        | 17,464,765  | 17,908,235  |
| 其他应收款  | Other receivables           | 13.3        | 476,253,609 | 474,659,292 |
| 其他     | Others                      |             | -           | 3,780       |
| 合计     | Total                       |             | 540,723,949 | 539,457,388 |

## 13.1 长期待摊费用

## (13.1) Long-term deferred expenses

| 2014                   |   | 会员费<br>Membership fee | 租入固定资产改良支出<br>Leasehold improvement | 租赁费<br>Rental fee | 合计<br>Total  |
|------------------------|---|-----------------------|-------------------------------------|-------------------|--------------|
| 年初余额                   | Opening balance   | 129,840               | 43,462,114                          | 3,294,127         | 46,886,081   |
| 本年增加                   | Additions   | -                     | 12,482,811                          | -                 | 12,482,811   |
| 本年在建工程转入<br>(附注五、13.2) | Transfer from construction in progress<br>(Note 5.13.2) | -                     | 4,603,109                           | -                 | 4,603,109    |
| 本年摊销                   | Amortisation  | (10,056)              | (16,466,408)                        | (198,641)         | (16,675,105) |
| 本年处置                   | Disposals   | -                     | (291,321)                           | -                 | (291,321)    |
| 年末余额                   | Closing balance   | 119,784               | 43,790,305                          | 3,095,486         | 47,005,575   |

| 2013                   |   | 会员费<br>Membership fee | 租入固定资产改良支出<br>Leasehold improvement | 租赁费<br>Rental fee | 合计<br>Total  |
|------------------------|---|-----------------------|-------------------------------------|-------------------|--------------|
| 年初余额                   | Opening balance   | 144,690               | 43,870,871                          | 3,492,768         | 47,508,329   |
| 本年增加                   | Additions   | -                     | 11,585,109                          | -                 | 11,585,109   |
| 本年在建工程转入<br>(附注五、13.2) | Transfer from construction in progress<br>(Note 5.13.2) | -                     | 873,961                             | -                 | 873,961      |
| 本年摊销                   | Amortisation  | (14,850)              | (12,867,827)                        | (198,641)         | (13,081,318) |
| 年末余额                   | Closing balance   | 129,840               | 43,462,114                          | 3,294,127         | 46,886,081   |

## 13.2 在建工程

## (13.2) Construction in progress

|                     |  | 2014        | 2013       |
|---------------------|--|-------------|------------|
| 年初余额                | Opening balance  | 17,908,235  | 1,529,148  |
| 本年增加                | Additions  | 14,974,999  | 17,627,410 |
| 转入固定资产 (附注五、10)     | Transfer to fixed assets (Note 5. 10)                  | (1,404,346) | (343,922)  |
| 转入无形资产 (附注五、11)     | Transfer to intangible assets (Note 5. 11)             | (9,411,014) | (30,440)   |
| 转入长期待摊费用 (附注五、13.1) | Transfer to long-term deferred expenses (Note 5. 13.1) | (4,603,109) | (873,961)  |
| 年末净值                | Net closing balance                                    | 17,464,765  | 17,908,235 |



## 13.3其他应收款

## (13.3) Other receivables

| 账龄   | Ageing            | 31-12-2014  | 31-12-2013  |
|------|-------------------|-------------|-------------|
| 1年以内 | Within 1 year     | 25,432,094  | 29,976,748  |
| 1-2年 | 1-2 years         | 7,146,056   | 432,137,378 |
| 2-3年 | 2-3 years         | 431,752,428 | 2,365,197   |
| 3年以上 | More than 3 years | 11,923,031  | 10,179,969  |
| 合计   | Total             | 476,253,609 | 474,659,292 |

其他应收款中包含了本公司支付预购新办公楼交易定金为人民币430,000,000元。

The other receivables contains down-payment of RMB 430,000,000 for the purchase of the Bank's new office building.

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 2014.

## 14. 资产减值准备

## (14) Provision for impairment losses

|                      |   | 年初余额<br>Opening balance | 本年计提 /<br>(转回) 额<br>Accrual/<br>(reversal) | 本年核销 /<br>处置<br>Write off/<br>disposals | 收回以前<br>年度核销<br>Recovery of<br>assets previously<br>written-off | 汇率差异<br>Exchange rate<br>difference | 年末余额<br>Closing balance |
|----------------------|---|-------------------------|--|---|---|-------------------------------------|-------------------------|
| 2014                 |   |                         |  |   |   |                                     |                         |
| 存放同业减值准备<br>(附注五、2)  | Impairment provision for due from banks (Note 5.2)        | 2,745,995               | (1,593,286)                                | -                                       | -   | -                                   | 1,152,709               |
| 拆放同业减值准备<br>(附注五、3)  | Impairment provision for placements with banks (Note 5.3) | -                       | 2,336,478                                  | -                                       | -   | -                                   | 2,336,478               |
| 贷款损失准备<br>(附注五、8.6)  | Impairment provision for loans (Note 5. 8.6)              | 296,413,640             | 59,453,501                                 | -                                       | 10,926,201  | (629,498)                           | 366,163,844             |
| 固定资产减值准备<br>(附注五、10) | Impairment provision for fixed assets (Note 5. 10)        | 692,573                 | -  | (692,573)                               | -   | -                                   | -                       |
| 合计                   | Total   | 299,852,208             | 60,196,693                                 | (692,573)                               | 10,926,201  | (629,498)                           | 369,653,031             |

|                      |  | 年初余额<br>Opening balance | 本年计提 /<br>(转回) 额<br>Accrual/<br>(reversal) | 本年核销 /<br>处置<br>Write off/<br>disposals | 收回以前<br>年度核销<br>Recovery of<br>assets previously<br>written-off | 汇率差异<br>Exchange rate<br>difference | 年末余额<br>Closing balance |
|----------------------|--|-------------------------|--|---|---|-------------------------------------|-------------------------|
| 2013                 |  |                         |  |   |   |                                     |                         |
| 存放同业减值准备<br>(附注五、2)  | Impairment provision for due from banks (Note 5.2) | 398,098                 | 2,347,897                                  | -                                       | -   | -                                   | 2,745,995               |
| 贷款损失准备<br>(附注五、8.6)  | Impairment provision for loans (Note 5. 8.6)       | 299,663,677             | 56,407,578                                 | (59,021,606)                            | 2,050,308   | (2,686,317)                         | 296,413,640             |
| 固定资产减值准备<br>(附注五、10) | Impairment provision for fixed assets (Note 5. 10) | 692,573                 | -  | -                                       | -   | -                                   | 692,573                 |
| 合计                   | Total  | 300,754,348             | 58,755,475                                 | (59,021,606)                            | 2,050,308   | (2,686,317)                         | 299,852,208             |

**15. 同业及其他金融机构存放款项****(15) Due to banks and other financial institutions**

|                 |  | 31-12-2014    | 31-12-2013  |
|-----------------|--|---------------|-------------|
| 境内银行同业及其他金融机构存放 | Due to domestic banks and other financial institutions | 357,767,755   | 7,696       |
| 境外银行同业存放        | Due to overseas banks                                  | 3,424,231,624 | 220,191,326 |
| 合计              | Total  | 3,781,999,379 | 220,199,022 |

**16. 拆入资金****(16) Placements from banks and other financial institutions**

|             |                                | 31-12-2014     | 31-12-2013    |
|-------------|--------------------------------|----------------|---------------|
| 境内银行同业拆入及借入 | Placements from domestic banks | 511,190,000    | -             |
| 境外银行同业拆入及借入 | Placements from overseas banks | 9,854,204,619  | 6,920,961,913 |
| 合计          | Total                          | 10,365,394,619 | 6,920,961,913 |

**17. 吸收存款****(17) Customer deposits**

|      |                      | 31-12-2014     | 31-12-2013     |
|------|----------------------|----------------|----------------|
| 活期存款 | Current deposits:    |                |                |
| 公司客户 | Corporate customers  | 3,137,050,636  | 3,378,376,000  |
| 个人客户 | Individual customers | 380,077,944    | 362,061,328    |
| 小计   | Sub-total            | 3,517,128,580  | 3,740,437,328  |
| 定期存款 | Time deposits:       |                |                |
| 公司客户 | Corporate customers  | 23,134,255,883 | 21,193,598,597 |
| 个人客户 | Individual customers | 2,733,605,080  | 4,125,924,628  |
| 小计   | Sub-total            | 25,867,860,963 | 25,319,523,225 |
| 合计   | Total                | 29,384,989,543 | 29,059,960,553 |

吸收存款中包含的结构性存款余额为人民币8,428,033,068元(2013-12-31:人民币11,438,468,055元),其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。在上述结构性存款中,人民币7,937,781,834元(2013-12-31:人民币6,667,246,844元)所嵌入的衍生金融工具被认定为与主合同没有密切联系,其中人民币4,835,014,449元(2013-12-31:人民币2,537,777,092元)的结构性存款被整体指定以公允价值计量,剩余人民币3,102,767,384元(2013-12-31:人民币4,129,469,752元)未被指定,本公司因此将其中的嵌入式衍生金融工具与存款分拆,其公允价值已计入衍生金融工具余额中。

Customer deposits include structured deposits amounting to RMB 8,428,033,068 (RMB 11,438,468,055 as at 31 December 2013). These structured deposits are embedded with derivatives which are mainly options, equity swaps and commodity swaps. RMB 7,937,781,834 (RMB 6,667,246,844 as at 31 December 2013) of those deposits are embedded with derivatives which are considered not closely related to the host contract, of which deposits amounting to RMB 4,835,014,449 (RMB 2,537,777,092 as at 31 December 2013) are designated at fair value through profit or loss as a whole while the rest RMB 3,102,767,384 (RMB 4,129,469,752 as at 31 December 2013) are not designated. Consequently, the derivatives instruments embedded therein are separated and the fair value is recorded in derivative assets or liabilities.

**18.应付职工薪酬****(18) Payroll payables**

| 未付金额        | Amount unpaid                                    | 31-12-2014 | 31-12-2013 |
|-------------|--|------------|------------|
| 工资、奖金、津贴和补贴 | Salary, bonus, subsidy and allowance             | 62,834,951 | 59,159,333 |
| 社会保险费       | Social insurance                                 | 2,365,202  | 3,345,402  |
| 住房公积金       | Housing fund                                     | 37,960     | 7,144      |
| 工会经费和职工教育经费 | Labour union expenditure and staff education fee | 40,361     | 36,624     |
| 设定提存计划      | Defined contribution plan                        | 4,074,223  | 2,633,335  |
| 其中:         | Of which:  |            |            |
| 基本养老保险费     | Pension fund                                     | 1,979,889  | 2,633,335  |
| 企业年金缴费      | Annuity  | 2,094,334  | -          |
| 合计          | Total  | 69,352,697 | 65,181,838 |

| 应付金额        | Amount payable                                   | 2014        | 2013        |
|-------------|--|-------------|-------------|
| 工资、奖金、津贴和补贴 | Salary, bonus, subsidy and allowance             | 365,385,954 | 314,292,153 |
| 社会保险费       | Social insurance                                 | 19,299,825  | 17,369,396  |
| 住房公积金       | Housing fund                                     | 13,888,992  | 11,300,115  |
| 工会经费和职工教育经费 | Labour union expenditure and staff education fee | 2,938,222   | 2,289,254   |
| 设定提存计划      | Defined contribution plan                        | 32,964,856  | 23,230,357  |
| 其中:         | Of which:  |             |             |
| 基本养老保险费     | Pension fund                                     | 27,787,124  | 23,230,357  |
| 企业年金缴费      | Annuity  | 5,177,732   | -           |
| 合计          | Total  | 434,477,849 | 368,481,275 |

**19.应交税费****(19) Tax payable**

|        |                             | 31-12-2014   | 31-12-2013 |
|--------|-----------------------------|--------------|------------|
| 营业税及附加 | Business tax and surcharges | 19,567,987   | 18,299,695 |
| 企业所得税  | Corporate income tax        | (26,325,883) | 42,290,108 |
| 其他     | Others                      | 33,829,213   | 28,806,583 |
| 合计     | Total                       | 27,071,317   | 89,396,386 |

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。

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 five per cent.

|          |   |                                   |   |
|----------|---|-----------------------------------|---|
| 企业所得税    | — 根据2008年1月1日起施行的《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%。 | 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. |
| 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。  | 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

|           |                                       | 31-12-2014  | 31-12-2013  |
|-----------|---------------------------------------|-------------|-------------|
| 存款应付利息    | Interest payable to customer deposits | 393,268,690 | 405,943,975 |
| 同业应付利息及其他 | Interest payable to banks and others  | 22,457,078  | 3,790,901   |
| 合计        | Total                                 | 415,725,768 | 409,734,876 |

## 21. 其他负债

## (21) Other liabilities

|           |                         | 31-12-2014 | 31-12-2013 |
|-----------|-------------------------|------------|------------|
| 待结算及清算款项  | Settlement and clearing | 29,973,633 | 12,180,264 |
| 应付IT系统服务费 | IT system service fee   | 38,331,025 | 22,876,557 |
| 其他        | Others                  | 24,418,945 | 28,489,156 |
| 合计        | Total                   | 92,723,603 | 63,545,977 |

## 22. 实收资本

## (22) Paid-up capital

|          |                              | 2014年12月31日及2013年12月31日<br>31-12-2014 and 31-12-2013 |        |
|----------|------------------------------|--|--------|
|          |                              | 等值人民币<br>RMB equivalent                              | %<br>% |
| 大华银行有限公司 | United Overseas Bank Limited | 3,000,000,000  | 100    |

上述实收资本已经会计师事务所验证，并出具了验资报告。其中由大华银行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 to 1,198,580,917.65 was injected by UOB, in form of cash, and the remaining balance was transferred from operating capital of former PRC branches.

### 23. 资本公积

资本公积系本公司为换取员工服务，实施的股份支付计划下，以权益结算的股份支付计入资本公积的余额。

### 24. 其他综合收益

资产负债表中其他综合收益累积余额：

### (23) Capital reserve

In change for employee service, the Bank implements a share-based compensation programme which is equity settled in equity with a corresponding charge to the capital reserve.

### (24) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

|                |   | 31-12-2013   | 增减变动<br>Increase/(decrease) | 31-12-2014   |
|----------------|---|--------------|-----------------------------|--------------|
| 可供出售金融资产公允价值变动 | Fair value changes of available-for-sale financial assets | (26,242,239) | 35,931,005                  | 9,688,766    |
|                |   | 31-12-2012   | 增减变动<br>Increase/(decrease) | 31-12-2013   |
| 可供出售金融资产公允价值变动 | Fair value changes of available-for-sale financial assets | 4,393,784    | (30,636,023)                | (26,242,239) |

利润表中其他综合收益当期发生额：

Other comprehensive income in the income statement:

|                    |   | 2014 | 税前金额<br>Before tax | 所得税<br>Tax   | 税后金额<br>After tax |
|--------------------|---|------|--------------------|--------------|-------------------|
| 以后将重分类进损益的其他综合收益   | Items that may be reclassified subsequently to the income statement |      |                    |              |                   |
| 可供出售金融资产公允价值变动     | Fair value changes of available-for-sale financial assets           |      | 48,369,261         | (12,092,315) | 36,276,946        |
| 减：前期计入其他综合收益当期转入损益 | Less: Transfer to the income statement                              |      | (461,254)          | 115,313      | (345,941)         |
| 合计                 | Total   |      | 47,908,007         | (11,977,002) | 35,931,005        |
|                    |   | 2013 | 税前金额<br>Before tax | 所得税<br>Tax   | 税后金额<br>After tax |
| 以后将重分类进损益的其他综合收益   | Items that may be reclassified subsequently to the income statement |      |                    |              |                   |
| 可供出售金融资产公允价值变动     | Fair value changes of available-for-sale financial assets           |      | (36,275,909)       | 9,068,977    | (27,206,932)      |
| 减：前期计入其他综合收益当期转入损益 | Less: Transfer to the income statement                              |      | (4,572,121)        | 1,143,030    | (3,429,091)       |
| 合计                 | Total   |      | (40,848,030)       | 10,212,007   | (30,636,023)      |

### 25. 盈余公积

### (25) Surplus reserves

|        |                            | 年初余额<br>Opening balance | 本年增加<br>Increase | 本年减少<br>Decrease | 年末余额<br>Closing balance |
|--------|----------------------------|-------------------------|------------------|------------------|-------------------------|
| 法定盈余公积 | Statutory surplus reserves | 60,861,195              | 13,210,858       | -                | 74,072,053              |

根据公司法和本公司章程的规定，并经2015年3月18日董事会决议，本公司按净利润的10%提取法定盈余公积金。法定盈余公积累计额为本公司注册资本50%以上的，可不再提取。

According to the Company Law of the PRC and the Bank's Articles of Association, accompanied with resolution passed by the Board of Directors on 18 March 2015, the Bank has appropriated 10 per cent of its profit to the statutory surplus reserves. The Bank should appropriate until the reserve balance reaches 50 per cent of its registered capital or above.

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

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

## 26. 一般风险准备

## (26) General reserves

|        |                  | 年初余额<br>Opening balance | 本年增加<br>Increase | 本年减少<br>Decrease | 年末余额<br>Closing balance |
|--------|------------------|-------------------------|------------------|------------------|-------------------------|
| 一般风险准备 | General reserves | 492,879,631             | 71,381,582       | -                | 564,261,213             |

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2015年3月18日的董事会决议，提取一般风险准备计人民币71,381,582元。于2014年12月31日，本公司的一般风险准备余额为人民币564,261,213元。

According to the regulation CaiJin [2012] No. 20 "Financial institution provision measurement Guideline", the Bank is required to set aside 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 18 March 2015, general reserves amounting to RMB 71,381,582 was appropriated. As at 31 December 2014, total general reserves of the Bank is RMB 564,261,213.

## 27. 未分配利润

## (27) Retained earnings

|            |   | 2014         | 2013         |
|------------|---|--------------|--------------|
| 年初未分配利润    | Retained earnings brought forward                 | 345,625,897  | 293,038,093  |
| 净利润        | Net profit for the year                           | 132,108,582  | 127,345,264  |
| 减：提取法定盈余公积 | Less: Appropriation to statutory surplus reserves | (13,210,858) | (12,734,526) |
| 减：提取一般风险准备 | Less: Appropriation to general reserves           | (71,381,582) | (62,022,934) |
| 年末未分配利润    | Closing balance of retained earnings              | 393,142,039  | 345,625,897  |

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。

According to the Company Law of the PRC 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 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 relevant regulations.

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

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.



**28.利息净收入****(28) Net interest income**

|             |  | 2014          | 2013          |
|-------------|--|---------------|---------------|
| 利息收入：       | Interest income:   |               |               |
| 存放同业        | Due from banks   | 153,219,618   | 246,465,645   |
| 存放中央银行      | Due from the central bank  | 89,468,767    | 71,934,511    |
| 发放贷款和垫款     | Loans and advances to customers                                  | 1,213,336,631 | 977,040,598   |
| 买入返售债券      | Reverse repurchase financial assets - bonds                      | 102,943,338   | 79,454,346    |
| 拆出资金及其他     | Placement with banks and other financial institutions and others | 139,542,492   | 131,624,052   |
| 小计          | Sub-total  | 1,698,510,846 | 1,506,519,152 |
| 利息支出：       | Interest expense:  |               |               |
| 同业及其他金融机构存放 | Due to banks and other financial institutions                    | 5,818,651     | 151,557       |
| 吸收存款        | Customer deposits  | 848,808,911   | 643,635,851   |
| 拆入资金及其他     | Placement from banks and other financial institutions and others | 111,652,060   | 54,520,221    |
| 小计          | Sub-total  | 966,279,622   | 698,307,629   |
| 利息净收入       | Net interest income  | 732,231,224   | 808,211,523   |

**29.手续费及佣金净收入****(29) Net fees and commission income**

|           |                                | 2014        | 2013        |
|-----------|--------------------------------|-------------|-------------|
| 手续费及佣金收入： | Fees and commission income:    |             |             |
| 结算与清算手续费  | Settlement and clearing fees   | 43,392,116  | 36,208,260  |
| 代理业务手续费   | Agency brokerage fees          | 2,309,853   | 6,824,418   |
| 信用承诺手续费佣金 | Credit commitment fees         | 12,168,813  | 6,566,926   |
| 与授信有关的收入  | Credit related income          | 56,523,951  | 59,768,742  |
| 其他        | Others                         | 16,497,079  | 15,790,411  |
| 小计        | Sub-total                      | 130,891,812 | 125,158,757 |
| 手续费及佣金支出： | Fees and commission expense:   |             |             |
| 手续费支出     | Fee expenses                   | 28,046,995  | 14,499,593  |
| 小计        | Sub-total                      | 28,046,995  | 14,499,593  |
| 手续费及佣金净收入 | Net fees and commission income | 102,844,817 | 110,659,164 |

**30. 投资收益****(30) Investment income**

|                               |  | 2014          | 2013         |
|-------------------------------|--|---------------|--------------|
| 为交易而持有的债券投资净收益 / ( 损失 )       | Gain/ (loss) on disposal of held-for-trading bond investments            | 23,311,989    | (23,858,936) |
| 指定以公允价值计量且其变动计入当期损益的金融资产投资净收益 | Gain on financial assets designated at fair value through profit or loss | 35,864,855    | 22,898,300   |
| 衍生金融工具已实现净损失                  | Net realised loss on derivatives   | (144,370,300) | (63,804,090) |
| 可供出售债券投资出售净收益                 | Gain on disposal of available-for-sale bond investments                  | 377,860       | 4,572,121    |
| 债券投资利息收入                      | Bond interest income   | 276,623,568   | 143,444,008  |
| 合计                            | Total  | 191,807,972   | 83,251,403   |

**31. 公允价值变动净损失****(31) Losses from changes in fair values**

|              |   | 2014         | 2013         |
|--------------|---|--------------|--------------|
| 以公允价值计量的金融资产 | Financial assets at fair value through profit or loss | (10,008,441) | 9,215,872    |
| 衍生金融工具       | Derivative financial instruments                      | 70,109,173   | (77,696,288) |
| 其他           | Others  | (69,051,393) | (6,140,357)  |
| 合计           | Total   | (8,950,661)  | (74,620,773) |

**32. 业务及管理费****(32) General and administrative expenses**

|       |                          | 2014        | 2013        |
|-------|--------------------------|-------------|-------------|
| 员工费用  | Staff costs              | 454,151,780 | 387,102,023 |
| 折旧费   | Depreciation             | 13,767,518  | 12,464,451  |
| 资产摊销费 | Amortisation             | 26,743,735  | 21,907,087  |
| 业务费用  | Other operating expenses | 212,374,575 | 173,619,024 |
| 合计    | Total                    | 707,037,608 | 595,092,585 |

**33. 资产减值损失****(33) Impairment losses**

|          |   | 2014        | 2013       |
|----------|---|-------------|------------|
| 存放同业减值损失 | Impairment losses for due from banks        | (1,593,286) | 2,347,897  |
| 拆放同业减值损失 | Impairment losses for placements with banks | 2,336,478   | -          |
| 贷款减值损失   | Impairment losses for loans                 | 59,453,501  | 56,407,578 |
| 合计       | Total                                       | 60,196,693  | 58,755,475 |

**34. 营业外收入****(34) Non-operating income**

|          |                                    | 2014       | 2013       |
|----------|------------------------------------|------------|------------|
| 固定资产处置利得 | Gain from disposal of fixed assets | 1,432,810  | 1,192      |
| 财政补贴收入   | Fiscal subsidy                     | 9,601,291  | 10,098,612 |
| 其他       | Others                             | 193,007    | 282,526    |
| 合计       | Total                              | 11,227,108 | 10,382,330 |

**35. 所得税费用****(35) Income tax expenses**

|            |  | 2014        | 2013         |
|------------|--|-------------|--------------|
| 当期所得税      | Income tax expenses for the current year | 9,905,732   | 73,552,356   |
| 对以前期间税项的调整 | Adjustment in respect of prior periods   | (4,148,187) | (92,076)     |
| 递延所得税      | Deferred income tax expenses             | 4,998,625   | (32,822,043) |
| 合计         | Total                                    | 10,756,170  | 40,638,237   |

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:

|                    |  | 2014         | 2013        |
|--------------------|--|--------------|-------------|
| 税前利润               | Profit before tax  | 142,864,752  | 167,983,501 |
| 按法定税率25%计算的税项      | Tax charge on a tax rate at 25%                            | 35,716,188   | 41,995,875  |
| 对以前期间当期税项的调整       | Adjustment in respect of prior periods                     | 407,121      | (92,076)    |
| 免税的国债利息收入          | Interest income of government bonds                        | (25,900,421) | (3,157,490) |
| 不可抵扣的税项费用          | Non-deductible items                                       | 533,282      | 766,928     |
| 利用以前年度未确认的暂时性差异的影响 | Utilisation of unrecognised deductible deferred tax impact | -            | 1,125,000   |
| 所得税费用              | Income tax expenses  | 10,756,170   | 40,638,237  |

## 36. 现金流量表补充资料

## (36) Supplementary information for the cash flow statement

|                      |   | 2014            | 2013            |
|----------------------|---|-----------------|-----------------|
| 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  | 132,108,582     | 127,345,264     |
| 资产减值损失               | Impairment losses   | 60,196,693      | 58,755,475      |
| 固定资产折旧               | Fixed assets depreciation   | 13,767,518      | 12,464,451      |
| 无形资产摊销               | Amortisation expenses for intangible assets                             | 10,068,630      | 8,825,769       |
| 长期待摊费用摊销             | Amortisation for long term deferred expenses                            | 16,675,105      | 13,081,318      |
| 处置固定资产/其他长期资产(收益)/损失 | (Gains)/losses on disposal of fixed assets and other long-term assets   | (818,697)       | 246,224         |
| 公允价值变动净损失            | Losses from changes in fair value                                       | 8,950,661       | 74,620,773      |
| 投资收益                 | Investment income   | (336,178,272)   | (163,324,694)   |
| 汇兑损失                 | Foreign exchange losses   | 41,602,991      | 50,672,202      |
| 递延所得税款               | Changes in deferred tax assets/liabilities                              | 4,998,625       | (32,822,043)    |
| 经营性应收项目的(增加)/减少      | (Increase)/decrease in operating receivables                            | (3,974,772,965) | (5,229,562,460) |
| 经营性应付项目的增加/(减少)      | Increase/(decrease) in operating payables                               | 7,241,007,562   | 6,441,386,395   |
| 经营活动产生的现金流量净额        | Net cash flows from operating activities                                | 3,217,606,433   | 1,361,688,674   |
| 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   | 18,650,958      | 15,018,187      |
| 减：现金的年初余额            | Less: Cash on hand at beginning of year                                 | 15,018,187      | 14,334,388      |
| 加：现金等价物的年末余额         | Add: Cash equivalents at end of year                                    | 6,269,722,484   | 7,223,472,940   |
| 减：现金等价物的年初余额         | Less: Cash equivalents at beginning of year                             | 7,223,472,940   | 6,122,253,299   |
| 现金及现金等价物净(减少)/增加额    | Net (decrease)/ increase in cash and cash equivalents                   | (950,117,685)   | 1,101,903,440   |

## 37. 现金及现金等价物

## (37) Cash and cash equivalent

|            |   | 31-12-2014    | 31-12-2013    |
|------------|---|---------------|---------------|
| 现金         | Cash  | 18,650,958    | 15,018,187    |
| 现金等价物：     | Cash equivalents:                                       |               |               |
| 原期限在三个月以内的 | With original maturity less than three months           |               |               |
| -存放同业款项    | -Due from banks   | 1,535,614,329 | 3,862,723,727 |
| -拆出资金      | -Placements with banks and other financial institutions | 1,348,663,778 | 847,469,410   |
| -买入返售金融资产  | -Reverse repurchase financial assets                    | 1,835,000,000 | 1,366,530,000 |
| 存放中央银行其他款项 | Other deposits with the central bank                    | 1,550,444,377 | 1,146,749,803 |
| 小计         | Sub-total   | 6,269,722,484 | 7,223,472,940 |
| 合计         | Income tax expenses                                     | 6,288,373,442 | 7,238,491,127 |

### 38. 股份支付

本公司的股份支付计划包括限制性股票激励计划和股票增值权激励计划。相关计划涉及的股份均系大华银行的股份。于2014年12月31日发行在外的限制性股票激励计划的股份期权为114,000份，行权价格为零元新币，剩余合同期限范围为1~3年；于2014年12月31日发行在外的股票增值权为184,000份，可行权的股票增值权为86,000份，剩余合同期限范围为4~5年。

### 39. 金融资产和金融负债的抵销

予以抵销、受净额交割总约定或类似协议约束的金融资产分析如下：

### (38) Share-based compensation plans

Share-based compensation plans of the Bank comprise the Restricted Share Plan and the Share Appreciation Rights Plan. All shares involved are the shares of UOB. As at 31 December 2014, the number of outstanding grants of Restricted Shares was 114,000, with an exercise price of zero Singapore dollar and the remaining contractual period of 1~3 years. As at 31 December 2014, the number of outstanding grants of Share Appreciation Rights was 184,000, of which 86,000 rights were exercisable and the remaining contractual period was 4~5 years.

### (39) Offsetting of financial assets and financial liabilities

Financial assets that are set off or subject to master netting arrangements or similar agreements are as follows:

|            |                                     | 已确认的金融资产总额<br>Gross amounts of<br>recognised financial assets | 予以抵销的金额<br>Amounts offset in the<br>balance sheet | 会计报表中列示的净额<br>Amounts presented in<br>the balance sheet | 未予以抵销的金额<br>Amounts not set off  |   | 净额<br>Net amounts |
|------------|-------------------------------------|---|---|---|----------------------------------|---|-------------------|
|            |                                     |   |   |   | 金融工具<br>Financial<br>instruments | 收到的现金抵押品<br>Cash collateral<br>received |                   |
| 31-12-2014 |                                     |   |   |   |                                  |   |                   |
| 衍生金融工具     | Derivative financial<br>instruments | 55,350,999  | -   | 55,350,999  | -                                | -                                       | 55,350,999        |
| 31-12-2013 |                                     |   |   |   |                                  |   |                   |
| 衍生金融工具     | Derivative financial<br>instruments | 96,713,268  | -   | 96,713,268  | -                                | -                                       | 96,713,268        |

予以抵销、受净额交割总约定或类似协议约束的金融负债分析如下：

Financial liabilities that are set off or subject to master netting arrangements or similar agreements are as follows:

|            |                                     | 已确认的金融资产总额<br>Gross amounts of<br>recognised financial assets | 予以抵销的金额<br>Amounts offset in the<br>balance sheet | 会计报表中列示的净额<br>Amounts presented in<br>the balance sheet | 未予以抵销的金额<br>Amounts not set off  |   | 净额<br>Net amounts |
|------------|-------------------------------------|---|---|---|----------------------------------|---|-------------------|
|            |                                     |   |   |   | 金融工具<br>Financial<br>instruments | 收到的现金抵押品<br>Cash collateral<br>received |                   |
| 31-12-2014 |                                     |   |   |   |                                  |   |                   |
| 衍生金融工具     | Derivative financial<br>instruments | 102,703,268   | -   | 102,703,268   | -                                | 2,692,360                               | 100,010,908       |
| 31-12-2013 |                                     |   |   |   |                                  |   |                   |
| 衍生金融工具     | Derivative financial<br>instruments | 282,396,449   | -   | 282,396,449   | -                                | -                                       | 282,396,449       |

## 六、分部报告

本公司根据内部组织结构、管理要求及内部报告制度确定了机构银行业务分部、零售银行业务分部、环球金融与投资管理业务分部及其他业务及未分配项目共4个报告分部。每个报告分部为单独的业务分部，提供不同的产品和劳务。本公司管理层将会定期审阅不同分部的财务信息以决定向其配置资源、评价业绩。

本公司报告分部的主要业务如下：

### 机构银行业务分部

向各类企业提供包括贷款、贸易融资、存款服务、资金管理、外汇买卖服务等金融服务。

### 零售银行业务分部

向个人客户提供包括个人贷款、存款服务、银行卡服务、个人理财服务和汇款等服务。

### 环球金融与投资管理业务分部

包括于银行间市场进行与资金业务相关的同业拆借交易、回购交易、债务工具投资，以及外汇及贵金属产品、利率衍生产品的交易。

### 其他业务及未分配项目分部

指不能直接归属上述某个分部或未能合理分配的资产、负债、收入及支出。

为了评价各个分部的业绩及向其配置资源，本公司管理层会定期审阅归属于各分部资产、负债、收入、费用及经营成果，这些信息的编制基础如下：

分部资产主要包括归属于各分部的各项金融资产、有形资产、无形资产和其他长期资产。分部负债包括归属于各分部的各项金融负债，包括各项存款、拆入资金、各项应付款等。

分部经营成果是指各个分部产生的收入（包括对外交易收入及分部间的交易收入），扣除各个分部发生的直接费用（包括归属于各分部的资产发生的折旧和摊销）、根据受益原则被分摊到的间接费用以及资产减值损失。分部之间收入的转移定价按照与其他对外交易相似的条款计算。

## 6. Segment information

The Bank is organised into four different operating segments, namely wholesale banking, retail banking, global markets and investment management, and others and unallocated based on internal organisational structure, management requirement and internal reporting system. Every segment provides different products and services. Management periodically reviews the financial information of the segments to determine resource allocation and performance assessment.

The main businesses of the segments are as follows:

### Wholesale Banking

The wholesale banking segment provides products and services such as corporate loans, trade financing, deposit-taking activities, fund management, foreign exchange service, etc.

### Retail Banking

The retail banking segment provides products and services such as retail loans, deposit-taking activities, bank cards, wealth management and remittance service, etc.

### Global Markets and Investment Management (GMIM)

The GMIM segment is responsible for conducting interbank placements, repurchase and reverse repurchase transactions and bond investments in the inter-bank market, and dealing in foreign exchange, interest rate and precious metal related derivative, etc.

### Others and unallocated

This segment represents the assets, liabilities, income and to expenses that are not directly attributable or cannot be allocated on a reasonable basis to any of the above segments.

In order to assess the performance of the segments and allocate resources, management will periodically review the assets, liabilities, income, expenses and operating results of the segments, and such information is prepared on the following basis:

Segment assets mainly include financial assets, tangible assets, intangible assets and other long-term assets which are attributable to the segments, while segment liabilities mainly include deposits, borrowings and other payables which are attributable to the segments.

Segment operating results refer to income generated by each segment (including external and inter-segment income), deducted by direct cost (including depreciation and amortisation pertaining to the assets allocated to the segments), indirect cost allocated based on occupation of resources and asset impairment losses. Transactions between segments are priced at similar terms as external transactions.



## 1.分部业绩、资产及负债

## (1) Segment profit and loss, assets and liabilities

|            |  | 2014              |                |                 |                           |                |
|------------|--|-------------------|----------------|-----------------|---------------------------|----------------|
|            |  | 机构银行业务            | 零售银行业务         | 环球金融与<br>投资管理业务 | 其他业务及<br>未分配项目            | 合计             |
|            |  | Wholesale Banking | Retail Banking | GMIM            | Others and<br>unallocated | Total          |
| 一、营业收入     | 1. Operating income                    | 764,976,770       | 96,822,312     | (26,486,705)    | 141,017,984               | 976,330,361    |
| 利息净收入      | Net interest income                    | 543,276,438       | 73,422,670     | (27,054,312)    | 142,586,428               | 732,231,224    |
| 其中：对外利息净收入 | Of which: External interest income     | 265,381,334       | 195,486,775    | 271,231,794     | 131,321                   | 732,231,224    |
| 分部间利息净收入   | Internal interest income               | 277,895,104       | (122,064,106)  | (298,286,106)   | 142,455,108               | -              |
| 手续费及佣金净收入  | Net fee and commission income          | 105,751,707       | 14,955,684     | (16,237,735)    | (1,624,839)               | 102,844,817    |
| 其他净收入      | Other net income                       | 115,948,625       | 8,443,958      | 16,805,342      | 56,395                    | 141,254,320    |
| 二、营业支出     | 2. Operating expenses                  | (314,793,180)     | (252,767,305)  | (57,262,183)    | (218,860,610)             | (843,683,278)  |
| 其中：资产减值准备  | Of which: Impairment losses            | (7,442,968)       | (4,582,412)    | 2,769,059       | (50,940,372)              | (60,196,693)   |
| 三、净营业外收支   | 3. Net non-operating income/(expenses) | (7,004)           | (18)           | 15,000          | 10,209,691                | 10,217,669     |
| 四、税前利润     | 4. Profit before tax                   | 450,176,586       | (155,945,011)  | (83,733,888)    | (67,632,935)              | 142,864,752    |
| 五、折旧与摊销费用  | 5. Depreciation and amortisation       | 1,556,859         | 3,138,749      | 1,249,063       | 34,566,582                | 40,511,253     |
| 六、资本支出     | 6. Capital expenditure                 | 3,260,046         | 2,441,745      | 218,970         | 39,600,511                | 45,521,272     |
|            |  | 31-12-2014        |                |                 |                           |                |
| 七、资产总额     | 7. Total assets                        | 23,256,469,241    | 4,353,495,034  | 20,661,877,205  | 751,497,960               | 49,023,339,440 |
| 八、负债总额     | 8. Total liabilities                   | 26,630,826,534    | 3,111,473,161  | 14,723,747,397  | 508,244,478               | 44,974,291,570 |

|            |  | 2013              |                |                 |                           |                |
|------------|--|-------------------|----------------|-----------------|---------------------------|----------------|
|            |  | 机构银行业务            | 零售银行业务         | 环球金融与<br>投资管理业务 | 其他业务及<br>未分配项目            | 合计             |
|            |  | Wholesale Banking | Retail Banking | GMIM            | Others and<br>unallocated | Total          |
| 一、营业收入     | 1. Operating income                    | 534,248,896       | 131,156,230    | 115,208,850     | 96,215,139                | 876,829,115    |
| 利息净收入      | Net interest income                    | 378,907,679       | 76,102,396     | 242,609,150     | 110,592,298               | 808,211,523    |
| 其中：对外利息净收入 | Of which: External interest income     | 226,022,940       | 182,173,716    | 383,657,167     | 16,357,700                | 808,211,523    |
| 分部间利息净收入   | Internal interest income               | 152,884,739       | (106,071,320)  | (141,048,017)   | 94,234,598                | -              |
| 手续费及佣金净收入  | Net fee and commission income          | 99,003,595        | 19,809,266     | (6,583,470)     | (1,570,227)               | 110,659,164    |
| 其他净收入      | Other net income                       | 56,337,622        | 35,244,568     | (120,816,830)   | (12,806,932)              | (42,041,572)   |
| 二、营业支出     | 2. Operating expenses                  | (298,128,920)     | (226,267,012)  | (54,877,080)    | (139,501,139)             | (718,774,151)  |
| 其中：资产减值准备  | Of which: Impairment losses            | (43,928,430)      | (2,423,784)    | 2,109,063       | (14,512,324)              | (58,755,475)   |
| 三、净营业外收支   | 3. Net non-operating income/(expenses) | -                 | (63,873)       | -               | 9,992,410                 | 9,928,537      |
| 四、税前利润     | 4. Profit before tax                   | 236,119,976       | (95,174,655)   | 60,331,770      | (33,293,590)              | 167,983,501    |
| 五、折旧与摊销费用  | 5. Depreciation and amortisation       | 1,516,318         | 2,601,156      | 1,122,219       | 29,131,845                | 34,371,538     |
| 六、资本支出     | 6. Capital expenditure                 | 1,212,340         | 5,251,238      | 2,594,938       | 34,223,611                | 43,282,127     |
|            |  | 31-12-2013        |                |                 |                           |                |
| 七、资产总额     | 7. Total assets                        | 17,332,461,009    | 3,303,025,869  | 20,985,258,369  | 351,667,070               | 41,972,412,317 |
| 八、负债总额     | 8. Total liabilities                   | 24,599,859,059    | 4,504,631,313  | 8,790,275,203   | 204,522,258               | 38,099,287,833 |

## 2.其他信息

### (1) 地理信息

对外营业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营业收入的信息如下：

|    |          | 对外营业收入<br>External operating income |             |
|----|----------|-------------------------------------|-------------|
|    |          | 2014                                | 2013        |
| 境内 | Domestic | 842,216,913                         | 703,837,491 |
| 境外 | Overseas | 134,113,448                         | 172,991,624 |
| 合计 | Total    | 976,330,361                         | 876,829,115 |

于资产负债表日，本公司没有在中国境外的非流动资产。

### (2) 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1.18亿元（2013年度：人民币1.2亿元），占本行贷款利息收入的10%（2013年度：12%）。

## (2) Other information

### (1) External operating income by geography

External operating income is distributed to respective countries and regions by their locations. The external operating income which is divided by different geography locations is shown as follows:

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

### (2) Information for major customers

Interest income of the Bank amounting to RMB 118 million comes from top 10 largest loan customers (2013: RMB 120 million), which contributed 10 per cent of the total interest income for the year (2013: 12 per cent).

## 七、承诺及或有负债

### 1. 财务承诺

#### 资本性支出承诺

|         |                                 | 31-12-2014    | 31-12-2013    |
|---------|---------------------------------|---------------|---------------|
| 已批准但未签约 | Approved but not contracted     | 7,166,987     | 48,000        |
| 已签约但未拨付 | Contracted but not provided for | 1,642,023,945 | 1,644,902,060 |
| 合计      | Total                           | 1,649,190,932 | 1,644,950,060 |

#### 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：

|               |               | 31-12-2014  | 31-12-2013  |
|---------------|---------------|-------------|-------------|
| 一年以内（含一年）     | Within 1 year | 110,131,110 | 129,968,976 |
| 一年以上二年内（含二年）  | 1 to 2 years  | 34,459,144  | 55,491,339  |
| 二年以上三年以内（含三年） | 2 to 3 years  | 9,063,878   | 24,296,546  |
| 三年以上          | After 3 years | 4,230,514   | 11,420,102  |
| 合计            | Total         | 157,884,646 | 221,176,963 |

### 2. 信贷承诺

## 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

|               |   | 31-12-2014    | 31-12-2013    |
|---------------|---|---------------|---------------|
| 财务担保合同：       | Financial guarantee contracts:                          |               |               |
| 银行承兑汇票        | Bank's acceptance                                       | 373,945,602   | 195,521,829   |
| 保函款项          | Letter of guarantee                                     | 67,505,666    | 142,535,971   |
| 备用信用证         | Standby letter of credit                                | 2,189,621,700 | 1,516,058,972 |
| 开出即期信用证       | Letter of credit, at sight                              | 7,768,041     | 57,255,692    |
| 开出远期信用证       | Letter of credit, usance                                | 2,821,677,143 | 5,244,656,650 |
| 小计            | Sub-total   | 5,460,518,152 | 7,156,029,114 |
| 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                                      | -             | 5,130,195     |
| 原到期日在1年或以上    | More than one year                                      | 224,451,550   | 110,695,078   |
| 小计            | Sub-total   | 224,451,550   | 115,825,273   |
| 合计            | Total   | 5,684,969,702 | 7,271,854,387 |
| 信贷承诺的信贷风险加权金额 | Weighted credit risk of credit commitments              | 666,627,919   | 342,124,104   |

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。

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。

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

Loan commitments represent the commitment made by the Bank to its customers to grant a certain amount of loans 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 fulfil 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

|        |                    | 31-12-2014  | 31-12-2013  |
|--------|--------------------|-------------|-------------|
| 委托资金   | Entrusted deposits | 151,392,826 | 201,241,563 |
| 委托贷款   | Entrusted loans    | 151,392,826 | 201,241,563 |
| 委托理财资金 | Entrusted fund     | 554,572,562 | 492,870,285 |
| 委托理财资产 | Entrusted asset    | 554,572,562 | 492,870,285 |

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 wealth management business is the investment programme that is carried out according to the agreed investing plan with the customers. The investment principal is paid by the customers, and is 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2014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 2014, the management is of the view there was no other contingent liabilities except for 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.

本公司按照《商业银行资本管理办法（试行）》的规定，进行资本充足率信息披露工作并持续完善信息披露内容。银监会要求商业银行核心一级资本充足率不得低于5%，一级资本充足率不得低于6%，资本充足率不得低于8%。

本公司财务部负责对资本项目进行管理。核心一级资本包括实收资本、资本公积可计入部分、其他综合收益可计入部分、盈余公积、一般风险准备和未分配利润；本公司无其他一级资本；二级资本主要包括超额贷款损失准备。

本公司按照《商业银行资本管理办法（试行）》的规定，计算的资本充足率情况如下：

The Bank calculates and discloses capital adequacy ratios according to “Regulations Governing Capital of Commercial Banks (Provisional)”. CBRC requires that a commercial bank’s core tier-one capital adequacy ratio, tier-one capital adequacy ratio and capital adequacy ratio should not be lower than five per cent, six per cent, and eight per cent respectively.

The Finance Department is responsible for managing the capital of the Bank. Core tier-one capital includes paid-up capital, qualified capital reserve, qualified other comprehensive income, surplus reserves, general reserves and retained earnings. The Bank has no other tier-one capital. Tier-two capital mainly includes surplus provision for loan impairment.

The capital adequacy ratios calculated by the Bank in accordance with “Regulations Governing Capital of Commercial Banks (Provisional)” are as follows:

|             |                                       | 31-12-2014     | 31-12-2013     |
|-------------|---------------------------------------|----------------|----------------|
| 核心一级资本      | Core tier-one capital                 | 4,049,047,870  | 3,873,124,484  |
| 实收资本        | Paid-up capital                       | 3,000,000,000  | 3,000,000,000  |
| 资本公积可计入部分   | Qualified capital reserve             | 7,883,799      | -              |
| 其他综合收益可计入部分 | Qualified other comprehensive income  | 9,688,766      | (26,242,239)   |
| 盈余公积        | Surplus reserves                      | 74,072,053     | 60,861,195     |
| 一般风险准备      | General reserves                      | 564,261,213    | 492,879,631    |
| 未分配利润       | Retained earnings                     | 393,142,039    | 345,625,897    |
| 核心一级资本扣除项目  | Core tier-one capital deductions      | 64,000,746     | 60,549,623     |
| 其他无形资产      | Other intangible assets               | 64,000,746     | 60,549,623     |
| 核心一级资本净额    | Net core tier-one capital             | 3,985,047,124  | 3,812,574,861  |
| 一级资本净额      | Net tier-one capital-total            | 3,985,047,124  | 3,812,574,861  |
| 二级资本        | Tier-two capital                      | 237,306,498    | 232,500,996    |
| 超额贷款减值准备    | Surplus provision for loan impairment | 237,306,498    | 232,500,996    |
| 总资本净额       | Net capital                           | 4,222,353,622  | 4,045,075,857  |
| 风险加权资产      | Risk-weighted assets                  | 27,119,703,055 | 22,801,961,676 |
| 其中：信用风险加权资产 | Of which: Credit risk-weighted assets | 24,180,208,244 | 19,637,642,533 |
| 市场风险加权资产    | Market risk-weighted assets           | 1,242,719,873  | 1,681,002,440  |
| 操作风险加权资产    | Operational risk-weighted assets      | 1,696,774,938  | 1,483,316,703  |
| 核心一级资本充足率   | Core tier-one capital adequacy ratio  | 14.7%          | 16.7%          |
| 一级资本充足率     | Tier-one capital adequacy ratio       | 14.7%          | 16.7%          |
| 资本充足率       | Capital adequacy ratio                | 15.6%          | 17.7%          |

本公司的资本充足率及相关数据是以按中国会计准则编制的法定财务报表为基础进行计算的。本年度，本公司遵守了监管部门规定的资本要求。

此外，本行根据中国银监会颁布的《商业银行杠杆率管理办法》（银监会令2011年第3号）计算并披露杠杆率信息。截止2014年12月31日，本公司的杠杆率为7.1%，符合最低4%的法规要求，相关信息如下：

The capital adequacy ratios and related components of the Bank are calculated based on the statutory financial statements prepared under the Chinese Accounting Standards for Business Enterprises. During the period, the Bank has complied with the capital requirements imposed by the regulator.

In addition, the Bank calculates and discloses leverage ratio according to “Regulations Governing Leverage Ratio of Commercial Banks” (CBRC Ordinance [2011] No. 3). As at 31 December 2014, the Bank’s leverage ratio was 7.1 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

|              |  | 31-12-2014     |
|--------------|--|----------------|
| 核心一级资本       | Core tier-one capital                            | 4,049,047,870  |
| 减：核心一级资本扣除项目 | Less: Core tier-one capital deductions           | (64,000,746)   |
| 核心一级资本净额     | Net core tier-one capital                        | 3,985,047,124  |
| 调整后表内资产余额    | Adjusted on balance sheet items                  | 49,445,163,174 |
| 调整后表外项目余额    | Adjusted off balance sheet items                 | 15,339,267,790 |
| 调整后表内外资产余额   | Adjusted on and off balance sheet items in total | 64,784,430,964 |
| 杠杆率          | Leverage ratio                                   | 7.1%           |

## 九、金融风险管理

### 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。

## 9. Financial 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 concentration 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.



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：

|                        |  | 31-12-2014     | 31-12-2013     |
|------------------------|--|----------------|----------------|
| 存放中央银行款项               | Balances with the central bank                         | 6,347,351,534  | 6,044,436,374  |
| 存放同业款项                 | Due from banks   | 1,534,461,620  | 3,859,977,732  |
| 拆出资金                   | Placements with banks and other financial institutions | 3,783,406,492  | 2,348,429,530  |
| 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  | 19,446,061     | 971,568,210    |
| 衍生金融资产                 | Derivative financial assets                            | 799,384,217    | 1,162,547,669  |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 1,835,000,000  | 4,322,810,000  |
| 发放贷款和垫款                | Loans and advances to customers                        | 24,871,192,872 | 18,853,289,353 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 8,803,257,991  | 3,455,446,675  |
| 其他资产                   | Other assets   | 327,855,426    | 244,613,485    |
| 合计                     | Total  | 48,321,356,213 | 41,263,119,028 |
| 信贷承诺信用风险敞口（附注七、2）      | Credit commitments (Note 7.2)                          | 5,684,969,702  | 7,271,854,387  |
| 最大信用风险敞口               | Maximum credit risk exposure                           | 54,006,325,915 | 48,534,973,415 |

### 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，不同行业和经济地区的发展均有其独特的特点，因此不同的行业和经济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，请参见附注五、8。

### 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率作了明确的要求。

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:

### (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. 8.

### (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.

抵押物主要有以下几种类型:

- 对于商业贷款, 担保物为现金及存款、银行担保、房地产或机械设备;
- 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。

### 1.5 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:

The main types of collateral include:

- For corporate and commercial loans, main collaterals taken include cash deposits, bank guarantee, properties 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 collaterals and follow up with the borrowers/ counterparties to top up collaterals 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) Credit quality

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

| 31-12-2014             |  | 既未逾期也未减值<br>Neither overdue nor impaired | 已逾期但未减值<br>Overdue but not impaired | 已减值<br>Impaired | 合计<br>Total    |
|------------------------|--|--|-------------------------------------|-----------------|----------------|
| 存放同业款项                 | Due from banks   | 1,535,614,329                            | -                                   | -               | 1,535,614,329  |
| 拆出资金                   | Placements with banks and other financial institutions | 3,785,742,970                            | -                                   | -               | 3,785,742,970  |
| 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  | 19,446,061                               | -                                   | -               | 19,446,061     |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 1,835,000,000                            | -                                   | -               | 1,835,000,000  |
| 应收利息                   | Interest receivable                                    | 293,032,941                              | -                                   | -               | 293,032,941    |
| 发放贷款和垫款                | Loans and advances to customers                        | 25,077,897,819                           | 27,112,363                          | 132,346,534     | 25,237,356,716 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 8,803,257,991                            | -                                   | -               | 8,803,257,991  |
| 合计                     | Total  | 41,349,992,111                           | 27,112,363                          | 132,346,534     | 41,509,451,008 |

| 31-12-2013             |  | 既未逾期也未减值<br>Neither overdue nor impaired | 已逾期但未减值<br>Overdue but not impaired | 已减值<br>Impaired | 合计<br>Total    |
|------------------------|--|--|-------------------------------------|-----------------|----------------|
| 存放同业款项                 | Due from banks   | 3,862,723,727                            | -                                   | -               | 3,862,723,727  |
| 拆出资金                   | Placements with banks and other financial institutions | 2,348,429,530                            | -                                   | -               | 2,348,429,530  |
| 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  | 971,568,210                              | -                                   | -               | 971,568,210    |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 4,322,810,000                            | -                                   | -               | 4,322,810,000  |
| 应收利息                   | Interest receivable                                    | 209,200,271                              | -                                   | -               | 209,200,271    |
| 发放贷款和垫款                | Loans and advances to customers                        | 19,082,588,681                           | 3,201,668                           | 63,912,644      | 19,149,702,993 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 3,455,446,675                            | -                                   | -               | 3,455,446,675  |
| 合计                     | Total  | 34,252,767,094                           | 3,201,668                           | 63,912,644      | 34,319,881,406 |

### 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：

|      |                             | 31-12-2014     | 31-12-2013     |
|------|-----------------------------|----------------|----------------|
| 信用贷款 | Unsecured loans             | 2,501,355,074  | 2,026,011,627  |
| 保证贷款 | Loans secured by guarantees | 3,872,717,971  | 3,982,184,783  |
| 抵押贷款 | Loans secured by mortgage   | 11,165,428,617 | 7,942,904,192  |
| 质押贷款 | Loans secured by pledges    | 7,538,396,157  | 5,131,488,079  |
| 合计   | Total                       | 25,077,897,819 | 19,082,588,681 |

### 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:

### 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:

|       |                                 | 31-12-2014     |               |               |                    |            | 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 | 23,531,401     | 3,580,962     | -             | -                  | 27,112,363 | 250,775,600               |            |

|       |                                 | 31-12-2013     |               |               |                    |           | 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 | 3,096,159      | 105,509       | -             | -                  | 3,201,668 | 216,866,129               |            |

### 已减值的发放贷款及垫款

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

于资产负债表日，本公司持有的涵盖减值贷款的担保物的公允价值列示如下：

### Impaired loans and advances

Where there 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 were as follows:

|          |  | 31-12-2014  | 31-12-2013 |
|----------|--|-------------|------------|
| 减值贷款的担保物 | The collateral value of impaired loans | 145,261,173 | 67,878,000 |

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

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

## 经重组的发放贷款及垫款

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

于资产负债表日经重组的发放贷款及垫款账面价值列示如下：

|             |                                 | 31-12-2014 | 31-12-2013 |
|-------------|---------------------------------|------------|------------|
| 经重组的发放贷款及垫款 | Restructured loans and advances |            |            |
| -已减值        | - Impaired                      | -          | 8,359,685  |

## 债券投资

于资产负债表日，本公司债券投资的信用质量根据外部评级机构——标准普尔的评级，均为AA-以上。

## 2. 流动性风险

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和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。

## 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:

## Bond investments

As at the balance sheet date, the credit rating of the Bank's bond investments were all AA- or above according to the external rating agency Standard & Poors'.

## (2) Liquidity risk

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 while the Market and Balance Sheet Risk Management department independently monitors and reports liquidity risk exposures against control limits to the Asset Liability Committee and the Risk Management Committee.

The Bank's liquidity risk management covers the whole process of strategy development and planning, risk assessment & 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 controls 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2014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 2014 is as follows:

|                            |   | 31-12-2014                          |                        |                        |                                  |                       |                       |                      |                       |
|----------------------------|---|-------------------------------------|------------------------|------------------------|----------------------------------|-----------------------|-----------------------|----------------------|-----------------------|
|                            |   | 逾期 / 即时偿还<br>Overdue /<br>On demand | 1个月内<br>Within 1 month | 1至3个月<br>1 to 3 months | 3个月至1年<br>3 months<br>to 1 years | 1至5年<br>1 to 5 years  | 5年以上<br>5 years above | 无期限<br>Undated       | 合计<br>Total           |
| <b>金融资产:</b>               | Financial assets:   |                                     |                        |                        |                                  |                       |                       |                      |                       |
| 现金及存放中央<br>银行款项            | Cash and deposits with the central<br>bank                            | 1,569,095,335                       | -                      | -                      | -                                | -                     | -                     | 4,796,907,157        | 6,366,002,492         |
| 存放同业及拆出<br>资金              | Due from and placement with banks<br>and other financial institutions | 390,423,777                         | 2,623,555,136          | 889,050,530            | 1,383,137,304                    | -                     | -                     | 31,701,365           | 5,317,868,112         |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value through<br>profit or loss              | -                                   | -                      | 19,446,061             | -                                | -                     | -                     | -                    | 19,446,061            |
| 衍生金融资产                     | Derivative financial assets   | -                                   | 177,472,928            | 150,226,956            | 224,259,625                      | 247,424,708           | -                     | -                    | 799,384,217           |
| 买入返售金融资产                   | Reverse repurchase financial assets                                   | -                                   | 1,241,000,000          | 594,000,000            | -                                | -                     | -                     | -                    | 1,835,000,000         |
| 发放贷款和垫款                    | Loans and advances to customers                                       | 62,375,871                          | 1,129,155,168          | 3,806,633,863          | 7,702,800,626                    | 7,929,335,075         | 4,240,892,269         | -                    | 24,871,192,872        |
| 可供出售金融资产                   | Available-for-sale financial assets                                   | -                                   | 1,495,732,887          | 1,081,566,083          | 3,603,094,721                    | 2,622,864,300         | -                     | -                    | 8,803,257,991         |
| 其他金融资产                     | Other assets  | 2,493,917                           | 87,041,197             | 104,373,038            | 119,539,694                      | 14,407,580            | -                     | -                    | 327,855,426           |
| <b>金融资产合计</b>              | <b>Total financial assets</b>   | <b>2,024,388,900</b>                | <b>6,753,957,316</b>   | <b>6,645,296,531</b>   | <b>13,032,831,970</b>            | <b>10,814,031,663</b> | <b>4,240,892,269</b>  | <b>4,828,608,522</b> | <b>48,340,007,171</b> |
| <b>金融负债:</b>               | Financial liabilities:  |                                     |                        |                        |                                  |                       |                       |                      |                       |
| 同业存放及拆入<br>资金              | Due to and placement from banks<br>and other financial institutions   | 362,966,465                         | 3,048,101,075          | 3,457,652,222          | 6,365,631,120                    | 913,043,116           | -                     | -                    | 14,147,393,998        |
| 衍生金融负债                     | Derivative financial liabilities                                      | -                                   | 188,264,727            | 136,108,500            | 313,504,546                      | 199,156,871           | -                     | -                    | 837,034,644           |
| 吸收存款                       | Customer deposits   | 3,814,294,961                       | 4,257,089,206          | 4,568,349,751          | 12,854,764,910                   | 3,890,490,715         | -                     | -                    | 29,384,989,543        |
| 其他金融负债                     | Other liabilities   | 1,930,466                           | 50,687,342             | 63,743,820             | 270,168,173                      | 113,288,222           | -                     | -                    | 499,818,023           |
| <b>金融负债合计</b>              | <b>Total financial liabilities</b>                                    | <b>4,179,191,892</b>                | <b>7,544,142,350</b>   | <b>8,225,854,293</b>   | <b>19,804,068,749</b>            | <b>5,115,978,924</b>  | <b>-</b>              | <b>-</b>             | <b>44,869,236,208</b> |
| <b>流动性净额</b>               | <b>Net liquidity</b>  | <b>(2,154,802,992)</b>              | <b>(790,185,034)</b>   | <b>(1,580,557,762)</b> | <b>(6,771,236,779)</b>           | <b>5,698,052,739</b>  | <b>4,240,892,269</b>  | <b>4,828,608,522</b> | <b>3,470,770,963</b>  |
| 信贷承诺                       | Commitments   | 1,951,152                           | 95,970,204             | 833,509,227            | 4,473,295,110                    | 280,244,009           | -                     | -                    | 5,684,969,702         |

于2013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 2013 is as follows:

|                            |   | 31-12-2013                          |                        |                        |                                  |                      |                       |                      |                       |
|----------------------------|---|-------------------------------------|------------------------|------------------------|----------------------------------|----------------------|-----------------------|----------------------|-----------------------|
|                            |   | 逾期 / 即时偿还<br>Overdue /<br>On demand | 1个月内<br>Within 1 month | 1至3个月<br>1 to 3 months | 3个月至1年<br>3 months<br>to 1 years | 1至5年<br>1 to 5 years | 5年以上<br>5 years above | 无期限<br>Undated       | 合计<br>Total           |
| <b>金融资产：</b>               |   |                                     |                        |                        |                                  |                      |                       |                      |                       |
| 现金及存放中央<br>银行款项            | Financial assets:<br>Cash and deposits with the central<br>bank       | 1,161,767,990                       | -                      | -                      | -                                | -                    | -                     | 4,897,686,571        | 6,059,454,561         |
| 存放同业及拆出<br>资金              | Due from and placement with banks<br>and other financial institutions | 774,627,878                         | 3,764,927,659          | 578,828,985            | 875,331,886                      | 200,000,000          | -                     | 14,690,854           | 6,208,407,262         |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value through<br>profit or loss              | -                                   | 306,608,892            | 385,329,218            | 279,630,100                      | -                    | -                     | -                    | 971,566,210           |
| 衍生金融资产                     | Derivative financial assets   | -                                   | 137,346,489            | 141,438,180            | 294,791,447                      | 588,971,553          | -                     | -                    | 1,162,547,669         |
| 买入返售金融资产                   | Reverse repurchase financial assets                                   | -                                   | 735,450,000            | 2,017,210,000          | 1,570,150,000                    | -                    | -                     | -                    | 4,322,810,000         |
| 发放贷款和垫款                    | Loans and advances to customers                                       | 48,541,845                          | 1,071,218,969          | 3,369,653,667          | 5,006,063,163                    | 6,087,439,418        | 3,270,372,291         | -                    | 18,853,289,353        |
| 可供出售金融资产                   | Available-for-sale financial assets                                   | -                                   | 469,250,549            | 99,178,986             | 1,345,166,610                    | 1,541,850,530        | -                     | -                    | 3,455,446,675         |
| 其他金融资产                     | Other assets  | 3,448,900                           | 85,273,701             | 74,210,547             | 76,949,814                       | 4,730,523            | -                     | -                    | 244,613,485           |
| <b>金融资产合计</b>              | <b>Total financial assets</b>   | <b>1,988,386,613</b>                | <b>6,570,076,259</b>   | <b>6,665,849,583</b>   | <b>9,448,083,020</b>             | <b>8,422,992,024</b> | <b>3,270,372,291</b>  | <b>4,912,377,425</b> | <b>41,278,137,215</b> |
| <b>金融负债：</b>               |   |                                     |                        |                        |                                  |                      |                       |                      |                       |
| 同业存放及拆入<br>资金              | Due to and placement from banks<br>and other financial institutions   | 99,160,849                          | 526,259,177            | 1,265,297,546          | 5,062,658,843                    | 187,784,520          | -                     | -                    | 7,141,160,935         |
| 衍生金融负债                     | Derivative financial liabilities                                      | -                                   | 112,573,583            | 181,794,911            | 381,666,691                      | 594,272,083          | -                     | -                    | 1,270,307,268         |
| 吸收存款                       | Customer deposits   | 3,750,728,546                       | 6,147,387,741          | 4,480,535,491          | 10,878,680,541                   | 3,802,628,234        | -                     | -                    | 29,059,960,553        |
| 其他金融负债                     | Other liabilities   | 1,113,087                           | 51,910,579             | 47,420,572             | 283,218,043                      | 26,072,595           | -                     | -                    | 409,734,876           |
| <b>金融负债合计</b>              | <b>Total financial liabilities</b>                                    | <b>3,851,002,482</b>                | <b>6,838,131,080</b>   | <b>5,975,048,520</b>   | <b>16,606,224,118</b>            | <b>4,610,757,432</b> | <b>-</b>              | <b>-</b>             | <b>37,881,163,632</b> |
| <b>流动性净额</b>               | <b>Net liquidity</b>  | <b>(1,862,615,869)</b>              | <b>(268,054,821)</b>   | <b>690,801,063</b>     | <b>(7,158,141,098)</b>           | <b>3,812,234,592</b> | <b>3,270,372,291</b>  | <b>4,912,377,425</b> | <b>3,396,973,583</b>  |
| <b>信贷承诺</b>                | <b>Commitments</b>  | <b>108,833,904</b>                  | <b>529,116,473</b>     | <b>624,895,146</b>     | <b>5,836,735,095</b>             | <b>95,610,488</b>    | <b>76,663,281</b>     | <b>-</b>             | <b>7,271,854,387</b>  |



### 3. 市场风险

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和风险管理委员会。

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。

### (3) Market risk

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.

于2014年12月31日，本公司的有关资产及负债按币种列示如下：

As at 31 December 2014, the Bank's assets and liabilities by currency is as follows:

|                            |   | 31-12-2014                    |                       |                                  |                                 |
|----------------------------|---|-------------------------------|-----------------------|----------------------------------|---------------------------------|
|                            |   | 美元<br>USD (RMB<br>equivalent) | 人民币<br>RMB            | 其他<br>Others (RMB<br>equivalent) | 合计<br>Total (RMB<br>equivalent) |
| <b>资产：</b>                 | <b>Assets:</b>  |                               |                       |                                  |                                 |
| 现金及存放中央<br>银行款项            | Cash and deposits with the central bank                               | 119,210,615                   | 6,239,882,381         | 6,909,496                        | 6,366,002,492                   |
| 存放同业及拆出资金                  | Due from and placement with banks and other<br>financial institutions | 1,025,714,349                 | 4,200,571,506         | 91,582,257                       | 5,317,868,112                   |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value through profit<br>or loss              | -                             | 19,446,061            | -                                | 19,446,061                      |
| 衍生金融资产                     | Derivative financial assets   | 173,858,565                   | 624,072,315           | 1,453,337                        | 799,384,217                     |
| 买入返售金融资产                   | Reverse repurchase financial assets                                   | -                             | 1,835,000,000         | -                                | 1,835,000,000                   |
| 发放贷款和垫款                    | Loans and advances to customers                                       | 6,281,930,179                 | 17,911,127,215        | 678,135,478                      | 24,871,192,872                  |
| 可供出售金融资产                   | Available-for-sale financial assets                                   | -                             | 8,803,257,991         | -                                | 8,803,257,991                   |
| 其他资产                       | Other assets  | 50,201,391                    | 957,512,236           | 3,474,068                        | 1,011,187,695                   |
| <b>资产合计</b>                | <b>Total assets</b>   | <b>7,650,915,099</b>          | <b>40,590,869,705</b> | <b>781,554,636</b>               | <b>49,023,339,440</b>           |
| <b>负债：</b>                 | <b>Liabilities:</b>   |                               |                       |                                  |                                 |
| 同业存放及拆入<br>资金              | Due to and placement from banks and other<br>financial institutions   | 9,532,372,051                 | 4,180,983,716         | 434,038,231                      | 14,147,393,998                  |
| 衍生金融负债                     | Derivative financial liabilities                                      | 481,910,951                   | 273,546,133           | 81,577,560                       | 837,034,644                     |
| 吸收存款                       | Customer deposits   | 1,287,016,558                 | 27,066,681,017        | 1,031,291,968                    | 29,384,989,543                  |
| 其他负债                       | Other liabilities   | (11,325,812)                  | 551,499,207           | 64,699,990                       | 604,873,385                     |
| <b>负债合计</b>                | <b>Total financial liabilities</b>                                    | <b>11,289,973,748</b>         | <b>32,072,710,073</b> | <b>1,611,607,749</b>             | <b>44,974,291,570</b>           |
| 资产负债净头寸                    | Net position  | (3,639,058,649)               | 8,518,159,632         | (830,053,113)                    | 4,049,047,870                   |
| 衍生金融工具名义金额                 | Notional amounts of derivative financial<br>instruments               | 107,470,299,850               | 102,778,878,634       | 2,058,675,680                    | 212,307,854,164                 |
| 信贷承诺                       | Commitments   | 1,061,654,984                 | 4,439,727,356         | 183,587,362                      | 5,684,969,702                   |

于2013年12月31日，本公司的有关资产及负债按币种列示如下：

As at 31 December 2013, the Bank's assets and liabilities by currency is as follows:

|                            |   | 31-12-2013                    |                |                                  |                                 |
|----------------------------|---|-------------------------------|----------------|----------------------------------|---------------------------------|
|                            |   | 美元<br>USD (RMB<br>equivalent) | 人民币<br>RMB     | 其他<br>Others (RMB<br>equivalent) | 合计<br>Total (RMB<br>equivalent) |
| 资产：                        | Assets:   |                               |                |                                  |                                 |
| 现金及存放中央<br>银行款项            | Cash and deposits with the central bank                               | 65,192,932                    | 5,991,704,217  | 2,557,412                        | 6,059,454,561                   |
| 存放同业及拆出<br>资金              | Due from and placement with banks and other<br>financial institutions | 2,078,291,876                 | 4,062,552,703  | 67,562,683                       | 6,208,407,262                   |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value through profit<br>or loss              | -                             | 971,568,210    | -                                | 971,568,210                     |
| 衍生金融资产                     | Derivative financial assets   | 235,558,574                   | 908,410,360    | 18,578,735                       | 1,162,547,669                   |
| 买入返售金融资产                   | Reverse Repurchase financial assets                                   | -                             | 4,322,810,000  | -                                | 4,322,810,000                   |
| 发放贷款和垫款                    | Loans and advances to customers                                       | 3,328,333,692                 | 14,919,999,313 | 604,956,348                      | 18,853,289,353                  |
| 可供出售金融资产                   | Available-for-sale financial assets                                   | -                             | 3,455,446,675  | -                                | 3,455,446,675                   |
| 其他资产                       | Other assets  | 15,406,659                    | 918,158,489    | 5,323,439                        | 938,888,587                     |
| 资产合计                       | Total assets  | 5,722,783,733                 | 35,550,649,967 | 698,978,617                      | 41,972,412,317                  |
| 负债：                        | Liabilities:  |                               |                |                                  |                                 |
| 同业存放及拆入<br>资金              | Due to and placement from banks and other<br>financial institutions   | 6,496,905,833                 | 170,012,303    | 474,242,799                      | 7,141,160,935                   |
| 衍生金融负债                     | Derivative financial liabilities                                      | 510,519,943                   | 708,181,142    | 51,606,183                       | 1,270,307,268                   |
| 吸收存款                       | Customer deposits   | 1,191,063,275                 | 27,201,457,509 | 667,439,769                      | 29,059,960,553                  |
| 其他负债                       | Other liabilities   | 4,836,915                     | 603,995,361    | 19,026,801                       | 627,859,077                     |
| 负债合计                       | Total financial liabilities   | 8,203,325,966                 | 28,683,646,315 | 1,212,315,552                    | 38,099,287,833                  |
| 资产负债净头寸                    | Net position  | (2,480,542,233)               | 6,867,003,652  | (513,336,935)                    | 3,873,124,484                   |
| 衍生金融工具名义金额                 | Notional amounts of derivative financial<br>instruments               | 75,557,609,301                | 91,240,114,357 | 2,534,362,808                    | 169,332,086,466                 |
| 信贷承诺                       | Commitments   | 1,123,544,701                 | 5,907,147,965  | 241,161,721                      | 7,271,854,387                   |

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:

|          |                                 | 31-12-2014                             | 31-12-2013                             |
|----------|---------------------------------|--|--|
| 变量变动     | Change in foreign exchange rate | 对税前利润影响<br>Impact on profit before tax | 对税前利润影响<br>Impact on profit before tax |
| 对本位币贬值1% | -1% change against RMB          | 44,691,118                             | 29,938,792                             |
| 对本位币升值1% | +1% change against RMB          | (44,691,118)                           | (29,938,792)                           |

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和风险管理委员会报告风险状况。

市场及资产负债风险管理部负责分析资产负债利率重新定价的错配并通过建立结构性利率风险管理工具包括利率重新定价缺口报告、静态净利息收入报告、基点现值报告及压力测试久期报告，来评估利率改变对盈利的潜在影响以监控利率风险敞口。

The analysis is based on below assumptions:

- (1) Exchange rate sensitivity refers to the gains and losses caused by the one per 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 reports on interest rate risk profiles to the Asset Liability Committee and Risk Management Committee.

Market and Asset Liability Risk Management is responsible for analysing the mismatch of assets/liabilities re-pricing, assessing the potential impact of interest rate change on profit and monitoring interest rate risk exposure by formulating a structured interest rate risk management toolkit, including the interest rate re-pricing report, static net interest income report, basis point PV report and stress testing duration report.

于2014年12月31日，本公司的金融资产及金融负债按合同重定价日或到期日两者较早者分析如下：

As at 31 December 2014, the Bank's assets/liabilities re-pricing profiles (based on the earlier of maturity date and re-pricing date) are as follows:

|                            |  | 31-12-2014              |                                 |                      |                       |                                 |                       |
|----------------------------|--|-------------------------|---------------------------------|----------------------|-----------------------|---------------------------------|-----------------------|
|                            |  | 3个月内<br>Within 3 months | 3个月至1年<br>3 months to<br>1 year | 1至5年<br>1 to 5 years | 5年以上<br>5 years above | 不计息<br>Non-<br>interest bearing | 合计<br>Total           |
| <b>资产：</b>                 | <b>Assets:</b>   |                         |                                 |                      |                       |                                 |                       |
| 现金及存放中央<br>银行款项            | Cash and deposits with the<br>central bank                               | 6,228,653,169           | -                               | -                    | -                     | 137,349,323                     | 6,366,002,492         |
| 存放同业及拆出资金                  | Due from and placement with<br>banks and other financial<br>institutions | 4,890,680,808           | 427,187,304                     | -                    | -                     | -                               | 5,317,868,112         |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value<br>through profit or loss                 | 19,446,061              | -                               | -                    | -                     | -                               | 19,446,061            |
| 衍生金融资产                     | Derivative financial assets  | -                       | -                               | -                    | -                     | 799,384,217                     | 799,384,217           |
| 买入返售金融资产                   | Reverse repurchase financial<br>assets                                   | 1,835,000,000           | -                               | -                    | -                     | -                               | 1,835,000,000         |
| 发放贷款和垫款                    | Loans and advances to<br>customers                                       | 17,972,664,971          | 5,301,221,381                   | 1,597,306,520        | -                     | -                               | 24,871,192,872        |
| 可供出售金融资产                   | Available-for-sale financial<br>assets                                   | 3,079,076,520           | 3,502,613,021                   | 2,221,568,450        | -                     | -                               | 8,803,257,991         |
| 其他资产                       | Other assets   | -                       | -                               | -                    | -                     | 1,011,187,695                   | 1,011,187,695         |
| <b>资产合计</b>                | <b>Total assets</b>  | <b>34,025,521,529</b>   | <b>9,231,021,706</b>            | <b>3,818,874,970</b> | <b>-</b>              | <b>1,947,921,235</b>            | <b>49,023,339,440</b> |
| <b>负债：</b>                 | <b>Liabilities:</b>  |                         |                                 |                      |                       |                                 |                       |
| 同业存放及拆入资金                  | Due to and placement from<br>banks and other financial<br>institutions   | 12,837,443,978          | 957,676,540                     | 352,273,480          | -                     | -                               | 14,147,393,998        |
| 衍生金融负债                     | Derivative financial liabilities   | -                       | -                               | -                    | -                     | 837,034,644                     | 837,034,644           |
| 吸收存款                       | Customer deposits  | 12,639,733,918          | 12,854,764,910                  | 3,890,490,715        | -                     | -                               | 29,384,989,543        |
| 其他负债                       | Other liabilities  | -                       | -                               | -                    | -                     | 604,873,385                     | 604,873,385           |
| <b>负债合计</b>                | <b>Total financial liabilities</b>                                       | <b>25,477,177,896</b>   | <b>13,812,441,450</b>           | <b>4,242,764,195</b> | <b>-</b>              | <b>1,441,908,029</b>            | <b>44,974,291,570</b> |
| 利率风险缺口                     | Net position   | 8,548,343,633           | (4,581,419,744)                 | (423,889,225)        | -                     | 506,013,206                     | 4,049,047,870         |

于2013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：

As at 31 December 2013, the Bank's assets/liabilities re-pricing profiles (based on the earlier of maturity date and re-pricing date) are as follows:

|                            |  | 31-12-2013              |                                 |                      |                       |                                 |                       |
|----------------------------|--|-------------------------|---------------------------------|----------------------|-----------------------|---------------------------------|-----------------------|
|                            |  | 3个月内<br>Within 3 months | 3个月至1年<br>3 months to<br>1 year | 1至5年<br>1 to 5 years | 5年以上<br>5 years above | 不计息<br>Non-<br>interest bearing | 合计<br>Total           |
| <b>资产：</b>                 | <b>Assets:</b>   |                         |                                 |                      |                       |                                 |                       |
| 现金及存放中央<br>银行款项            | Cash and deposits with the<br>central bank                               | 5,983,197,596           | -                               | -                    | -                     | 76,256,965                      | 6,059,454,561         |
| 存放同业及拆出资金                  | Due from and placement with<br>banks and other financial<br>institutions | 5,133,075,376           | 875,331,886                     | 200,000,000          | -                     | -                               | 6,208,407,262         |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value<br>through profit or loss                 | 691,938,110             | 279,630,100                     | -                    | -                     | -                               | 971,568,210           |
| 衍生金融资产                     | Derivative financial assets  | -                       | -                               | -                    | -                     | 1,162,547,669                   | 1,162,547,669         |
| 买入返售金融资产                   | Reverse repurchase financial<br>assets                                   | 2,752,660,000           | 1,570,150,000                   | -                    | -                     | -                               | 4,322,810,000         |
| 发放贷款和垫款                    | Loans and advances to<br>customers                                       | 14,497,765,856          | 3,869,463,041                   | 486,060,456          | -                     | -                               | 18,853,289,353        |
| 可供出售金融资产                   | Available-for-sale financial<br>assets                                   | 1,438,798,975           | 966,090,520                     | 1,050,557,180        | -                     | -                               | 3,455,446,675         |
| 其他资产                       | Other assets   | -                       | -                               | -                    | -                     | 938,888,587                     | 938,888,587           |
| <b>资产合计</b>                | <b>Total assets</b>  | <b>30,497,435,913</b>   | <b>7,560,665,547</b>            | <b>1,736,617,636</b> | <b>-</b>              | <b>2,177,693,221</b>            | <b>41,972,412,317</b> |
| <b>负债：</b>                 | <b>Liabilities:</b>  |                         |                                 |                      |                       |                                 |                       |
| 同业存放及拆入资金                  | Due to and placement from<br>banks and other financial<br>institutions   | 5,906,842,565           | 1,234,318,370                   | -                    | -                     | -                               | 7,141,160,935         |
| 衍生金融负债                     | Derivative financial liabilities   | -                       | -                               | -                    | -                     | 1,270,307,268                   | 1,270,307,268         |
| 吸收存款                       | Customer deposits  | 14,378,651,778          | 10,878,680,541                  | 3,802,628,234        | -                     | -                               | 29,059,960,553        |
| 其他负债                       | Other liabilities  | -                       | -                               | -                    | -                     | 627,859,077                     | 627,859,077           |
| <b>负债合计</b>                | <b>Total liabilities</b>   | <b>20,285,494,343</b>   | <b>12,112,998,911</b>           | <b>3,802,628,234</b> | <b>-</b>              | <b>1,898,166,345</b>            | <b>38,099,287,833</b> |
| 利率风险缺口                     | Net position   | 10,211,941,570          | (4,552,333,364)                 | (2,066,010,598)      | -                     | 279,526,876                     | 3,873,124,484         |



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:

| 31-12-2014 |                         |  |                            |
|------------|-------------------------|--|----------------------------|
| 变量变动       | Change in interest rate | 对税前利润影响<br>Impact on profit before tax | 对权益的影响<br>Impact on equity |
| 利率增加100个基点 | + 100 basis points      | 57,617,683                             | (62,705,682)               |
| 利率减少100个基点 | - 100 basis points      | (57,617,683)                           | 62,705,682                 |

| 31-12-2013 |                         |  |                            |
|------------|-------------------------|--|----------------------------|
| 变量变动       | Change in interest rate | 对税前利润影响<br>Impact on profit before tax | 对权益的影响<br>Impact on equity |
| 利率增加100个基点 | + 100 basis points      | 72,283,239                             | (29,256,868)               |
| 利率减少100个基点 | - 100 basis points      | (72,283,239)                           | 29,256,868                 |

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 a static interest rate risk structure. It reflects the impact of interest rate movements 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 in parallel 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 changes.

#### 4. 公允价值

公允价值，是指市场参与者在计量日发生的有序交易中，出售一项资产所能收到或者转移一项负债所需支付的价格。在交易活跃之市场（例如认可证券交易所）存在的条件下，市价乃金融工具公允价值之最佳证明。然而，本公司所持有及发行之部分金融资产及负债并无市价。因此，对于该部分无市价可依之金融工具，以如下所述之现值或其他估计方法估算公允价值。但是，运用此等方法所计之价值会受有关未来现金流量数额，时间性假设，以及所采用之折现率影响。

所采用之方法及假设如下：

- (i) 以公允价值计量且其变动计入当期损益的金融资产 / 金融负债（包括衍生金融资产 / 金融负债）乃参考可供参照之市价计算其公允价值。倘无可供参照之市价，则将现金流量折现估算公允价值或参照交易对方的报价确定公允价值。公允价值等于此等项目之账面金额；
- (ii) 于12个月内到期之其他金融资产金融负债由于期限较短，它们的账面价值与公允价值相若；
- (iii) 凡定息贷款按当时适用于类似贷款之市场利率贷出，其公允价值以参照市场利率方法估算。贷款组合中信贷质量之变化在确定总公允价值时不予考虑，因为信贷风险之影响将单独作为贷款损失，从账面值及公允价值中扣除；
- (iv) 客户存款乃按不同品种使用固定或浮动利率。活期存款及无指定届满期之储蓄账户假设结算日按通知应付金额为公允价值。有固定期限之存款的公允价值以现金流量折现法估算，折现率为与该定期存款的剩余期限对应的现行存款利率。

本公司确定公允价值的方法可以归结为以下两种：

- (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。

#### (4) Fair value of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. 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) Mark to Model - where valuation techniques are used to determine the valuation.

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。

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

本公司将所有进行公允价值估值的金融产品划分为三个层级：

#### **第一层级：公开市场价格**

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

#### **第二层级：估值输入参数可以通过市场观察得到的估值技术**

这种估值方式是通过标准模型确定，而输入的主要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，由于其他机构或会使用不同之方法及假设，各金融机构所披露之公允价值未必完全具有可比性。

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.

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

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

#### **Level 1: Quoted market price**

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

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

This valuation technique is used for financial instruments where the prices are derived from standard valuation models, and significant 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, Rediscounted 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.

下表列示了以公允价值计量的金融工具的公允价值层次：

The following table shows the fair value hierarchy of financial instruments measured in fair value:

|                            |   | 公允价值计量使用的输入值<br>Inputs in fair value measurement |  |  |               |
|----------------------------|---|--|--|--|---------------|
|                            |   | 活跃市场报价<br>Active market quotes                   | 重要可观察输入值<br>Significant<br>observable inputs | 重要不可观察输入值<br>Significant non-<br>observable inputs | 合计<br>Total   |
|                            |   | (第一层级)<br>(Level 1)                              | (第二层级)<br>(Level 2)                          | (第三层级)<br>(Level 3)                                |               |
| 31-12-2014                 |   |  |  |  |               |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value<br>through profit or loss    | -  | 19,446,061                                   | -  | 19,446,061    |
| 可供出售金融资产                   | Available-for-sale financial assets                         | 5,724,060,211                                    | 3,079,197,780                                | -  | 8,803,257,991 |
| 衍生金融资产                     | Derivative financial assets                                 | -  | 799,384,217                                  | -  | 799,384,217   |
| 金融资产合计                     | Total financial assets                                      | 5,724,060,211                                    | 3,898,028,058                                | -  | 9,622,088,269 |
| 衍生金融负债                     | Derivative financial liabilities                            | -  | 837,034,644                                  | -  | 837,034,644   |
| 指定以公允价值计量的<br>存款           | Deposits designated at fair value<br>through profit or loss | -  | 4,835,014,449                                | -  | 4,835,014,449 |
| 金融负债合计                     | Total financial liabilities                                 | -  | 5,672,049,093                                | -  | 5,672,049,093 |

|                            |   | 公允价值计量使用的输入值<br>Inputs in fair value measurement |  |  |               |
|----------------------------|---|--|--|--|---------------|
|                            |   | 活跃市场报价<br>Active market quotes                   | 重要可观察输入值<br>Significant<br>observable inputs | 重要不可观察输入值<br>Significant non-<br>observable inputs | 合计<br>Total   |
|                            |   | (第一层级)<br>(Level 1)                              | (第二层级)<br>(Level 2)                          | (第三层级)<br>(Level 3)                                |               |
| 31-12-2013                 |   |  |  |  |               |
| 以公允价值计量且其变动<br>计入当期损益的金融资产 | Financial assets at fair value<br>through profit or loss    | 245,552,350                                      | 726,015,860                                  | -  | 971,568,210   |
| 可供出售金融资产                   | Available-for-sale financial assets                         | 3,455,446,675                                    | -  | -  | 3,455,446,675 |
| 衍生金融资产                     | Derivative financial assets                                 | -  | 1,162,547,669                                | -  | 1,162,547,669 |
| 金融资产合计                     | Total financial assets                                      | 3,700,999,025                                    | 1,888,563,529                                | -  | 5,589,562,554 |
| 衍生金融负债                     | Derivative financial liabilities                            | -  | 1,270,307,268                                | -  | 1,270,307,268 |
| 指定以公允价值计量的<br>存款           | Deposits designated at fair value<br>through profit or loss | -  | 2,537,777,092                                | -  | 2,537,777,092 |
| 金融负债合计                     | Total financial liabilities                                 | -  | 3,808,084,360                                | -  | 3,808,084,360 |

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。

管理层认为，于年末，本公司的其他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。

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.

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.

## 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；
- (4) 本公司设立的企业年金基金。

### 2. 本公司母公司

| 名称<br>Name                               | 业务性质<br>Business nature                  | 注册地<br>Registered address | 注册资本<br>Registered capital     | 拥有权益比例<br>Shareholding |
|--|--|---------------------------|--------------------------------|------------------------|
| 大华银行有限公司<br>United Overseas Bank Limited | 银行及金融服务<br>Banking and financial service | 新加坡<br>Singapore          | 5,061百万新币<br>SGD 5,061 Million | 100%<br>100%           |

### 3. 于本期内与本公司有关联交易的其他关联方

同受母公司控制的公司

Companies under the common control of parent company

| 名称<br>Name  | 业务性质<br>Business nature                  | 注册地<br>Registered address         | 注册资本<br>Registered capital       | 法定代表人<br>Legal representative |
|---|--|-----------------------------------|----------------------------------|-------------------------------|
| 大华银行（马来西亚）有限公司<br>United Overseas Bank (Malaysia) Bhd | 银行及金融服务<br>Banking and financial service | 马来西亚 吉隆坡<br>Kuala Lumpur Malaysia | 马来西亚林吉特 20亿元<br>RM 2 Billion     | 黄金松<br>Wong Kim Choong        |
| 大华银行（泰国）有限公司<br>United Overseas Bank (Thai) Pcl       | 银行及金融服务<br>Banking and financial service | 泰国 曼谷<br>Bangkok Thailand         | 泰铢 248.57亿元<br>THB 24.86 Billion | 符懋赞<br>Peter Foo Moo Tan      |

受母公司重大影响的公司

Companies under the significant influence of the parent company

| 名称<br>Name                                  | 业务性质<br>Business nature                  | 注册地<br>Registered address | 注册资本<br>Registered capital     | 法定代表人<br>Legal representative |
|---|--|---------------------------|--------------------------------|-------------------------------|
| 恒丰银行股份有限公司<br>Evergrowing Bank Co., Limited | 银行及金融服务<br>Banking and financial service | 中国 烟台<br>Yantai China     | 人民币 16.9亿元<br>RMB 1.69 Billion | 姜喜运<br>Jiang Xi Yun           |

## 10. Related party transactions

### (1) Criteria of identifying related parties

Details of the Bank's major related parties in 2014 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;
- (4) Annuity established by the Bank.

### (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

Companies under the significant influence of the Bank's director and key management

| 名称<br>Name  | 业务性质<br>Business nature  | 注册地<br>Registered address | 注册资本<br>Registered capital       | 法定代表人<br>Legal representative                      |
|---|--|---------------------------|----------------------------------|--|
| 华业（厦门）酒店有限公司<br>Hua Ye Xiamen Hotel Limited                               | 经营管理酒店<br>Hotel management   | 中国 厦门<br>Xiamen China     | 美元2,500万元<br>USD 25 Million      | 粘为信<br>Liam Wee Sin                                |
| 天津华业希望房地产开发有限公司<br>Tianjin UOL Xiwang Real Estate Co., Ltd.               | 房地产开发<br>Real estate development   | 中国 天津<br>Tianjin China    | 人民币7.8亿元<br>RMB 780 Million      | 粘为信<br>Liam Wee Sin                                |
| 优欧弼投资管理（上海）有限公司<br>UOB Venture Management (Shanghai) Co., Ltd.            | 咨询及投资管理<br>Consulting and investment management  | 中国 上海<br>Shanghai China   | 美元1,555万元<br>USD 15.55 Million   | 郭子德<br>Seah Kian Wee                               |
| UOB Holdings (USA) Inc.<br>UOB Holdings (USA) Inc.                        | 控股公司<br>Holding company  | 美国 纽约<br>New York USA     | 美元650万元<br>USD 6.5 Million       | Philip Cheong Shin Keat<br>Philip Cheong Shin Keat |
| 庆隆（上海）投资管理有限公司<br>Kheng Leong (Shanghai) Investment Management Co., Ltd   | 咨询及投资管理<br>Consulting and investment management  | 中国 上海<br>Shanghai China   | 美元650万元<br>USD 6.5 Million       | 黄一超<br>Wee Ee Chao                                 |
| 厦门虎标医药有限公司<br>Xiamen Tiger Medicals Co., Ltd.                             | 制造和销售国药产品<br>Manufacture and sale of Chinese pharmaceutical products   | 中国 厦门<br>Xiamen China     | 美元100万元<br>USD 1 Million         | 吴美蓉<br>Goh Bee Leong                               |
| 成都虎豹海洋游乐园有限公司<br>Chengdu Haw Par Oceanarium Amusement Park Limited        | 拥有和经营水族馆游乐和相关服务<br>Owning and operating oceanariums entertainment and related services   | 中国 成都<br>Chengdu China    | 美元500万元<br>USD 5 Million         | 庄辉煌<br>Chng Hwee Hong                              |
| 虎豹企业有限公司<br>Haw Par Corporation Limited                                   | 投资控股<br>Investment Holding   | 新加坡<br>Singapore          | 新币242,172,298<br>SGD 242,172,298 | 黄祖耀（主席）<br>Wee Cho Yaw (Chairman)                  |
| 广州庆隆房地产咨询有限公司<br>Kheng Leong (Guangzhou) Real Estate Consulting Co., Ltd. | 房地产咨询；投资咨询（证券、期货投资咨询除外）<br>Real estate consulting; Investment advice (Securities and futures investment consulting excluded)               | 中国 广州<br>Guangzhou China  | 人民币900万元<br>RMB 9 Million        | 黄一超<br>Wee Ee Chao                                 |
| 新嘉置地（成都）发展有限公司<br>Singland (Chengdu) Development Co., Ltd.                | 房地产开发<br>Real estate industry  | 中国 成都<br>Chengdu China    | 美元2,400万元<br>USD 24 Million      | 杨玉燕<br>Magdalene Yong Nyuk Yann                    |
| 华业商务咨询（上海）有限公司<br>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<br>Business information consulting; Corporate management consulting; Investment advice; Construction plan advice | 中国 上海<br>Shanghai China   | 美元8万元<br>USD 80 Thousand         | 粘为信<br>Liam Wee Sin                                |
| 上海锦鹏置业有限公司<br>Shanghai Jin Peng Realty Co., Ltd.                          | 房地产开发<br>Real estate industry  | 中国 上海<br>Shanghai China   | 人民币23亿元<br>RMB 2.3 Billion       | Lim Beng Teong<br>Lim Beng Teong                   |
| 华大（上海）信息科技有限公司<br>UOBBF Information Technology Pte Ltd.                   | 网络科技领域内的技术开发、技术咨询、技术服务<br>IT related technical development, consulting and service   | 中国 上海<br>Shanghai China   | 新币100万元<br>SGD 1 Million         | Richard Goh Chou Eng<br>Richard Goh Chou Eng       |

#### 4. 本公司与关联方之主要交易

#### (4) Main transactions between the Bank and related parties

|                 |  | 31-12-2014  |                 | 31-12-2013  |                 |
|-----------------|--|-------------|-----------------|-------------|-----------------|
|                 |  | 余额          | 占同类交易<br>余额比例   | 余额          | 占同类交易<br>余额比例   |
| 发放贷款和垫款         | Loans and advances to customers          | Balance     | Contribution(%) | Balance     | Contribution(%) |
| 上海锦鹏置业有限公司      | Shanghai Jin Peng Realty Co., Ltd.       | 108,247,865 | 0.43            | 49,149,240  | 0.26            |
| 天津华业希望房地产开发有限公司 | Tianjin UOL Xiwang Real Estate Co., Ltd. | -           | -               | 249,875,017 | 1.30            |
| 合计              | Total                                    | 108,247,865 | 0.43            | 299,024,257 | 1.56            |

|                |                                     | 31-12-2014  |                 | 31-12-2013  |                 |
|----------------|-------------------------------------|-------------|-----------------|-------------|-----------------|
|                |                                     | 余额          | 占同类交易<br>余额比例   | 余额          | 占同类交易<br>余额比例   |
| 存放及拆放款项        | Due from and placement with banks   | Balance     | Contribution(%) | Balance     | Contribution(%) |
| 大华银行有限公司       | United Overseas Bank Limited        | 33,232,545  | 0.62            | 43,567,065  | 0.70            |
| 大华银行(马来西亚)有限公司 | United Overseas Bank (Malaysia) Bhd | 683,274     | 0.01            | 2,550,970   | 0.04            |
| 恒丰银行股份有限公司     | Evergrowing Bank Co., Limited       | 122,380,000 | 2.30            | 121,938,000 | 1.96            |
| 合计             | Total                               | 156,295,819 | 2.93            | 168,056,035 | 2.70            |

|              |                                 | 31-12-2014     |                 | 31-12-2013    |                 |
|--------------|---------------------------------|----------------|-----------------|---------------|-----------------|
|              |                                 | 余额             | 占同类交易<br>余额比例   | 余额            | 占同类交易<br>余额比例   |
| 存入及拆入款项      | Borrowings from banks           | Balance        | Contribution(%) | Balance       | Contribution(%) |
| 大华银行有限公司     | United Overseas Bank Limited    | 13,278,098,107 | 93.86           | 7,141,057,223 | 100.00          |
| 大华银行(泰国)有限公司 | United Overseas Bank (Thai) Pcl | 338,087        | -               | 96,015        | -               |
| 恒丰银行股份有限公司   | Evergrowing Bank Co., Limited   | 17             | -               | 816           | -               |
| 合计           | Total                           | 13,278,436,211 | 93.86           | 7,141,154,054 | 100.00          |



|                         |   | 31-12-2014    |                                  | 31-12-2013    |                                  |
|-------------------------|---|---------------|----------------------------------|---------------|----------------------------------|
|                         |   | 余额<br>Balance | 占同类交易<br>余额比例<br>Contribution(%) | 余额<br>Balance | 占同类交易<br>余额比例<br>Contribution(%) |
| 吸收存款                    | Customer deposits                                     |               |                                  |               |                                  |
| 虎豹企业有限公司                | Haw Par Corporation Limited                           | 403,864,381   | 1.37                             | 249,074,194   | 0.86                             |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd            | 193,647,414   | 0.66                             | 133,954,172   | 0.46                             |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                               | 48,901,887    | 0.17                             | 48,564,417    | 0.17                             |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd | 31,003,666    | 0.11                             | 25,388,975    | 0.09                             |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                           | 13,670,613    | 0.05                             | 6,075,761     | 0.02                             |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.              | 10,661,284    | 0.04                             | 121,166,275   | 0.42                             |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.              | 5,640,561     | 0.02                             | 2,505,221     | 0.01                             |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                 | 4,730,485     | 0.02                             | -             | -                                |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd                        | 1,532,960     | 0.01                             | 7,250,705     | 0.02                             |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.          | 1,223,028     | -                                | 2,204,396     | 0.01                             |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                    | 11,409        | -                                | 1,937         | -                                |
| 成都虎豹海洋游乐园有限公司           | Chengdu Haw Par Oceanarium Amusement Park Limited     | -             | -                                | 2             | -                                |
| 合计                      | Total   | 714,887,688   | 2.45                             | 596,186,055   | 2.06                             |

|                 |  | 31-12-2014    |                                  | 31-12-2013    |                                  |
|-----------------|--|---------------|----------------------------------|---------------|----------------------------------|
|                 |  | 余额<br>Balance | 占同类交易<br>余额比例<br>Contribution(%) | 余额<br>Balance | 占同类交易<br>余额比例<br>Contribution(%) |
| 应收利息            | Receivables-interest receivables         |               |                                  |               |                                  |
| 上海锦鹏置业有限公司      | Shanghai Jin Peng Realty Co., Ltd.       | 198,454       | 0.07                             | 86,503        | 0.04                             |
| 恒丰银行股份有限公司      | Evergrowing Bank Co., Limited            | 52,691        | 0.02                             | 14,904        | 0.01                             |
| 天津华业希望房地产开发有限公司 | Tianjin UOL Xiwang Real Estate Co., Ltd. | -             | -                                | 3,862,907     | 1.85                             |
| 合计              | Total                                    | 251,145       | 0.09                             | 3,964,314     | 1.90                             |

|                         |  | 31-12-2014 |                 | 31-12-2013 |                 |
|-------------------------|--|------------|-----------------|------------|-----------------|
|                         |  | 余额         | 占同类交易<br>余额比例   | 余额         | 占同类交易<br>余额比例   |
| 应付利息                    | Payables-interest payables                             | Balance    | Contribution(%) | Balance    | Contribution(%) |
| 大华银行有限公司                | United Overseas Bank Limited                           | 21,011,048 | 5.05            | 28,932,415 | 7.06            |
| 虎豹企业有限公司                | Haw Par corporation Limited                            | 640,903    | 0.15            | 66,215     | 0.02            |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.            | 575,061    | 0.14            | 198,899    | 0.05            |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd. | 45,981     | 0.01            | 90,583     | 0.02            |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                                | 9,984      | -               | 10,482     | -               |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                            | 2,696      | -               | 1,175      | -               |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.               | 2,317      | -               | -          | -               |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.               | 1,673      | -               | 13,554     | -               |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                  | 556        | -               | -          | -               |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                        | 280        | -               | 726        | -               |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.           | 143        | -               | 263        | -               |
| 大华银行(泰国)有限公司            | United Overseas Bank (Thai) Pcl                        | 40         | -               | 11         | -               |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                     | 1          | -               | 35         | -               |
| 合计                      | Total  | 22,290,683 | 5.35            | 29,314,358 | 7.15            |

|            |                                | 31-12-2014 |                 | 31-12-2013 |                 |
|------------|--------------------------------|------------|-----------------|------------|-----------------|
|            |                                | 余额         | 占同类交易<br>余额比例   | 余额         | 占同类交易<br>余额比例   |
| 应收款项-其他应收款 | Receivables- other receivables | Balance    | Contribution(%) | Balance    | Contribution(%) |
| 大华银行有限公司   | United Overseas Bank Limited   | 1,355,768  | 0.28            | 3,961,472  | 0.83            |

|            |                              | 31-12-2014 |                 | 31-12-2013 |                 |
|------------|------------------------------|------------|-----------------|------------|-----------------|
|            |                              | 余额         | 占同类交易<br>余额比例   | 余额         | 占同类交易<br>余额比例   |
| 应付款项-其他应付款 | Payables - other payables    | Balance    | Contribution(%) | Balance    | Contribution(%) |
| 大华银行有限公司   | United Overseas Bank Limited | 35,081,083 | 37.83           | 18,165,636 | 28.59           |

|                 |  | 2014      |                 | 2013       |                 |
|-----------------|--|-----------|-----------------|------------|-----------------|
|                 |  | 金额        | 占同类交易<br>余额比例   | 金额         | 占同类交易<br>余额比例   |
| 利息收入            | Interest income                          | Amount    | Contribution(%) | Amount     | Contribution(%) |
| 上海锦鹏置业有限公司      | Shanghai Jin Peng Realty Co., Ltd.       | 5,287,152 | 0.31            | 818,011    | 0.05            |
| 天津华业希望房地产开发有限公司 | Tianjin UOL Xiwang Real Estate Co., Ltd. | 2,094,508 | 0.12            | 16,179,939 | 1.07            |
| 恒丰银行股份有限公司      | Evergrowing Bank Co., Limited            | 1,705,867 | 0.10            | 9,255,889  | 0.61            |
| 大华银行有限公司        | United Overseas Bank Limited             | 61,049    | -               | 15,974     | -               |
| 新嘉置地(成都)发展有限公司  | Singland (Chengdu) Development Co., Ltd. | -         | -               | 1,005,851  | 0.07            |
| 合计              | Total                                    | 9,148,576 | 0.53            | 27,275,664 | 1.80            |

|                         |  | 2014       |                 | 2013       |                 |
|-------------------------|--|------------|-----------------|------------|-----------------|
|                         |  | 金额         | 占同类交易<br>余额比例   | 金额         | 占同类交易<br>余额比例   |
| 利息支出                    | Interest expense   | Amount     | Contribution(%) | Amount     | Contribution(%) |
| 大华银行有限公司                | United Overseas Bank Limited                             | 90,182,564 | 9.33            | 42,477,041 | 6.08            |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.              | 4,687,080  | 0.49            | 3,388,900  | 0.49            |
| 虎豹企业有限公司                | Haw Par corporation Limited                              | 2,738,237  | 0.28            | 1,670,234  | 0.24            |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd.   | 848,228    | 0.09            | 364,370    | 0.05            |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                                  | 179,612    | 0.02            | 88,656     | 0.01            |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.                 | 134,767    | 0.01            | 156,164    | 0.02            |
| 恒丰银行股份有限公司              | Evergrowing Bank Co., Limited                            | 70,696     | 0.01            | 261,093    | 0.04            |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                              | 51,858     | 0.01            | 68,073     | 0.01            |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.                 | 45,255     | -               | 172,981    | 0.02            |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                          | 12,453     | -               | 9,358      | -               |
| 华业商务咨询(上海)有限公司          | Uol Business Consulting (Shanghai) Co., Ltd.             | 5,902      | -               | 3,489      | -               |
| 大华银行(泰国)有限公司            | United Overseas Bank (Thai) Pcl                          | 1,408      | -               | 51         | -               |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                    | 901        | -               | -          | -               |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                       | 26         | -               | 73         | -               |
| 广州庆隆房地产咨询有限公司           | Kheng Leong (Guangzhou) Real Estate Consulting Co., Ltd. | -          | -               | 1,019      | -               |
| 成都虎豹海洋游乐园有限公司           | Chengdu Haw Par Oceanarium Amusement Park Limited        | -          | -               | 6          | -               |
| 合计                      | Total  | 98,958,987 | 10.24           | 48,661,508 | 6.96            |

|                 |  | 2014      |                 | 2013      |                 |
|-----------------|--|-----------|-----------------|-----------|-----------------|
|                 |  | 金额        | 占同类交易<br>余额比例   | 金额        | 占同类交易<br>余额比例   |
| 手续费及佣金收入        | Fee and commission income                                | Amount    | Contribution(%) | Amount    | Contribution(%) |
| 大华银行有限公司        | United Overseas Bank Limited                             | 5,434,365 | 4.15            | 4,306,012 | 3.44            |
| 上海锦鹏置业有限公司      | Shanghai Jin Peng Realty Co., Ltd.                       | 80,000    | 0.06            | 2,500,000 | 2.00            |
| 天津华业希望房地产开发有限公司 | Tianjin UOL Xiwang Real Estate Co., Ltd.                 | 15,264    | 0.01            | -         | -               |
| 新嘉置地(成都)发展有限公司  | Singland (Chengdu) Development Co., Ltd.                 | 938       | -               | 260       | -               |
| 广州庆隆房地产咨询有限公司   | Kheng Leong (Guangzhou) Real Estate Consulting Co., Ltd. | -         | -               | 1,314     | -               |
| 合计              | Total  | 5,530,567 | 4.22            | 6,807,586 | 5.44            |

|               |                                   | 2014       |                 | 2013       |                 |
|---------------|-----------------------------------|------------|-----------------|------------|-----------------|
|               |                                   | 金额         | 占同类交易<br>余额比例   | 金额         | 占同类交易<br>余额比例   |
| 业务及管理费        | General & administrative expenses | Amount     | Contribution(%) | Amount     | Contribution(%) |
| 信息技术支持费       | IT support                        |            |                 |            |                 |
| -大华银行有限公司     | -United Overseas Bank Limited     | 24,819,831 | 3.51            | 21,115,478 | 3.55            |
| 房屋租金及服务费      | Rental fee and service fee        |            |                 |            |                 |
| -大华银行有限公司     | -United Overseas Bank Limited     | 821,328    | 0.12            | 759,728    | 0.13            |
| -华业(厦门)酒店有限公司 | -Hua Ye Xiamen Hotel Limited      | 378,900    | 0.05            | 378,900    | 0.06            |
| 合计            | Total                             | 26,020,059 | 3.68            | 22,254,106 | 3.74            |

|          |                              | 2014       |                 | 2013      |                 |
|----------|------------------------------|------------|-----------------|-----------|-----------------|
|          |                              | 金额         | 占同类交易<br>余额比例   | 金额        | 占同类交易<br>余额比例   |
| 开发软件     | Software development         | Amount     | Contribution(%) | Amount    | Contribution(%) |
| 大华银行有限公司 | United Overseas Bank Limited | 11,806,192 | 68.48           | 6,501,693 | 43.28           |

|            |                                 | 31-12-2014         |                 | 31-12-2013         |                 |
|------------|---------------------------------|--------------------|-----------------|--------------------|-----------------|
|            |                                 | 委托资金               | 占同类交易<br>余额比例   | 委托资金               | 占同类交易<br>余额比例   |
| 受托业务       | Entrusted business              | Entrusted deposits | Contribution(%) | Entrusted deposits | Contribution(%) |
| 厦门虎标医药有限公司 | Xiamen Tiger Medicals Co., Ltd. | 11,040,000         | 7.29            | 11,040,000         | 5.49            |

|               |   | 31-12-2014     |                 | 31-12-2013     |                 |
|---------------|---|----------------|-----------------|----------------|-----------------|
|               |   | 委托贷款           | 占同类交易<br>余额比例   | 委托贷款           | 占同类交易<br>余额比例   |
|               |   | Entrusted loan | Contribution(%) | Entrusted loan | Contribution(%) |
| 成都虎豹海洋游乐园有限公司 | Chengdu Haw Par Oceanarium Amusement Park Limited | 11,040,000     | 7.29            | 11,040,000     | 5.49            |

|                |  | 31-12-2014     |                 | 31-12-2013     |                 |
|----------------|--|----------------|-----------------|----------------|-----------------|
|                |  | 余额             | 占同类交易<br>余额比例   | 余额             | 占同类交易<br>余额比例   |
| 衍生金融工具合约       | Derivatives  | Balance        | Contribution(%) | Balance        | Contribution(%) |
| 大华银行有限公司       | United Overseas Bank Limited                           | 26,915,559,774 | 12.68           | 21,490,820,277 | 12.69           |
| 庆隆(上海)投资管理有限公司 | Kheng Leong (Shanghai) Investment Management Co., Ltd. | 17,498,979     | -               | -              | -               |
| 恒丰银行股份有限公司     | Evergrowing Bank Co., Limited                          | -              | -               | 1,974,000      | -               |
| 合计             | Total  | 26,933,058,753 | 12.68           | 21,492,794,277 | 12.69           |

本公司与上述关联方进行的交易根据正常的商业交易条件进行，以一般交易价格为定价基础，并按正常业务程序进行。

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

本公司与关键管理人员在本期的交易情况如下：

Transactions between the Bank and key management personnel are as follows:

关键管理人员包括本公司的董事、监事及高级管理人员。

Key management personnel include directors, supervisors and senior management.

关键管理人员薪金福利如下：

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

|             |   | 2014年度<br>2014 | 2013年度<br>2013 |
|-------------|---|----------------|----------------|
| 雇员薪金及其他短期福利 | Employee salaries and other short-term benefits | 54,008,226     | 45,007,260     |

本公司与本年设立的企业年金基金除正常的供款业务外，本年未发生其他关联交易。

No transactions other than normal contribution to the annuity were conducted between the Bank and the annuity established by the Bank.

## 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2015年3月18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 18 March 2015.



**大华银行（中国）有限公司**

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