



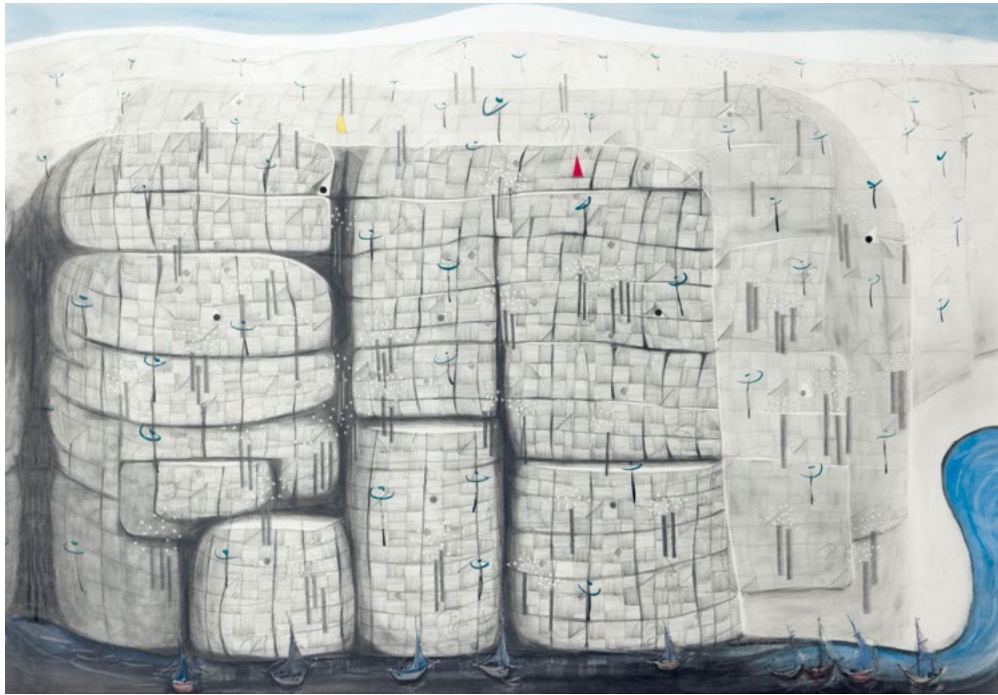
《香象渡河》  
陈国士 作品

Elephants Crossing the Water  
By Tang Kok Soo



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## 《香象渡河》

陈国士作品  
混合媒体  
121 x 160 厘米

今年年度报告的设计灵感源自陈国士先生的画作《香象渡河》。这幅描绘象群过河的抽象画在2016年“大华银行年度绘画大赛（新加坡）”中荣获“资深画家组”金奖。

作品描绘了沉稳坚毅的象群，抱着坚定的目标和顽强的决心，不畏艰险、步伐一致地向着前方迈进。《香象渡河》展现了团结一致的力量，赞颂了为实现目标专心致志、坚持到底的精神。

“大华银行年度绘画大赛”至2016年已举办了35届，大赛旨在促进人们对艺术的关注和欣赏，并鼓励东南亚艺术家创作出鼓舞人心的作品。

## Elephants Crossing the Water

By Tang Kok Soo  
Mixed media  
121 x 160 cm

Mr Tang Kok Soo's Elephants Crossing the Water is the inspiration for the design of this year's Annual Report. The abstract painting of a herd of elephants crossing a river received the Gold Award for the Established Artist Category in the 2016 UOB Painting of the Year (Singapore) Competition.

With each step forward, the steady and strong-willed elephants make their journey as one, advancing with purpose and determination whatever the terrain. Elephants Crossing the Water symbolises strength in unity and celebrates the focus and wherewithal needed to stay the course.

The UOB Painting of the Year Competition, in its 35<sup>th</sup> year in 2016, promotes awareness and appreciation of art, and challenges Southeast Asian artists to produce works that inspire.

## 关于大华银行（中国） 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，总部设在上海。

自1984年，大华银行在北京开设了第一间办事处以来，大华银行（中国）目前已在中国的主要城市拥有16家分支机构。

我们不断加强在各方面的实力。2006年，大华银行成为上海第一家获批为客户处理资本账目的东南亚银行。2008年，大华银行（中国）获得了人民币零售业务牌照；2011年获得了上海黄金交易所授予的在华黄金交易会员资格；2012年7月，大华银行（中国）获得合格境内机构投资者（QDII）资格，12月，又获得了银行间黄金询价资格，成为首批获得此项资格的四家外资银行之一。

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。2015年，大华银行（中国）获得了黄金进出口的行政许可。这些都进一步扩展了大华银行在中国的业务。

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。

2015年大华银行集团向大华银行（中国）增加资本金25亿元人民币，总注册资本金达到55亿元人民币。

目前，大华银行（中国）的综合财务实力获惠誉A+及展望稳定评级，以及中诚信AAA及展望稳定的评级。

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 United Overseas Bank Limited (UOB), a leading bank in Asia. UOB (China) is headquartered in Shanghai and was incorporated in the People's Republic of China on 18 December 2007.

From our first representative office in Beijing in 1984, we have grown our network to 16 branches and sub-branches in major Chinese cities.

We have also been building on our strengths. In 2006, UOB was the first bank from Southeast Asia authorised to settle capital accounts in Shanghai. We received a retail RMB licence and Shanghai Gold Exchange (SGE) trading membership in 2008 and 2011 respectively. In 2012, we were awarded a Qualified Domestic Institutional Investors licence, and were one of four foreign banks to participate in bullion trading on the SGE interbank platform.

UOB (China) is one of the first foreign banks to obtain a local mutual fund licence in China, in 2013. The following year, we established a sub-branch in the Shanghai Free Trade Zone, and obtained a trial market maker licence for inter-bank gold bilateral transactions and a market maker licence for direct trading between RMB and the Singapore dollar in the interbank foreign exchange market. We also obtained the gold import and export licence in 2015. These achievements have enabled us to widen our product and service offering to our customers operating in China.

As we continue to grow our business, we remain committed to sharing our successes with the community. Since 2012, we have held the annual UOB Heartbeat Run/Walk to raise funds for underprivileged children and to support various education initiatives in China.

In 2015, UOB Group increased the registered capital of UOB (China) by RMB2.5 billion to RMB5.5 billion.

UOB (China) is rated 'A+' with stable outlook by Fitch Ratings and AAA by China Chengxin International Credit Rating with a stable outlook.

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

## 关于我们

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 家分行和办事处，遍布亚太、欧洲和北美 19 个国家和地区。大华银行总部位于新加坡，在亚洲中国、印度尼西亚、马来西亚和泰国等地都设有分支机构和办事处。

1935 年，在大萧条后的经济不稳定时期，大华银行成立，为新加坡的商人提供银行服务。

自此，大华银行通过一系列战略性收购实现有机增长。现今，大华银行评级已位于世界顶尖银行之列：穆迪评级为 Aa1，标准普尔和惠誉评级皆为 AA-。

在过去的 80 多年里，大华银行数代员工坚持贯彻企业家精神，注重创造长期价值，坚定不移地做适合客户和同事的事情。

大华银行坚持做一家负责的金融服务供应商，致力于让利益相关者和社区人们的生活有所不同。

大华银行专注于帮助客户妥善管理资金，实现业务增长，同时坚定不移地支持社会发展，尤其是艺术、儿童和教育领域的发展。

## 经营范围

大华银行在全球范围提供以下三大核心业务领域的金融服务：零售银行业务、批发银行业务和全球金融市场与投资管理服务。大华银行服务范围包括个人金融服务、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。同时，我们还通过下属子公司提供资产管理、风险投资管理以及保险服务。

## Who We Are

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 branches and offices in 19 countries and territories in Asia Pacific, Europe and North America. In Asia, we operate through our head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia and Thailand, as well as branches and offices.

In 1935, amid the economic uncertainties following the Great Depression, UOB opened its doors to offer banking services for the merchant community in Singapore.

Since then, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: 'Aa1' by Moody's and 'AA-' by Standard & Poor's and Fitch Ratings.

Over more than eight decades, generations of UOB employees have carried through the entrepreneurial spirit, focus on long-term value creation and an unwavering commitment to do what is right for our customers and our colleagues.

At UOB, we believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate. Just as we are dedicated to helping our customers manage their finances wisely and grow their businesses, UOB is steadfast in our support of social development, particularly in the areas of art, children and education.

## What We Do

UOB provides a wide range of financial services globally through our three core business segments – Group Retail, Group Wholesale Banking and Global Markets. Our offering includes 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. Through our subsidiaries, we also provide asset management, venture capital management and insurance services.



## 我们的网络

大华银行在亚太、欧洲和北美地区拥有 500 家分支机构和办事处。

## Where We Operate

500 branches and offices in Asia Pacific, Europe and North America

|                   |     |
|-------------------|-----|
| 新加坡 Singapore     | 74  |
| 马来西亚 Malaysia     | 47  |
| 印度尼西亚 Indonesia   | 180 |
| 泰国 Thailand       | 155 |
| 文莱 Brunei         | 2   |
| 菲律宾 Philippines   | 1   |
| 缅甸 Myanmar        | 2   |
| 越南 Vietnam        | 1   |
| 中国 China          | 21  |
| 中国香港 Hong Kong    | 3   |
| 中国台湾 Taiwan       | 3   |
| 日本 Japan          | 2   |
| 韩国 South Korea    | 1   |
| 印度 India          | 2   |
| 澳大利亚 Australia    | 4   |
| 英国 United Kingdom | 1   |
| 法国 France         | 1   |
| 美国 USA            | 3   |
| 加拿大 Canada        | 3   |

## 主要财务信息 Financial Highlights

|                |  | 2016                 | 2015       | Increase<br>(Decrease) |
|----------------|--|----------------------|------------|------------------------|
| <b>经营成果</b>    | <b>Operating result</b>                              | <b>人民币千元 RMB'000</b> |            | <b>%</b>               |
| 营业收入合计         | Total operating income                               | 943,404              | 1,020,748  | (7.6)                  |
| 营业费用           | Total operating expenses                             | 844,665              | 862,359    | (2.1)                  |
| 资产减值损失         | Impairment charges                                   | 49,704               | 89,096     | (44.2)                 |
| 税前利润           | Profit before tax                                    | 56,817               | 77,671     | (26.8)                 |
| <b>资产负债</b>    | <b>Balance sheet</b>                                 | <b>人民币千元 RMB'000</b> |            | <b>%</b>               |
| 资产总计           | Total assets   | 52,386,412           | 43,156,914 | 21.4                   |
| <b>财务指标</b>    | <b>Financial indicators</b>                          | <b>%</b>             | <b>%</b>   | <b>%</b>               |
| 净资产利润率         | Return on equity                                     | 0.7                  | 1.5        | (0.9)                  |
| 资产利润率          | Return on average total assets                       | 0.1                  | 0.2        | (0.1)                  |
| 成本收入比          | Expenses/income ratio                                | 86.3                 | 77.3       | 9.0                    |
| 手续费及佣金净收入比总收   | Net fee and commission income/total operating income | 14.3                 | 12.0       | 2.3                    |
| 存贷比（人民币）       | Loan-to-Deposit ratio (RMB)                          | 85.7                 | 82.5       | 3.2                    |
| 流动性覆盖率         | Liquidity coverage ratio                             | 165.8                | 184.3      | (18.5)                 |
| 杠杆率            | Leverage ratio                                       | 10.3                 | 12.7       | (2.4)                  |
| 不良贷款率          | Non-performing loan ratio                            | 1.3                  | 1.2        | 0.1                    |
| 拨备覆盖率          | Non-performing loan coverage                         | 163.0                | 153.6      | 9.4                    |
| <b>资本充足率指标</b> | <b>Capital adequacy ratio</b>                        |                      |            |                        |
| 核心一级资本充足率      | Core Tier 1 CAR                                      | 18.2                 | 22.9       | (4.7)                  |
| 一级资本充足率        | Tier 1 CAR   | 18.2                 | 22.9       | (4.7)                  |
| 资本充足率          | Total CAR  | 18.7                 | 23.5       | (4.8)                  |

## 董事长致辞 Chairman's Statement



### 在波动中稳步前行

在这样一个充满不确定的时期，大华银行(中国)依然保持稳健发展，正如今年年度报告封面上的那些大象一样沉稳有力。尽管商品市场波动不定，全球和国内经济增长放缓，但大华银行凭借强劲的资产负债表和稳健的财务状况，一直保持着弹性。我们始终笃信稳定的均衡增长，为利益相关方创造价值，并能够跨越经济周期为客户提供支持。

### 2016 年财务业绩

2016 年，由于净利息收入和公允价值变动收益的下降，以及更高的汇兑损失，我行营业收入较上年同比下降了 7.6% 至人民币 9.4 亿元。

由于市场利率的持续下行导致利差继续收窄以及 2016 年营改增的实施，我行净利息收入同比下降了 7.2%，至人民币 6.5 亿元。

得益于贸易相关手续费增长，手续费收入增长了 11.8%，净手续费增长 10.9% 至人民币 1.4 亿元。衍生产品已实现亏损的大幅下降，使得投资收益上升 49.9% 至人民币 1.8 亿元。

对费用增长的严格控制，营改增带来的营业税金种的下降以及较低的资产减值损失，使得我行的营业支出下降了 6.0%。2016 年税后净利润为人民币 4,326 万元，较 2015 年减少了 46.1%。

我行的资产质量保持稳定，不良贷款率仅从上年末的 1.2% 微幅上升至 2016 年末的 1.3%。我们密切监控资产组合，并对我行的资产质量和拨备充足性有着充分的信心。

### Stability and Steady Progress Amid Volatility

In a period of uncertainty and upheaval, UOB (China) has remained as sure-footed as the elephants on the cover of this year's Annual Report. Despite the waves of uncertainty caused by volatile commodity markets as well as slowing global and domestic economic growth, we have stayed resilient with our strong balance sheet and steady financial results. We have always believed in balancing growth with stability, creating value for our stakeholders and being able to support our customers through economic cycles.

### 2016 Financial Performance

In 2016, we achieved operating income of RMB943.4 million, down 7.6 per cent from a year ago, due mainly to lower net interest income, lower gains on fair value changes and higher foreign exchange losses.

Our interest margin narrowed as a result of the continuous lowering of market interest rate and the implementation of value-added tax in 2016. This led to a 7.2 per cent drop in net interest income year on year to RMB647.2 million.

Gross fee income grew 11.8 per cent, driven mainly by trade-related fees, and net fee income was up 10.9 per cent to RMB135.3 million. Investment income also rose 49.9 per cent from a year ago to RMB178.4 million as realised losses from derivatives decreased.

Operating expenses were down by 6.0 per cent due to our disciplined spending, a decrease in business tax expenses arising from the government's value-added tax reform and lower impairment losses. We registered net profit after tax of RMB43.3 million, down 46.1 per cent from 2015.

Our asset quality remained sound. The non-performing loans (NPL) ratio rose marginally to 1.3 per cent from 1.2 per cent a year ago. We monitor our portfolio vigilantly and are confident of the resilience of our asset quality and adequacy of our provisions.



面对市场的不确定性，我们持续采取谨慎的信贷政策，贷款规模在2016年仅小幅上升2.7%至人民币238.9亿元，但我们的资金来源进一步夯实，存款增长了12.2%至人民币251.9亿元。我行保持了稳健的流动性水平，流动性覆盖率达到165.8%，远远超过100%的最低监管要求。

我行的资本保持在较高水平。截止2016年12月31日，我行的核心一级资本充足率和总资本充足率分别为18.2%和18.7%，远高于最低监管要求。

目前，大华银行（中国）的综合财务实力获惠誉A+及展望稳定评级，以及中诚信AAA及展望稳定的评级。

### 连接客户与商机

2016年，我们继续发挥优势，为企业客户提供正确的解决方案，以帮助他们把握国内和区域商机。

通过大华银行集团强大的区域网络，大华银行可以在客户进行海外扩张的过程中为他们提供无缝服务。在“一带一路”倡议的背景下，我们继续强化我们的跨境能力和市场解决方案，以满足客户不断增长的区域连通需求。

2016年，我们的外国直接投资咨询部致力于为我们的客户提供区域业务拓展所需的一站式服务，继续打造与当地监管机构和行业机构之间的战略联盟生态系统，以帮助企业实现区域扩张的雄心。我们在重庆签署了三份谅解备忘录（备忘录），以便于客户实现其区域化、贸易和投资目标。

早些年，大华银行已与中国国际贸易促进委员会（贸促会）达成了协议。作为唯一一家与贸促会建立战略联盟的新加坡银行，我们有能力帮助客户把握中国境内外各种机遇。

在这一年间，我们还加强了服务能力，为客户的跨境贸易和投资活动提供便利。我们在上海自由贸易区的分账核算单元，获得中国人民银行上海总部的批准和授权。这样，我们的企业客户便能够充分利用资本项目自由化的有利举措。

In the face of market uncertainties, we maintained a prudent lending stance, with a slight 2.7 per cent increase in our loan balance to RMB23.9 billion in 2016. We continued to improve our funding base with deposits increasing 12.2 per cent to RMB25.2 billion. Our liquidity position remained healthy with our liquidity coverage ratio standing at 165.8 per cent, well above the regulatory minimum requirement of 100 per cent.

Our capital position is strong with the Common Equity Tier 1 and Total Capital Adequacy Ratios at 18.2 per cent and 18.7 per cent respectively as at 31 December 2016, also well above the regulatory minimum requirements.

We were rated A+ by Fitch Ratings and AAA by China Chengxin International Credit Rating with a stable outlook.

### Connecting Our Customers to Business Opportunities

In 2016, we continued to build on our strengths in connecting businesses with opportunities domestically and across the region, and in providing the right solutions for our customers.

UOB Group's integrated regional network provides a strong foundation on which the Bank can serve our customers seamlessly as they expand overseas. We have continued to enhance our cross-border capabilities and in-market solutions in line with our customers' needs for increasing regional connectivity on the back of the Belt and Road initiative.

In 2016, our Foreign Direct Investment (FDI) Advisory Unit, a one-stop shop dedicated to helping our customers access regional opportunities, continued to build our ecosystem of strategic alliances with local regulatory and industry bodies to help companies with their regional expansion ambitions. We signed three Memoranda of Understanding (MOU) in Chongqing to facilitate our customers' meeting their regionalisation, trade and investment objectives.

These arrangements are in addition to UOB's agreements with the China Council for the Promotion of International Trade (CCPIT). As the only Singapore-headquartered bank to have signed strategic alliances with CCPIT, we are best-placed to connect our customers comprehensively with opportunities in and beyond China.

During the year, we also enhanced our service capabilities to facilitate our customers' cross-border trade and investment activities. Our Free Trade Accounting Unit in the Shanghai Free Trade Zone, approved and authorised by the People's Bank of China Shanghai Head Office, enables our corporate clients to take advantage of favourable initiatives on capital account liberalisation.

We will continue to deepen our relationships with clients through sectoral focus and industry specialisation. The past year saw strong growth in the businesses from financial

## 董事长致辞 Chairman's Statement

我们将继续通过资产配置优化和行业专业化来深化与客户的关系。去年，我们加强了现金管理、利率和货币衍生产品、投资解决方案、贸易融资和专业金融结构领域的产品能力，金融机构和结构性贸易和商品客户的业务实现了强劲增长。

### 对接消费者的生活方式

此外，我们根据消费者的生活方式，继续服务并不断满足他们的财务需求。我们认识到现在消费者生活中越来越依赖手机，推出了微信远程排队服务。客户可以通过我们的官方微信提前预约我们上海分行的服务。

随着时间的推移，我们对亚洲的了解也日益深入，这样我们就可以更好地把握客户的财务目标。子女教育是目前许多中国父母最关注的领域之一，为了帮助客户为孩子们做好全面的教育准备，我们与赛智中国合作推出了一系列发展项目。赛智中国是一家全球性非营利教育机构的地方分支机构，致力于促进青年人的商业和社会创业。

### 营造员工的成长机遇

2016年，我们继续通过培训项目来提高员工的能力，以满足员工的职业发展需要。

我们还加强了人才培养工作，并在大华银行“领导力发展项目”中增加了新的研讨会，帮助员工提升自己的能力和领导技能。

在我们吸引具有特定岗位资质的人才的同时，我们也着重于确保他们拥有和展现出端正的态度，即我们的价值观：诚信、进取、齐心和担当。对员工在我们银行职业生涯的每一个阶段（从招聘和培训，到升职、奖励和认可），我们都进行评估并不断加强其践行大华银行价值观的能力。

我们希望客户最终体验到大华银行无与伦比的服务品质——诚实守信，我们的承诺可以让他们感到放心。今年，我们在新加坡举办了第一届客户致心奖颁奖典礼，该奖项旨在表彰那些勇于践行我们的价值观并履行对客户承诺——我公平对待每一位客户，我为客户提供正确的解决方案，我亲自去了解客户，我在恰当的时刻为客户提供支持——的楷模。

institutions and structured trade and commodity clients, as we strengthened our product capabilities in the areas of cash management, interest rate and currency derivatives, investment solutions, trade finance and specialised finance structures.

### Connecting with Consumers' Lifestyles

In addition, we continue to anticipate and to serve the financial needs of our customers in line with their lifestyle preferences. We recognise in particular, their mobile-reliant lifestyles and have introduced a remote queue service via our official WeChat account. This service enables our customers to make appointments in advance before visiting our Shanghai Main Branch for banking services.

Our Asian perspective, honed over time, gives us a strong appreciation of our customers' financial goals and objectives. Understanding that their children's education is a priority for many Chinese parents, we introduced a series of development programmes in partnership with the Students of the Advancement of Global Entrepreneurship China, the local arm of a global non-profit educational organisation that promotes business and social entrepreneurship among the youth, to help our customers prepare for a well-rounded education for their children.

### Connecting Our People with Growth Opportunities

In 2016, we continued to strengthen the capabilities of our people to meet their career development needs through training programmes.

We also enhanced our talent development efforts with the addition of new workshops at the UOB Leadership Academy to help employees sharpen their competencies and leadership skills.

While we attract people with aptitude for their specific roles, we also focus on ensuring they also possess and demonstrate the right attitude – one that is based on our values of honour, enterprise, unity and commitment. At every stage in an employee's career with us – from hiring and training to progression, reward and recognition – we review and reinforce the strength with which the individual upholds the values of UOB.

Ultimately, we want our customers to experience a quality of service that is distinctively that of UOB – the spirit of a handshake, where they can always count on our word. Our inaugural Group-wide Customer Commitments Awards, which was held in Singapore, recognised the role models from across the organisation who live up to our values and who meet our customer commitments: to treat our customers fairly, to provide them with the right solutions, to know them personally and to be there for them when it matters.

## 通过艺术、儿童和教育连接社区

随着中国业务的稳步发展，除了履行对客户责任外，我们还要承担更多的职责。我们致力于通过艺术、儿童和教育活动来支持社区，我们深信这些活动对于一个国家的经济和人民的进步至关重要。

2016年，大华银行持续为偏远地区学校提供各类赞助、捐款和奖学金，同时，我们通过员工筹集相关资金，为社区做出了自己的贡献。我们通过爱心公益跑（行）活动募集资金，用以改善包括经济困难或具有特殊需求的儿童的生活。我们的志愿者访问了偏远地区的学校，为学生奉献爱心，并增加与学生们的接触。30多年来，大华银行（中国）在为客户、员工、社区和经济提供支持的同时，也一直在追求实现可持续业务发展。

## 2017年展望

展望未来，我们认为全球环境不确定因素增加，如美国政策的不确定性等。同时由于中国经济处于转型阶段，中国国内经济增长放缓持续。

但随着中国通过“一带一路”倡议加强与世界的联系，并继续向更为多元化的经济体系转变，我们对中国经济的增长前景仍保持信心。

目前的环境也为大华银行（中国）等以长期发展为目标的企业带来了独特的机遇。大华银行集团网络遍布整个东南亚地区，我们有能力为客户区域业务拓展提供贸易和投资支持。位于上海陆家嘴地区的由大华银行集团投资的大华银行大厦进一步彰显了我们对中国的承诺，我们的上海分行也设于这座18层建筑之内。我们仍将坚定不移地进一步发展我们的能力，包括数字计划和战略合作伙伴关系，以期满足客户跨越不同市场周期时对银行服务和其它服务的需求。

正如年报封面上那一群大象迈着坚定的步伐向目标一步步前进一样，我们也将充分利用大华银行集团和大华银行（中国）的优势——一体化的网络、深入的客户见解和强大的资产负债表——迎接新的挑战，以明确的目标、洋溢的活力和坚定的决心抓住各种机遇。

## Connecting Communities through Art, Children and Education

Our steady business development in China comes with other responsibilities beyond those to our customers. We are deeply committed to supporting communities through art, children and education which we believe are essential for the progress of a country, its economy and its people.

In 2016, we contributed to the community through sponsorships, donations and scholarships by the Bank, and funds raised by our employees. Our initiatives included our annual Heartbeat Run/Walk where we raised funds for beneficiaries in China to improve the lives of children including those with financial difficulties or special needs. Our volunteers visited schools in remote areas to deliver our care and increase engagement with the students. For more than 30 years, UOB (China) has pursued a sustainable business as we have supported customers, employees, communities and economies.

## 2017 Outlook

Looking ahead, we expect a less predictable global environment such as policy uncertainties in the US. In China, slower domestic economic growth is likely to persist as a result of the country's economic transition.

However, we remain confident of China's economic growth prospects as the country strengthens its connectivity with the world through the Belt and Road initiative, and continues to transform into a more diversified economy.

The current environment also presents unique opportunities for long-term players such as UOB (China). Backed by UOB Group's deep and strong connectivity across the region, we are well-placed to support customers in their trade and investment. Our commitment in China is further manifest in our wholly-owned UOB Plaza in Shanghai's Lujiazui area. The 18-storey building also houses our new Shanghai Main Branch. We remain steadfast in developing further our capabilities, including digital initiatives and strategic partnerships, to anticipate and to meet our customers' needs, for banking and other services across market cycles.

Like the herd of elephants on our annual report cover with their firmness of purpose and stability in unity, we will draw upon the combined and time-tested strengths of UOB Group and UOB (China) – our integrated network, deep customer insights and strong balance sheet – to face new challenges and to seize the opportunities ahead with purpose, vigour and determination.



# 董事长致辞

## Chairman's Statement

### 董事会变动

继任计划的执行是董事会的主要职责之一。詹道存教授已于 2016 年 12 月卸任独立董事并担任大华银行副监事（2017 年 1 月 1 日生效），在此，我们感谢詹教授将在副监事期间所做的持续指导。同时，我们也欢迎刘二飞先生于 2017 年 1 月 1 日接任独立董事职务。

我们还要感谢连文辉先生担任大华银行（中国）行长兼首席执行官和董事期间所做的重大贡献，同时欢迎新任行长兼首席执行官符懋赞先生，他曾任大华银行（泰国）行长兼首席执行官，在银行和金融市场业务领域拥有 30 多年的经验。

### 致谢

感谢董事会为我们提供了深入的见解和指导，感谢我们的员工对大华银行、客户和社区做出的卓越贡献，同时也非常感谢我们尊贵的客户对我们的持续信任。

黄一宗  
董事长

2017 年 3 月

### Board Changes

Succession planning is one of the key responsibilities of the Board. In this regard, I would like to thank Professor Cham Tao Soon for his continued guidance as he stepped down as independent director in December 2016 and was appointed as Deputy Supervisor of the Bank with effect from 1 January 2017. We also welcome Mr Liu Erh Fei who was appointed as independent director in January 2017.

The Board would also like to thank Mr Eric Lian Voon Fui for his contributions as President and CEO and as a director. We welcome the new President and CEO, Mr Peter Foo Moo Tan, formerly the President and CEO of UOB (Thailand) who has more than 30 years of experience in banking and financial markets businesses.

### Acknowledgements

I would like to thank the Board directors for their insight and guidance, and our people for their dedication in doing what is right for our Bank, our customers and our community. To our valued customers, thank you for your continued confidence in us.

Wee Ee Cheong  
Chairman

March 2017

# 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

上海市浦东新区银城路116号、128号大华银行大厦三层、五层501室(实际四层)、十三层(实际十二层)、十五层(实际十三层)、十六层(实际十四层)、十七层(实际十五层)、十八层(实际十六层)

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

## 企业法人统一社会信用代码

913100006694147236

## 注册资本

人民币550,000万元

## 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)

## 监事

黄祖耀

詹道存(副监事)

## 董事会

黄一宗(董事长)

符懋赞(行长兼首席执行官)

李振荣

叶杨诗明

刘二飞

曾之杰

## 执行委员会

黄一宗(主席)

符懋赞

李振荣

叶杨诗明

## 提名及薪酬委员会

曾之杰(主席)

黄一宗

李振荣

刘二飞

## 审计委员会

曾之杰(主席)

李振荣

叶杨诗明

刘二飞

## 关联交易控制委员会

曾之杰(主席)

李振荣

刘二飞

## 风险管理委员会

李振荣(主席)

曾之杰

叶杨诗明

刘二飞

## 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

Floor 3, Room 501 of Floor 5 (Actual Floor 4), Floor 13 (Actual Floor 12), Floor 15 (Actual Floor 13), Floor 16 (Actual Floor 14), Floor 17 (Actual Floor 15) and Floor 18 (Actual Floor 16), No. 116 and No. 128, Yin Cheng 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

## Unified Social Credit Code

913100006694147236

## Paid Up Share Capital

RMB 5,500,000,000

## Shareholder (Founder)

United Overseas Bank Limited

## Type of Company

Limited Company (Wholly Foreign-owned)

## Supervisors

Wee Cho Yaw

Cham Tao Soon (Deputy Supervisor)

## Board of Directors

Wee Ee Cheong (Chairman)

Peter Foo Moo Tan (President and CEO)

Francis Lee Chin Yong

Christine Ip

Liu Erh Fei

Zeng Zhi Jie

## Executive Committee

Wee Ee Cheong (Chairman)

Peter Foo Moo Tan

Francis Lee Chin Yong

Christine Ip

## Nominating and Remuneration Committee

Zeng Zhi Jie (Chairman)

Wee Ee Cheong

Francis Lee Chin Yong

Liu Erh Fei

## Audit Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Christine Ip

Liu Erh Fei

## Connected Transaction Control Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Liu Erh Fei

## Risk Management Committee

Francis Lee Chin Yong (Chairman)

Zeng Zhi Jie

Christine Ip

Liu Erh Fei

## Auditors

Ernst & Young Hua Ming (LLP) Shanghai Office

## 监事 Supervisor



### 黄祖耀

#### 监事

88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。

黄博士于2013年卸任大华银行主席一职，目前担任大华银行荣誉主席兼顾问。黄博士也是大华银行（马来西亚）及远东银行的荣誉主席及顾问，同时也是大华银行（泰国）的董事会主席及大华银行（印尼）的监事长。

黄博士同时也是大华保险、虎豹企业、华业集团、泛太平洋酒店集团、联合工业、滨海中心控股及黄氏基金的董事局主席。他亦是中正中学的董事会主席。

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。

### Wee Cho Yaw

#### Supervisor

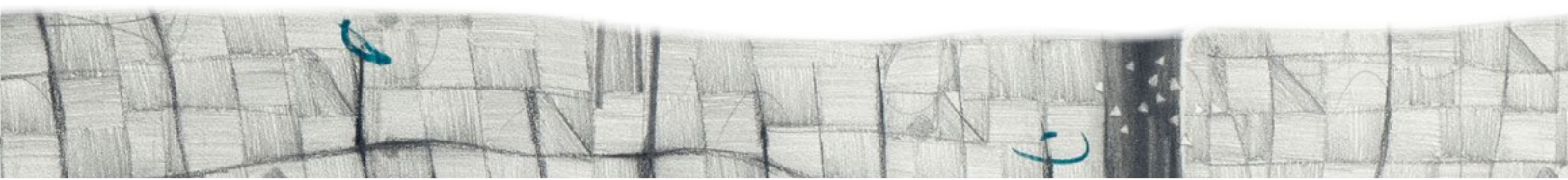
Dr Wee, 88, was appointed as Supervisor of United Overseas Bank (China) on 30 October 2007.

Dr Wee is a veteran banker with more than 50 years' banking experience with the UOB Group.

He is the Chairman Emeritus and Adviser of United Overseas Bank, Singapore having stepped down as its Chairman in 2013. He is also the Chairman Emeritus and Adviser of United Overseas Bank (Malaysia) and Far Eastern Bank, Chairman of United Overseas Bank (Thai) Public Company and President Commissioner of PT Bank UOB Indonesia.

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. He is also the Chairman of Chung Cheng High School.

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



黄博士接受过中文高中教育。他任职于多家学校管理委员会及南洋大学和新加坡国立大学理事会。他于 2004 年起担任南洋理工大学的名誉副校长，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。荣誉学位的颁发乃表彰其对教育、社区福利及商界的长久支持。

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”，以表彰其对新加坡经济、教育和社区工作的杰出贡献。

Dr Wee received Chinese high school education. He had served on numerous school management committees and the Councils of the Nanyang University and National University of Singapore. Since 2004, he has been the Pro-Chancellor of the Nanyang Technological University (“NTU”). He was conferred an Honorary Degree of Doctor of Letters by the National University of Singapore in 2008 and a second Honorary Degree of Doctor of Letters in 2014 by NTU. Both Honorary Degrees were conferred in recognition of his long-standing support of education, community welfare and the business community.

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.

He received the Distinguished Service Order, Singapore’s highest National Day Award from the President of Singapore in 2011 for his outstanding contributions to the economic, education, social and community development fields in Singapore.



## 副监事 Deputy Supervisor



詹道存  
副监事

77岁，2008年1月25日至2016年12月26日期间担任本行独立及非执行董事，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。詹教授自2017年1月1日起担任本行副监事之职。

詹教授是新加坡NSL、三盅两件集团及新加坡铁路学院董事长，也是SAP（亚太及日本区）顾问委员会成员。他还是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（截至2016年12月31日止）。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。

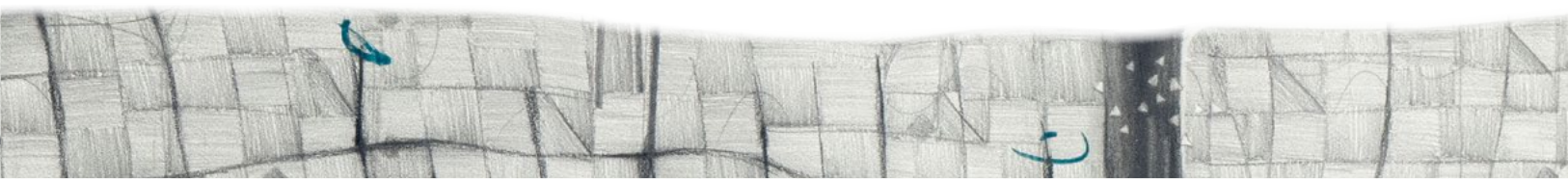
Cham Tao Soon  
Deputy Supervisor

Prof Cham, 77, was a non-executive and independent director from 25 January 2008 to 26 December 2016. He was also the Chairman of the Nominating and Remuneration and Audit Committees, and a member of the Connected Transactions Control and Risk Management Committees. Prof Cham was appointed as the Deputy Supervisor of the Bank with effective from 1 January 2017.

Prof Cham is the Chairman of NSL, Soup Restaurant and Singapore Rail Academy, and a member of SAP (Asia Pacific Japan) Advisory Board. He is a former director of MFS Technology, WBL Corporation and UOB Singapore 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 Advisor to the SIM Governing Council (till 31 December 2016). For his outstanding contributions to education, he was conferred the Distinguished Service Order, Singapore's highest National Day Award, in 2003.





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荣誉学位、伦敦大学数学理学学士学位荣誉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。

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



黄一宗  
董事长

64岁，2007年12月5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。

黄先生是一位拥有超过35年从业经验的职业银行家，他于1979年加入大华银行，并自1990年起担任大华银行董事。目前担任大华银行副董事长及首席执行官。

黄先生同时也是大华保险、大华银行（马来西亚）及大华银行（泰国）的董事。他还兼任大华银行（印尼）的副监事长。

黄先生目前还担任新加坡银行公会董事局主席、新加坡银行与金融学院（IBF）副董事长，并同时担任IBF标准指导委员会主席。

Wee Ee Cheong  
Chairman

Mr Wee, 64, was appointed as Director and Chairman of the Bank on 5 December 2007. A non-executive and non-independent director, he is the Chairman of the Executive Committee and a member of the Nominating and Remuneration Committee.

A career banker with more than 35 years of banking experience in the UOB Group, Mr Wee joined United Overseas Bank, Singapore (“UOB Singapore”) in 1979 and has been a director of UOB Singapore since 1990. He is currently the Deputy Chairman and Chief Executive Officer of UOB Singapore.

He also holds directorships in United Overseas Insurance, United Overseas Bank (Malaysia) and United Overseas Bank (Thai) Public Company. He is the Deputy President Commissioner of PT Bank UOB Indonesia.

Mr Wee is the current Chairman of The Association of Banks in Singapore, the Vice-Chairman of The Institute of Banking and Finance (IBF) and Chairman of the IBF Standards Committee.



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、华业集团及泛太平洋酒店集团的董事。

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。

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.

In 2013, he was awarded the Singapore 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



### 符懋赞

行长兼首席执行官

符懋赞先生，54岁，于2016年12月19日出任大华银行（中国）行长兼首席执行官一职，并于2017年1月18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。

符先生于2011年加入大华银行，主管资金和环球市场部海外分支机构业务，并于2012年开始担任任大华银行（泰国）行长兼首席执行官一职。符先生拥有新加坡国立大学房地产管理学士学位，是特许金融分析师。他拥有30多年银行业从业经验。

### Peter FOO Moo Tan

President and Chief Executive Officer (CEO)

Mr Foo Moo Tan, 54, was appointed President and CEO on 19 December 2016 and a director of the Board on 18 January 2017. An executive and non-independent director, he is a member of the Bank's Executive Committee.

Mr Foo joined UOB in 2011 as the Head of the Group's Treasury and Global Markets business for its overseas subsidiaries and branches. He also served as President and CEO of UOB (Thailand) from 2012. Mr Foo holds a Bachelor of Estate Management (Hons) from the National University of Singapore and is a Chartered Financial Analyst. He has more than 30 years of experience in banking and financial markets.



### 李振荣

63岁，2008年1月25日受委任加入董事会。作为非执行非独立董事，他同时也是本行风险管理委员会主席及执行委员会、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（泰国）、大华银行地产投资、大华银行中国地产投资、以及Junipa，也是大华银行（印尼）的监事会成员。李先生也是大华银行下属一家从事股票经纪的附属公司—大华继显控股有限公司的董事。

李先生拥有马来西亚教育证书，并具有三十多年金融业从业经验。

### Francis Lee Chin Yong

Mr Lee, 63, was appointed to the Board on 25 January 2008. A non-executive and non-independent director, he is the Chairman of Bank's Risk Management Committee and a member of the Bank's Executive, Nominating and Remuneration, Audit, Connected Transactions Control Committees.

He joined United Overseas Bank (Malaysia) in 1980 and last served as CEO prior to his appointment to United Overseas Bank Singapore ("UOB Singapore") in 2003. Between 2003 and 2008, Mr Lee was the Head of International and spearheaded the UOB Group's expansion in the region. He was also responsible for UOB Singapore's consumer banking business in Singapore and the region. In his current portfolio as Managing Director and Head of Group Retail at UOB Singapore, he leads the UOB Group's retail businesses for consumers and small business customers.

Mr Lee is a director of several UOB Singapore subsidiaries, including United Overseas Bank (Thai) Public Company, UOB Property Investments, UOB Property Investments China, and Junipa, and is a member of the Board of Commissioners of PT Bank UOB Indonesia. He also serves as a director UOB-Kay Hian Holdings, a UOB Singapore affiliate which is in the stockbroking business.

He holds a Malaysia Certificate of Education and has more than 30 years' of banking experience.

## 董事会 Board of Directors



### 叶杨诗明

53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29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。叶女士自2016年7月1日起担任大华银行大中华地区首席执行官，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、新加坡和中国大陆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。

叶女士同时也是新加坡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, 53, 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 veteran banker with 29 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. Mrs. Ip was appointed as CEO for UOB Greater China with effective from 1 July 2016, 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.



### 曾之杰

48岁，2010年11月18日受委任加入董事会。作为独立及非执行董事，他同时也是本行审计委员会、提名及薪酬委员会和关联交易控制委员会主席，及风险管理委员会成员。

曾先生现任中信资本控股有限公司高级董事总经理、开信创业投资管理咨询有限公司总经理。

曾先生还在中软国际有限公司、国微技术控股有限公司及港中旅华贸国际物流股份有限公司三家上市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, 48, was appointed to the Board on 18 November 2010. A non-executive and independent director, he is the Chairman of the Audit, Nominating and Remuneration, and Connected Transactions Control Committees, and a member of Risk Management Committee.

Mr Zeng is currently the Senior Managing Director of CITIC Capital Holdings and the General Manager of Kaixin Investment.

He serves as an independent director for three listed companies, namely, Chinasoft International, SMIT Holdings Limited and CTS International Logistics Corporation Limited. He is 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.



## 董事会 Board of Directors



### 刘二飞

58岁，2017年1月20日受委任加入董事会。作为独立及非执行董事，他同时也是本行审计委员会、提名及薪酬委员会、关联交易控制委员会和风险管理委员会成员。

刘先生现任信泰资本管理有限公司联合创始人。刘先生还在永隆银行、鑫网易商集团担任独立董事职务。

刘先生曾担任美林中国区主席及美银美林中国区总经理。他还曾在高盛集团、摩根士丹利、所罗门美邦国际、东方汇理银行担任高层。

刘先生拥有布兰迪斯大学经济学和国际关系学士学位，及哈佛商学院工商管理学硕士学位。

### Liu Erh Fei

Mr Liu, 58, was appointed to the Board on 20 January 2017. A non-executive and independent director, he is a member of the Audit, Nominating and Remuneration, Connected Transactions Control and Risk Management Committees.

Mr Liu is currently Co-founder of Cindat Capital Management Limited. He also serves as an independent director for Wing Lung Bank Limited and Fortunet e-Commerce Group Limited.

Mr Liu was formerly the Chairman of Merrill Lynch China and Country Executive of Bank of America Merrill Lynch. He had previously worked as head of Asia or China for Goldman Sachs, Morgan Stanley, Smith Barney and Indosuez.

He holds a Bachelor of Arts in Economics and International Relations from Brandeis University, and a Master of Business Administration from Harvard Business School.

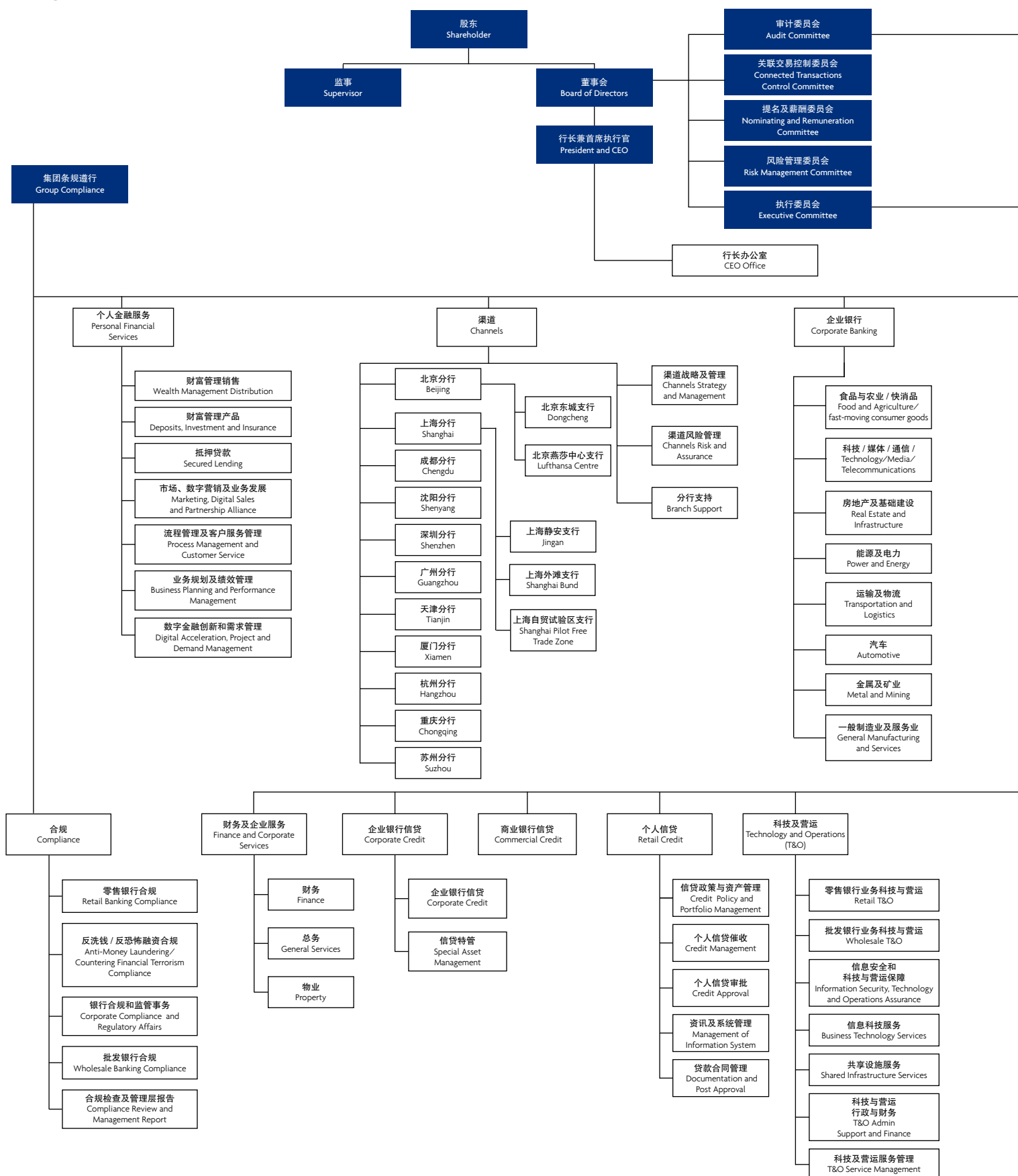


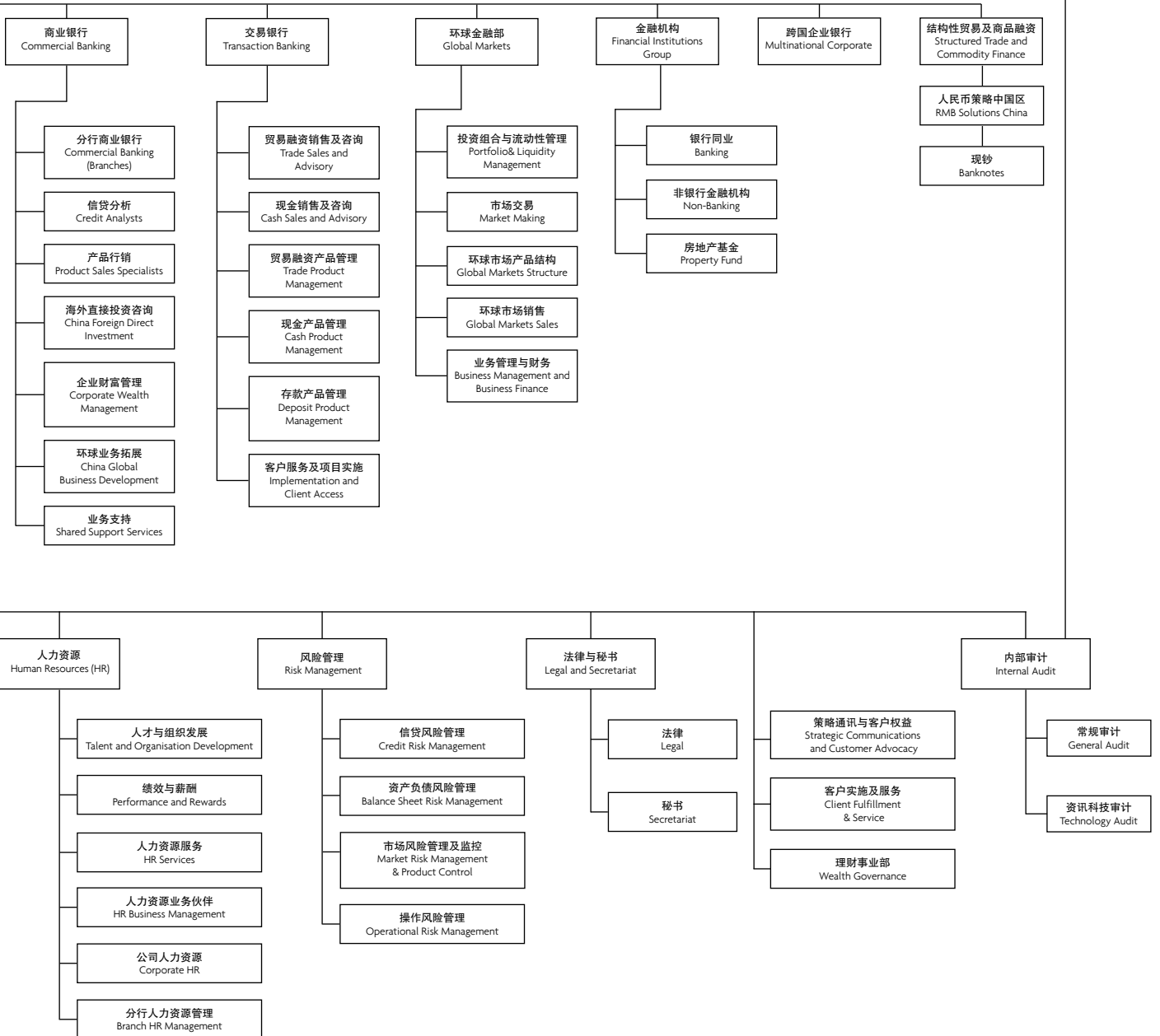
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# 组织架构图 Organisation Chart





# 管理层报告

## 2016 in Review

### 企业银行

伴随着国际市场的不确定性，以及国内供给侧改革及重组的逐步推进，企业正面临产业价值链提升及业务增长的挑战和机遇。我们寻求改变与突破以应对当下的经济形势。

积极优化资产配置，专注发展核心业务。我们积极配合国家“去产能”指引，调整产业侧重以支持实体经济客户的发展，这些客户包括食品/农业/快消品、科技/通信、房地产、能源及电力、运输及物流、汽车、先进制造业及服务业等。即便受到部分战略调整客户的影响（主要为“两高一剩”行业），我们的客户总数量依然获得4.5%的增长。

自贸区业务及中新金融创新示范成效初显。借助国内自贸区以及中新金融创新实验的政策优势，我们为客户提供定制化的金融解决方案来满足其跨境业务需求。其中一项创新是我们突破了传统的跨境借贷模式，积极与中新两地银行同业合作，为企业在岸离岸融资提供一揽子的市场风险管理方案。2016年，自贸区支行、苏州分行及重庆分行的业务发展迅速，业务团队的总收入实现了翻倍增长。

“一带一路”战略推进，彰显银行网络优势。伴随着“一带一路”战略的稳步推进，我们持续为客户在东南亚和大中华区域的贸易和投资提供银行解决方案。例如，我们为一家大型电力企业在境外的收购案提供融资；我们为一家大型央企在香港成功发行了私募债券以支持该企业在境外特别是东盟国家的业务发展。2016年，我们支持海外扩张的企业数量增长78.6%。

### Corporate Banking

Global uncertainty and China's ongoing reforms and restructuring have created both challenges for companies, as well as opportunities for them to move up the value chain and to grow their business.

In line with the Chinese government's move to reduce excessive industrial capacity, we sharpened our focus on serving our clients from sectors including food and agriculture, fast-moving consumer goods, technology and communications, real estate, energy and electricity, transportation and logistics, automotive, and advanced manufacturing and services. Despite the narrowing of our industry focus, the total number of our clients grew by 4.5 per cent in 2016.

We also capitalised on the favourable policies available in China's free trade zones (FTZ) and Sino-Singapore collaboration in financial innovation to help our clients manage their regional operations through the use of customised banking solutions. For example, we collaborated with other banks in China and Singapore to provide clients with innovative cross-border solutions that include both onshore and offshore term financing and market risk management. Such initiatives enabled our Shanghai FTZ Sub-branch, and Suzhou and Chongqing Branches to double their revenues in 2016.

In addition, we continued to strengthen our support of clients expanding and investing in Southeast Asia as they tapped on the business opportunities arising from the Belt and Road initiative. These include the financing of an overseas acquisition by a large state-owned power company, as well as corporate finance advisory services to a large state-owned enterprise for its private equity issuance in Hong Kong to support their market expansion in Southeast Asia. We helped 78.6 per cent more clients expand across the region in 2016 than in the year before.

## 商业银行

得益于大华银行集团遍布东南亚的商业网络，专业知识以及优质资源，同时响应中国政府大力推动的“一带一路”项目，我们继续致力于帮助中国企业“走出去”，以促进对外投资和贸易的持续发展。

2016年，外国直接投资咨询部（FDI）继续拓展业务合作伙伴网络，以帮助企业进行区域扩张。继2015年11月中新（重庆）战略性互联互通试点项目推出以来，我们陆续签署了三份谅解备忘录，以促进重庆与东南亚地区（包括新加坡）之间的跨境贸易和投资。根据这些分别与重庆市人民政府金融事务办公室、渝北区政府与上海浦东发展银行重庆分行，以及中国进出口银行重庆分行签署的谅解备忘录，大华银行重庆分行将与合作伙伴更深入地合作，协助当地和区域客户在中国和东南亚地区的发展。

2016年通过我们的FDI合作伙伴网络拓展海外市场的客户数量增加了40%。

我们与大华银行（香港）和大华银行（台湾）团队紧密合作，以加强对珠江三角洲地区客户的支持，推动他们在大中华区以及东南亚之间的业务。2016年，珠三角地区在香港和东南亚拓展的中国客户数量增加了30%。

我们通过与企业银行部和跨国企业团队紧密合作，向客户提供创新的解决方案和服务，以支持客户的业务增长。例如，我们的供应链融资解决方案使客户（主要是跨国公司和大型企业）的供应商和分销商都能够获得有利的融资条款，这有助于价值链所有客户改善他们现金管理。

## Commercial Banking

We continue to support our clients in their regional expansion by tapping on the UOB Group's extensive network, expertise and resources. This helped our clients to seize opportunities arising from China's B&R initiative.

In 2016, our Foreign Direct Investment Advisory Unit expanded its network of partnerships. Following the launch of Sino-Singapore Chongqing Connectivity Initiative in November 2015, we signed three Memoranda of Understanding (MOU) to promote cross-border trade and investment between Chongqing and Southeast Asia, including Singapore. The MOUs are with the Financial Affairs Office of the Chongqing Municipal People's Government; Yubei District Government and Shanghai Pudong Development Bank's Chongqing Branch; and the China Import and Export Bank Chongqing Branch. Under the MOUs, our Chongqing Branch will work with the partners to help our regional clients and Chongqing-based companies expand into and out of China.

Through our strong partnership network, in 2016 we helped 40 per cent more Chinese clients seize opportunities overseas than the year before.

In enhancing the support of our clients in the Pearl River Delta (PRD) region, we continued to collaborate closely with UOB Hong Kong and UOB Taiwan to provide cross-border solutions that facilitate the trade and investment flows within Greater China and between Greater China and Southeast Asia. The number of Chinese companies from the PRD region that expanded into Hong Kong and Southeast Asia increased by more than 30 per cent in 2016.

We also worked closely with the Corporate Banking and Multinational Corporates teams to offer supply chain financing solutions to our clients and their suppliers and distributors, which in turn helped to improve cash flow management for all the companies in the value chain.



## 管理层报告

### 2016 in Review

#### 金融机构

2016年，大华银行（中国）扩大金融机构团队，并与总行金融机构部紧密合作，以支持中资金融机构加速海外布局，把握“一带一路”战略所带来的市场机遇。

2016年，我行金融机构业务获得强劲增长，客户数量增长47%。

为更好地为客户提供专业服务，2016年，我们按专业分工把金融机构部分为银行组、非银行金融机构组和地产基金组。充分利用大华银行在东南亚地区的网络优势，我们为这些金融机构客户提供全方位的解决方案，以支持其跨境业务拓展。这些金融解决方案包括贷款、银团、黄金租赁、发债、贸易融资方案、现金管理和套期保值等。

#### Financial Institutions Group

In 2016, we expanded our team and enhanced our capabilities to support the increasing needs of financial institutions in China as they capitalised on business opportunities arising from the B&R initiative.

As a result, in 2016 we grew our client base by 47 per cent.

Backed by the Group's strong network in Southeast Asia, our three teams, specialising in banks, non-bank financial institutions and property funds respectively, provided our clients with tailored and comprehensive financial solutions to suit their cross-border needs. These financial solutions include bilateral loans, syndicated loans, gold leasing, bond issuance, trade finance, cash management and hedging solutions.

## 交易银行

即使面对中国经济增长放缓，我们仍始终致力于向客户提供解决方案以满足客户在日常业务管理以及开拓新业务过程中出现的不断变化的需求。

在过去的一年，大华银行集团持续投入以提升现金管理、贸易融资以及供应链融资等产品的竞争力。其中包括，在企业网上银行与资金池上引入新功能，开启全套电票系统以及同业进出口项下的代付业务。同时服务于同业客户的贸易融资以及存款产品能力得到了加强。

依托于集团健全的区域网络，我们的专业团队已经覆盖了中国最具活力的经济发展区域：长三角，珠三角，环渤海以及西南经济发展区。

2016年，交易银行部贸易融资资产增长超六成，活期存款余额翻倍。

2016年我们还荣获了《亚洲货币》颁发的小型企业组、中型企业组以及大型企业组的“最佳现金管理外资银行”三项大奖，获得了行业的认可。

## Transaction Banking

Despite the economic slowdown in China, we remained committed to providing our clients with solutions to meet their changing needs as they managed and grew their businesses.

During the year, we continued to invest in enhancing our capabilities in the areas of cash management, trade finance and financial supply chain management. We introduced new features on our electronic banking platform, Business Internet Banking Plus; established an electronic commercial draft system; rolled out new liquidity management services; and launched import and export refinancing solutions for our financial institution clients. We also strengthened our trade financing and deposit capabilities.

Tapping on the Group's strong regional network, we extended the coverage of our product specialists in China's rapidly-developing economic zones, including the Yangtze River Delta and Pearl River Delta regions, Bohai Economic Rim and the Southwest Economic Zone.

Our efforts led to a more than 60 per cent growth in our trade finance assets in 2016. We also doubled our current account deposit balances.

In recognition of these efforts, we were voted Best Foreign Cash Management Bank in China for small, medium and large-sized corporates in the Asiamoney Cash Management Poll 2016.



## 管理层报告

### 2016 in Review

#### 结构贸易与商品融资

大华银行是东南亚最早设立专业团队从事结构贸易与商品融资的银行之一。经过多年发展，我们已建立了包括能源、金属和农业行业的多样化大宗商品客户群。除了总部在新加坡，我们团队也分布在香港和中国大陆。

凭借我们在东南亚的网络资源，和在中国的本土专业知识，我们为结构贸易与商品融资的集团战略客户提供银行和结构性贸易融资服务，支持客户在中国的业务发展。在 2016 年，我们成功拓展银行产品，为核心客户提供高效的金融服务。

在 2016 年，我们的主要里程碑为开立了首单基于背对背结构的信用证，以提高客户资金使用效率。该成功尝试，让我们相信我们有能力去支持其他有类似融资需求的客户。

我们和环球金融部门协作，为客户提供外汇套保，帮助客户有效规避汇率波动的风险。

尽管宏观经济走弱，我们专注于客户的财务解决方案，使我们的业务在 2016 年获得强劲的增长。

#### Structured Trade and Commodity Finance

In 2016, we worked closely with our colleagues in Singapore and Hong Kong to build a diversified pool of commodity clients in the energy, metals and agriculture sectors.

Tapping our strong local expertise, in 2016 we supported UOB Group's regional clients expanding their business in China by increasing the range of our financing and structured trade services.

For example, under our new back-to-back financing structure, our clients are now able to obtain Letters of Credit for their overseas procurement based on pre-sales contracts without the need for capital guarantees. This helps to improve the efficiency of our clients' capital utilisation.

In view of the fluctuating RMB during the year, we also worked with Global Markets to help our clients manage their foreign exchange risk using appropriate hedging strategies.

Our sustained support of our clients' trade flows across the region enabled us to achieve strong business growth in 2016.



## 环球金融

2016年,我们持续依托大华银行集团在东南亚不断扩大的区域性网络、对中国市场的深刻理解,深化与客户服务团队的合作,满足国内企业客户的对冲和投资需求。

我们与商业银行部、企业银行部、结构性贸易与大宗商品融资部密切合作,协助客户管理在业务扩展过程中产生的外汇、利率、大宗商品的市場风险,深得国内企业客户的信任。我们也积极与这些部门合作,通过提供综合性财务方案,挖掘新客户。

我们积极响应中国政府提倡的“一带一路”国家战略。基于对客户深入了解和依托集团在亚洲的卓越交易能力和全球的网络,我们为银行和非银行金融机构提供符合他们风险偏好的定制化结构性产品和解决方案。我们环球金融部的专家也为国内金融机构提供跨境投资方案和投资建议,支持他们优化资产配置和管理风险。

得益于以客户为导向的方针,我们的企业客户外汇交易量相较于2015年同比增长113%。另外,大宗商品交易量,包括铁矿石等,与去年同比增长74%。

过去一年,我们继续充当中国黄金交易市场和中国银行间外汇市场的积极参与者。我行是中国外汇交易中心的新加坡元做市商。2016年,我行荣获中国外汇交易中心授予我们最佳会员奖,以表彰我们对中国外汇市场的杰出贡献。同时,我行在过去连续三年获得最佳新加坡元直接交易做市机构奖,为新加坡元在境内市场流动性做出一份贡献。

我行也是上海黄金交易所银行间黄金询价市场尝试做市商。2016年,我行在黄金市场取得重要进展,实现了第一笔实物黄金进口,以及第一笔企业黄金租赁业务,不仅为国内黄金市场增加了流动性,也为企业提供了多一种融资渠道。

## Global Markets

In 2016, we continue to tap UOB Group's extensive network of Asian markets, our strong local market insights and partnered client coverage teams to meet the hedging and investment needs of our corporate clients.

We worked closely with our Commercial Banking, Corporate Banking, and Structured Trade and Commodity Finance teams to help our clients manage their market risks in foreign exchange, interest rates and commodities as they expanded their business operations. We also collaborated with these teams to acquire new clients through the provision of comprehensive financial solutions.

We enhanced our product capabilities to help our clients take opportunities arising from China's initiative of B&R. Backed by our intimate understanding of our clients and tapping the Group's outstanding trading capabilities in Asia and strong network worldwide, we offered financial institution clients tailored structured products and solutions that suited their risk appetites. Our Global Markets specialists also provided cross border investment solutions and advisory services to support financial institutions in China in their asset optimisation and risk management.

Our customer-centric approach enabled us to achieve a 113 per cent year-on-year growth in foreign exchange trading volume from our corporate client segment. In addition, the overall volume of commodity products rose 74 per cent year on year, including our expanded range of hedging solutions such as iron ore.

During the year, we continue to be an active participant in the local gold market and interbank foreign exchange market. In recognition of our efforts in China's foreign exchange market, we were named as Best Member by CFETS in 2016. We were also awarded the SGD/CNY Best Market Maker for the past consecutive three years to recognise our contribution in on shore liquidity of SGD.

We are also the trial market maker for interbank gold bilateral market of Shanghai Gold Exchange. We broke through in the local gold market by closing the first deal on physical gold import and the first gold leasing transaction. These provide an alternative financing channel for corporates and increase the liquidity of domestic gold market as well.



## 管理层报告

### 2016 in Review

#### 人民币策略

2016年，人民币正式加入国际货币基金组织特别提款权货币篮子，成为人民币国际化的新里程碑。随着“一带一路”战略和中国境内自由贸易试验区（自贸区）建设的推进，我们的跨境人民币业务迎来了新的发展机遇。

利用大华银行集团强大的海外网络和对东南亚的深入了解，我们全面支持企业客户的区域扩张计划，为他们提供从人民币跨境结算、汇兑到风险管理等一系列人民币业务方案。因此业务量在2016年实现大幅增长。

2016年，我们获得中国人民银行上海总部的批准，在上海自贸区开办分账核算业务。我们为企业客户设计的基于分账核算单元的跨境金融方案，帮助企业在资本项目开放的创新政策中获益。客户可以充分利用境内外闲置资金降低财务成本，同时有机会利用其它有利的跨境政策和试点项目。

为了帮助推广跨境人民币业务，我们在与中国贸易和投资关系日益密切的新加坡、马来西亚和泰国举办了多场路演。

2016年3月，大华银行作为主要赞助商，支持中国人民银行中国金融培训中心和新加坡南洋理工大学南洋商学院共同发起设立了亚洲首个“人民币国际化研究中心”，以推动跨领域、跨部门的财经专家对人民币国际化的合作研究。

#### RMB Solutions

RMB internationalisation reached a milestone in 2016, with the inclusion of the RMB in the International Monetary Fund's Special Drawing Rights currency basket. The advancement of the Belt and Road initiative and the expansion of free trade zones (FTZ) in China also presented opportunities for the growth of our cross-border RMB business.

Capitalising on UOB Group's strong network and in-depth understanding of Southeast Asia, we supported our clients' regional expansion plans by providing them with a range of RMB solutions, from cross-border settlement and foreign exchange to risk management. As a result, our business volume grew significantly in 2016.

In 2016, we received approval and authorisation from the People's Bank of China (PBoC) Shanghai Head Office to launch our Free Trade Accounting Unit (FTU) in the Shanghai FTZ. Through the cross-border FTU-based solutions we offer, our corporate clients can tap the initiatives on favourable capital account liberalisation to use their onshore or offshore surplus funding to access financial solutions at a lower cost.

To help to promote cross-border RMB, we organised several roadshows in Singapore, Malaysia and Thailand, countries with which China has been seeing increasing trade and investment flows.

In March 2016, UOB sponsored the launch of Asia's first Centre for RMB Internationalisation Studies as a main sponsor. The centre is a partnership between China Centre for Financial Training of the PBoC and Nanyang Business School of the Nanyang Technological University, Singapore. It aims to encourage cooperative research on RMB internationalisation among financial experts from different sectors and disciplines.

## 个人金融服务

随着互联网金融、第三方理财以及 P2P 信贷的深入和扩张，其对传统商业银行的影响也在逐步加强。为了更好地增加客户体验，2016 年我们专注于提升客户价值主张，同时加快了由传统银行向数字银行转型的步伐。

2016 年，我们携手大华资产管理有限公司共同推出了国内独有代客境外理财计划——大华收益聚焦基金，该基金能更好地帮助客户在不稳定的市场环境下，分散投资风险，获得稳健收益。

我们不仅致力于理财规划，也关心下一代教育发展，在提供金融服务的同时，努力培育具有创新意识的下一代企业家领袖，我们携手赛智（中国），提供了一系列的教育培训发展课程。另外，我们还为优质客户及其子女提供新加坡游学夏令营。

为了满足客户日益增长的互联网生活需求，我们推出了大华银行尊享财富微信账号排队预约服务，该服务可缩短客户排队等候时间达 20%。

## Personal Financial Services

While financial technology startups, third-party wealth managers and peer-to-peer lending companies continue to disrupt the traditional banking sector with their innovative business models, we sharpened our focus and deepened our digitalisation efforts to enhance the customer experience in 2016.

To help our customers diversify their investment risks and to receive stable returns amid the current market volatility, we worked with UOB Asset Management as the exclusive Qualified Domestic Institutional Investor distributor to launch the United Income Focus Trust. The fund invests globally in a diverse set of asset classes, from the traditional (such as equities and fixed income securities) to the alternative (such as real estate investment trusts and currencies).

We also helped our customers to plan their finances and to prepare for a well-rounded education for their children through a series of development programmes held in partnership with the Students of the Advancement of Global Entrepreneurship (SAGE) China. In addition, we held our inaugural summer camp in Singapore for our customers and their children.

Recognising our customers' increasing use of digital channels for various lifestyle needs, we introduced a remote queue service via our official WeChat account that enables customers to pre-book appointment times before visiting their preferred bank branch. This has helped to shorten the waiting times for our customers by up to 20 per cent.



## 管理层报告 2016 in Review

### 科技与营运

2016年，我们继续致力于系统升级和业务流程的优化，以支持业务创新，在符合监管要求的同时提升客户体验。

我们建立了业务流程配合环球市场部黄金租赁业务的开展。我们与人民币策略部协作完成自贸区分账核算单元系统的上线并通过中国人民银行上海总部验收。

同时，我们还成功搭建了行内电子银行汇票系统与中国人民银行系统的直连并通过审核，满足了客户电子商业汇票业务的需求，还通过直连方式减少了手工操作，提高了现有票据业务的办理效率。

我们还致力于增强系统风险控制能力，包括监管报表系统的升级和电信诈骗风险交易事件管理平台的搭建。为配合中国的营改增税务改革项目，我们推出了营改增系统，建立了集中的发票管理平台。

2016年10月，我们顺利完成了总行和上海分行的新大楼搬迁及系统设施的迁移，保证了在搬迁过程中对客户服务的无缝连接。

### Technology and Operations

In 2016, we continue to upgrade our technology systems and to optimise our operational processes. These were to enhance the customer experience, support our business development and to ensure compliance with regulatory requirements.

During the year, we worked with Global Markets to support the launch of its gold leasing business.. We also worked with the RMB Solutions Team to develop and implement the FTU system in the Shanghai FTZ.

We also implemented our Electronic Commercial Draft System to meet our customers' demand for electronic drafts. The automated system is connected directly to PBoC and enables faster turnaround time and greater efficiency compared with manual processing of bank drafts.

We also upgraded our regulatory reporting systems and established a risk management system for Telecommunications Fraud that will enhance our Bank's risk controls. Following China's VAT reform nation-wide, we launched the VAT system to provide a centralised tax management platform and to issue the VAT invoice.

In October 2016, we successfully relocated to the Bank's new headquarters in Shanghai and ensure seamless provision of service to our customers.

## 人力资源

大华银行（中国）始终重视吸引、发展和留住人才，并帮助他们建立有意义的职业生涯。通过培养我们的员工，我们也得以帮助我们的客户实现他们的金融需求。

为了进一步提升我们员工的工作效能，2016年，我们在原有的对公业务、对私业务、运营管理以及通用技能四项培训支柱条线的基础上，建立了全新的名为“超越平凡（Beyond Ordinary）”系列课程。

2016年，有50多名高潜力员工完成了“领导力发展项目”。为继续关注 and 帮助从领导力发展项目中毕业的企业核心人才，我们进一步提供了形式多样的专题培训，通过高层经验分享、专家分析市场趋势等，帮助核心人才开拓视野，对未来可能的挑战做好准备。

在关爱员工及其家庭方面，2016年我们对弹性福利平台进行了提升，员工可灵活自由地为自己及家人购买所需的医疗、保险和其它福利。另外，继续秉承“健康员工、积极生活”的理念，我们向员工推出了一系列健康相关活动，包括健康知识讲座和多种健身课程，如瑜伽、有氧操、搏击等，以帮助员工建立良好的健康生活习惯方式。

为了更好地践行大华银行企业价值观——诚信、进取、齐心、担当，我们将企业价值观纳入员工绩效目标。我们推出的在线评估工具ePEAK系统使这一考核工作卓有成效。

## Human Resources

At UOB (China), we attract, develop and retain talented people and help them to build meaningful careers. In nurturing our people, we also help our clients to meet their financial needs.

In 2016, we launched a new employee training series titled 'Beyond Ordinary', which enhanced our existing training programme for retail and wholesale banking, as well as operational and general management.

During the year, more than 50 high-potential colleagues completed courses at the UOB Leadership Academy. Further training was provided to the academy graduates through workshops at which senior management shared their experiences and experts gave their insights on market trends. These sessions enabled our people to gain exposure and to prepare themselves for potential challenges.

We also improved our flexible employee benefits programme, under which all full-time employees are now able to customise the healthcare coverage for themselves and their families. Employees can choose from a wide range of health and wellness benefits. In addition, as part of our commitment to promote "Healthy Employees, Active Lifestyles", we launched various health-related activities. These included workshops on healthcare and classes on yoga, aerobics and kickboxing.

To reinforce the importance of living our values – Honourable, Enterprising, United and Committed –, we incorporated a values component in our annual performance assessment. The launch of our online performance management tool, ePEAK, in 2016 enabled us to be more efficient in our annual performance assessments.



## 管理层报告

### 2016 in Review

2016年，大华银行（中国）获得由智联招聘联合北京大学企业社会责任与雇主品牌传播研究中心共同发起的“2016年中国最佳雇主全国百强”，由前程无忧联合权威人力资源机构发起的“2016年中国典范雇主全国百强”的殊荣。并在由上海人力资源工会举办的“2016中国人才发展风云榜”中获颁“最具非凡价值案例奖”。我们一直秉持关心并尊重每一位员工和客户，该三奖项的获得是对我行这一努力的认可。

在我们积极践行大华银行企业价值观的旅途中，积极造福社区、回馈社会，也成为我行在2016年的关键词。我们将通过“爱心公益跑”筹得的捐款，用于支持四川省汉源县片马彝族乡中心小学和四川省凉山州冕宁县彝海中心小学的学生教育。这些善款用于采购学习用品、购置校服和鞋子、为设立电教化教室提供电脑、投影等多媒体设备。捐款还将用于奖学金助学金项目：2016年共有超过50人次的学生以及7人次的优秀教师获益。与此同时，我们员工还自发组织捐赠了棉被等防寒物资，以改善学生的住宿条件。

Our commitment to treat every employee with care and respect was recognised when UOB (China) was named as one of the Top 100 Best Employers in China by Zhaopin Limited and Peking University, one of the Top 100 Employers at China's Employer Excellence Awards by 51Job Limited, and the Most Valuable Case Study at the 2016 Best China Talent Development Awards organised by the Shanghai HR Union.

Just as we care for our people, we believe in making a real difference in our community. Through the annual UOB Heartbeat Run/Walk, we raised funds to support the education of students from Central Primary School of Pian Ma Yi Minority Village and Yi Hai Central School of Mianning Village in Sichuan Province. Donations from our colleagues and the Bank were used to provide these students stationery, uniforms and shoes, as well as equipment such as computers and projectors for their classrooms. The funds also provided scholarships for more than 50 students and seven teachers. Our colleagues also donated winter apparel and quilts to keep the students warm during the colder months.

## 客户权益

2016年我行推出多项服务管理项目，以提升我行整体服务品质，以最大限度地满足消费者利益。

2016年，我们在全行14个分支行网点，共举办33场现场服务培训，以帮助我行不同层级客户服务人员——无论是柜台人员还是客户经理——提升客户服务能力。

同时，我们新推出客户服务满意度调查：在上海分行网点一对一现场采访客户，了解客户对我行服务水平的真实感受。

此外，我行面向客户在全国11个城市共举办112场消费者权益保护宣传活动，主要内容涉及：打击和防范非法集资、防范电信诈骗及提升客户风险意识等。

为统一规范投诉处理流程，更好地保护消费者权益、管理网点现场集体投诉，我行于当年1月设立《大华银行（中国）有限公司投诉处理应急预案》，并于同年3月及5月，分别在上海分行及北京分行进行了该应急预案的演练，以帮助我行员工熟悉处理流程。

为激励员工为客户提供更优质的服务，大华银行集团推出“客户致心大奖”，用以表彰践行我行价值观——“诚信、进取、齐心、担当”的优秀员工。2016年，大华银行（中国）共评选出12名优秀服务个人和9个团队作为服务模范，其中有两名个人及一个团队获颁年度国内最佳表现奖。

## Customer Advocacy and Service Quality

To enhance our service quality and to ensure that our people continue to act in the best interests of our customers, we launched a series of service management programmes in 2016.

During the year, we held 33 service workshops across our branches and sub-branches to help our frontline colleagues - from counter employees to relationship managers - improve their customer servicing skills and to address better our customers' financial needs.

We also launched a customer satisfaction survey within branches to gain direct feedback from our customers on the Bank's service standards.

In addition, we organised 112 consumer rights awareness events in all the cities in which we are operating, focusing on topics such as the prevention of illegal fundraising and telecommunications fraud, and raising risk awareness.

To standardise and to enhance our complaint handling process, in January 2016 we established standard operating procedures which provide a guide for our branch colleagues. We also conducted simulation exercises at our Shanghai and Beijing Branches in March and May respectively to ensure that our colleagues are familiar with the process.

To encourage and to inspire each other toward service excellence, UOB Group launched the Customer Commitments Awards to recognise our people who best demonstrate our values - Honourable, Enterprising, United and Committed. Twelve individuals and nine teams were named as service role models for UOB (China), from which two individuals and a team were recognised as country winners.



## 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

董事会成员变动如下:

- 连文辉先生和詹道存教授分别于2016年6月30日和2016年12月26日离任董事会;及
- 符懋赞先生和刘二飞先生分别于2017年1月18日和2017年1月20日受委任加入董事会。

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:

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

- the People's Republic of China (PRC) Company Law;
- the PRC Commercial Bank Law;
- the PRC Regulations on Administration of Foreign-funded Banks and the Rules for Implementing the PRC Regulations on Administration of Foreign-funded Banks; and
- other relevant regulatory requirements.

The Board of Directors (Board), Board Committees, the Supervisors 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

Board membership has been refreshed following these changes:

- Mr Eric Lian Voon Fui and Prof Cham Tao Soon stepped down from the Board on 30 June 2016 and 26 December 2016 respectively; and
- Mr Peter Foo Moo Tan and Mr Liu Erh Fei were appointed to the Board on 18 January 2017 and 20 January 2017 respectively.

The current Board comprises six members, 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 six Board members are:

| 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    | 64        | 董事长/非执行非独立董事<br>Chairman/Non-executive and non-independent director             | 2016年9月17日至2019年9月16日<br>From 17 September 2016 to 16 September 2019  |
| 符懋赞<br>Peter Foo Moo Tan     | 男<br>Male    | 54        | 执行非独立董事(行长兼首席执行官)<br>Executive (President and CEO) and non-independent director | 2017年1月18日至2019年10月27日<br>From 18 January 2017 to 27 October 2019   |
| 李振荣<br>Francis Lee Chin Yong | 男<br>Male    | 63        | 非执行非独立董事<br>Non-executive and non-independent director                          | 2016年12月27日至2019年12月26日<br>From 27 December 2016 to 26 December 2019  |
| 叶杨诗明<br>Christine Ip         | 女<br>Female  | 53        | 非执行非独立董事<br>Non-executive and non-independent director                          | 2014年7月12日至2017年7月11日<br>From 12 July 2014 to 11 July 2017  |
| 刘二飞<br>Liu Erh Fei           | 男<br>Male    | 57        | 独立非执行董事<br>Non-executive and independent director                               | 2017年1月20日至2019年11月15日<br>From 20 January 2017 to 15 November 2019  |
| 曾之杰<br>Zeng Zhi Jie          | 男<br>Male    | 48        | 独立非执行董事<br>Non-executive and independent director                               | 曾之杰先生自2016年10月26日起继续留任,直至找到合适的继任者<br>From 26 October 2016, until a new independent director is appointed to the Board |



#### 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。

2016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。

2016年，我行董事会还通过传签的方式，做出了十项决议。

#### 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 that these functions are adequately resourced;
- 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 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 the Board to make decisions by way of circular resolutions.

In 2016, 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 ten resolutions by way of circulation in 2016.



# 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)、符懋赞先生(自2017年1月18日起)、李振荣先生、叶杨诗明女士。连文辉先生于2016年6月30日卸任执行委员会成员。
- 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。

2016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、刘二飞先生(自2017年1月20日起)。詹道存教授于2016年12月26日卸任关联交易控制委员会成员。
- 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. 2016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 Peter Foo Moo Tan (with effect from 18 January 2017), Mr Francis Lee Chin Yong and Mrs Christine Ip. Mr Eric Lian Voon Fui stepped down as an EXCO member on 30 June 2016.
- 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 2016.

#### (2) Connected Transactions Control Committee

- a. The CTCC members are Mr Zeng Zhi Jie (Chairman), Mr Francis Lee Chin Yong and Mr Liu Erh Fei (with effect from 20 January 2017). Prof Cham Tao Soon stepped down as a CTCC member on 26 December 2016.
- 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 2016.

### (3) 审计委员会

- a. 委员会成员：曾之杰先生（自 2017 年 1 月 17 日起担任主席）、李振荣先生、叶杨诗明女士、刘二飞先生（自 2017 年 1 月 20 日起）。詹道存教授于 2016 年 12 月 26 日卸任审计委员会成员且不再担任其主席。
- 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提名。
- c. 2016 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：曾之杰先生（自 2017 年 1 月 17 日起担任主席）、黄一宗先生、李振荣先生、刘二飞先生（自 2017 年 1 月 20 日起）。詹道存教授自 2016 年 12 月 26 日起卸任提名及薪酬委员会成员且不再担任其主席。
- 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. 2016 年，提名及薪酬委员会召开会议一次。

### (3) Audit Committee

- a. The AC members are Mr Zeng Zhi Jie (Chairman with effect from 17 January 2017), Mr Francis Lee Chin Yong, Mrs Christine Ip and Mr Liu Erh Fei (with effect from 20 January 2017). Prof Cham Tao Soon stepped down from the AC and ceased to be its Chairman on 26 December 2016.
- 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 auditor's fees; and
  - the nomination of the external auditor and the head of the internal audit function.
- c. The AC held four meetings in 2016.

### (4) Nominating and Remuneration Committee

- a. The NRC members are Mr Zeng Zhi Jie (Chairman with effect from 17 January 2017), Mr Wee Ee Cheong, Mr Francis Lee Chin Yong and Mr Liu Erh Fei (with effect from 20 January 2017). Prof Cham Tao Soon stepped down from the NRC and ceased to be its Chairman on 26 December 2016.
- 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 executives (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. The NRC met once in 2016.



# 公司治理

## Corporate Governance

### (5) 风险管理委员会

- a. 委员会成员：李振荣先生（自 2017 年 1 月 17 日起担任主席）、曾之杰先生、叶杨诗明女士、刘二飞先生（自 2017 年 1 月 20 日起）。詹道存教授于 2016 年 12 月 26 日卸任风险管理委员会成员。
- 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. 2016 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）现有监事两名，现任监事黄祖耀博士及副监事詹道存教授（自 2017 年 1 月 1 日起）均由股东委派。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。

2016 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，对我行的经营情况、财务状况以及我行董事和高级管理人员履行职责的合法合规性进行了有效地监督。

### (5) Risk Management Committee

- a. The RMC members are Mr Francis Lee Chin Yong (Chairman with effect from 17 January 2017), Mr Zeng Zhi Jie, Mrs Christine Ip and Mr Liu Erh Fei (with effect from 20 January 2017). Prof Cham Tao Soon stepped down as an RMC member on 26 December 2016.
- 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 framework (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 2016.

### Supervisors

The Bank has two Supervisors who were nominated by the shareholder and appointed in accordance with regulatory requirements and the Bank's Articles of Association. They are Dr Wee Cho Yaw (Supervisor) and Prof Cham Tao Soon (Deputy Supervisor with effect from 1 January 2017).

The main responsibilities of the Supervisors 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 laws, regulations and the Bank's Articles of Association, and as may be authorised by the shareholder.

In 2016, the Supervisors duly discharged their responsibility of supervising the Board and Senior Management strictly in accordance with relevant requirements, including the provisions under the PRC Company Law and in the Bank's Articles of Association. In discharging their responsibility, the Supervisors received and reviewed regular reports on the Bank's operations and risk management, and conducted supervision of the operation and financial position of the Bank and the performance of the Directors and Senior Management.

### 独立董事履行职责情况

2016 年度，我行设两名独立董事，分别为詹道存教授（截至 2016 年 12 月 26 日）和曾之杰先生。其中，詹道存教授曾是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。曾之杰先生现任董事会下设的关联交易控制委员会、审计委员会及提名及薪酬委员会主席，以及风险管理委员会成员。

报告期内，詹道存教授和曾之杰先生均出席了 2016 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。

2017 年 1 月 20 日，刘二飞先生受委任为新独立董事。

#### (1) 2016 年独立董事出席董事会的情况

| 独立董事姓名<br>Name of Independent Director                                       | 应参加<br>(次)<br>No. of Board Meetings<br>Held | 出席<br>(次)<br>No. of Board Meetings<br>Attended | 缺席<br>(次)<br>Absent with<br>Apologies | 备注<br>Remarks |
|--|---|--|---------------------------------------|---------------|
| 詹道存<br>(截至 2016 年 12 月 26 日)<br>Cham Tao Soon<br>(Up to 26 December 2016)    | 4   | 4  | 0                                     | /             |
| 曾之杰<br>Zeng Zhi Jie  | 4   | 4  | 0                                     | /             |
| 刘二飞<br>(自 2017 年 1 月 20 日起)<br>Liu Erh Fei<br>(Appointed on 20 January 2017) | 不适用<br>Not applicable                       | 不适用<br>Not applicable                          | 不适用<br>Not applicable                 | /             |

#### (2) 独立董事对我行有关事项提出异议的情况

2016 年，独立董事均未对我行本年度的议案事项提出异议。

### 监事及董事知情权

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

### Performance of Independent Directors

There were two independent directors on the Board in 2016, namely Prof Cham Tao Soon (up to 26 December 2016) and Mr Zeng Zhi Jie. Prof Cham Tao Soon was the Chairman of the AC and NRC, as well as a member of the CTCC and RMC. Mr Zeng Zhi Jie is currently the Chairman of the CTCC, AC and NRC, as well as a member of the RMC.

For the year under review, the two independent directors attended all four Board meetings convened in 2016 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.

A new independent director, Mr Liu Erh Fei, was appointed on 20 January 2017.

#### (1) Independent Directors' Attendance at Board Meetings in 2016

#### (2) Dissent of Independent Directors

In 2016, Management did not give cause for the independent directors to record their dissent on any matter.

### Supervisors' and Directors' Access to Information

The Supervisors 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 Supervisors and the Board on regulatory changes and best practices in corporate governance. In discharging their duties. The Supervisors 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   | 出生年份<br>Year of Birth | 任期起始<br>Assignment Commencement             | 最高学历<br>Highest Academic Degree  | 相关经验年限<br>Relevant Years of Experience |
|-----------------------------------|--|-------------|-----------------------|---|--|--|
| 符懋赞<br>FOO Moo Tan<br>Peter       | 行长兼首席执行官<br>President and CEO  | 男<br>Male   | 1962                  | 2016年12月<br>Dec 2016                        | 新加坡国立大学<br>Bachelor of Science, Estate Management<br>National University of Singapore<br>特许金融分析师<br>Chartered Financial Analyst                                | 28                                     |
| 杨国林<br>YEONG Kok Leng<br>Vincent  | 副行长<br>Alternate Country CEO<br>兼北京分行行长<br>General Manager of Beijing Branch | 男<br>Male   | 1969                  | 2015年7月<br>July 2015<br>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   | 23                                     |
| 刘可<br>LIU Ke<br>Jenny             | 首席风险控制官<br>Chief Risk Officer  | 女<br>Female | 1970                  | 2016年1月<br>Jan 2016                         | 新加坡南洋理工大学工商管理硕士<br>Master of Business Administration<br>Nanyang Technological University   | 21                                     |
| 郑汉仪<br>TEH Han Yi                 | 首席财务官<br>Chief Financial Officer   | 女<br>Female | 1970                  | 2013年6月<br>Jun 2013                         | 新加坡南洋理工大学会计学士<br>Bachelor of Accountancy<br>Nanyang Technological University   | 21                                     |
| 卢绍康<br>LO Siu-Hong<br>Rodney      | 渠道部主管<br>Head, Channels  | 男<br>Male   | 1967                  | 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 Communications<br>Contracting for Project Managers<br>The George Washington University | 23                                     |
| 陈兆荣<br>TAN Kong Weng<br>Steven    | 首席技术官<br>Chief Information Officer   | 男<br>Male   | 1976                  | 2016年6月<br>Jun 2016                         | 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  | 15                                     |
| 吴鹏<br>WU Peng<br>Tina             | 企业银行部主管<br>Head, Corporate Banking   | 女<br>Female | 1975                  | 2015年3月<br>Mar 2015                         | 香港中文大学工商管理硕士<br>Master of Business Administration<br>The Chinese University of Hong Kong   | 16                                     |
| 林振国<br>LIM Chen Kuo<br>Mark       | 商业银行部主管<br>Head, Commercial Banking  | 男<br>Male   | 1975                  | 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   | 17                                     |
| 林培丰<br>LIM Pei Hong<br>Winston    | 个人金融服务部主管<br>Head, Personal Financial Services                               | 男<br>Male   | 1975                  | 2015年10月<br>Oct 2015                        | 新加坡南洋理工大学会计学士荣誉学位<br>Bachelor of Accountancy, Honours<br>Nanyang Technological University  | 15                                     |
| 杨瑞琪<br>YANG Rui Qi<br>Mark        | 环球金融部主管<br>Head, Global Markets  | 男<br>Male   | 1973                  | 2016年10月<br>Oct 2016                        | 墨尔本大学应用金融硕士<br>Master of Applied Finance<br>The University of Melbourne  | 15                                     |
| 于涛<br>YU Tao                      | 金融机构部主管<br>Head, Financial Institutions Group                                | 男<br>Male   | 1968                  | 2016年4月<br>Apr 2016                         | 大连理工大学技术经济硕士<br>Master of Technology Economy<br>Dalian University of Technology  | 23                                     |
| 郑伟仁<br>TEH Wee Jin                | 企业银行信贷部主管<br>Head, Corporate Credit  | 男<br>Male   | 1958                  | 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   | 35                                     |
| 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   | 1970                  | 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   | 21                                     |
| 王红霞<br>WANG Hong Xia<br>Carol     | 个人信贷部主管<br>Head, Retail Credit   | 女<br>Female | 1971                  | 2016年12月<br>Dec 2016                        | 华东理工大学国际企业管理学士<br>Bachelor of International Business Management<br>East China University of Science and Technology   | 23                                     |
| 洪晓燕<br>HONG Xiao Yan<br>Amy       | 人力资源部主管<br>Head, Human Resources   | 女<br>Female | 1977                  | 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  | 19                                     |
| 张飒<br>ZHANG Sa<br>Sarah           | 内部审计部主管<br>Head, Internal Audit  | 女<br>Female | 1972                  | 2016年1月<br>Jan 2016                         | 美国纽约州立水牛城大学工商管理硕士<br>Master of Corporate Finance and Accounting<br>State University of New York at Buffalo   | 23                                     |

|                                   |   |             |      |                                     |  |    |
|-----------------------------------|---|-------------|------|-------------------------------------|--|----|
| 王媛<br>WANG Yuan<br>Eliza          | 法律与秘书部主管<br>Head, Legal and Secretariat                                       | 女<br>Female | 1974 | 2007年12月<br>Dec 2007                | 复旦大学工商管理硕士<br>Master of Business Administration Fudan University   | 20 |
| 赵丽红<br>ZHAO Li Hong               | 合规部主管<br>Head, Compliance   | 女<br>Female | 1972 | 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 Katholieke Universiteit Leuven (Belgium)  | 10 |
| 林楚强<br>LIM Chor Khiang            | 交易银行业务部主管<br>Head, Transaction Banking  | 男<br>Male   | 1970 | 2011年5月<br>May 2011                 | 新加坡国立大学经济学学士<br>Bachelor of Science National University of Singapore   | 21 |
| 张晓<br>ZHANG Xiao<br>Andy          | 跨国企业银行部主管<br>Head, Multinational Corporate                                    | 男<br>Male   | 1971 | 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 and<br>Webster University | 23 |
| 林联坚<br>LIM Lian Kian              | 上海分行行长<br>General Manager of Shanghai Branch                                  | 男<br>Male   | 1973 | 2014年10月<br>Oct 2014                | 美国南阿拉巴马州大学理学士<br>Bachelor of Science University of South Alabama   | 20 |
| 何嘉盛<br>HO Ka Sing<br>Kenneth      | 深圳分行行长<br>General Manager of<br>Shenzhen Branch                               | 男<br>Male   | 1967 | 2016年7月<br>Jul 2016<br>*2017年1月1日离任 | 英国伦敦大学金融管理硕士<br>Master of Science in Financial Management<br>University of London  | 24 |
| 黄魁彬<br>HUANG Kuei Ping<br>Patrick | 广州分行行长<br>General Manager of Guangzhou<br>Branch                              | 男<br>Male   | 1974 | 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  | 16 |
| 黄莹<br>HUANG Ying                  | 厦门分行行长<br>General Manager of Xiamen Branch                                    | 女<br>Female | 1972 | 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 Banking<br>and Finance Cardiff University, U.K.              | 22 |
| 马健强<br>MA Jian Qiang<br>Gosen     | 沈阳分行行长<br>General Manager of Shenyang Branch                                  | 男<br>Male   | 1971 | 2016年4月<br>Apr 2016                 | 巴拉瑞特大学工商管理学硕士<br>Master of Business Administration University of Ballarat  | 21 |
| 胡维<br>HU Wei<br>Tony              | 成都分行行长<br>General Manager of<br>Chengdu Branch                                | 男<br>Male   | 1978 | 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                               | 16 |
| 石新宇<br>SHI Xin Yu<br>Edward       | 天津分行行长<br>General Manager of Tianjin Branch                                   | 男<br>Male   | 1967 | 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 Institute<br>Nan Kai University                                      | 23 |
| 叶艳<br>YE Yan<br>Beicy             | 杭州分行行长<br>General Manager of Hangzhou Branch                                  | 女<br>Female | 1971 | 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 Harbin Engineering University   | 22 |
| 吴端祝<br>GOH Tuan Chiok             | 重庆分行行长<br>General Manager of Chongqing<br>Branch                              | 男<br>Male   | 1972 | 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   | 19 |
| 蔡福耀<br>CHUA Hock Yew<br>Alexander | 苏州分行行长<br>General Manager of Suzhou Branch                                    | 男<br>Male   | 1972 | 2015年2月<br>Feb 2015                 | 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  | 19 |
| 蔡泽铭<br>SUA Tzer Ming              | 上海自贸试验区支行行长<br>Branch Manager of Shanghai<br>Pilot Free Trade Zone Sub-Branch | 男<br>Male   | 1981 | 2015年7月<br>Jul 2015                 | 澳大利亚科廷科技大学经济与金融学士<br>Bachelor of Commerce<br>Curtin University of Technology, Australia  | 11 |
| 杜艳<br>DU Yan<br>Cherry            | 上海静安支行行长<br>Branch Manager of Jingan<br>Sub-Branch                            | 女<br>Female | 1975 | 2016年5月<br>Jun 2015                 | 比利时联合商学院高级工商管理硕士<br>Master of Business Administration<br>United Business Institutes  | 14 |
| 唐良<br>TANG Liang                  | 上海外滩支行行长<br>Branch Manager of Shanghai Bund<br>Sub-Branch                     | 男<br>Male   | 1984 | 2016年5月<br>May 2016                 | 上海立信会计学院<br>Diploma Shanghai LiXin Accounting School   | 11 |
| 许杰<br>XU Jie<br>Sting             | 北京东城支行行长<br>Branch Manager of Dongcheng<br>Sub-Branch                         | 男<br>Male   | 1979 | 2012年5月<br>May 2012                 | 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                                     | 10 |
| 耿薇<br>GENG Wei<br>Carry           | 北京燕莎中心支行行长<br>Branch Manager of Lufthansa Centre<br>Sub-Branch                | 女<br>Female | 1981 | 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   | 14 |



## 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。

### 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.



## 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集团审计部报告工作；在行政层面上，内部审计部向我行行长兼首席执行官汇报工作。

内部审计部的主要职责在于通过提供独立、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，评估我行内部财务控制、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支机构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 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 and Standards for the Professional Practice of Internal Auditing set by the Institute of Internal Auditors. Internal Audit adopts a risk-based prioritisation approach to develop its strategic audit plan to determine audit frequency. This approach also adopts a comprehensive assessment of inherent risks, controls 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 internal audit reports are provided to the AC. Significant issues are highlighted by Internal Audit, who also monitors closely the follow-up actions taken by the management team on the issues raised by Internal Audit, external audit and regulators.



## 风险管理 Risk Management

风险管理是业务战略中不可或缺的构成要素。我行的风险管理方法着重于确保连续的财务稳健性和对我行股东权益和相关方利益的保护，同时在快速变化的环境中敏捷地把握创造价值的商机。我们致力于保持高标准的公司治理、健全的风险管理原则和业务实践，以实现可持续的长期增长。我们不断努力实现最佳风险管理实践，以支持我们战略目标的实现。

### 2016 取得的进展

#### 通过信息化的风险决策过程确保可持续增长

我行扩展了全面操作风险管理系统，进一步涵盖了关键风险和控制自我评估、监管合规风险评估及关键操作风险指标等内容，以便于我行在全行所有业务和支持部门及分支行实现关键风险和控制自我评估及关键操作风险指标监控的标准化。

#### 跟进最新监管要求和期望

作为亚洲领先的银行集团的成员，我们意识到为确保金融系统的长期稳定，银行在推动重视社会责任的可持续商业活动中需担负的角色。作为 2016 年一个重要的里程碑，我行建立了信贷业务的社会责任指引政策，将环境、社会和治理（ESG）因素纳入风险评估和信贷决策过程。该政策于 10 月成功推出，涵盖新加坡银行协会“社会责任指引准则”中强调的 8 个高风险领域。我行将致力于推广开展业务活动时的社会责任担当，并将与客户密切合作以减少和协助管理 ESG 对他们业务经营的影响。我们还将继续与相关方合作，确保对 ESG 的实质关注点给予充分考量和应对。

Managing risk is an integral part of our business strategy. Our risk management approach focuses on ensuring continued financial soundness and safeguarding the interests of our stakeholders, while remaining nimble to seize value-creating business opportunities in a fast changing environment. We are committed to maintaining high standards of corporate governance, sound risk management principles and business practices to achieve sustainable long-term growth. We continuously strive towards best risk management practices to support our strategic objectives.

### 2016 Highlights

#### Ensuring sustainable growth through informed risk decision-making processes

We expanded our Governance, Risk and Compliance (GRC) system to include coverage of Key Risk and Control Self-Assessments (KRCSA), Compliance Review and Regulatory Risk Assessment, and Key Operational Risk Indicators (KORIs). This is instrumental in helping the Bank achieve standardisation of KRCSA and KORI for all Business Units/Support Units across all branches.

#### Meeting new regulatory requirements and expectations

As a leading bank in Asia, the Bank also recognizes its role in driving responsible and sustainable business practices to ensure long-term financial stability. In 2016, we marked a major milestone with the establishment of our responsible financing policy to integrate environmental, social and governance (ESG) considerations into risk assessment and credit decision processes. The policy was successfully rolled out in October, covering the 8 high risk sectors highlighted in the Association of Banks in Singapore's (ABS) Guidelines on Responsible Financing. The Bank is committed to promote responsible financing in the country and will work closely with its customers to reduce and manage the ESG impact of their businesses. We will also continue to engage with our stakeholders to ensure material ESG concerns are duly considered and adequately addressed.

## 我们的方法

大华银行（中国）的风险管理结构如下图所示，旨在促进全行的风险意识文化。这需要各个风险和管理监督部门与业务部门合作，以识别风险，并促进业务部门风险和控制的自我评估。

我们的风险管理策略旨在确保适当的风险治理，以促进持续有效的风险发现，并有效地预留足够的资本以应对业务活动和外部因素引致的风险。高级管理委员会在经董事会及其委员会批准的范围内管理风险。我们制定了由政策、方法、工具和流程组成的管理框架，帮助我们识别、计量、监控和管理银行面临的重大风险。这使我们能够集中精力于银行业的基本理念，并为所有利益相关方创造长期价值。

银行的风险治理框架、政策和偏好为银行风险管理活动提供了总体原则和指引。它们有助于资本管理、战略规划和预算编制以及绩效管理的关键决策，以确保风险这一维度得到适当和充分考虑。我们还在制定风险相关的关键绩效指标（KPI）时考虑了银行的风险偏好，以进行绩效衡量。这也用来在全行部门中树立风险管理理念和文化。

我们的风险治理框架、政策和偏好通过识别、计量、监控和报告流程实施。风险报告定期提交给管理层和董事会，以便他们了解银行的风险状况。

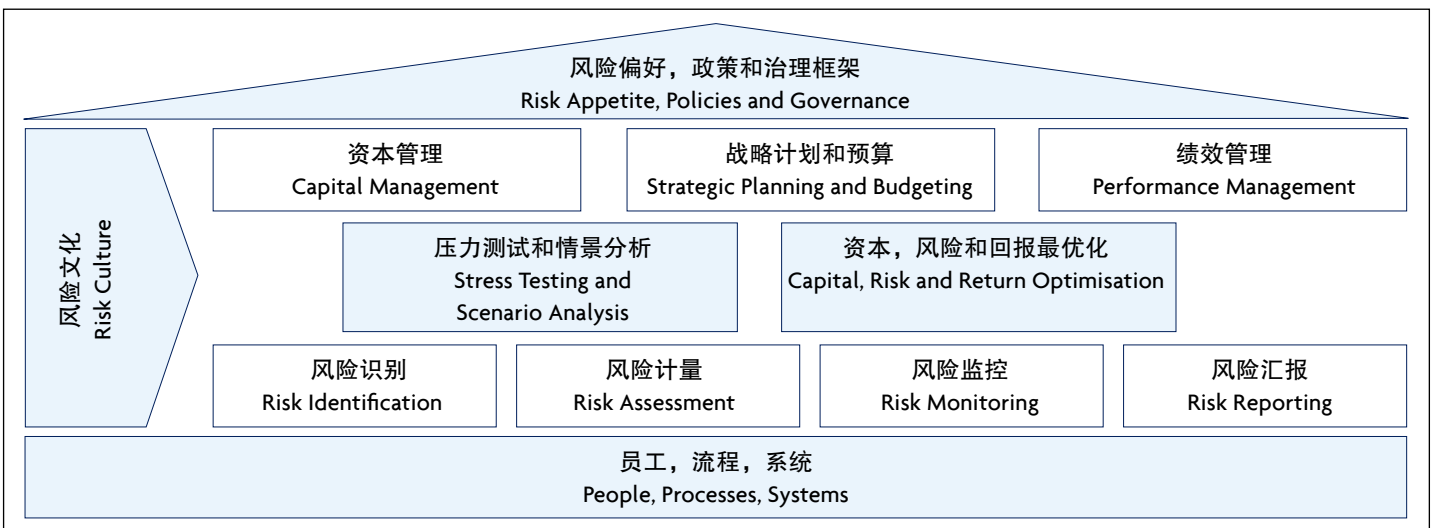
## Our Approach

UOB (China)'s risk management structure, as shown in the following diagram, aims to promote a 'risk aware' culture throughout the Bank. This requires the various risk and control oversight functions to work together with business units to identify their risks and to facilitate their risk and control self-assessments.

Our risk management strategy is targeted at ensuring proper risk governance so as to facilitate ongoing effective risk discovery and to set aside adequate capital efficiently to cater for the risks arising from our business activities and external factors. Risks are managed within levels established by the Board and its committees. We have put in place a framework of policies, methodologies, tools and processes that will help us identify, measure, monitor and manage material risks faced by the Bank. This allows us to concentrate our efforts on the fundamentals of banking and to create long-term value for all our stakeholders.

The Bank's risk governance frameworks, policies and appetite provide the overarching principles and guidance for the Bank's risk management activities. They help to shape our key decisions for capital management, strategic planning and budgeting, and performance management to ensure that the risk dimension is appropriately and sufficiently considered. We also take into consideration the Bank's Risk Appetite in the development of risk-related Key Performance Indicators (KPIs) for performance measurement. This serves to embed a risk management mindset and culture throughout the organisation.

Our risk governance frameworks, policies and appetites are implemented through identification, assessment, monitoring and reporting processes. Risk reports are regularly submitted to management and the Board to keep them apprised of the Bank's risk profile.



# 风险管理 Risk Management

## 风险治理

我行的风险管理责任始于董事会对银行治理结构进行的监督，旨在确保银行的业务活动：

- 以安全有效的方式开展并符合高标准及健全的商业惯例；
- 符合我行整体业务战略和风险偏好；以及
- 受制于充分的风险管理和内部控制。

在这方面，执行委员会（EXCO）和风险管理委员会（RMC）协助董事会工作。董事会也对银行的整体风险偏好和维持的风险资本水平进行审阅。

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（CEO）建立的高级管理委员会负责协助进行业务决策。涉及的主要高级管理委员会包括管理委员会（MC），资产负债委员会（ALCO），信贷委员会（ICCC），操作风险管理委员会（ORMC），消费者权益保护委员会（CRPC）和风险与资本委员会（RCC）。这些委员会还协助董事会就具体风险领域进行管理。

高级管理层和高级管理委员会被授权对业务条线和 / 或宽泛的产品条线授予风险偏好限额。

风险管理也是银行内每个员工的责任。风险意识和职责通过一个既定的框架嵌入到我们的企业文化中，确保对整个银行和各种类型的风险得到有效管理。这是通过如下所示的三道“防线”的组织控制结构实现的：

## Risk Governance

UOB (China)'s responsibility for risk management starts at the top with our Board overseeing a governance structure that is designed 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.

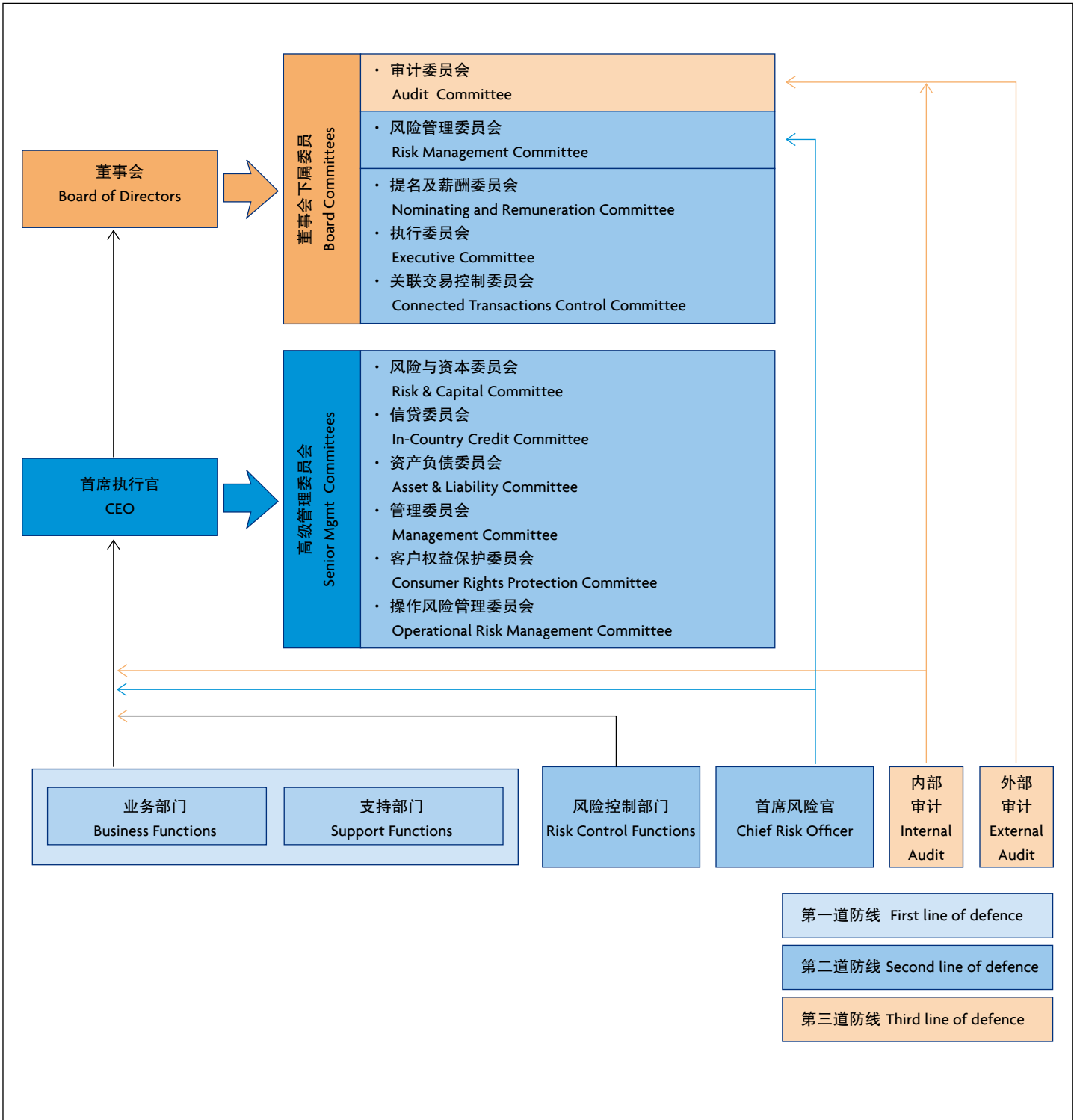
In this regard, the Board is assisted by the Executive Committee (EXCO) and Risk Management Committee (RMC). The Board also reviews the overall risk appetite and level of risk capital to maintain for the Bank.

The 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 are the Management Committee (MC), Asset and Liability Committee (ALCO), In-Country Credit Committee (ICCC), Operational Risk Management Committee (ORMC), Consumer Rights Protection Committee (CRPC) and the Risk and Capital Committee (RCC). These committees also assist the Board committees in specific risk areas.

Senior management and the senior management committees are authorised to delegate risk appetite limits by business lines and/or broad product lines.

Risk management is also the responsibility of every employee within the Bank. Risk awareness and accountability are embedded in our culture through an established framework that ensures appropriate oversight and accountability for the effective management of risk throughout the Bank and across risk types. This is executed through an organisation control structure that provides three "lines-of-defence" as follows:

风险治理结构  
Risk Governance Structure



# 风险管理 Risk Management

## 第一道防线

风险所有者。各业务及业务支持部门应对由于自身业务活动产生的风险承担首要责任，实施并执行有效的风险管理控制措施。这包括充分的管理及监督控制以确保合规，同时对控制失效、流程缺陷及非预期的突发事件引起关注并作相应的报告。

## 第二道防线

风险监督：风险控制监督部门（例如风险管理部及合规部）、首席风险官及高级管理委员会为第二道防线。

风险控制监督部门协助银行实现平衡增长和稳定的发展策略，制定风险政策、框架、风险偏好和限额，而业务部门在此范围内进行业务操作。风险控制监督部门也负责对银行整体风险概况进行独立的评审及监控，并向相关的高级管理委员会报告显著薄弱环节及风险问题。

风险控制监督部门具有的独立性保证了必要的查核和平衡。

## 第三道防线

独立审计：我行的内部审计以及聘请的外部审计对第一道防线和第二道防线在内的所有方面执行风险导向型审计，向行长兼首席执行官、审计委员会及董事会独立提供对风险管理及控制结构、政策、框架、系统和流程的有效性的保障。

## First line of defence

The Risk Owner: The business and business support functions have primary responsibility for implementing and executing effective controls for the management of risks arising from their business activities. This includes establishing adequate managerial and supervisory controls to ensure compliance with approved risk policies, appetite, limits and controls and to highlight control breakdowns, inadequacy of processes and unexpected risk events.

## Second line of defence

Risk Oversight: The risk and control oversight functions (such as Risk Management and Compliance Function), the Chief Risk Officer (CRO) and the senior management committees provide the second line of defence.

The risk and control oversight functions support the Bank's strategy of balancing growth with stability by establishing risk policies, frameworks, risk appetite and limits within which the business functions must operate. The risk and control oversight functions are also responsible for the independent review and monitoring of the Bank's risk profile and highlight any significant vulnerabilities and risk issues to the respective management committees.

The independence of risk and control oversight functions from business functions ensures the necessary checks and balances.

## Third line of defence

Independent Audit: The Bank's internal and external auditors conduct risk-based audits covering all aspects of the first and second lines of defence to provide independent assurance to the CEO, Audit Committee and the Board, on the effectiveness of the risk management and control structure, policies, frameworks, systems and processes.

## 风险偏好

大华银行（中国）已经建立了风险偏好框架，确定银行力求实现业务目标过程中能够并且愿意承担的风险总量。建立风险偏好框架的目的不是为了限制承担风险，而是确保银行的风险状况保持在明确界定和可容忍的范围内。该框架是根据以下主要标准制定的：

- 与相应利益相关方的相关性，具有适当的细分级别；
- 实用、一致和易于沟通和实施的指标；
- 与我行业务战略的关键要素保持一致；
- 可分析证明和可衡量的指标。

风险偏好定义了关键领域的适当阈值和限额，包括但不限于信贷风险、国家风险、市场风险、流动性风险、操作风险和声誉风险。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。通过这种方法，我们的目标是尽量减少盈余波动和集中风险，确保银行良好的信用评级、充足的资本和资金来源得到保持。这使我们能够在不断变化的经济条件和周期中，成为我们客户的稳定的合作伙伴。

我行的风险偏好框架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限额的管控并将遵循情况上报董事会知悉。

## Risk Appetite

UOB (China) has established a risk appetite framework to define the amount of risk we are able and willing to take in pursuit of its business objectives. The objective of establishing a risk appetite framework is not to limit risk-taking but to ensure that the Bank's risk profile remains within well-defined and tolerable boundaries. The framework was formulated based on the following key criteria:

- Relevance to respective stakeholders, with appropriate levels of granularity;
- Practical, consistent and easy to understand metrics for communication and implementation;
- Alignment to key elements of the Bank's business strategy;
- Analytically substantiated and measurable metrics .

The risk appetite defines suitable thresholds and limits across key areas including but not limited to credit risk, country risk, market risk, liquidity risk, operational risk and reputation risk. Our risk-taking approach is focused on businesses which we understand and are well-equipped to manage the risk involved. Through this approach, we aim to minimise earnings volatility and concentration risk and ensure that our high credit rating, strong capital and funding base remain intact. This allows us to be a stable partner of our customers through changing economic conditions and cycles.

UOB (China)'s risk appetite framework is updated and approved annually by the Board/Board level committee. Management monitors and reports the risk limits to the Board.



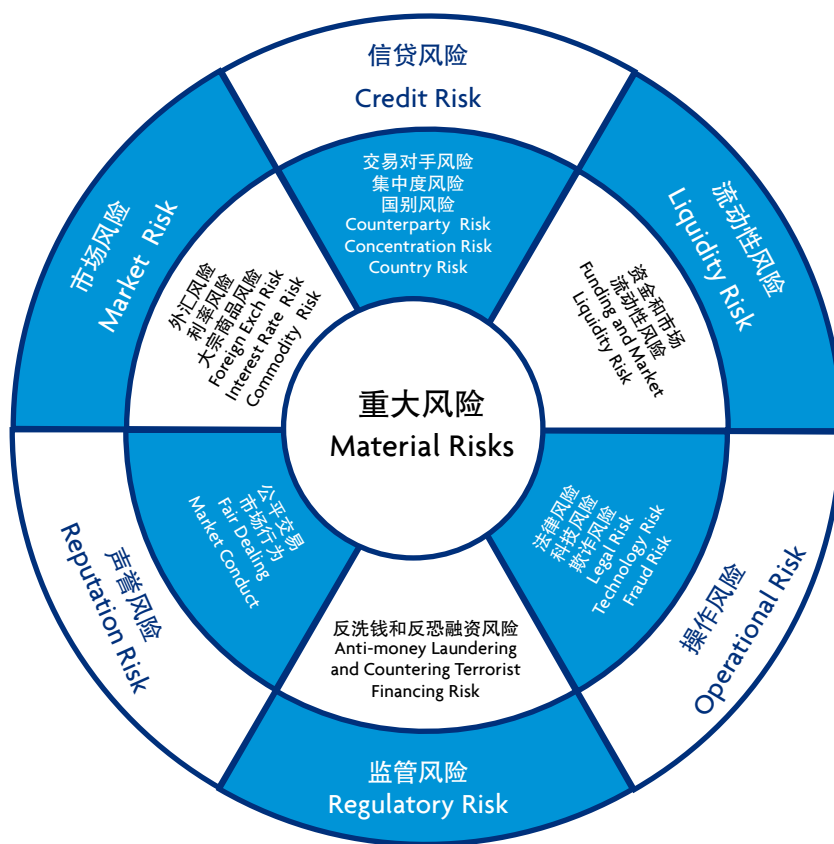
# 风险管理 Risk Management

## 重大风险

大华银行（中国）的业务战略、产品、客户组合和经营环境使我们面临金融和非金融风险。识别和监控重大风险是本行风险管理方法的组成部分。它使我们能够对整个银行进行适当的评估并积极采取缓释措施降低这些风险。可能影响成功实现银行战略目标的重大风险如下：

## Material Risks

UOB (China)'s business strategies, products, customer profiles and operating environment expose us to a number of financial and non-financial risks. Identifying and monitoring key risks are integral to the Bank's approach to risk management. It allows us to make proper assessment and proactively mitigate these risks across the Bank. The key risks which could impact the success of achieving the Bank's strategic objectives are as follows.



大华银行（中国）采纳巴塞尔框架要求，并遵守中国银行业监督管理委员会（CBRC）对商业银行的资本管理措施。我们继续采用谨慎和具有前瞻性的方法在不断演化的监管环境中寻求发展，强调在健全风险管理原则指导下取得可持续业务回报。

我行已采用内部资本充足评估程序（ICAAP），持续评估支持我们业务所需的资本金额。我们定期审阅内部资本充足评估程序，以确保在考虑所有重大风险的情况下银行保持良好资本规模。我行通过开展压力测试确定在压力条件下的资本充足率。

UOB (China) has adopted the Basel Framework and observes capital management measures on commercial banks by China Banking Regulatory Commission (CBRC). We continue to adopt a prudent and proactive approach in navigating the evolving regulatory landscape, with emphasis on sound risk management principles in delivering sustainable returns.

We have adopted Internal Capital Adequacy Assessment Process (ICAAP) to assess on an ongoing basis the amount of capital necessary to support our activities. We review the ICAAP periodically to ensure that the Bank remains well-capitalised after considering all material risks. Stress testing is conducted to determine capital adequacy under stressed conditions.



## 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。信贷风险是我行开展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银行面临交易对手和发行人的信用风险。

完整的信贷风险管理框架清楚地定义了与信贷风险的衡量和管理相关的政策和流程。

## 信贷风险治理和组织

风险与资本委员会和信贷委员会是监督信贷风险的主要管理层委员会，并协助行长兼首席执行官和董事会层级委员会管理银行的整体信贷风险敞口。这些委员会商论所有与信贷相关的问题，包括信贷风险管理框架、政策、程序、基础设施、方法和系统等。其中信贷委员会还负责在董事会设定的风险偏好和执行委员会授权的审批限额内批准对借款人和/或交易对手的信贷额度和敞口。风险与资本委员会经会商通过信贷风险管理框架并提交执行委员会批准，并且承担审阅和评估银行信贷组合和信贷风险状况的职责。

信贷风险管理部门负责所有信贷风险相关的报告、分析和管理。借鉴母行的经验，同时满足本地监管和业务需求，该部门负责起草全行性的信贷政策和指引，并专注于在审慎、一致和有效的信贷风险管理框架下促进业务发展。

## Credit Risk

Credit risk is the risk of loss arising from any failure by a borrower or counterparty to meet its financial obligations when such obligations are due. Credit risk is the single largest risk that we face in our core business 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.

Integral to the management of credit risk is a framework that clearly defines policies and processes relating to the measurement and management of credit risk.

## Credit Risk Governance and Organisation

The Risk and Capital Committee (RCC) and In-Country Credit Committee (ICCC) are the key oversight committee for credit risk and support the CEO and board level committees in managing the Bank's overall credit risk exposures. The committees serve as executive forum for discussions on all credit-related issues including the credit risk management framework, policies, processes, infrastructure, methodologies and systems. Particularly, ICCC holds the responsibility of approving credit facilities and exposures to borrowers and/or counterparties of the Bank within the Risk Appetite Limit set by the Board and the discretionary limits delegated by the EXCO. RCC discusses and proposes credit risk management framework for EXCO approval, and reviews and assesses the Bank's credit portfolios and credit risk profiles.

The Credit Risk Management Division is responsible for the reporting, analysis and management of all elements of credit risk. By adopting parent practice while catering for local regulatory and business need, it develops bank-wide credit policies and guidelines, and focuses on facilitating business development within a prudent, consistent and efficient credit risk management framework.



# 风险管理 Risk Management

## 风险政策和程序

我们在以下关键领域建立了信贷政策和流程来管理信贷风险：

### 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。我行还依据经验、资历和工作记录为审批官设立信贷审批授权，并采用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定期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持续适用性。

### 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。内部评级的使用贯穿于我行信贷审批、信贷审阅和监测、信贷压力测试、限额设定、定价和催收等各个环节。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、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前景也被用来提供前瞻性观点，以衡量对我行业务敞口组合可能的影响。

### 信贷压力测试

信贷压力测试是信贷资产组合管理的一个重要组成部分。它包括确定可能对我行信贷风险产生不利影响的事件或未来经济状况变化，以及评估我行在压力情景中管理财务资源的能力。

## Credit Risk Policies and Processes

We have established credit policies and processes to manage credit risk in the following key areas:

### Credit Approval Process

To maintain the independence and integrity of the credit approval process, our credit origination and approval functions are clearly segregated. Credit approval authority is delegated to officers based on their experience, seniority and track record, and credit approval 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 obligor groups, 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 provide a forward-looking view on developments that could impact the Bank's portfolio.

### Credit Stress Test

Credit stress-testing is an integral part of the Bank's credit portfolio management process. It involves identifying possible events or future changes in economic conditions that may have unfavourable effects on the Bank's credit exposures, and assessing the Bank's ability to manage its financial resources through adverse circumstances.

### 信贷风险缓释

我行的潜在信贷损失可以通过一系列的增信手段如抵押品、衍生品、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。

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。我行接受抵押品的主要种类包括现金、房地产和银行担保。适当的扣减抵押品的市场价值，反映抵押品的质量、波动性和可变现性的基本性质。

当向中小型企业提供信贷支持时，通常要求客户的主要股东或董事提供个人担保以显示并确保其对借款人在道义上的承诺和支持。

外汇、衍生品和证券融资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。

### 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，以商讨制定账户策略并采取应对行动。

### 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。

### Credit Risk Mitigation

Our potential credit losses are mitigated through a variety of instruments such as collateral, derivatives, 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.

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. The main types of collateral taken by the Bank include cash, real estate and bank guarantees. Appropriate haircuts are applied to the market value of collateral, reflecting the underlying nature of the collateral, quality, volatility and liquidity.

In extending credit facilities to small- and medium-sized enterprises (SMEs), we also often take personal guarantees as a form of moral support to ensure moral commitment from the principal shareholders and directors.

Exposures arising from foreign exchange, derivatives and securities financing transactions are typically mitigated through agreements such as the International Swaps and Derivatives Association (ISDA) Master Agreements, and the National Association of Financial Market Institutional Investors (NAFMII) Agreement. Such agreements help to minimise credit exposure by allowing us to offset what we owe to a counterparty against what is due from that counterparty in the event of a default.

### Credit Monitoring and Remedial Management

The Bank regularly monitors credit exposures, portfolio performance and emerging risks that may impact our 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 discussion on account strategy and remedial actions.

### Delinquency Monitoring

We monitor 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. Any delinquent account, including a revolving credit facility (such as an overdraft) with limit excesses, is closely monitored and managed through a disciplined process by officers from business units and risk management function.

# 风险管理 Risk Management

## 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。我行制订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要求，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。仅当恢复的前景被认为较差或是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。

## 特殊资产管理和零售信贷管理

特殊资产管理部门（SAM）和零售信贷管理部门分别对银行的企业和住房抵押贷款不良资产组合进行管理。对不良账户进行主动管理的目标包括：将这些账户恢复正常并转回相应的业务部门；或退出该业务关系，最大限度地争取不良贷款回收。

## Loan Classification, Provisioning and Write-Off

We classify our credit portfolios according to the borrower's ability to repay the credit facility from their 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 categorized 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 China Banking Regulatory Commission (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. It must also be satisfied that once the account is declassified, the account is unlikely to be classified again in the near future.

A restructured account is categorised as Non-Performing and placed on the appropriate classified grade based on our assessment of the financial condition of the borrower and the ability of the borrower to repay under 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 the prospect of a recovery is considered poor or when all feasible avenues of recovery have been exhausted.

## Special Asset Management and Retail Credit Management

Special Asset Management (SAM) and Retail Credit Management manage the Bank's corporate and housing loan non-performing portfolios respectively. Non-performing accounts are proactively managed with the intention of nursing such accounts back to health and transferring them back to the respective business units or exiting the accounts in order to maximize recovery.

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   | 10,973                           | 45%       |
| 北京Beijing    | 3,584                            | 15%       |
| 杭州Hangzhou   | 2,320                            | 9%        |
| 成都Chengdu    | 1,702                            | 7%        |
| 广州Guangzhou  | 1,427                            | 6%        |
| 天津Tianjin    | 1,137                            | 4%        |
| 厦门Xiamen     | 925                              | 4%        |
| 深圳Shenzhen   | 915                              | 4%        |
| 沈阳Shenyang   | 793                              | 3%        |
| 重庆Chongqing  | 415                              | 2%        |
| 苏州Suzhou     | 212                              | 1%        |
| 合计 Total     | 24,402                           | 100%      |

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

| 城市<br>Branch      | 人民币 (百万元)<br>Outstanding (RMB'm) | 占比<br>(%) |
|-------------------|----------------------------------|-----------|
| 正常Pass            | 23,925                           | 98%       |
| 关注Special Mention | 162                              | 1%        |
| 次级Substandard     | 163                              | 1%        |
| 可疑Doubtful        | 62                               | 0%        |
| 损失Loss            | 91                               | 0%        |
| 合计 Total          | 24,402                           | 100%      |

(贷款行业分布信息请参见我行审计财务报告的相关注释部分。)

(For "Loans by Industry Distribution", please refer to relevant note of the audited financial report.)

2016 年底，不良贷款合计人民币 315.5 百万元，占贷款总额比例为 1.29%。

As at 31 December 2016, total non-performing loans amounted to RMB315.5 million, representing 1.29% of the Bank's total loans portfolio.

# 风险管理 Risk Management

## 市场风险

我行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，并为市场风险管理提供指引。风险管理部下属的市场风险管理及监控部门和资产负债风险管理部门负责提交有关市场风险敞口的独立报告，供风险与资本委员会和资产负债委员会审阅。

我行市场风险管理框架包含市场风险政策、程序、控制和适当的风险管理授权以及市场风险限额。我行采用的估值方法符合市场惯例，并且估值与风险模型得到独立验证。此外，推出新产品与服务前，会通过产品或服务开发流程确保相关市场风险得到充分识别和监控管理。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。

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，业务部门在限额下开展相关业务所承受的风险与其产生的利润相匹配。

我行市场风险偏好涵盖所有交易账簿敞口和非交易账簿的外汇敞口。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、汇率和商品价格的变化。

我行目前使用标准法计量监管要求下的市场风险资本，使用内部模型法计量和监控交易账簿市场风险。

我行在内部市场风险管理中采用 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、汇率和商品价格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

The ALCO meets monthly to review and provide directions on market risk matters. The Market Risk Management and Product Control (MRPC) and Balance Sheet Risk Management (BSRM) Divisions support the RCC and the ALCO with independent assessment of the market risk profile of the Bank.

The Bank's market risk framework comprises market risk policies, practices, and the control structure with appropriate delegation of authority and market risk limits. We employ valuation methodologies that are in line with sound market practices, and we independently validate valuation and risk models. In addition, a Product/Service Programme process ensures that market risk issues identified are adequately addressed prior to the launch of products and services. We continually review and enhance our management of derivatives risks to ensure that the complexities of the business are appropriately controlled.

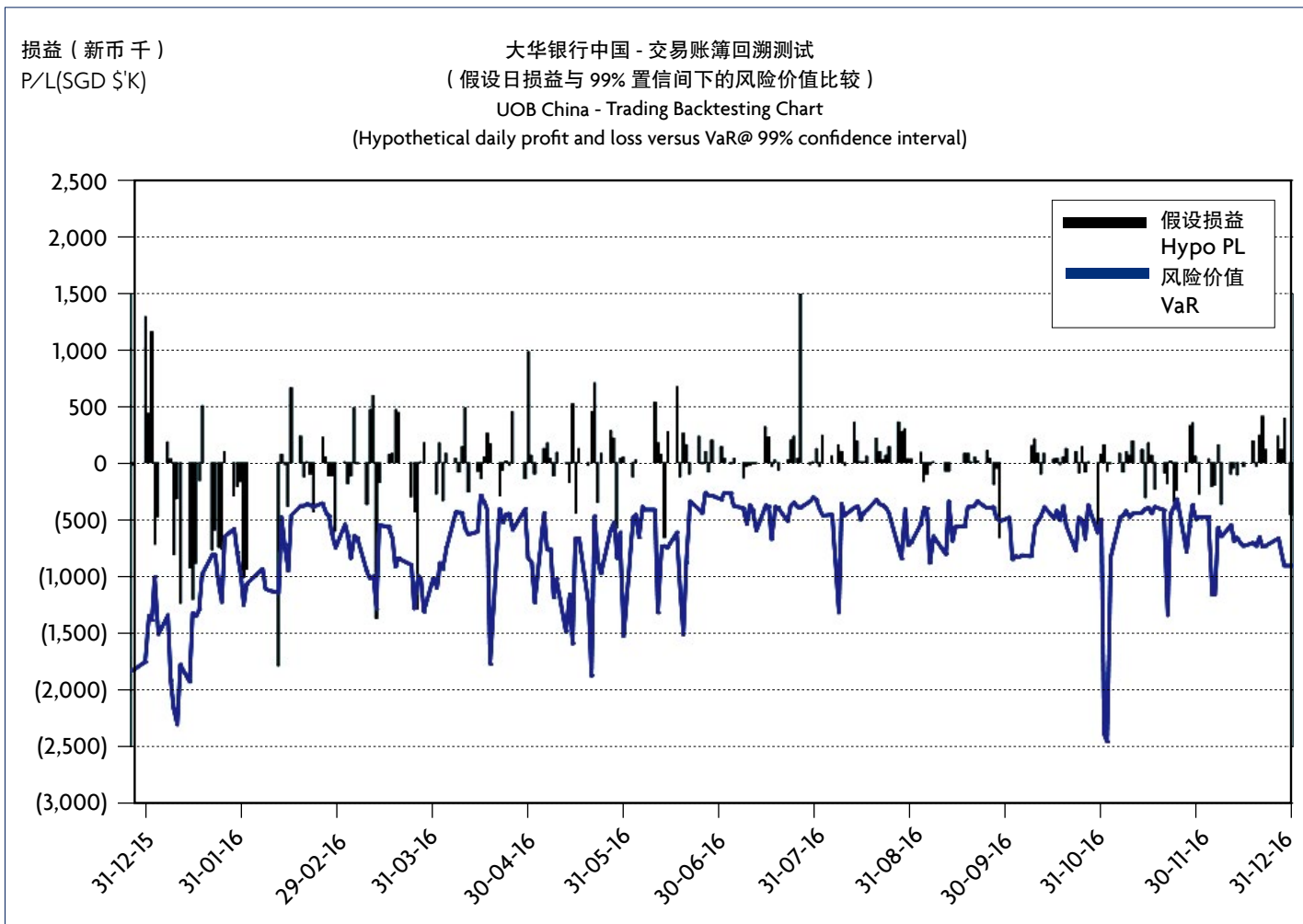
Our overall market risk appetite is balanced at the Bank and business unit levels with targeted revenue and takes into account the capital position of the Bank. This ensures that the Bank remains well-capitalised, even under stress conditions. The risk appetite is translated into risk limits that are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

Market risk appetite is provided for all trading exposure within the Bank as well as the Bank's non-trading FX exposures. The Bank is mainly exposed to market risk in its trading portfolios that arises from changes in interest rates, foreign exchange rates and commodity prices from the Bank's client-driven market making and product structuring activities as well as trading activities.

The Bank currently adopts the Standardised Approach for the calculation of regulatory market risk capital but uses Internal Models Approach to measure and control trading market risks.

The Bank estimates a daily Value-at-Risk (VaR) within a 99 per cent confidence interval, using the historical simulation method, as a control for market risk. The method assumes that possible future changes in market rates may be implied by observed historical market movements.

交易账簿回溯测试结果：  
Trading Backtesting Chart



风险价值 (VaR) 是计量潜在损失的统计测量方法, 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, 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。

我行 2016 年 12 月 31 日的日风险价值 (VaR) 为人民币 218 万元。

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, we perform stress and scenario tests 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.

The Bank's daily VaR on 31 December 2016 was CNY 2.18 million.

# 风险管理 Risk Management

## 银行账户利率风险

资产负债委员会负责总揽利率风险管理框架的有效性。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。

我行使用分析工具，包括重新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和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。

由于利率，汇率和股权价格变化带来交易账户下的风险通过市场风险管理框架来进行管理和监控。

## Interest Rate Risk in the Banking Book

The ALCO maintains oversight of the effectiveness of the interest rate risk management structure. The Balance Sheet Risk Management (BSRM) Division supports the ALCO in monitoring the interest rate risk profile of the banking book.

Our primary objective of interest rate risk management is to protect and to 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 analysis tools 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.

We also perform stress testing 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.

The risks arising from the trading book, such as interest rates, foreign exchange rates and equity prices are managed and controlled under the market risk framework.



## 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，持续的吸收核心存款，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。

我行通过主动分散存款的来源，以确保成本效率的均衡，资金的持续可获得以及资金来源的多样化。确保流动性重要的因素还包括通过竞争性定价，积极主动地管理银行的核心存款以及维护客户的信心。

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来度量和流动性风险，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。针对于2014年12月31日起生效的流动性覆盖率监管要求，截止2016年12月31日，我行流动性覆盖率为165.83%，其中合格优质流动性资产约为62.2亿人民币，未来30天现金净流出量约为37.5亿人民币。

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 our 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. These policies, controls and limits enable the bank to monitor and to 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.

We take a conservative stance in the Bank's 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.

Our 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. We also employ liquidity early warning indicators and trigger points to signal possible contingency situations. With regard to the regulatory requirements on Liquidity Coverage Ratio (LCR) which are effective from 31 December 2014, the bank's ratio was about 165.83 per cent as at 31 December 2016 with High Quality Liquidity Assets ("HQLA") of RMB6.22 billion and Net Cash Outflow ("NCO") of RMB3.75 billion.

We have contingency funding plans in place to identify potential liquidity crises using a series of warning indicators. Crisis management 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

## 操作风险

操作风险是由于不健全的或失效的内部流程、人员或系统及外部事件造成损失的风险。操作风险涵盖合规风险、法律风险及声誉风险，但不包括战略风险。

我行的目标是以相较于我行业务营运所处市场的适当水平来管理操作风险。

## 操作风险治理、框架及工具

我行基于已建立的操作风险管理政策、流程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、监测、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。各业务和支持部门负责实施操作风险框架和政策、将适当的内部控制嵌入流程并且维持关键流程的业务恢复能力。

操作风险管理部是监督、管理操作风险的第二道防线。主要通过提供相关框架、政策、工具和系统、内部控制的质量保障及操作风险测量，从而对操作风险进行管理，同时，还监控并向高级管理层、相关管理委员会及董事会汇报操作风险事项。

内部审计作为第三道防线，提供针对风险治理框架总体有效性和内部控制的独立客观的定期审计审查。

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。其通过在全行范围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规程以保持一个好的操作环境。

## Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. Operational risk includes regulatory, legal and reputational risks but excludes strategic risk.

Our objective is to manage operational risk at appropriate levels relative to the markets in which the businesses operate.

## Operational Risk Governance, Framework and Tools

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

The Operational Risk Governance structure adopts the Three Lines of Defence Model. The businesses, as the first line of defence, are responsible for establishing a robust control environment as part of their day-to-day operations. Each business is responsible for implementing the operational risk framework and policies, embedding appropriate internal controls into processes and maintaining business resilience for key activities.

Operational Risk Management Division, as the second line of defence, oversees the management of operational risk. It exercises governance over operational risk through providing relevant frameworks, policies, tools and systems, quality assurance of internal controls as well as operational risk measurement. It also monitors and reports operational risk issues to Senior Management, the relevant management committees and the Board.

Internal Audit acts as the third line of defence by providing an independent and objective assessment on the overall effectiveness of the risk governance framework and internal control through periodic audit reviews.

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

我行制定了业务连续性和危机管理规程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和有效的恢复。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就绪情况。

同时，我行已建立本地化的科技风险管理框架，以便于系统、持续地管理科技风险。

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。我行通过建立和维护由一系列合规政策、流程和指导方针组成的框架对合规风险进行识别、监测和管理。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。

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。

法律风险来自不可执行的、不利的、有缺陷的或未预期的合同；与我行有关的诉讼或请求；法律法规的发展；或与适用的法律法规不合规。业务和支持部门协同我行法律与秘书部及外部法律顾问来确保法律风险被有效管理。

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政策，以发现和管理全行声誉风险。

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、财产损失公众责任及董事和管理人员责任等保险计划。

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

We have also adopted a technology risk management framework to enable the Bank to manage technology risks in a systematic and consistent manner.

Regulatory risk refers to the risk of non-compliance with laws, regulations, rules, standards and codes of conduct. We identify, monitor and manage this risk through a structured governance framework of Compliance policies, procedures and guidelines maintained by the Bank. The framework also manages the risk of regulatory breaches and sanctions relating to Anti-Money Laundering and Countering the Financing of Terrorism.

The Bank actively manages fraud risk and bribery risks. 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 anti-corruption provisions.

Legal risk arises from unenforceable, unfavourable, defective or unintended contracts, lawsuits or claims, developments in laws and regulations, or non-compliance with applicable laws and regulations. Business units work with the Bank's legal counsel and external legal counsel to ensure that legal risks are effectively managed.

Reputational 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 reputational risk and we have developed adopted a policy to identify and manage the risk across the Bank.

Our insurance programme which covers crime, property damage, public liability, as well as directors' and officers' liability, etc enables us to mitigate operational losses resulting from significant risk events.



## 重要事项 Important Highlights

### (一) 股东情况

股东名称：大华银行有限公司，持股比 100%。

(二) 报告期内，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

- 2016 年 5 月，上海新天地支行停止营业。
- 2016 年 10 月，大华银行（中国）总行及上海分行搬迁至大华银行大厦（浦东新区银城路 116、128 号）。
- 2016 年 10 月，获云南银监局批准筹建昆明分行。昆明分行将是大华银行（中国）在中国境内的第 17 家分支机构。

### 其他：

2016 年下半年，银监会发文同意经营人民币个人业务的外资银行可以根据情况不提供现金业务；营业场所如满足相关规定可以非地铺。

2016 年 9 月和 12 月，沈阳分行和天津分行分别终止现金柜台业务。

### (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) Highlights during the reporting period:

- In May 2016, UOB (China)'s Shanghai Xintiandi Sub-branch ceased operations.
- In October 2016, UOB (China) relocated our headquarters and the Shanghai Main Branch to UOB Plaza at 116, 128 Yincheng Road, Pudong New Area.
- In October 2016, UOB (China) obtained approval from the CBRC Yunnan Office to set up Kunming Branch, which will be the Bank's 17<sup>th</sup> branch in China.

### Others:

In the second half of 2016, the CBRC issued the approval for foreign banks to operate their retail RMB businesses without cash services or ground floor premises.

Following this announcement, UOB (China)'s Shenyang Branch and Tianjin Branch ceased their cash counter services in September and December 2016 respectively.

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## Shanghai Branch

Room 102, No. 116, 128 Yincheng  
Road  
Pudong New Area  
Shanghai 200120  
Tel: (86) (21) 6061 8288  
Fax: (86) (21) 6886 1113

## Jing'an Sub-branch (Shanghai)

1P01-02, 201-203, United Plaza  
1468 Nanjing Road West, Jingan  
District  
Shanghai 200040  
Tel: (86) (21) 6080 9366  
Fax: (86) (21) 6289 1001

## Bund Sub-branch (Shanghai)

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

## Shanghai Pilot Free Trade Zone Sub-branch (Wholesale Banking Only)

Room 103, No.2 Tai Zhong Nan Road  
Pudong New Area  
Shanghai Pilot Free Trade Zone  
200131  
Tel: (86) (21) 2067 2888  
Fax: (86) (21) 5019 6220

## 北京分行

北京市朝阳区景华南街5号  
远洋光华国际C栋  
1层102单元  
25层01-03单元、05-09单元  
邮编: 100020  
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  
第五广场C座1层108单元  
邮编: 100010  
电话: (86) (10) 8418 3688  
传真: (86) (10) 8418 3668

## 燕莎中心支行(北京)

北京市朝阳区亮马桥路50号  
燕莎中心一号楼S104、S105单元  
及C806、C807单元  
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  
平安金融中心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 (对公业务)

广州市天河区天河北路183-187号  
大都会广场1106-1114单元  
邮编: 510075  
电话: (86) (20) 8755 8787  
传真: (86) (20) 8755 6661

## Beijing Branch

Unit 102 1/F  
Unit 01-03, 05-09 25/F  
Tower C Office Park  
No. 5 Jing Hua 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

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

## Guangzhou Branch (Wholesale Banking Only)

Unit 1106 - 1114 Metro Plaza 183 - 187  
Tianhe Bei Road Tianhe District  
Guangzhou 510075  
Tel: (86) (20) 8755 8787  
Fax: (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

### 深圳分行 (对公业务)

深圳市深南东路5002号  
信兴广场地王商业中心  
13楼02、03、05、06 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号和  
238号  
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

### 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

### Shenzhen Branch (Wholesale Banking Only)

Unit 02, 03, 05, 06 13 Floor Di Wang  
Commercial Center 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

No. 236 and 238 Hebei Road  
Heping District  
Tianjin 300040  
Tel: (86) (22) 8321 1888  
Fax: (86) (22) 2321 0166

### Hangzhou Branch

Room 201 and 203, No.171 and 181  
Tian Mu Shan Road, Xihu District,  
Hangzhou 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

### 苏州分行(对公业务)

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

### 昆明分行 (筹) (对公业务)

昆明市五华区崇仁街1号  
东方柏丰首座商务中心东楼21层  
2105、2106号  
邮编: 650000

### Suzhou Branch (Wholesale Banking Only)

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

### Kunming Branch (Preparatory) (Wholesale Banking Only)

Unit 2105 & 2106, 21/F East Tower,  
MASTER  
1 Chongren Street Wuhua District  
Kunming 650000



# 大华银行（中国）有限公司

2016 年 12 月 31 日

United Overseas Bank (China) Limited

31 December 2016

## 已审财务报表 Audited Financial Statements

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# 审计报告 Auditors' Report



Ernst & Young Hua Ming LLP  
Shanghai Branch  
50/F, Shanghai World Financial Center  
100 Century Avenue  
Pudong New Area  
Shanghai, China 200120

安永华明会计师事务所（特殊普通合伙）  
上海分所  
中国上海市浦东新区世纪大道100号  
上海环球金融中心50楼  
邮政编码: 200120

电话: +86 21 2228 8888  
传真: +86 21 2228 0000  
ey.com

## 审计报告

安永华明(2017)审字第60658622\_801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）有限公司的财务报表，包括2016年12月31日的资产负债表、2016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而导致的重大错报。

### 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。





### 审计报告（续）

安永华明(2017)审字第60658622\_B01号

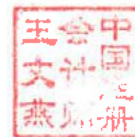
### 三、 审计意见

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2016年12月31日的财务状况以及2016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



中国注册会计师 严盛炜



中国注册会计师 王文燕

中国 上海

2017年3月24日



# 审计报告 Auditors' Report

Ernst & Young Hua Ming (2017) 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 2016, the income statement, the statement of changes in equity and the statement of cash flows 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.

### 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 2016 and its financial performance and cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises.

Ernst & Young Hua Ming (LLP) Shanghai Office

Shanghai, the People's Republic of China

Chinese Certified Public Accountant: Yan, Sheng Wei

Chinese Certified Public Accountant: Wang, Wen Yan

24 March 2017

# 资产负债表 Balance Sheet

2016年12月31日 31 December 2016

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

|                        |  | 附注六<br>Notes 6 | 2016年12月31日<br>31-12-2016 | 2015年12月31日<br>31-12-2015 |
|------------------------|--|----------------|---------------------------|---------------------------|
| <b>资产</b>              | <b>ASSETS</b>  |                |                           |                           |
| 现金及存放中央银行款项            | Cash and balances with the central bank                    | 1              | 6,874,732,445             | 3,958,117,635             |
| 贵金属                    | Precious metals  |                | 26,465,000                | 63,500,850                |
| 存放同业款项                 | Due from banks   | 2              | 4,281,972,740             | 1,509,907,973             |
| 拆出资金                   | Placements with banks and other financial institutions     | 3              | 8,952,621,562             | 3,048,717,591             |
| 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              | 1,115,977,944             | 5,984,251,565             |
| 衍生金融资产                 | Derivative financial assets                                | 5              | 2,401,319,415             | 1,293,652,048             |
| 买入返售金融资产               | Reverse repurchase financial assets                        | 6              | 536,900,000               | -                         |
| 应收利息                   | Interest receivables                                       | 7              | 187,536,443               | 233,228,171               |
| 发放贷款和垫款                | Loans and advances to customers                            | 8              | 23,887,216,059            | 23,252,939,788            |
| 可供出售金融资产               | Available-for-sale financial assets                        | 9              | 3,757,637,920             | 3,498,224,643             |
| 固定资产                   | Fixed assets   | 10             | 39,015,380                | 30,807,769                |
| 无形资产                   | Intangible assets  | 11             | 100,945,399               | 64,412,588                |
| 递延所得税资产                | Deferred tax assets  | 12             | 57,279,711                | 64,048,683                |
| 其他资产                   | Other assets   | 13             | 166,791,818               | 155,105,180               |
| <b>资产总计</b>            | <b>TOTAL ASSETS</b>  |                | <b>52,386,411,836</b>     | <b>43,156,914,484</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             | 3,106,329,143             | 2,133,934,582             |
| 拆入资金                   | Placements from banks and other financial institutions     | 16             | 12,723,376,260            | 8,713,243,626             |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liabilities at fair value through profit or loss | 17             | 1,578,387,461             | 1,444,819,228             |
| 衍生金融负债                 | Derivative financial liabilities                           | 5              | 2,647,562,285             | 1,219,666,113             |
| 吸收存款                   | Customer deposits  | 18             | 25,185,305,751            | 22,456,641,544            |
| 应付职工薪酬                 | Payroll payables   | 19             | 73,564,958                | 82,177,701                |
| 应交税费                   | Tax payables   | 20             | 44,184,847                | 27,691,113                |
| 应付利息                   | Interest payables  | 21             | 290,141,186               | 352,573,770               |
| 其他负债                   | Other liabilities  | 22             | 75,897,778                | 86,396,699                |
| <b>负债合计</b>            | <b>TOTAL LIABILITIES</b>                                   |                | <b>45,724,749,669</b>     | <b>36,517,144,376</b>     |
| <b>所有者权益</b>           | <b>EQUITY</b>  |                |                           |                           |
| 实收资本                   | Paid-up capital  | 23             | 5,500,000,000             | 5,500,000,000             |
| 资本公积                   | Capital reserve  | 24             | 7,190,414                 | 12,034,864                |
| 其他综合收益                 | Other comprehensive income                                 | 25             | (544,152)                 | 15,982,550                |
| 盈余公积                   | Surplus reserves   | 26             | 86,426,113                | 82,099,792                |
| 一般风险准备                 | General reserves   | 27             | 588,421,509               | 564,261,213               |
| 未分配利润                  | Retained earnings  | 28             | 480,168,283               | 465,391,689               |
| <b>所有者权益合计</b>         | <b>TOTAL EQUITY</b>  |                | <b>6,661,662,167</b>      | <b>6,639,770,108</b>      |
| <b>负债及所有者权益总计</b>      | <b>TOTAL LIABILITIES AND EQUITY</b>                        |                | <b>52,386,411,836</b>     | <b>43,156,914,484</b>     |

载于第 78 页至第 152 页的财务报表附注为本财务报表的组成部分

The notes on pages 78 to 152 form an integral part of these financial statements.

# 利润表

## Income Statement

2016 年度 For the year ended 31 December 2016

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

|                  |   | 附注六<br>Notes 6 | 2016年度<br>2016 | 2015年度<br>2015 |
|------------------|---|----------------|----------------|----------------|
| 一、营业收入           | 1. OPERATING INCOME   |                |                |                |
| 利息收入             | Interest income   | 29             | 1,323,373,121  | 1,432,227,798  |
| 利息支出             | Interest expense  | 29             | (676,131,403)  | (734,779,899)  |
| 利息净收入            | Net interest income   | 29             | 647,241,718    | 697,447,899    |
| 手续费及佣金收入         | Fee and commission income   | 30             | 163,420,162    | 146,154,377    |
| 手续费及佣金支出         | Fee and commission expense  | 30             | (28,080,604)   | (24,084,502)   |
| 手续费及佣金净收入        | Net fee and commission income                                       | 30             | 135,339,558    | 122,069,875    |
| 投资收益             | Investment income   | 31             | 178,428,951    | 119,054,410    |
| 公允价值变动净收益        | Gains from changes in fair value                                    | 32             | 65,188,093     | 133,751,737    |
| 汇兑及汇率产品净损失       | Foreign exchange losses   |                | (82,794,568)   | (51,576,416)   |
| 营业收入合计           | TOTAL OPERATING INCOME  |                | 943,403,752    | 1,020,747,505  |
| 二、营业支出           | 2. OPERATING EXPENSES   |                |                |                |
| 税金及附加            | Business tax and surcharges   |                | (30,493,423)   | (73,515,236)   |
| 业务及管理费           | General and administrative expenses                                 | 33             | (814,171,571)  | (788,843,323)  |
| 资产减值损失           | Impairment losses   | 34             | (49,703,730)   | (89,095,871)   |
| 营业支出合计           | TOTAL OPERATING EXPENSES  |                | (894,368,724)  | (951,454,430)  |
| 三、营业利润           | 3. OPERATING PROFIT   |                | 49,035,028     | 69,293,075     |
| 加: 营业外收入         | Add: Non-operating income   | 35             | 8,074,727      | 8,649,859      |
| 减: 营业外支出         | Less: Non-operating expenses  |                | (292,833)      | (272,010)      |
| 四、税前利润总额         | 4. PROFIT BEFORE TAX  |                | 56,816,922     | 77,670,924     |
| 减: 所得税费用         | Less: Income tax expense  | 36             | (13,553,711)   | 2,606,465      |
| 五、净利润            | 5. NET PROFIT   |                | 43,263,211     | 80,277,389     |
| 六、其他综合收益的税后净额    | 6. OTHER COMPREHENSIVE INCOME, NET OF 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           | 25             | (16,526,702)   | 6,293,784      |
| 七、综合收益总额         | 7. TOTAL COMPREHENSIVE INCOME                                       |                | 26,736,509     | 86,571,173     |

载于 78 页至第 152 页的财务报表附注为本财务报表的组成部分

The notes on pages 78 to 152 form an integral part of these financial statements.

第 70 页至第 152 页的财务报表由以下人士签署:

The financial statements from page 70 to 152 have been signed by:

行长兼首席执行官、董事: 符懋赞  
President and CEO, Director: Foo Moo Tan



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

2016 年度 For the year ended 31 December 2016

(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   |
|-------------------|--|----------------------------|-----------------------------|--|-----------------------------|-----------------------------------|-------------------------------|---------------|
| 2015年12月31日余额     | Balance as at 31 December 2015                                       | 5,500,000,000              | 12,034,864                  | 15,982,550                                   | 82,099,792                  | 564,261,213                       | 465,391,689                   | 6,639,770,108 |
| 本年增减变动金额          | Movements during the year  | -                          | (4,844,450)                 | (16,526,702)                                 | 4,326,321                   | 24,160,296                        | 14,776,594                    | 21,892,059    |
| (一) 综合收益总额        | (i) Total comprehensive income                                       | -                          | -                           | (16,526,702)                                 | -                           | -                                 | 43,263,211                    | 26,736,509    |
| (二) 所有者投入和减少资本    | (ii) Injection of funds by and distribution of funds to the investor | -                          | (4,844,450)                 | -  | -                           | -                                 | -                             | (4,844,450)   |
| 1. 股份支付计入所有者权益的金额 | 1. Share-based payment   | -                          | (4,844,450)                 | -  | -                           | -                                 | -                             | (4,844,450)   |
| (三) 利润分配          | (iii) Profit appropriation   | -                          | -                           | -  | 4,326,321                   | 24,160,296                        | (28,486,617)                  | -             |
| 1. 提取盈余公积         | 1. Appropriation to surplus reserves                                 | -                          | -                           | -  | 4,326,321                   | -                                 | (4,326,321)                   | -             |
| 2. 提取一般风险准备       | 2. Appropriation to general reserves                                 | -                          | -                           | -  | -                           | 24,160,296                        | (24,160,296)                  | -             |
| 2016年12月31日余额     | Balance as at 31 December 2016                                       | 5,500,000,000              | 7,190,414                   | (544,152)                                    | 86,426,113                  | 588,421,509                       | 480,168,283                   | 6,661,662,167 |

2015 年度 For the year ended 31 December 2015

(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   |
|-------------------|--|----------------------------|-----------------------------|--|-----------------------------|-----------------------------------|-------------------------------|---------------|
| 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 |
| 本年增减变动金额          | Movements during the year  | 2,500,000,000              | 4,151,065                   | 6,293,784                                    | 8,027,739                   | -                                 | 72,249,650                    | 2,590,722,238 |
| (一) 综合收益总额        | (i) Total comprehensive income                                       | -                          | -                           | 6,293,784                                    | -                           | -                                 | 80,277,389                    | 86,571,173    |
| (二) 所有者投入和减少资本    | (ii) Injection of funds by and distribution of funds to the investor | 2,500,000,000              | 4,151,065                   | -  | -                           | -                                 | -                             | 2,504,151,065 |
| 1. 股份支付计入所有者权益的金额 | 1. Share-based payment   | -                          | 4,151,065                   | -  | -                           | -                                 | -                             | 4,151,065     |
| 2. 所有者投入资本        | 2. Injection of funds by the investor                                | 2,500,000,000              | -                           | -  | -                           | -                                 | -                             | 2,500,000,000 |
| (三) 利润分配          | (iii) Profit appropriation   | -                          | -                           | -  | 8,027,739                   | -                                 | (8,027,739)                   | -             |
| 1. 提取盈余公积         | 1. Appropriation to surplus reserves                                 | -                          | -                           | -  | 8,027,739                   | -                                 | (8,027,739)                   | -             |
| 2015年12月31日余额     | Balance as at 31 December 2015                                       | 5,500,000,000              | 12,034,864                  | 15,982,550                                   | 82,099,792                  | 564,261,213                       | 465,391,689                   | 6,639,770,108 |

载于第 78 页至第 152 页的财务报表附注为本财务报表的组成部分

The notes on pages 78 to 152 form an integral part of these financial statements.

# 现金流量表

## Statement of Cash Flows

2016 年度 For the year ended 31 December 2016

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

|                        | 附注六<br>Notes 6  | 2016年度<br>2016 | 2015年度<br>2015  |
|------------------------|---|----------------|-----------------|
| 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   | -              | 1,652,477,815   |
| 存放同业款项净减少额             | Net decrease in due from banks  | 200,000,000    | -               |
| 发放贷款及垫款净减少额            | Net decrease in loans and advances to customers                                     | -              | 1,531,522,641   |
| 拆出资金净减少额               | Net decrease in placements with banks and other financial institutions              | -              | 392,154,636     |
| 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 | 3,713,027,105  | -               |
| 拆入资金净增加额               | Net increase in placements from banks and other financial institutions              | 3,613,933,840  | -               |
| 收取的利息、手续费及佣金的现金        | Cash received from interest, service fee and commission                             | 1,532,873,494  | 1,620,037,380   |
| 收到其他与经营活动有关的现金         | Cash received from other operating activities                                       | 356,229,846    | 397,792,642     |
| 经营活动现金流入小计             | Sub-total of cash inflows from operating activities                                 | 9,416,064,285  | 5,593,985,114   |
| 存放中央银行款项净增加额           | Net increase in due from the Central Bank   | 2,203,416,652  | -               |
| 存放同业款项净增加额             | Net increase in due from the banks  | -              | 300,000,000     |
| 拆出资金净增加额               | Net increase in placements with banks and other financial institutions              | 3,913,780,725  | -               |
| 发放贷款和垫款净增加额            | Net increase in loans and advances to customers                                     | 695,398,860    | -               |
| 吸收存款和同业及其他金融机构存放款项净减少额 | Net decrease in customer deposits and due to banks and other financial institutions | -              | 8,539,447,073   |
| 拆入资金净减少额               | Net decrease in placements from banks and other financial institutions              | -              | 207,519,801     |
| 支付的利息、手续费及佣金的现金        | Payments made for interest, service fee and commission                              | 766,644,591    | 822,016,399     |
| 支付给职工及为职工支付的现金         | Cash paid to and on behalf of employees   | 535,505,883    | 502,743,298     |
| 支付的各项税费                | Cash paid for all types of taxes  | 39,826,710     | 61,713,869      |
| 支付的其他与经营活动有关的现金        | Cash paid for other operating activities  | 266,834,832    | 423,353,048     |
| 经营活动现金流出小计             | Sub-total of cash outflows from operating activities                                | 8,421,408,253  | 10,856,793,488  |
| 经营活动产生的现金流量净额          | Net cash flows from operating activities  | 37             | (5,262,808,374) |

|                    |   |    |                |                |
|--------------------|---|----|----------------|----------------|
| 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                        |    | 10,692,628,250 | 25,270,030,847 |
| 取得投资收益收到的现金        | Cash received from investment income                              |    | 220,113,976    | 321,996,484    |
| 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 |    | 3,078,849      | 3,550,688      |
| 投资活动现金流入小计         | Sub-total of cash inflows from investing activities               |    | 10,915,821,075 | 25,595,578,019 |
| 投资所支付的现金           | Cash paid for investment  |    | 9,867,308,544  | 20,438,008,215 |
| 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 |    | 126,831,018    | 36,227,305     |
| 投资活动现金流出小计         | Sub-total of cash outflows from investing activities              |    | 9,994,139,562  | 20,474,235,520 |
| 投资活动产生的现金流量净额      | Net cash flows from investing activities                          |    | 921,681,513    | 5,121,342,499  |
| 三、筹资活动产生的现金流量      | 3. CASH FLOWS FROM FINANCING ACTIVITIES                           |    |                |                |
| 吸收投资收到的现金          | Cash received from capital injection                              |    | -              | 2,500,000,000  |
| 筹资活动现金流入小计         | Sub-total of cash inflows from financing activities               |    | -              | 2,500,000,000  |
| 筹资活动产生的现金流量净额      | Net cash flows from financing activities                          |    | -              | 2,500,000,000  |
| 四、汇率变动对现金及现金等价物的影响 | 4. EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS   |    | (76,733,691)   | (47,066,254)   |
| 五、现金及现金等价物净增加额     | 5. NET INCREASE IN CASH AND CASH EQUIVALENTS                      | 37 | 1,839,603,854  | 2,311,467,871  |
| 加：年初现金及现金等价物余额     | Add: Cash and cash equivalents at beginning of the year           |    | 8,599,841,313  | 6,288,373,442  |
| 六、年末现金及现金等价物余额     | 6. CASH AND CASH EQUIVALENTS AT END OF THE YEAR                   | 38 | 10,439,445,167 | 8,599,841,313  |

载于第 78 页至第 152 页的财务报表附注为本财务报表的组成部分

The notes on pages 78 to 152 form an integral part of these financial statements.

# 财务报表附注

## Notes to the Financial Statements

2016 年度 For the year ended 31 December 2016

(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)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,统一社会信用代码为: 913100006694147236。注册地址为中国(上海)自由贸易试验区银城路116号、128号大华银行大厦三层、五层501室(实际四层)、十三层(实际十二层)、十五层(实际十三层)、十六层(实际十四层)、十七层(实际十五层)、十八层(实际十六层)。注册资本为人民币55亿元。

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。本公司主要从事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2016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、苏州设立了11家分行及5家支行。

### 1. Corporate information

United Overseas Bank (China) Ltd. (The Bank or UOB (China)) is a wholly foreign-owned bank established in Shanghai, People's Republic of China (PRC), by United Overseas Bank (UOB).

In accordance with the Regulation of the 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 licence for conducting financial transaction from the CBRC (Institution Code: B0308H131000001), and obtained its business licence (Uniform Social Credit Code: 913100006694147236) from Shanghai Administration for Industry and Commerce. The registered address is 3F, Unit 501, F13, F15, F16, F17, and F18, No.116 and 128 Yincheng Road, China (Shanghai) Pilot Free Trade Zone. The registered capital of the Bank is RMB 5.5 billion.

The Bank obtained its business licence issued with an unlimited operating period. The main businesses 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 2016, besides the Head Office incorporated in Shanghai, the Bank has set up 11 branches and 5 sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang, Tianjin, Hangzhou, Chongqing and Suzhou.



## 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。

## 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2016年12月31日的财务状况以及2016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，除贵金属、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。

## 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 PRC (MOF) (collectively referred to as “Accounting Standards for Business Enterprises”).

The financial statements have been prepared on a going concern basis.

## 3. Compliance with the Accounting Standards for Business Enterprises

The financial statements of the Bank have been prepared in accordance with the Accounting Standards for Business Enterprises, and present fairly and fully, the financial position of the Bank as of 31 December 2016 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 precious metals, 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记入当期损益。

#### (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 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, 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，未来现金流量的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。

### 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. 金融工具的终止确认

### 金融资产

金融资产满足下列条件之一的，将被终止确认：

- (i) 收取该金融资产现金流量的合同权利终止；或
- (ii) 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。

## (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) 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. 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。

## 11. 买入返售和卖出回购交易

按回购合约出售的有价证券和票据（“卖出回购”）不予终止确认，视具体情况在相应资产项目中列示，对交易对手的债务在“卖出回购金融资产款”中列示。按返售合约买入的有价证券和票据（“买入返售”）不予以确认，对交易对手的债权在“买入返售金融资产”中列示。

出售和回购及买入和返售间的价差采用实际利率法在合约有效期内计入利润表中的利息支出或利息收入。

## 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。

在建工程在达到预定可使用状态时转入固定资产、无形资产或其他长期资产。

## (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) Repurchase and reverse repurchase transactions

Securities and bills sold subject to repurchase agreements (“Repos”) continue to be recognised, and are recorded as financial investments. The corresponding obligation is included in “Financial Assets Sold for Repurchase”. Securities and bills purchased under agreements to re-sell (“Reverse repos”) are not recognised. The receivables are recorded as “Reverse repurchase financial assets”, as appropriate.

The difference between purchase and sale price is recognised as interest expense or interest income in the income statement over the life of the agreements using the effective interest method.

## (12) Precious metal

Precious metals comprise gold. Precious metals acquired by the Bank for trading purposes are initially measured at fair value and subsequent changes in fair value are recorded in the 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. 固定资产及累计折旧

### 固定资产确认

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

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

### 固定资产计价及折旧

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

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

## (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.

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

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

本公司的无形资产为软件，其使用年限为 10 年。

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

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

## 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。

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

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

## (15) Intangible assets

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

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

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

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

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

## (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.

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

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

## 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算时确认。

## (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。

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

## (19) 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.

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. 职工薪酬

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和失业保险，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员工人数变动、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。

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。

## (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, and unemployment 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 program 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.

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.

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. 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。

本公司作为经营租赁承租人,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。

本公司作为融资租赁承租人,在租赁期开始日,将租赁开始日租赁资产的公允价值与最低租赁付款额现值两者中较低者作为租入资产的入账价值,将最低租赁付款额作为长期应付款的入账价值,其差额作为未确认融资费用,在租赁期内各个期间采用实际利率法进行分摊。或有租金在实际发生时计入当期损益。

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) 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.

When the Bank is a lessee under an operating lease, rental payments are charged to the income statement on the straight-line basis over the lease terms.

When the Bank is a lessee under a finance lease, the leased assets are capitalised initially at the fair value of the asset or, if lower, the present value of the minimum lease payments. The corresponding liability to the lessor is included in "Other liabilities". Finance charges are charged over the term of the lease using an interest rate which reflects a constant rate of return. Contingent rental payments are charged to the income statement when incurred.

## 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。

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。

## (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 disclosed in the notes to financial statements. In case the condition changes, which led to the outflow of economic resources is probable, provision will be made.

## (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.

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.

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。

### 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。

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.

### Income tax

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



### 金融工具的公允价值

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

### 投资分类

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

### 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。

### 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.



### 30. 会计政策变更

本公司于2016年按照《增值税会计处理规定》(财会[2016]22号)的要求,将利润表中“营业税金及附加”项目调整为“税金及附加”项目;经营活动发生的印花税等相关税费,自2016年5月1日起发生的,列示于“税金及附加”项目,不再列示于“管理费用”项目;2016年5月1日之前发生的,仍列示于“管理费用”项目。应交税费科目的应交增值税、未交增值税、待抵扣进项税额、待认证进项税额、增值税留抵税额等明细科目的借方余额于资产负债表中的“其他资产”列示。由于上述要求,2016年度和2015年度的“税金及附加”项目以及“管理费用”项目之间列报的内容有所不同,但对2016年度和2015年度的公司净利润无影响。

### (30) Change in accounting policy

According to the Circular of the Ministry of Finance on Issuing the Provisions on the Accounting Treatment for Value-added Tax, the Bank revised income statement line item “business taxes and surcharges” to “taxes and surcharges” in 2016. Stamp duty and other relevant taxes and surcharges incurred since 1 May 2016 are included “taxes and surcharges”, while those incurred before 1 May 2016 are included in “general and administrative expenses”. The ending debit balance of the sub-accounts of “tax payable” such as “VAT payable”, “unpaid VAT”, “input VAT to be credited”, “input VAT to be verified” and “remaining VAT credit balance” is presented under “other assets” on the balance sheet. In accordance with the circular, the comparative figures of “taxes and surcharges” and “general and administrative expenses” are not restated to conform to this year’s presentation. However, this change has no impact to net profit of 2016 and 2015 of the Bank.

## 五、税项

本公司本年度主要税项及其税率列示如下:

## 5. Taxation

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

|   |   |
|---|---|
| 营业税<br>Business tax                           | 按应税收入的5%计缴营业税。自2016年5月1日起,由计缴营业税改为计缴增值税。<br>The Bank is subjected to a business tax rate of five per cent. Since 1 May 2016, the Bank is subjected to value-added tax instead of business tax.                  |
| 增值税<br>Value-added tax                        | 按应税收入的6%计算销项税,并按扣除当期允许抵扣的进项税额后的差额计缴增值税。<br>The Bank is subjected to a value-added tax rate of six per cent and pays value-added tax by the net amount after offsetting deductible input tax of the same period. |
| 城市维护建设税<br>City construction tax              | 按实际缴纳的流转税的7%计缴。<br>The Bank is subjected to a city construction tax rate of seven per cent on turnover tax.   |
| 教育费附加<br>Educational surcharge                | 按实际缴纳的流转税的3%计缴。<br>The Bank is subjected to an educational surcharge rate of three per cent on turnover tax.  |
| 企业所得税<br>Corporate income tax                 | 按应纳税所得额的25%计缴。<br>The Bank is subjected to a corporate tax rate of 25 per cent.   |
| 代扣缴个人所得税<br>Withholding Individual Income tax | 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。<br>In accordance with the laws in the PRC, the Bank is required to withhold individual income tax on salaries paid to its employees.   |

## 六、财务报表主要项目附注

## 6. Notes to financial statements

### 1. 现金及存放中央银行款项

### (1) Cash and balances with the Central Bank

|                   |  | 31-12-2016    | 31-12-2015    |
|-------------------|--|---------------|---------------|
| 库存现金              | Cash on hand   | 15,195,504    | 21,540,936    |
| 存放中央银行法定准备金 – 人民币 | Statutory deposit reserve with the Central Bank - RMB              | 3,404,331,250 | 2,871,922,969 |
| 存放中央银行法定准备金 – 外币  | Statutory deposit reserve with the Central Bank - foreign currency | 133,805,607   | 101,434,305   |
| 存放中央银行外汇风险准备金     | Foreign exchange risk reserve with the Central Bank                | 1,809,709,137 | 171,072,068   |
| 存放中央银行的其他款项       | Other deposits with the Central Bank                               | 1,511,690,947 | 792,147,357   |
| 合计                | Total  | 6,874,732,445 | 3,958,117,635 |

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。于2016年12月31日，本公司人民币及外币存款准备金缴存比例分别为15% (2015年12月31日: 15.5%) 及5% (2015年12月31日: 5%)。

从2015年10月起，根据中国人民银行的有关规定，本公司按月缴纳外汇风险准备金，每月按上月远期售汇签约额的20%缴存外汇风险准备金，并存放于中国人民银行一年。

The Bank places statutory deposit reserves with the People's Bank of China (PBOC) in accordance with relevant regulations issued by it. As at 31 December 2016, statutory deposit reserves placed with the PBOC were calculated at 15 per cent (31 December 2015: 15.5 per cent) and 5 per cent (31 December 2015: 5 per cent) of qualified RMB deposits and foreign currency deposits from customers respectively.

The Bank places foreign exchange risk reserve with the PBOC monthly in accordance with relevant regulations since October 2015. The foreign exchange risk reserve is calculated at 20 per cent of the contractual amount of forward sales of exchanges in the preceding month and will be reserved in the Central Bank for one year.

### 2. 存放同业款项

### (2) Due from banks

|                |   | 31-12-2016    | 31-12-2015    |
|----------------|---|---------------|---------------|
| 存放境内银行同业       | Due from domestic banks                                 | 4,057,714,343 | 327,572,458   |
| 存放境外银行同业       | Due from foreign banks                                  | 225,323,700   | 1,188,319,647 |
| 小计             | Sub-total   | 4,283,038,043 | 1,515,892,105 |
| 减：存放同业减值准备（注1） | Less: Impairment provisions for due from banks (Note 1) | (1,065,303)   | (5,984,132)   |
| 存放同业净额         | Net amount of due from banks                            | 4,281,972,740 | 1,509,907,973 |

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

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

### 3. 拆出资金

### (3) Placements with banks and other financial institutions

|                  |   | 31-12-2016    | 31-12-2015    |
|------------------|---|---------------|---------------|
| 拆放及借出银行同业及其他金融机构 | Placements with banks and other financial institutions              | 8,955,157,152 | 3,052,676,151 |
| 减：拆放同业减值准备（注1）   | Less: Impairment provisions for placements (Note 1)                 | (2,535,590)   | (3,958,560)   |
| 拆出资金净额           | Net amount of placement with banks and other financial institutions | 8,952,621,562 | 3,048,717,591 |

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

|                          |   | 31-12-2016    | 31-12-2015    |
|--------------------------|---|---------------|---------------|
| 交易性金融资产                  | Held-for-trading financial assets                                   |               |               |
| 债券投资：                    | Bond investments:   |               |               |
| 中央银行票据及国债                | Central bank bills and government bonds                             | -             | 500,356,750   |
| 政策性银行债券                  | Bonds issued by policy banks  | 60,538,500    | 543,663,700   |
| 小计                       | Subtotal  | 60,538,500    | 1,044,020,450 |
| 同业存单                     | Negotiable certificates of deposit                                  | 1,055,439,444 | 546,635,068   |
| 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 as at fair value through profit or loss |               |               |
| 存放及拆放同业                  | Due from and placements with banks and other financial institutions | -             | 4,393,596,047 |
| 小计                       | Subtotal  | -             | 4,393,596,047 |
| 合计                       | Total   | 1,115,977,944 | 5,984,251,565 |

### 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。

### (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.

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。

The Bank has no derivative designated as hedging instruments.

本公司于资产负债表日所持有的衍生金融工具如下：

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

|           |                             | 31-12-2016      |               |               |
|-----------|-----------------------------|-----------------|---------------|---------------|
|           |                             | 公允价值            |               |               |
|           |                             | Fair Value      |               |               |
|           |                             | 名义金额            | 资产            | 负债            |
|           |                             | Notional Amount | Assets        | Liabilities   |
| 外汇衍生工具：   | Foreign exchange contracts: |                 |               |               |
| 远期合约      | Forwards                    | 2,977,512,974   | 27,123,758    | 81,246,219    |
| 掉期合约      | Swaps                       | 106,167,533,463 | 1,640,380,280 | 1,632,516,609 |
| 期权合约      | Options                     | 39,104,037,011  | 191,865,101   | 365,296,022   |
| 小计        | Sub-total                   | 148,249,083,448 | 1,859,369,139 | 2,079,058,850 |
| 利率衍生工具：   | Interest rate contracts:    |                 |               |               |
| 掉期合约      | Swaps                       | 80,289,427,531  | 452,215,754   | 448,253,907   |
| 小计        | Sub-total                   | 80,289,427,531  | 452,215,754   | 448,253,907   |
| 商品价格挂钩工具： | Commodity contracts:        |                 |               |               |
| 掉期合约      | Swaps                       | 3,914,728,528   | 77,588,502    | 76,098,431    |
| 期权合约      | Options                     | -               | -             | -             |
| 小计        | Sub-total                   | 3,914,728,528   | 77,588,502    | 76,098,431    |
| 股票价格挂钩工具： | Equity contracts:           |                 |               |               |
| 掉期合约      | Swaps                       | 165,599,968     | 222,496       | 4,364,437     |
| 期权合约      | Options                     | 1,082,560,749   | 6,240,389     | 1,072,708     |
| 小计        | Sub-total                   | 1,248,160,717   | 6,462,885     | 5,437,145     |
| 贵金属衍生工具   | Precious metal derivatives  | 3,289,604,544   | 5,683,135     | 38,713,952    |
| 合计        | Total                       | 236,991,004,768 | 2,401,319,415 | 2,647,562,285 |

31-12-2015

|           |                             | 公允价值            |               |               |
|-----------|-----------------------------|-----------------|---------------|---------------|
|           |                             | Fair Value      |               |               |
|           |                             | 名义金额            | 资产            | 负债            |
|           |                             | Notional Amount | Assets        | Liabilities   |
| 外汇衍生工具:   | Foreign exchange contracts: |                 |               |               |
| 远期合约      | Forwards                    | 4,656,283,696   | 56,489,845    | 106,611,864   |
| 掉期合约      | Swaps                       | 69,258,215,027  | 653,430,055   | 552,493,411   |
| 期权合约      | Options                     | 100,735,384,916 | 77,080,189    | 89,502,678    |
| 小计        | Sub-total                   | 174,649,883,639 | 787,000,089   | 748,607,953   |
| 利率衍生工具:   | Interest rate contracts:    |                 |               |               |
| 掉期合约      | Swaps                       | 90,745,275,660  | 403,908,439   | 363,701,582   |
| 小计        | Sub-total                   | 90,745,275,660  | 403,908,439   | 363,701,582   |
| 商品价格挂钩工具: | Commodity contracts:        |                 |               |               |
| 掉期合约      | Swaps                       | 1,850,072,349   | 19,846,584    | 19,020,714    |
| 期权合约      | Options                     | 12,662,520      | 1,171,608     | 1,171,608     |
| 小计        | Sub-total                   | 1,862,734,869   | 21,018,192    | 20,192,322    |
| 股票价格挂钩工具: | Equity contracts:           |                 |               |               |
| 掉期合约      | Swaps                       | 479,749,220     | 1,157,911     | 9,537,708     |
| 期权合约      | Options                     | 200,188,043     | 1,222,655     | 1,373,547     |
| 小计        | Sub-total                   | 679,937,263     | 2,380,566     | 10,911,255    |
| 贵金属衍生工具   | Precious metal derivatives  | 2,121,192,007   | 79,344,762    | 76,253,001    |
| 合计        | Total                       | 270,059,023,438 | 1,293,652,048 | 1,219,666,113 |

## 6. 买入返售金融资产

## (6) Reverse repurchase financial assets

|          |                                       | 31-12-2016  | 31-12-2015 |
|----------|---------------------------------------|-------------|------------|
| 按交易对手分类: | Classified by counter-party:          |             |            |
| 银行同业     | Banks                                 | 536,900,000 | -          |
| 按质押品分类:  | Classified by type of pledged assets: |             |            |
| 债券       | Bonds                                 | 536,900,000 | -          |

## 7. 应收利息

## (7) Interest receivables

| 2016年度     | 2016  | 年初余额<br>Opening balance | 本年计提<br>Accrued | 本年收到<br>Received | 年末余额<br>Closing balance |
|------------|---|-------------------------|-----------------|------------------|-------------------------|
| 贷款应收利息     | Interest receivable on loans                    | 123,342,549             | 1,006,547,312   | (1,031,355,156)  | 98,534,705              |
| 债券投资应收利息   | Interest receivable on bonds                    | 94,526,291              | 148,747,446     | (177,547,927)    | 65,725,810              |
| 同业应收利息     | Interest receivable from banks                  | 15,359,331              | 307,443,439     | (299,893,289)    | 22,909,481              |
| 买入返售债券应收利息 | Interest receivable on reverse repurchase bonds | -                       | 9,382,370       | (9,015,923)      | 366,447                 |
| 合计         | Total   | 233,228,171             | 1,472,120,567   | (1,517,812,295)  | 187,536,443             |

| 2015年度     | 2015  | 年初余额<br>Opening balance | 本年计提<br>Accrued | 本年收到<br>Received | 年末余额<br>Closing balance |
|------------|---|-------------------------|-----------------|------------------|-------------------------|
| 贷款应收利息     | Interest receivable on loans                    | 141,356,006             | 1,149,570,646   | (1,167,584,103)  | 123,342,549             |
| 债券投资应收利息   | Interest receivable on bonds                    | 112,675,856             | 237,072,158     | (255,221,723)    | 94,526,291              |
| 同业应收利息     | Interest receivable from banks                  | 31,799,730              | 262,971,325     | (279,411,724)    | 15,359,331              |
| 买入返售债券应收利息 | Interest receivable on reverse repurchase bonds | 7,201,349               | 19,685,827      | (26,887,176)     | -                       |
| 合计         | Total   | 293,032,941             | 1,669,299,956   | (1,729,104,726)  | 233,228,171             |

## 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

|           |  | 31-12-2016     | 31-12-2015     |
|-----------|--|----------------|----------------|
| 个人贷款和垫款:  | Individual loans and advances:               |                |                |
| 住房按揭      | Mortgages                                    | 6,302,047,103  | 5,395,650,459  |
| 其他        | Others                                       | 3,839,340      | 22,044,984     |
| 小计        | Sub-total                                    | 6,305,886,443  | 5,417,695,443  |
| 企业贷款和垫款:  | Corporate loans and advances:                |                |                |
| 贷款        | Loans  | 14,799,214,194 | 16,031,080,106 |
| 贴现        | Discounted bills                             | 444,182,510    | 824,494,101    |
| 贸易融资      | Trade finance                                | 2,852,039,986  | 1,432,564,425  |
| 小计        | Sub-total                                    | 18,095,436,690 | 18,288,138,632 |
| 贷款和垫款总额   | Total  | 24,401,323,133 | 23,705,834,075 |
| 减: 贷款损失准备 | Less: Loan impairment provision              | (514,107,074)  | (452,894,287)  |
| 贷款和垫款账面价值 | Net value of loans and advances to customers | 23,887,216,059 | 23,252,939,788 |

## 8.2 按行业分布

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

|                  |   | 31-12-2016     |                |
|------------------|---|----------------|----------------|
|                  |   | 账面余额           | 比例 (%)         |
|                  |   | Amount         | Percentage( %) |
| 农林牧渔业            | Agriculture, forestry, farming and fishing                          | 204,962,270    | 1              |
| 制造业              | Manufacturing   | 5,093,913,199  | 21             |
| 电力、热力、燃气及水生产和供应业 | Electricity, heat, gas and water supply                             | 215,603,897    | 1              |
| 建筑业              | Construction  | 330,185,584    | 1              |
| 交通运输、仓储和邮政业      | Transportation, storage and post                                    | 651,132,209    | 3              |
| 信息传输、软件和信息技术服务业  | Telecommunication, software and information management service      | 563,824,662    | 2              |
| 批发和零售业           | Wholesale and retail  | 4,138,053,489  | 17             |
| 住宿和餐饮业           | Accommodation and catering  | 1,957,586,311  | 8              |
| 房地产业             | Real estates  | 4,553,699,014  | 19             |
| 租赁和商务服务业         | Leasing and commercial services                                     | 369,347,257    | 1              |
| 科学研究和技术服务        | Scientific research and technical services                          | 4,228,797      | -              |
| 水利、环境和公共设施管理业    | Water conservancy, environment and public facilities administration | 8,400,000      | -              |
| 居民服务、修理和其他服务业    | Residents services, repair and other services                       | 4,500,000      | -              |
| 个人信贷             | Personal credit   | 6,305,886,444  | 26             |
| 贷款和垫款总额          | Total amount of loans and advances                                  | 24,401,323,133 | 100            |
| 减：贷款损失准备         | Less: Loan impairment provision                                     | (514,107,074)  |                |
| 贷款和垫款账面价值        | Net value of loans and advances                                     | 23,887,216,059 |                |



|                  |   | 31-12-2015     |                |
|------------------|---|----------------|----------------|
|                  |   | 账面余额           | 比例 (%)         |
|                  |   | Amount         | Percentage( %) |
| 农林牧渔业            | Agriculture, forestry, farming and fishing                          | 308,925,695    | 1              |
| 制造业              | Manufacturing   | 5,479,444,439  | 23             |
| 电力、热力、燃气及水生产和供应业 | Electricity, heat, gas and water supply                             | 173,811,686    | 1              |
| 建筑业              | Construction  | 528,136,386    | 2              |
| 交通运输、仓储和邮政业      | Transportation, storage and post                                    | 217,986,138    | 1              |
| 信息传输、软件和信息技术服务业  | Telecommunication, software and information management service      | 257,507,694    | 1              |
| 批发和零售业           | Wholesale and retail  | 4,100,200,972  | 17             |
| 住宿和餐饮业           | Accommodation and catering  | 1,513,480,852  | 7              |
| 房地产业             | Real estates  | 5,374,595,120  | 23             |
| 租赁和商务服务业         | Leasing and commercial services                                     | 298,693,620    | 1              |
| 科学研究和技术服务        | Scientific research and technical services                          | 16,820,947     | -              |
| 水利、环境和公共设施管理业    | Water conservancy, environment and public facilities administration | 9,945,000      | -              |
| 居民服务、修理和其他服务业    | Residents services, repair and other services                       | 8,590,083      | -              |
| 个人贷款             | Personal credit   | 5,417,695,443  | 23             |
| 贷款和垫款总额          | Total amount of loans and advances                                  | 23,705,834,075 | 100            |
| 减：贷款损失准备         | Less: Loan impairment provision                                     | (452,894,287)  |                |
| 贷款和垫款账面价值        | Net value of loans and advances                                     | 23,252,939,788 |                |

### 8.3 按地区分布

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

|           |                                    | 31-12-2016     | 31-12-2015     |
|-----------|------------------------------------|----------------|----------------|
| 东北        | North-east                         | 291,511,483    | 566,964,112    |
| 华东        | East                               | 14,446,410,948 | 12,663,415,083 |
| 华北        | North                              | 5,029,946,477  | 5,599,275,709  |
| 华中        | Central                            | 227,609,000    | 275,677,517    |
| 华南        | South                              | 2,155,951,857  | 2,105,486,703  |
| 西南        | South-west                         | 2,043,541,085  | 2,262,738,302  |
| 西北        | North-west                         | 109,976,948    | 232,276,649    |
| 境外地区      | Overseas                           | 96,375,335     | -              |
| 贷款和垫款总额   | Total amount of loans and advances | 24,401,323,133 | 23,705,834,075 |
| 减：贷款损失准备  | Less: Loan impairment provision    | (514,107,074)  | (452,894,287)  |
| 贷款和垫款账面价值 | Net value of loans and advances    | 23,887,216,059 | 23,252,939,788 |

## 8.4 按担保方式分布

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

|           |                                    | 31-12-2016     | 31-12-2015     |
|-----------|------------------------------------|----------------|----------------|
| 信用贷款      | Unsecured loans                    | 5,045,246,347  | 3,073,143,046  |
| 保证贷款      | Guaranteed loans                   | 2,571,771,928  | 3,154,982,799  |
| 附担保物贷款    | Loans with collaterals             | 16,784,304,858 | 17,477,708,230 |
| 其中:       | Of which:                          |                |                |
| 抵押贷款      | Secured by mortgages               | 13,463,871,181 | 13,417,178,002 |
| 质押贷款      | Secured by pledges                 | 3,320,433,677  | 4,060,530,228  |
| 贷款和垫款总额   | Total amount of loans and advances | 24,401,323,133 | 23,705,834,075 |
| 减: 贷款损失准备 | Less: Loan impairment provision    | (514,107,074)  | (452,894,287)  |
| 贷款和垫款账面价值 | Net value of loans and advances    | 23,887,216,059 | 23,252,939,788 |

## 8.5 逾期贷款

## (8.5) Overdue Loan

|        |                        | 31-12-2016                  |  |   |                          |             |
|--------|------------------------|-----------------------------|--|---|--------------------------|-------------|
|        |                        | 逾期1天至90天                    | 逾期91天至1年<br>(含1年)                        | 逾期1年至3年<br>(含3年)                        | 逾期3年以上                   | 合计          |
|        |                        | Overdue 1 day to<br>90 days | Overdue 91 days to<br>1 year (inclusive) | Overdue 1 year to<br>3 years(inclusive) | Overdue 3 years<br>above | Total       |
| 信用贷款   | Unsecured loans        | -                           | -  | 4,286,845                               | -                        | 4,286,845   |
| 保证贷款   | Guaranteed loans       | -                           | -  | -                                       | 3,553,872                | 3,553,872   |
| 附担保物贷款 | Loans with collaterals | 369,707                     | 45,798,906                               | 243,481,088                             | 18,352,302               | 308,002,003 |
| 其中:    | Of which:              |                             |  |   |                          |             |
| 抵押贷款   | Secured by mortgages   | 369,707                     | 45,798,906                               | 164,989,798                             | 18,352,302               | 229,510,713 |
| 质押贷款   | Secured by pledges     | -                           | -  | 78,491,290                              | -                        | 78,491,290  |
| 合计     | Total                  | 369,707                     | 45,798,906                               | 247,767,933                             | 21,906,174               | 315,842,720 |
|        |                        | 31-12-2015                  |  |   |                          |             |
|        |                        | 逾期1天至90天                    | 逾期91天至1年<br>(含1年)                        | 逾期1年至3年<br>(含3年)                        | 逾期3年以上                   | 合计          |
|        |                        | Overdue 1 day to<br>90 days | Overdue 91 days to<br>1 year (inclusive) | Overdue 1 year to<br>3 years(inclusive) | Overdue 3 years<br>above | Total       |
| 保证贷款   | Guaranteed loans       | -                           | -  | 3,450,954                               | -                        | 3,450,954   |
| 附担保物贷款 | Loans with collaterals | 102,540,476                 | 135,497,590                              | 57,617,312                              | 4,620,755                | 300,276,133 |
| 其中:    | Of which:              |                             |  |   |                          |             |
| 抵押贷款   | Secured by mortgages   | 100,382,699                 | 54,017,200                               | 57,617,312                              | 4,620,755                | 216,637,966 |
| 质押贷款   | Secured by pledges     | 2,157,777                   | 81,480,390                               | -                                       | -                        | 83,638,167  |
| 合计     | Total                  | 102,540,476                 | 135,497,590                              | 61,068,266                              | 4,620,755                | 303,727,087 |

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 (附注六、14)

## (8.6) Loan impairment provision(Note 6.14)

|           |   | 2016 年度     |              |             |
|-----------|---|-------------|--------------|-------------|
|           |   | 2016        |              |             |
|           |   | 单项          | 组合           | 合计          |
|           |   | Individual  | Collective   | Total       |
| 年初余额      | Opening balance                                       | 99,273,351  | 353,620,936  | 452,894,287 |
| 本年计提      | Charge during the year                                | 65,620,007  | (10,558,295) | 55,061,712  |
| 收回以前年度核销数 | Recovery of loans and advances previously written off | 90,198      | -            | 90,198      |
| 汇率差异      | Exchange rate difference                              | 462,926     | 5,597,951    | 6,060,877   |
| 年末余额      | Closing balance                                       | 165,446,482 | 348,660,592  | 514,107,074 |

|      |                          | 2015 年度    |             |             |
|------|--------------------------|------------|-------------|-------------|
|      |                          | 2015       |             |             |
|      |                          | 单项         | 组合          | 合计          |
|      |                          | Individual | Collective  | Total       |
| 年初余额 | Opening balance          | 43,014,053 | 323,149,791 | 366,163,844 |
| 本年计提 | Charge during the year   | 56,243,857 | 25,976,425  | 82,220,282  |
| 汇率差异 | Exchange rate difference | 15,441     | 4,494,720   | 4,510,161   |
| 年末余额 | Closing balance          | 99,273,351 | 353,620,936 | 452,894,287 |

## 9. 可供出售金融资产

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

|           |   | 31-12-2016    | 31-12-2015    |
|-----------|---|---------------|---------------|
| 债券投资:     | Bond investments:                       |               |               |
| 中央银行票据及国债 | Central Bank bills and government bonds | 2,977,840,723 | 2,178,165,733 |
| 银行同业债券    | Bonds issued by banks                   | -             | 100,037,400   |
| 企业债券      | Corporate bonds                         | -             | 100,474,700   |
| 政策性银行债券   | Bonds issued by policy banks            | 201,090,040   | 1,119,546,810 |
| 小计        | Sub-total                               | 3,178,930,763 | 3,498,224,643 |
| 同业存单      | Negotiable certificate of deposits      | 578,707,157   | -             |
| 合计        | Total                                   | 3,757,637,920 | 3,498,224,643 |

## 10. 固定资产

## (10) Fixed assets

| 2016 年度                | 2016  | 房屋及建筑物<br>Properties and buildings | 运输设备<br>Motor vehicles | 办公及电脑设备<br>Office equipment and computers | 合计<br>Total |
|------------------------|---|------------------------------------|------------------------|---|-------------|
| 原价:                    | Cost:   |                                    |                        |   |             |
| 2016 年 1 月 1 日         | At 1 January 2016                                       | -                                  | 2,508,008              | 95,034,816                                | 97,542,824  |
| 本年增加                   | Additions   | 5,793,690                          | -                      | 11,812,783                                | 17,606,473  |
| 本年在建工程转入<br>(附注六、13.2) | Transfer from construction in progress<br>(Note 6.13.2) | -                                  | -                      | 5,635,524                                 | 5,635,524   |
| 本年处置                   | Disposals   | -                                  | -                      | (1,019,156)                               | (1,019,156) |
| 2016 年 12 月 31 日       | At 31 December 2016                                     | 5,793,690                          | 2,508,008              | 111,463,967                               | 119,765,665 |
| 累计折旧:                  | Accumulated depreciation:                               |                                    |                        |   |             |
| 2016 年 1 月 1 日         | At 1 January 2016                                       | -                                  | 1,270,524              | 65,464,531                                | 66,735,055  |
| 本年计提                   | Additions   | 1,796,047                          | 400,630                | 12,730,749                                | 14,927,426  |
| 本年处置                   | Disposals   | -                                  | -                      | (912,196)                                 | (912,196)   |
| 2016 年 12 月 31 日       | At 31 December 2016                                     | 1,796,047                          | 1,671,154              | 77,283,084                                | 80,750,285  |
| 固定资产净值及净额              | Net book value and net carrying amount                  |                                    |                        |   |             |
| 2016 年 12 月 31 日       | At 31 December 2016                                     | 3,997,643                          | 836,854                | 34,180,883                                | 39,015,380  |

于 2016 年 12 月 31 日，房屋及建筑物为本公司融资租入的办公用房。

As at 31 December 2016, the properties and buildings represent the office capitalized under finance lease.

| 2015 年度                | 2015  | 房屋及建筑物<br>Properties and buildings | 运输设备<br>Motor vehicles | 办公及电脑设备<br>Office equipment and computers | 合计<br>Total |
|------------------------|---|------------------------------------|------------------------|---|-------------|
| 原价:                    | Cost:   |                                    |                        |   |             |
| 2015 年 1 月 1 日         | At 1 January 2015                                       | 2,812,689                          | 2,449,383              | 88,939,545                                | 94,201,617  |
| 本年增加                   | Additions   | -                                  | 388,625                | 7,457,431                                 | 7,846,056   |
| 本年在建工程转入<br>(附注六、13.2) | Transfer from construction in progress<br>(Note 6.13.2) | -                                  | -                      | 1,399,577                                 | 1,399,577   |
| 本年处置                   | Disposals   | (2,812,689)                        | (330,000)              | (2,761,737)                               | (5,904,426) |
| 2015 年 12 月 31 日       | At 31 December 2015                                     | -                                  | 2,508,008              | 95,034,816                                | 97,542,824  |
| 累计折旧:                  | Accumulated depreciation:                               |                                    |                        |   |             |
| 2015 年 1 月 1 日         | At 1 January 2015                                       | 1,051,259                          | 1,159,474              | 53,282,541                                | 55,493,274  |
| 本年计提                   | Additions   | 19,517                             | 441,050                | 14,810,437                                | 15,271,004  |
| 本年处置                   | Disposals   | (1,070,776)                        | (330,000)              | (2,628,447)                               | (4,029,223) |
| 2015 年 12 月 31 日       | At 31 December 2015                                     | -                                  | 1,270,524              | 65,464,531                                | 66,735,055  |
| 固定资产净值及净额              | Net book value and net carrying amount                  |                                    |                        |   |             |
| 2015 年 12 月 31 日       | At 31 December 2015                                     | -                                  | 1,237,484              | 29,570,285                                | 30,807,769  |

## 11. 无形资产

## (11) Intangible assets

|                   |   | 2016 年度     | 2015 年度     |
|-------------------|---|-------------|-------------|
|                   |   | 2016        | 2015        |
| 软件设备              | Software  |             |             |
| 原价:               | Cost or valuation:                                    |             |             |
| 年初余额              | Opening balance                                       | 115,757,776 | 104,191,473 |
| 本年购置              | Additions   | 4,063,505   | 6,707,967   |
| 在建工程转入 (附注六、13.2) | Transfer from construction in progress (Note 6. 13.2) | 45,911,807  | 6,011,581   |
| 其他                | Others  | -           | (1,153,245) |
| 年末余额              | Closing balance                                       | 165,733,088 | 115,757,776 |
| 累计摊销:             | Accumulated amortisation:                             |             |             |
| 年初账面余额            | Opening balance                                       | 51,345,188  | 40,190,727  |
| 本年计提              | Additions   | 13,442,501  | 11,154,461  |
| 年末余额              | Closing balance                                       | 64,787,689  | 51,345,188  |
| 无形资产净值及净额         | Net carrying amount                                   |             |             |
| 年末余额              | Closing balance                                       | 100,945,399 | 64,412,588  |

## 12. 递延所得税

## (12) Deferred tax assets

| 2016 年度           | 2016   |                 |  |                              |                 |
|-------------------|--|-----------------|--|------------------------------|-----------------|
| 递延所得税资产           | Deferred tax assets  | 年初余额            | 本年计入损益                                 | 本年直接计入所有者权益                  | 年末余额            |
|                   |  | Opening balance | Credited/(Charged) to income statement | Credited/(Charged) to equity | Closing balance |
| 贷款损失准备            | Loan impairment provision  | 54,616,162      | (2,597,061)                            | -                            | 52,019,101      |
| 其他资产损失准备          | Bad debt allowance for other assets                                | -               | 351,475                                | -                            | 351,475         |
| 可供出售金融资产未实现损益     | Unrealised profit or loss on available-for-sale financial assets   | (5,327,517)     | -                                      | 5,508,901                    | 181,384         |
| 衍生金融工具公允价值变动损益    | Changes in fair value of derivatives                               | (552,582)       | (21,913,074)                           | -                            | (22,465,656)    |
| 拆入黄金公允价值变动        | Changes in fair value of gold from banks                           | -               | (6,333,243)                            | -                            | (6,333,243)     |
| 预提职工工资及奖金         | Payroll payables   | 3,008,716       | (1,211,113)                            | -                            | 1,797,603       |
| 嵌入期权结构性存款公允价值变动损益 | Changes in fair value of structured deposits embedded with options | (5,353,646)     | 9,734,745                              | -                            | 4,381,099       |
| 预提费用              | Accrued liabilities  | 12,559,236      | (10,172,890)                           | -                            | 2,386,346       |
| 可抵扣亏损             | Deductible tax losses  | -               | 22,178,187                             | -                            | 22,178,187      |
| 其他                | Others   | 5,098,314       | (2,314,899)                            | -                            | 2,783,415       |
| 合计                | Total  | 64,048,683      | (12,277,873)                           | 5,508,901                    | 57,279,711      |

| 2015 年度           | 2015   |                 |  |                              |                 |
|-------------------|--|-----------------|--|------------------------------|-----------------|
| 递延所得税资产           | Deferred tax assets  | 年初余额            | 本年计入损益                                 | 本年直接计入所有者权益                  | 年末余额            |
|                   |  | Opening balance | Credited/(Charged) to income statement | Credited/(Charged) to equity | Closing balance |
| 贷款损失准备            | Loan impairment provision  | 32,751,234      | 21,864,928                             | -                            | 54,616,162      |
| 可供出售金融资产未实现损益     | Unrealised profit or loss on available-for-sale financial assets   | (3,229,589)     | -                                      | (2,097,928)                  | (5,327,517)     |
| 衍生金融工具公允价值变动损益    | Changes in fair value of derivatives                               | 9,412,607       | (9,965,189)                            | -                            | (552,582)       |
| 预提职工工资及奖金         | Payroll payables   | 18,785,540      | (15,776,824)                           | -                            | 3,008,716       |
| 嵌入期权结构性存款公允价值变动损益 | Changes in fair value of structured deposits embedded with options | 16,634,097      | (21,987,743)                           | -                            | (5,353,646)     |
| 预提费用              | Accrued liabilities  | -               | 12,559,236                             | -                            | 12,559,236      |
| 其他                | Others   | 367,827         | 4,730,487                              | -                            | 5,098,314       |
| 合计                | Total  | 74,721,716      | (8,575,105)                            | (2,097,928)                  | 64,048,683      |

于 2016 年 12 月 31 日，本公司根据对未来的盈利预测，以很可能取得用来抵扣可抵扣亏损的未来应纳税所得额为限确认的与人民币 88,712,748 元可抵扣亏损相关的递延所得税资产为人民币 22,178,187 元，可抵扣亏损中人民币 4,405,385 的到期日为 2019 年，人民币 63,414,341 的到期日为 2020 年，人民币 20,893,022 的到期日为 2021 年。

As at 31 December 2016, based on the profit forecast and to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised, the Bank recognised deferred tax asset of RMB 22,178,187 arising from unused tax losses of RMB 88,712,718, among which RMB 4,405,385 will expire in Year 2019, RMB 63,414,341 will expire in Year 2020 and RMB 20,893,022 will expire in Year 2021.

### 13. 其他资产

### (13) Other assets

|         |                             | 附注<br>Notes | 31-12-2016  | 31-12-2015  |
|---------|-----------------------------|-------------|-------------|-------------|
| 长期待摊费用  | Long-term deferred expenses | 13.1        | 72,168,358  | 35,342,793  |
| 在建工程    | Construction in process     | 13.2        | 33,196,977  | 34,464,264  |
| 其他应收款   | Other receivables           | 13.3        | 58,415,962  | 85,298,123  |
| 待认证进项税额 | Input VAT to be verified    |             | 3,010,521   | -           |
| 合计      | Total                       |             | 166,791,818 | 155,105,180 |

#### 13.1 长期待摊费用

#### (13.1) Long-term deferred expenses

| 2016 年度                | 2016  | 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                                       | 116,068               | 32,267,805                          | 2,958,920         | 35,342,793   |
| 本年增加                   | Additions   | -                     | 17,901,344                          | -                 | 17,901,344   |
| 本年在建工程转入<br>(附注六、13.2) | Transfer from construction in progress (Note 6. 13.2) | -                     | 38,691,221                          | -                 | 38,691,221   |
| 本年处置                   | Disposal  | -                     | (188,594)                           | (2,958,920)       | (3,147,514)  |
| 本年摊销                   | Amortisation  | (4,037)               | (16,615,449)                        | -                 | (16,619,486) |
| 年末余额                   | Closing balance                                       | 112,031               | 72,056,327                          | -                 | 72,168,358   |

| 2015 年度                | 2015   | 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  | 119,784               | 43,790,305                          | 3,095,486         | 47,005,575   |
| 本年增加                   | Additions  | -                     | 3,894,223                           | -                 | 3,894,223    |
| 本年在建工程转入<br>(附注六、13.2) | Transfer from construction in<br>progress (Note 6. 13.2) | -                     | 2,237,290                           | -                 | 2,237,290    |
| 本年摊销                   | Amortisation   | (3,716)               | (17,654,013)                        | (136,566)         | (17,794,295) |
| 年末余额                   | Closing balance  | 116,068               | 32,267,805                          | 2,958,920         | 35,342,793   |

### 13.2 在建工程

### (13.2) Construction in progress

|                     |  | 2016 年度<br>2016 | 2015 年度<br>2015 |
|---------------------|--|-----------------|-----------------|
| 年初余额                | Opening balance  | 34,464,264      | 17,464,765      |
| 本年增加                | Additions  | 88,971,265      | 28,928,053      |
| 转入固定资产 (附注六、10)     | Transfer to fixed assets (Note 6. 10)                  | (5,635,524)     | (1,399,577)     |
| 转入无形资产 (附注六、11)     | Transfer to intangible assets (Note 6. 11)             | (45,911,807)    | (6,011,581)     |
| 转入长期待摊费用 (附注六、13.1) | Transfer to long-term deferred expenses (Note 6. 13.1) | (38,691,221)    | (2,237,290)     |
| 其他减少                | Other decreases  | -               | (2,280,106)     |
| 年末净值                | Net closing balance                                    | 33,196,977      | 34,464,264      |

### 13.3 其他应收款

### (13.3) Other receivables

| 账龄      | Ageing                   | 31-12-2016  | 31-12-2015 |
|---------|--------------------------|-------------|------------|
| 1 年以内   | Within 1 year            | 33,115,615  | 24,413,991 |
| 1-2 年   | 1-2 years                | 10,172,118  | 5,193,681  |
| 2-3 年   | 2-3 years                | 4,711,648   | 7,101,041  |
| 3 年以上   | More than 3 years        | 11,822,482  | 48,589,410 |
| 小计      | Sub-total                | 59,821,863  | 85,298,123 |
| 减: 坏账准备 | Less: Bad debt allowance | (1,405,901) | -          |
| 合计      | Total                    | 58,415,962  | 85,298,123 |

## 14. 资产减值准备

## (14) Provision for impairment losses

| 2016 年度                 | 2016   | 年初余额               | 本年计提 /<br>(转回) 额       | 收回以前<br>年度核销                                    | 汇率差异                        | 年末余额               |
|-------------------------|--|--------------------|------------------------|---|-----------------------------|--------------------|
|                         |  | Opening<br>balance | Accrual/<br>(Reversal) | Recovery of<br>assets previously<br>written-off | Exchange rate<br>difference | Closing<br>balance |
| 存放同业减值准备<br>(附注六、2)     | Impairment provision for due from banks<br>(Note 6.2)        | 5,984,132          | (4,918,829)            | -   | -                           | 1,065,303          |
| 拆放同业减值准备<br>(附注六、3)     | Impairment provision for placements with<br>banks (Note 6.3) | 3,958,560          | (1,422,970)            | -   | -                           | 2,535,590          |
| 贷款损失准备<br>(附注六、8.6)     | Impairment provision for loans<br>(Note 6.8.6)               | 452,894,287        | 55,061,712             | 90,198  | 6,060,877                   | 514,107,074        |
| 其他应收款坏账准备<br>(附注六、13.3) | Bad debt allowance for other assets (Note<br>6.13.3)         | -                  | 1,405,901              | -   | -                           | 1,405,901          |
| 其他                      | Others   | 422,084            | (422,084)              | -   | -                           | -                  |
| 合计                      | Total  | 463,259,063        | 49,703,730             | 90,198  | 6,060,877                   | 519,113,868        |

| 2015 年度             | 2015   | 年初余额               | 本年计提额      | 收回以前<br>年度核销                                    | 汇率差异                        | 年末余额               |
|---------------------|--|--------------------|------------|---|-----------------------------|--------------------|
|                     |  | Opening<br>balance | Accrual    | Recovery of<br>assets previously<br>written-off | Exchange rate<br>difference | Closing<br>balance |
| 存放同业减值准备<br>(附注六、2) | Impairment provision for due from banks<br>(Note 6.2)        | 1,152,709          | 4,831,423  | -   | -                           | 5,984,132          |
| 拆放同业减值准备<br>(附注六、3) | Impairment provision for placements with<br>banks (Note 6.3) | 2,336,478          | 1,622,082  | -   | -                           | 3,958,560          |
| 贷款损失准备<br>(附注六、8.6) | Impairment provision for loans<br>(Note 6.8.6)               | 366,163,844        | 82,220,282 | -   | 4,510,161                   | 452,894,287        |
| 其他                  | Others   | -                  | 422,084    | -   | -                           | 422,084            |
| 合计                  | Total  | 369,653,031        | 89,095,871 | -   | 4,510,161                   | 463,259,063        |

## 15. 同业及其他金融机构存放款项

## (15) Due to banks and other financial institutions

|                 |  | 31-12-2016    | 31-12-2015    |
|-----------------|--|---------------|---------------|
| 境内银行同业及其他金融机构存放 | Due to domestic banks and other financial institutions | 2,150,006,266 | 102,353       |
| 境外银行同业存放        | Due to overseas banks                                  | 956,322,877   | 2,133,832,229 |
| 合计              | Total  | 3,106,329,143 | 2,133,934,582 |

## 16. 拆入资金

## (16) Placements from banks and other financial institutions

|             |                                | 31-12-2016     | 31-12-2015    |
|-------------|--------------------------------|----------------|---------------|
| 境内银行同业拆入及借入 | Placements from domestic banks | 138,740,000    | 670,000,000   |
| 境外银行同业拆入及借入 | Placements from overseas banks | 12,584,636,260 | 8,043,243,626 |
| 合计          | Total                          | 12,723,376,260 | 8,713,243,626 |



## 17. 以公允价值计量且其变动计入当期损益的金融负债

## (17) Financial liabilities at fair value through profit or loss

|                          |  | 2016-12-31    | 2015-12-31    |
|--------------------------|--|---------------|---------------|
| 指定以公允价值计量且其变动计入当期损益的金融负债 | Financial liabilities designated as at fair value through profit or loss |               |               |
| 同业拆入                     | Placements from banks  | 1,578,387,461 | 1,444,819,228 |
| 合计                       | Total  | 1,578,387,461 | 1,444,819,228 |

## 18. 吸收存款

## (18) Customer deposits

|      |                      | 31-12-2016     | 31-12-2015     |
|------|----------------------|----------------|----------------|
| 活期存款 | Current deposits     |                |                |
| 公司客户 | Corporate customers  | 7,253,209,184  | 5,609,169,505  |
| 个人客户 | Individual customers | 603,464,398    | 454,464,511    |
| 小计   | Sub-total            | 7,856,673,582  | 6,063,634,016  |
| 定期存款 | Time deposits        |                |                |
| 公司客户 | Corporate customers  | 15,057,807,624 | 15,074,460,718 |
| 个人客户 | Individual customers | 2,270,824,545  | 1,318,546,810  |
| 小计   | Sub-total            | 17,328,632,169 | 16,393,007,528 |
| 合计   | Total                | 25,185,305,751 | 22,456,641,544 |

于 2016 年 12 月 31 日，吸收存款中包含的结构性存款余额为人民币 3,746,790,268 元 (2015 年 12 月 31 日：人民币 4,238,096,893 元)，其中嵌入的衍生金融工具，主要为期权、股票价格挂钩掉期及商品价格挂钩掉期等。上述结构性存款中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 1,126,344,436 元 (2015 年 12 月 31 日：人民币 3,434,084,416 元) 的结构性存款被整体指定以公允价值计量，剩余人民币 2,620,445,832 元 (2015 年 12 月 31 日：人民币 804,012,477 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。

As at 31 December 2016, customer deposits include structured deposits amounting to RMB3,746,790,268 (RMB4,238,096,893 as at 31 December 2015). These structured deposits are embedded with derivatives which are mainly options, equity swaps and commodity swaps, and are considered not closely related to the host contract. RMB1,126,344,436 (RMB3,434,084,416 as at 31 December 2015) of these structured deposits are designated as at fair value through profit or loss as a whole while the rest RMB2,620,445,832 (RMB804,012,477 as at 31 December 2015) are not designated. Consequently, the derivatives instruments embedded therein are separated and the fair value is recorded in derivative assets or liabilities.

## 19. 应付职工薪酬

## (19) Payroll payables

| 未付金额        | Amount unpaid                                    | 31-12-2016  | 31-12-2015  |
|-------------|--|-------------|-------------|
| 工资、奖金、津贴和补贴 | Salary, bonus, subsidy and allowance             | 58,571,559  | 70,252,086  |
| 社会保险费       | Social insurance                                 | 4,206,593   | 4,262,451   |
| 工会经费和职工教育经费 | Labour union expenditure and staff education fee | 43,977      | 43,146      |
| 设定提存计划      | Defined contribution plan                        | 10,742,829  | 7,620,018   |
| 其中：基本养老保险费  | Of which: Pension fund                           | 5,515,068   | 3,759,774   |
| 企业年金缴费      | Annuity  | 5,227,761   | 3,860,244   |
| 合计          | Total  | 73,564,958  | 82,177,701  |
| 应付金额        | Amount payable                                   | 2016 年度     | 2015 年度     |
|             |  | 2016        | 2015        |
| 工资、奖金、津贴和补贴 | Salary, bonus, subsidy and allowance             | 416,295,183 | 418,081,321 |
| 社会保险费       | Social insurance                                 | 22,728,438  | 22,878,472  |
| 住房公积金       | Housing fund                                     | 18,430,280  | 16,383,044  |
| 工会经费和职工教育经费 | Labour union expenditure and staff education fee | 6,638,998   | 2,168,041   |
| 设定提存计划      | Defined contribution plan                        | 40,587,624  | 37,639,616  |
| 其中：基本养老保险费  | Of which: Pension fund                           | 34,587,286  | 31,854,639  |
| 企业年金缴费      | Annuity  | 6,000,338   | 5,784,977   |
| 其他与员工相关的费用  | Other staff related expenses                     | 17,368,167  | 22,568,873  |
| 合计          | Total  | 522,048,690 | 519,719,367 |

## 20. 应交税费

## (20) Tax payable

|       |                      | 31-12-2016 | 31-12-2015   |
|-------|----------------------|------------|--------------|
| 营业税   | Business tax         | -          | 14,159,549   |
| 增值税   | Value added tax      | 13,819,505 | -            |
| 附加税   | Tax surcharges       | 1,858,543  | 2,487,593    |
| 企业所得税 | Corporate income tax | -          | (24,365,762) |
| 其他    | Others               | 28,506,799 | 35,409,733   |
| 合计    | Total                | 44,184,847 | 27,691,113   |

## 21. 应付利息

## (21) Interest payables

|           |                                      | 年初余额            | 本年计提        | 本年支付          | 年末余额            |
|-----------|--------------------------------------|-----------------|-------------|---------------|-----------------|
| 2016 年度   | 2016                                 | Opening balance | Accrued     | Paid          | Closing balance |
| 存款应付利息    | Interest payable to depositors       | 298,966,683     | 543,857,535 | (625,325,464) | 217,498,754     |
| 同业应付利息及其他 | Interest payable to banks and others | 53,607,087      | 132,273,868 | (113,238,523) | 72,642,432      |
| 合计        | Total                                | 352,573,770     | 676,131,403 | (738,563,987) | 290,141,186     |
|           |                                      | 年初余额            | 本年计提        | 本年支付          | 年末余额            |
| 2015 年度   | 2015                                 | Opening balance | Accrued     | Paid          | Closing balance |
| 存款应付利息    | Interest payable to depositors       | 393,268,690     | 587,731,295 | (682,033,302) | 298,966,683     |
| 同业应付利息及其他 | Interest payable to banks and others | 22,457,078      | 147,048,604 | (115,898,595) | 53,607,087      |
| 合计        | Total                                | 415,725,768     | 734,779,899 | (797,931,897) | 352,573,770     |

## 22. 其他负债

## (22) Other liabilities

|             |                         | 31-12-2016 | 31-12-2015 |
|-------------|-------------------------|------------|------------|
| 待结算及清算款项    | Settlement and clearing | 3,144,681  | 4,436,335  |
| 应付 IT 系统服务费 | IT system service fee   | 15,499,404 | 47,554,908 |
| 装修尾款        | Renovation payable      | 7,990,192  | 198,743    |
| 其他          | Others                  | 49,263,501 | 34,206,713 |
| 合计          | Total                   | 75,897,778 | 86,396,699 |

## 23. 实收资本

## (23) Paid-up capital

## 注册及实收资本

## Paid-up capital

|          |                              | 2016           |     | 2015           |     |
|----------|------------------------------|----------------|-----|----------------|-----|
|          |                              | 等值人民币          | %   | 等值人民币          | %   |
| 大华银行有限公司 | United Overseas Bank Limited | RMB equivalent |     | RMB equivalent |     |
|          |                              | 5,500,000,000  | 100 | 5,500,000,000  | 100 |

## 24. 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) Capital reserve

In exchange for employee service, the Bank runs a share-based compensation program which is equity settled with a corresponding charge to the capital reserve.

## 25. 其他综合收益

资产负债表中其他综合收益累积余额：

## (25) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

|                |   | 1-1-2016   | 增减变动                | 31-12-2016 |
|----------------|---|------------|---------------------|------------|
|                |   | 1-1-2016   | Increase/(decrease) | 31-12-2016 |
| 可供出售金融资产公允价值变动 | Fair value changes of available-for-sale financial assets | 15,982,550 | (16,526,702)        | (544,152)  |
|                |   | 1-1-2015   | 增减变动                | 31-12-2015 |
|                |   | 1-1-2015   | Increase/(decrease) | 31-12-2015 |
| 可供出售金融资产公允价值变动 | Fair value changes of available-for-sale financial assets | 9,688,766  | 6,293,784           | 15,982,550 |

利润表中其他综合收益当期发生额：

Other comprehensive income in the income statement:

| 2016 年度          | 2016  | 税前金额         | 减：前期计入其他综合收益当期转入损益                     | 减：所得税       | 税后金额         |
|------------------|---|--------------|--|-------------|--------------|
|                  |   | Before tax   | Less: Transfer to the income statement | Less: Tax   | 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           | (22,035,603) | -                                      | 5,508,901   | (16,526,702) |
| 2015 年度          | 2015  | 税前金额         | 减：前期计入其他综合收益当期转入损益                     | 减：所得税       | 税后金额         |
|                  |   | Before tax   | Less: Transfer to the income statement | Less: Tax   | 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           | 19,834,909   | (11,443,197)                           | (2,097,928) | 6,293,784    |

## 26. 盈余公积

## (26) Surplus reserves

|      |                 | 2016 年度<br>2016 | 2015 年度<br>2015 |
|------|-----------------|-----------------|-----------------|
| 年初余额 | Opening balance | 82,099,792      | 74,072,053      |
| 本年增加 | Increase        | 4,326,321       | 8,027,739       |
| 年末余额 | Closing balance | 86,426,113      | 82,099,792      |

根据公司法和本公司章程的规定，并经 2017 年 3 月 24 日董事会决议，本公司按净利润的 10% 提取法定盈余公积金。法定盈余公积累计额为本公司注册资本 50% 以上的，可不再提取。

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

According to the Company Law of the PRC and the Bank's Articles of Association, accompanied with resolution passed by the Board of Directors on 24 March 2017, 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.

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.

## 27. 一般风险准备

## (27) General reserves

|      |                 | 2016 年度<br>2016 | 2015 年度<br>2015 |
|------|-----------------|-----------------|-----------------|
| 年初余额 | Opening balance | 564,261,213     | 564,261,213     |
| 本年增加 | Increase        | 24,160,296      | -               |
| 年末余额 | Closing balance | 588,421,509     | 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 1.5% 的比例计提一般风险准备，作为利润分配处理。本公司根据 2017 年 3 月 24 日的董事会决议，提取一般风险准备计人民币 24,160,296 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. The Bank appropriated general reserve amounting to RMB 24,160,296 according to the resolution passed by the Board of Directors on 24 March 2017.

## 28. 未分配利润

## (28) Retained earnings

|            |   | 2016 年度<br>2016 | 2015 年度<br>2015 |
|------------|---|-----------------|-----------------|
| 年初未分配利润    | Retained earnings brought forward                 | 465,391,689     | 393,142,039     |
| 净利润        | Net profit for the year                           | 43,263,211      | 80,277,389      |
| 减：提取法定盈余公积 | Less: Appropriation to statutory surplus reserves | (4,326,321)     | (8,027,739)     |
| 提取一般风险准备   | Less: Appropriation to general reserves           | (24,160,296)    | -               |
| 年末未分配利润    | Closing balance of retained earnings              | 480,168,283     | 465,391,689     |

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

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

According to the Company Law of the 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.

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.

## 29. 利息净收入

## (29) Net interest income

|             |  | 2016 年度       | 2015 年度       |
|-------------|--|---------------|---------------|
|             |  | 2016          | 2015          |
| 利息收入：       | Interest income:   |               |               |
| 存放及拆放同业     | Due from banks and placement with banks and other financial institutions | 244,158,381   | 192,404,375   |
| 存放中央银行      | Due from the Central Bank  | 61,538,855    | 68,792,076    |
| 发放贷款和垫款     | Loans and advances to customers  | 1,006,547,312 | 1,149,570,646 |
| 买入返售债券      | Reverse repurchase financial assets-bonds                                | 9,382,370     | 19,685,827    |
| 其他          | Others   | 1,746,203     | 1,774,874     |
| 小计          | Sub-total  | 1,323,373,121 | 1,432,227,798 |
| 利息支出：       | Interest expense:  |               |               |
| 同业及其他金融机构存放 | Due to banks and other financial institutions                            | 10,704,636    | 3,000,614     |
| 吸收存款        | Customer deposits  | 543,857,535   | 587,731,295   |
| 拆入资金及其他     | Placement from banks and other financial institutions and others         | 121,569,232   | 144,047,990   |
| 小计          | Sub-total  | 676,131,403   | 734,779,899   |
| 利息净收入       | Net interest income  | 647,241,718   | 697,447,899   |

## 30. 手续费及佣金净收入

## (30) Net fees and commission income

|           |                                | 2016 年度     | 2015 年度     |
|-----------|--------------------------------|-------------|-------------|
|           |                                | 2016        | 2015        |
| 手续费及佣金收入： | Fees and commission income:    |             |             |
| 结算与清算手续费  | Settlement and clearing fees   | 22,650,549  | 24,092,290  |
| 代理业务手续费   | Agency brokerage fees          | 6,334,285   | 7,596,628   |
| 信用承诺手续费   | Credit commitment fees         | 30,265,687  | 15,989,521  |
| 与授信有关的收入  | Credit related income          | 85,092,838  | 81,411,373  |
| 其他        | Others                         | 19,076,803  | 17,064,565  |
| 小计        | Sub-total                      | 163,420,162 | 146,154,377 |
| 手续费及佣金支出： | Fees and commission expense:   |             |             |
| 手续费支出     | Fee expenses                   | 28,080,604  | 24,084,502  |
| 小计        | Sub-total                      | 28,080,604  | 24,084,502  |
| 手续费及佣金净收入 | Net fees and commission income | 135,339,558 | 122,069,875 |

## 31. 投资收益

## (31) Investment income

|                               |  | 2016 年度     | 2015 年度       |
|-------------------------------|--|-------------|---------------|
|                               |  | 2016        | 2015          |
| 为交易而持有的债券投资净收益                | Gain on disposal of held-for-trading bond investments                    | 1,175,032   | 19,399,653    |
| 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 | 6,832,225   | 10,417,995    |
| 衍生金融工具已实现净损益                  | Net realised gain / (loss) on derivatives                                | 21,674,248  | (165,488,068) |
| 可供出售债券及其他投资出售净收益              | Gain on disposal of available-for-sale bonds and other investments       | -           | 17,652,672    |
| 债券投资利息收入                      | Bond interest income   | 148,747,446 | 237,072,158   |
| 合计                            | Total  | 178,428,951 | 119,054,410   |

## 32. 公允价值变动净收益

## (32) Gains from changes in fair values

|              |   | 2016 年度     | 2015 年度     |
|--------------|---|-------------|-------------|
|              |   | 2016        | 2015        |
| 以公允价值计量的金融资产 | Financial assets at fair value through profit or loss | (7,715,585) | 4,123,479   |
| 衍生金融工具       | Derivative financial instruments                      | 35,973,686  | 85,614,057  |
| 拆入黄金         | Gold borrowing  | 25,332,973  | -           |
| 结构性存款及其他     | Structured deposits and others                        | 11,597,019  | 44,014,201  |
| 合计           | Total   | 65,188,093  | 133,751,737 |

## 33. 业务及管理费

## (33) General and administrative expenses

|       |                          | 2016 年度     | 2015 年度     |
|-------|--------------------------|-------------|-------------|
|       |                          | 2016        | 2015        |
| 员工费用  | Staff costs              | 522,048,690 | 519,719,367 |
| 折旧费   | Depreciation             | 14,927,426  | 15,271,004  |
| 资产摊销费 | Amortisation             | 30,061,987  | 28,948,756  |
| 业务费用  | Other operating expenses | 247,133,468 | 224,904,196 |
| 合计    | Total                    | 814,171,571 | 788,843,323 |

## 34. 资产减值损失

## (34) Impairment losses

|           |   | 2016 年度     | 2015 年度    |
|-----------|---|-------------|------------|
|           |   | 2016        | 2015       |
| 存放同业减值损失  | Impairment losses for due from banks        | (4,918,829) | 4,831,423  |
| 拆放同业减值损失  | Impairment losses for placements with banks | (1,422,970) | 1,622,082  |
| 贷款减值损失    | Impairment losses for loans                 | 55,061,712  | 82,220,282 |
| 其他应收款减值损失 | Impairment losses for other receivables     | 1,405,901   | -          |
| 其他        | Others                                      | (422,084)   | 422,084    |
| 合计        | Total                                       | 49,703,730  | 89,095,871 |

## 35. 营业外收入

## (35) Non-operating income

|          |                                    | 2016 年度   | 2015 年度   |
|----------|------------------------------------|-----------|-----------|
|          |                                    | 2016      | 2015      |
| 固定资产处置利得 | Gain from disposal of fixed assets | 18,575    | 1,812,703 |
| 财政补贴收入   | Fiscal subsidy                     | 7,860,096 | 6,625,416 |
| 其他       | Others                             | 196,056   | 211,740   |
| 合计       | Total                              | 8,074,727 | 8,649,859 |

## 36. 所得税费用

## (36) Income tax expenses

|            |  | 2016 年度    | 2015 年度     |
|------------|--|------------|-------------|
|            |  | 2016       | 2015        |
| 对以前期间税项的调整 | Adjustment in respect of prior periods | (577,058)  | (1,046,305) |
| 递延所得税      | Deferred income tax expenses           | 14,130,769 | (1,560,160) |
| 合计         | Total                                  | 13,553,711 | (2,606,465) |

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:

|                 |   | 2016 年度      | 2015 年度      |
|-----------------|---|--------------|--------------|
|                 |   | 2016         | 2015         |
| 税前利润            | Profit before tax                             | 56,816,922   | 77,670,924   |
| 按法定税率 25% 计算的税项 | Tax charge on a tax rate at 25 per cent       | 14,204,231   | 19,417,731   |
| 对以前期间税项的调整      | Adjustment in respect of prior periods        | (577,058)    | (1,046,305)  |
| 免税的国债利息收入       | Interest income of government bonds           | (18,580,496) | (23,685,728) |
| 不可抵扣的税项费用       | Non-deductible items                          | 2,729,111    | 2,111,093    |
| 未确认的可抵扣暂时性差异的影响 | Unrecognised deductible temporary differences | 15,777,923   | 596,744      |
| 所得税费用           | Income tax expenses                           | 13,553,711   | (2,606,465)  |



## 37. 现金流量表补充资料

## (37) Supplementary information for the statement of cash flows

|                              |  | 2016 年度         | 2015 年度         |
|------------------------------|--|-----------------|-----------------|
|                              |  | 2016            | 2015            |
| 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   | 43,263,211      | 80,277,389      |
| 资产减值损失                       | Impairment losses  | 49,703,730      | 89,095,871      |
| 固定资产折旧                       | Fixed assets depreciation  | 14,927,426      | 15,271,004      |
| 无形资产摊销                       | Amortisation expenses for intangible assets                              | 13,442,501      | 11,154,461      |
| 长期待摊费用摊销                     | Amortisation for long-term deferred expenses                             | 16,619,486      | 17,794,295      |
| 处置固定资产 / 其他长期资产<br>损失 / (收益) | (Gains)/losses on disposal of fixed assets and other long-term assets    | 175,625         | (1,675,485)     |
| 公允价值变动净收益                    | Gains from changes in fair value   | (65,188,093)    | (133,751,737)   |
| 投资收益                         | Investment income  | (211,934,008)   | (284,542,478)   |
| 汇兑损失                         | Foreign exchange losses  | 82,794,568      | 51,576,416      |
| 递延所得税款                       | Changes in deferred tax assets/liabilities                               | 12,277,873      | 8,575,105       |
| 经营性应收项目的 (增加) / 减少           | (Increase)/ decrease in operating receivables                            | (6,219,272,649) | 3,708,012,452   |
| 经营性应付项目的增加 / (减少)            | Increase/(decrease) in operating payables                                | 7,257,846,362   | (8,824,595,667) |
| 经营活动产生的现金流量净额                | Net cash flows from operating activities                                 | 994,656,032     | (5,262,808,374) |
| 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  | 15,195,504      | 21,540,936      |
| 减：现金的年初余额                    | Less: Cash on hand at beginning of year                                  | 21,540,936      | 18,650,958      |
| 加：现金等价物的年末余额                 | Add: Cash equivalents at end of year                                     | 10,424,249,663  | 8,578,300,377   |
| 减：现金等价物的年初余额                 | Less: Cash equivalents at beginning of year                              | 8,578,300,377   | 6,269,722,484   |
| 现金及现金等价物净增加额                 | Net increase in cash and cash equivalents                                | 1,839,603,854   | 2,311,467,871   |

## 38. 现金及现金等价物

## (38) Cash and cash equivalent

|                   |   | 31-12-2016     | 31-12-2015    |
|-------------------|---|----------------|---------------|
| 现金                | Cash  | 15,195,504     | 21,540,936    |
| 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   | 4,183,038,043  | 1,515,892,105 |
| - 拆出资金            | -Placements with banks and other financial institutions           | 2,996,451,871  | 1,202,559,595 |
| - 指定以公允价值计量的金融资产  | -Financial assets designated at fair value through profit or loss | -              | 3,898,456,800 |
| - 买入返售金融资产        | -Reverse repurchase financial assets                              | 536,900,000    | -             |
| 债券投资（从购买日起三个月内到期） | Bond investments (tenor within three months from purchase date)   | 1,196,168,802  | 1,169,244,520 |
| 存放中央银行其他款项        | Other deposits with the Central Bank                              | 1,511,690,947  | 792,147,357   |
| 小计                | Sub-total   | 10,424,249,663 | 8,578,300,377 |
| 合计                | Total   | 10,439,445,167 | 8,599,841,313 |

## 39. 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2016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178,350份，行权价格为零元新币，剩余合同期限范围为1至3年；于2016年12月31日可行权的股票增值权为125,297份，剩余合同期限为3年。

## (39) 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 2016, the number of outstanding grants of Restricted Shares was 178,350, with an exercise price of zero Singapore dollar and the remaining contractual period of 1-3 years. As at 31 December 2016, the number of outstanding grants of Share Appreciation Rights was 125,297 and the remaining contractual period was 3 years.

## 七、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。

## 7. Segment Information

The Bank is organised into four different operating segments, namely institutional banking, retail banking, global markets, and others 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 services, etc.

### Retail Banking

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

### Global Markets (GM)

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

### Others and unallocated

This segment represents the assets, liabilities, income and 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

|            |  | 2016 年度<br>2016                    |                                 |                  |   |                |
|------------|--|------------------------------------|---------------------------------|------------------|---|----------------|
|            |  | 机构<br>银行业务<br>Wholesale<br>Banking | 零售<br>银行业务<br>Retail<br>Banking | 环球<br>金融业务<br>GM | 其他业务及未<br>分配项目<br>Others and<br>unallocated | 合计<br>Total    |
| 一、营业收入     | 1. Operating income                    | 669,325,597                        | 108,756,169                     | 24,183,706       | 141,138,280                                 | 943,403,752    |
| 利息净收入      | Net interest income                    | 458,490,249                        | 85,659,757                      | (38,556,889)     | 141,648,601                                 | 647,241,718    |
| 其中：对外利息净收入 | Of which: External interest income     | 302,107,856                        | 184,624,438                     | 159,434,426      | 1,074,998                                   | 647,241,718    |
| 分部间利息净收入   | Internal interest income               | 156,382,393                        | (98,964,681)                    | (197,991,315)    | 140,573,603                                 | -              |
| 手续费及佣金净收入  | Net fee and commission income          | 142,097,216                        | 18,276,246                      | (23,911,144)     | (1,122,760)                                 | 135,339,558    |
| 其他净收入      | Other net income                       | 68,738,132                         | 4,820,166                       | 86,651,739       | 612,439                                     | 160,822,476    |
| 二、营业支出     | 2. Operating expenses                  | (426,852,882)                      | (241,560,232)                   | (66,211,526)     | (159,744,084)                               | (894,368,724)  |
| 其中：资产减值准备  | Of which: Impairment losses            | (95,254,096)                       | (6,377,588)                     | -                | 51,927,954                                  | (49,703,730)   |
| 三、净营业外收支   | 3. Net non-operating income/(expenses) | (13)                               | (188,448)                       | 10,649           | 7,959,706                                   | 7,781,894      |
| 四、税前利润     | 4. Profit before tax                   | 242,472,702                        | (132,992,511)                   | (42,017,171)     | (10,646,098)                                | 56,816,922     |
| 五、折旧与摊销费用  | 5. Depreciation and amortisation       | 2,753,056                          | 8,170,080                       | 1,637,595        | 32,428,682                                  | 44,989,413     |
| 六、资本支出     | 6. Capital expenditure                 | 23,345,520                         | 6,468,600                       | 2,210,692        | 96,517,775                                  | 128,542,587    |
|            |  | 31-12-2016                         |                                 |                  |   |                |
| 七、资产总额     | 7. Total assets                        | 24,709,284,382                     | 6,271,140,792                   | 20,760,558,788   | 645,427,874                                 | 52,386,411,836 |
| 八、负债总额     | 8. Total liabilities                   | 24,487,222,520                     | 2,886,203,562                   | 17,607,133,756   | 744,189,831                                 | 45,724,749,669 |

|            |  | 2015 年度<br>2015                    |                                 |                |   |                |
|------------|--|------------------------------------|---------------------------------|----------------|---|----------------|
|            |  | 机构<br>银行业务<br>Wholesale<br>Banking | 零售<br>银行业务<br>Retail<br>Banking | 环球金融业务<br>GM   | 其他业务及未<br>分配项目<br>Others and<br>unallocated | 合计<br>Total    |
| 一、营业收入     | 1. Operating income                    | 695,930,353                        | 112,083,748                     | 52,220,913     | 160,512,491                                 | 1,020,747,505  |
| 利息净收入      | Net interest income                    | 494,451,078                        | 87,722,494                      | (46,296,869)   | 161,571,196                                 | 697,447,899    |
| 其中：对外利息净收入 | Of which: External interest income     | 269,291,946                        | 140,301,132                     | 287,122,373    | 732,448                                     | 697,447,899    |
| 分部间利息净收入   | Internal interest income               | 225,159,132                        | (52,578,638)                    | (333,419,242)  | 160,838,748                                 | -              |
| 手续费及佣金净收入  | Net fee and commission income          | 121,758,546                        | 18,165,375                      | (16,702,237)   | (1,151,809)                                 | 122,069,875    |
| 其他净收入      | Other net income                       | 79,720,729                         | 6,195,879                       | 115,220,019    | 93,104                                      | 201,229,731    |
| 二、营业支出     | 2. Operating expenses                  | (355,350,135)                      | (257,924,962)                   | (58,156,026)   | (280,023,307)                               | (951,454,430)  |
| 其中：资产减值准备  | Of which: Impairment losses            | (24,634,978)                       | (5,303,821)                     | 4,764,323      | (63,921,395)                                | (89,095,871)   |
| 三、净营业外收支   | 3. Net non-operating income/(expenses) | (751)                              | 268                             | (73,947)       | 8,452,279                                   | 8,377,849      |
| 四、税前利润     | 4. Profit before tax                   | 340,579,467                        | (145,840,946)                   | (6,009,060)    | (111,058,537)                               | 77,670,924     |
| 五、折旧与摊销费用  | 5. Depreciation and amortisation       | 1,728,123                          | 7,928,432                       | 1,521,806      | 33,041,399                                  | 44,219,760     |
| 六、资本支出     | 6. Capital expenditure                 | 16,923,851                         | 4,971,612                       | 5,047,788      | 16,999,697                                  | 43,942,948     |
|            |  | 31-12-2015                         |                                 |                |   |                |
| 七、资产总额     | 7. Total assets                        | 20,296,503,388                     | 5,388,850,192                   | 17,211,131,064 | 260,429,840                                 | 43,156,914,484 |
| 八、负债总额     | 8. Total liabilities                   | 20,712,546,978                     | 1,785,292,255                   | 13,522,420,380 | 496,884,763                                 | 36,517,144,376 |

## 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 / (支出) 的信息如下：

|    |          | 对外营业收入 / (支出)<br>External operation income/(expense) |                 |
|----|----------|--|-----------------|
|    |          | 2016 年度<br>2016                                      | 2015 年度<br>2015 |
| 境内 | Domestic | 765,198,097  | 1,051,585,577   |
| 境外 | Overseas | 178,205,655  | (30,838,072)    |
| 合计 | Total    | 943,403,752  | 1,020,747,505   |

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 1.26 亿元 (2015 年度：人民币 1.35 亿元)，占本公司贷款利息收入的 12% (2015 年度：12%)。

## (2) Other information

### (1) External operation income by geography

External operation income is distributed to respective countries and regions by their geography locations. The external operation income/(expense) which divided by different geography locations is shown as follows:

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

### (2) Major customers information

Interest income of the Bank amounting to RMB 126 million comes from top 10 largest loan customers (2015: RMB 135 million), which contributed 12 per cent of the total interest income for the year (2015: 12 per cent).

## 八、承诺及或有负债

### 1. 财务承诺

#### 资本性支出承诺

|         |                                 | 2016-12-31 | 2015-12-31 |
|---------|---------------------------------|------------|------------|
| 已批准但未签约 | Approved but not contracted     | 1,317,502  | 1,033,728  |
| 已签约但未拨付 | Contracted but not provided for | 3,565,625  | 4,263,307  |
| 合计      | Total                           | 4,883,127  | 5,297,035  |

#### 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缴付的最低租金为：

|               |               | 31-12-2016  | 31-12-2015  |
|---------------|---------------|-------------|-------------|
| 一年以内（含一年）     | Within 1 year | 96,752,298  | 94,995,069  |
| 一年以上二年内（含二年）  | 1 to 2 years  | 81,197,424  | 79,016,473  |
| 二年以上三年以内（含三年） | 2 to 3 years  | 71,170,136  | 67,321,413  |
| 三年以上          | After 3 years | 13,084,682  | 82,030,159  |
| 合计            | Total         | 262,204,540 | 323,363,114 |

### 2. 信贷承诺

## 8. 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

|               |   | 31-12-2016    | 31-12-2015    |
|---------------|---|---------------|---------------|
| 财务担保合同：       | Financial guarantee contracts:                          |               |               |
| 银行承兑汇票        | Banker's acceptance                                     | 331,306,732   | 214,971,319   |
| 保函款项          | Letter of guarantee                                     | 248,326,663   | 141,554,885   |
| 备用信用证         | Standby letter of credit                                | 4,544,298,639 | 2,798,119,779 |
| 开出即期信用证       | Letter of credit, at sight                              | 55,002,005    | 2,829,549     |
| 开出远期信用证       | Letter of credit, usance                                | 124,569,783   | 107,980,260   |
| 小计            | Sub-total   | 5,303,503,822 | 3,265,455,792 |
| 不可撤销的贷款承诺：    | Irrevocable loan commitments with original maturity of: |               |               |
| 原到期日在1年或以上    | More than one year                                      | 2,387,968,475 | 1,963,147,418 |
| 小计            | Sub-total   | 2,387,968,475 | 1,963,147,418 |
| 合计            | Total   | 7,691,472,297 | 5,228,603,210 |
| 信贷承诺的信贷风险加权金额 | Weighted credit risk of credit commitments              | 2,576,033,768 | 1,947,926,700 |

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。

### 3. 受托业务

|        |                    | 31-12-2016    | 31-12-2015  |
|--------|--------------------|---------------|-------------|
| 委托资金   | Entrusted deposits | 1,808,697,987 | 700,711,371 |
| 委托贷款   | Entrusted loans    | 1,808,697,987 | 700,711,371 |
|        |                    | 31-12-2016    | 31-12-2015  |
| 委托理财资金 | Entrusted fund     | 975,216,615   | 618,766,385 |
| 委托理财资产 | Entrusted asset    | 975,216,615   | 618,766,385 |

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。

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。

### 4. 或有负债

据管理层意见，于2016年底，本公司除附注八、2 信贷承诺披露的或有负债外，并无其他或有负债。

## 九、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。

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

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

### (3) Entrusted Business

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.

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

### (4) Contingent liabilities

As at 31 December 2016, according to the management there was no other contingent liabilities except for those that have been disclosed in Note 8.2.

## 9. 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%。此外按照中国银监会关于实施《商业银行资本管理办法（试行）》过渡期安排相关事项的通知的规定，商业银行在2018年底前应达到规定的2.5%的储备资本要求。

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减值准备。

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 ratio 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. In addition, according to the transitional arrangement of implementing the "Regulations Governing Capital of Commercial Banks (Provisional)", a commercial bank's reserve capital ratio should reach 2.5 per cent by the end of 2018.

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:

|                       |   | 31-12-2016     | 31-12-2015     |
|-----------------------|---|----------------|----------------|
| 核心一级资本                | Core tier-one capital   | 6,661,662,167  | 6,639,770,108  |
| 实收资本                  | Paid-up capital   | 5,500,000,000  | 5,500,000,000  |
| 资本公积可计入部分             | Qualified capital reserve   | 7,190,414      | 12,034,864     |
| 其他综合收益可计入部分           | Qualified other comprehensive income  | (544,152)      | 15,982,550     |
| 盈余公积                  | Surplus reserves  | 86,426,113     | 82,099,792     |
| 一般风险准备                | General reserves  | 588,421,509    | 564,261,213    |
| 未分配利润                 | Retained earnings   | 480,168,283    | 465,391,689    |
| 核心一级资本扣除项目            | Core tier-one capital deductions  | 123,123,586    | 64,412,588     |
| 其他无形资产                | Other intangible assets   | 100,945,399    | 64,412,588     |
| 依赖未来盈利的由经营亏损引起的净递延税资产 | Deferred tax assets arising from tax losses that rely on future profitability | 22,178,187     | -              |
| 核心一级资本净额              | Net core tier-one capital   | 6,538,538,581  | 6,575,357,520  |
| 一级资本净额                | Net tier-one capital  | 6,538,538,581  | 6,575,357,520  |
| 二级资本                  | Tier-two capital  | 202,234,954    | 168,441,400    |
| 超额贷款减值准备              | Surplus provision for loan impairment   | 202,234,954    | 168,441,400    |
| 总资本净额                 | Net capital   | 6,740,773,535  | 6,743,798,920  |
| 风险加权资产                | Risk-weighted assets  | 35,967,238,233 | 28,745,956,236 |
| 其中：信用风险加权资产           | Of which: Credit risk-weighted assets   | 30,068,630,248 | 24,380,411,635 |
| 市场风险加权资产              | Market risk-weighted assets   | 4,068,195,422  | 2,579,598,726  |
| 操作风险加权资产              | Operational risk-weighted assets  | 1,830,412,562  | 1,785,945,875  |
| 核心一级资本充足率             | Core tier-one capital adequacy ratio  | 18.2%          | 22.9%          |
| 一级资本充足率               | Tier-one capital adequacy ratio   | 18.2%          | 22.9%          |
| 资本充足率                 | Capital adequacy ratio  | 18.7%          | 23.5%          |



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，本公司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2016年12月31日，本公司的杠杆率为10.3%，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 2016, the Bank’s leverage ratio was 10.3 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

|              |  | 31-12-2016     | 31-12-2015     |
|--------------|--|----------------|----------------|
| 核心一级资本       | Core tier-one capital                            | 6,661,662,167  | 6,639,770,108  |
| 减：核心一级资本扣除项目 | Less: Core tier-one capital deductions           | (123,123,586)  | (64,412,588)   |
| 核心一级资本净额     | Net core tier-one capital                        | 6,538,538,581  | 6,575,357,520  |
| 调整后表内资产余额    | Adjusted on balance sheet items                  | 49,956,473,200 | 42,162,180,600 |
| 调整后表外项目余额    | Adjusted off balance sheet items                 | 8,162,762,115  | 6,358,981,020  |
| 调整后表内外资产余额   | Adjusted on and off balance sheet items in total | 58,119,235,315 | 48,521,161,620 |
| 杠杆率          | Leverage ratio                                   | 10.3%          | 12.7%          |

## 十、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。

## 10. 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：

|                        |  | 31-12-2016     | 31-12-2015     |
|------------------------|--|----------------|----------------|
| 存放中央银行款项               | Balances with the Central Bank                         | 6,859,536,941  | 3,936,576,699  |
| 存放同业款项                 | Due from banks   | 4,281,972,740  | 1,509,907,973  |
| 拆出资金                   | Placements with banks and other financial institutions | 8,952,621,562  | 3,048,717,591  |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss  | 1,115,977,944  | 5,984,251,565  |
| 衍生金融资产                 | Derivative financial assets                            | 2,401,319,415  | 1,293,652,048  |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 536,900,000    | -              |
| 发放贷款和垫款                | Loans and advances to customers                        | 23,887,216,059 | 23,252,939,788 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 3,757,637,920  | 3,498,224,643  |
| 其他资产                   | Other assets   | 241,572,926    | 308,937,616    |
| 合计                     | Total  | 52,034,755,507 | 42,833,207,923 |
| 信贷承诺信用风险敞口（附注八、2）      | Credit commitments (Note 8.2)                          | 7,691,472,297  | 5,228,603,210  |
| 最大信用风险敞口               | Maximum credit risk exposure                           | 59,726,227,804 | 48,061,811,133 |

### 1.3 风险集中度

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

本公司主要为境内客户提供贷款及财务担保合同。本公司发放贷款和垫款的行业集中度详情，请参看附注六、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 6. 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，担保物主要为现金及存款、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 provisions) is analysed as follows:

|                        |  | 既未逾期也未减值                     | 已逾期但未减值                  | 已减值         | 合计             |
|------------------------|--|------------------------------|--------------------------|-------------|----------------|
|                        |  | Neither overdue nor impaired | Overdue but not impaired | Impaired    | Total          |
| 31-12-2016             |  |                              |                          |             |                |
| 存放同业款项                 | Due from banks   | 4,283,038,043                | -                        | -           | 4,283,038,043  |
| 拆出资金                   | Placements with banks and other financial institutions | 8,955,157,152                | -                        | -           | 8,955,157,152  |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss  | 1,115,977,944                | -                        | -           | 1,115,977,944  |
| 买入返售金融资产               | Reverse repurchase financial assets                    | 536,900,000                  | -                        | -           | 536,900,000    |
| 应收利息                   | Interest receivable                                    | 187,536,443                  | -                        | -           | 187,536,443    |
| 发放贷款和垫款                | Loans and advances to customers                        | 24,085,480,413               | 369,707                  | 315,473,013 | 24,401,323,133 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 3,757,637,920                | -                        | -           | 3,757,637,920  |
| 合计                     | Total  | 42,921,727,915               | 369,707                  | 315,473,013 | 43,237,570,635 |

|                        |  | 既未逾期也未减值                     | 已逾期但未减值                  | 已减值         | 合计             |
|------------------------|--|------------------------------|--------------------------|-------------|----------------|
|                        |  | Neither overdue nor impaired | Overdue but not impaired | Impaired    | Total          |
| 31-12-2015             |  |                              |                          |             |                |
| 存放同业款项                 | Due from banks   | 1,515,892,105                | -                        | -           | 1,515,892,105  |
| 拆出资金                   | Placements with banks and other financial institutions | 3,052,676,151                | -                        | -           | 3,052,676,151  |
| 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  | 5,984,251,565                | -                        | -           | 5,984,251,565  |
| 应收利息                   | Interest receivable                                    | 233,228,171                  | -                        | -           | 233,228,171    |
| 发放贷款和垫款                | Loans and advances to customers                        | 23,401,286,988               | 9,729,680                | 294,817,407 | 23,705,834,075 |
| 可供出售金融资产               | Available-for-sale financial assets                    | 3,498,224,643                | -                        | -           | 3,498,224,643  |
| 合计                     | Total  | 37,685,559,623               | 9,729,680                | 294,817,407 | 37,990,106,710 |

### 既未逾期也未减值的发放贷款及垫款

下表按担保方式列示于资产负债表日既未逾期也未减值的贷款：

### Loans and advances that are neither overdue nor impaired

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

|      |                             | 31-12-2016     | 31-12-2015     |
|------|-----------------------------|----------------|----------------|
| 信用贷款 | Unsecured loans             | 5,040,959,502  | 3,073,143,046  |
| 保证贷款 | Loans secured by guarantees | 2,568,218,056  | 3,151,531,845  |
| 抵押贷款 | Loans secured by mortgage   | 13,234,360,469 | 13,199,720,036 |
| 质押贷款 | Loans secured by pledges    | 3,241,942,386  | 3,976,892,061  |
| 合计   | Total                       | 24,085,480,413 | 23,401,286,988 |

### 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:

|       |                                 | 31-12-2016     |               |               |                    | 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             | Total   | Fair value of collaterals |
|       |                                 | Within 1 month | 1 to 2 months | 2 to 3 months | More than 3 months |         |                           |
| 贷款及垫款 | Loans and advances to customers | 369,707        | -             | -             | -                  | 369,707 | 286,889,299               |

|       |                                 | 31-12-2015     |               |               |                    | 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             | Total     | Fair value of collaterals |
|       |                                 | Within 1 month | 1 to 2 months | 2 to 3 months | More than 3 months |           |                           |
| 贷款及垫款 | Loans and advances to customers | 6,289,680      | 3,440,000     | -             | -                  | 9,729,680 | 171,766,600               |

### 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，本公司持有的减值贷款的账面价值及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 carry amount of impaired loans and the fair value of collateral of impaired loans held by the Bank are as follows:

|          |  | 31-12-2016  | 31-12-2015  |
|----------|--|-------------|-------------|
| 减值贷款     | Impaired loans                         |             |             |
| - 次级     | -Substandard                           | 162,628,137 | 217,552,025 |
| - 可疑     | -Doubtful                              | 61,580,962  | 73,814,428  |
| - 损失     | -Loss                                  | 91,263,914  | 3,450,954   |
| 合计       | Total                                  | 315,473,013 | 294,817,407 |
| 减值贷款的担保物 | The collateral value of impaired loans | 294,860,960 | 283,812,300 |

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

### 经重组的发放贷款及垫款

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

于资产负债表日，经重组的发放贷款及垫款账面价值列示如下：

|             |                                 | 31-12-2016 | 31-12-2015 |
|-------------|---------------------------------|------------|------------|
| 经重组的发放贷款及垫款 | Restructured loans and advances |            |            |
| - 未减值       | - Not impaired                  | -          | 41,724,380 |

## 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。环球金融部负责本公司日常现金流管理。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。

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

### Restructured loans and advances

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

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

## (2) Liquidity risk

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the Asset Liability Committee and the 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 while 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 and measurement, monitoring and review as well as contingency planning. The Bank measures and manages liquidity risk mainly by analysing contractual cash flows of maturing assets and liabilities. The Bank also employs liquidity early warning indicators, including indicators imposed by regulators, and control limits to monitor liquidity risk on a daily basis. Liquidity early warning indicators are further classified to signal different level of contingency situations for appropriate actions.

于2016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 2016 is as follows:

|                        | 31-12-2016                          |                         |                           |                                  |                         |                        | 合计<br>Total           |
|------------------------|-------------------------------------|-------------------------|---------------------------|----------------------------------|-------------------------|------------------------|-----------------------|
|                        | 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 to 1 years | 1 至 5 年<br>1 to 5 years | 5 年以上<br>5 years above |                       |
| <b>金融资产：</b>           |                                     |                         |                           |                                  |                         |                        |                       |
| 现金及存放中央银行款项            | 1,526,886,451                       | 362,544,799             | 177,885,576               | 1,269,278,762                    | -                       | -                      | 6,874,732,445         |
| 贵金属                    | 26,465,000                          | -                       | -                         | -                                | -                       | -                      | 26,465,000            |
| 存放同业及拆出资金              | 583,038,699                         | 5,530,860,367           | 1,823,664,564             | 4,965,301,631                    | 242,795,000             | -                      | 13,234,594,302        |
| 以公允价值计量且其变动计入当期损益的金融资产 | -                                   | 199,555,055             | 298,342,507               | 557,541,882                      | 60,538,500              | -                      | 1,115,977,944         |
| 衍生金融资产                 | -                                   | 239,908,513             | 485,569,342               | 1,258,734,047                    | 417,107,513             | -                      | 2,401,319,415         |
| 买入返售金融资产               | -                                   | 536,900,000             | -                         | -                                | -                       | -                      | 536,900,000           |
| 发放贷款和垫款                | 148,687,649                         | 1,186,890,786           | 2,995,272,571             | 5,362,068,525                    | 7,641,748,972           | 6,552,547,556          | 23,887,216,059        |
| 可供出售金融资产               | -                                   | 619,805,506             | 1,289,585,864             | 689,299,120                      | 1,158,947,430           | -                      | 3,757,637,920         |
| 其他金融资产                 | 2,326,114                           | 92,608,466              | 71,931,267                | 72,027,092                       | 2,679,987               | -                      | 241,572,926           |
| <b>金融资产合计</b>          | <b>2,287,403,913</b>                | <b>8,769,073,492</b>    | <b>7,142,251,691</b>      | <b>14,174,251,059</b>            | <b>9,523,817,402</b>    | <b>6,552,547,556</b>   | <b>52,076,416,011</b> |
|                        | 31-12-2016                          |                         |                           |                                  |                         |                        |                       |
| <b>金融负债：</b>           |                                     |                         |                           |                                  |                         |                        |                       |
| 同业存放及拆入资金              | 822,460,750                         | 1,858,532,094           | 3,471,093,067             | 9,553,447,192                    | 124,172,300             | -                      | 15,829,705,403        |
| 以公允价值计量且其变动计入当期损益的金融负债 | -                                   | 208,125,107             | 242,820,638               | 1,127,441,716                    | -                       | -                      | 1,578,387,461         |
| 衍生金融负债                 | -                                   | 330,407,603             | 526,048,973               | 1,381,616,695                    | 409,489,014             | -                      | 2,647,562,285         |
| 吸收存款                   | 11,957,244,736                      | 2,174,208,750           | 4,206,777,182             | 4,828,952,864                    | 2,018,122,219           | -                      | 25,185,305,751        |
| 其他金融负债                 | 14,229,298                          | 64,542,056              | 104,275,468               | 122,504,405                      | 60,487,737              | -                      | 366,038,964           |
| <b>金融负债合计</b>          | <b>12,793,934,784</b>               | <b>4,635,815,610</b>    | <b>8,551,015,328</b>      | <b>17,013,962,872</b>            | <b>2,612,271,270</b>    | <b>-</b>               | <b>45,606,999,864</b> |
| 流动性净额                  | (10,506,530,871)                    | 413,257,882             | (1,408,763,637)           | (2,839,711,813)                  | 6,911,546,132           | 6,552,547,556          | 6,469,416,147         |
| 信贷承诺                   | 132,367,578                         | 294,240,947             | 927,696,980               | 3,431,192,395                    | 2,545,391,553           | 85,582,844             | 7,691,472,297         |

于 2015 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 2015 is as follows:

|                        |  | 31-12-2015          |                |                 |                     |               |               |               |                |
|------------------------|--|---------------------|----------------|-----------------|---------------------|---------------|---------------|---------------|----------------|
|                        |  | 逾期 / 即时偿还           | 1 个月内          | 1 至 3 个月        | 3 个月至 1 年           | 1 至 5 年       | 5 年以上         | 无期限           | 合计             |
|                        |  | Overdue / On demand | Within 1 month | 1 to 3 months   | 3 months to 1 years | 1 to 5 years  | 5 years above | undated       | Total          |
| <b>金融资产：</b>           |  |                     |                |                 |                     |               |               |               |                |
| Financial assets:      |  |                     |                |                 |                     |               |               |               |                |
| 现金及存放中央银行款项            | Cash and deposits with the Central Bank                            | 813,688,293         | -              | -               | 171,072,068         | -             | -             | 2,973,357,274 | 3,958,117,635  |
| 贵金属                    | Precious metals  | 63,500,850          | -              | -               | -                   | -             | -             | -             | 63,500,850     |
| 存放同业及拆出资金              | Due from and placement with banks and other financial institutions | 1,469,785,936       | 620,975,731    | 915,210,194     | 1,516,490,227       | -             | -             | 361,634,476   | 4,558,625,564  |
| 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              | -                   | 4,416,433,846  | 846,797,030     | 247,422,089         | 473,598,600   | -             | -             | 5,984,251,565  |
| 衍生金融资产                 | Derivative financial assets  | -                   | 165,407,711    | 160,420,816     | 639,238,150         | 328,585,371   | -             | -             | 1,293,652,048  |
| 发放贷款和垫款                | Loans and advances to customers                                    | 146,002,194         | 1,351,829,923  | 3,496,482,989   | 7,285,796,911       | 5,315,598,951 | 5,657,228,820 | -             | 23,252,939,788 |
| 可供出售金融资产               | Available-for-sale financial assets                                | -                   | 560,334,980    | 829,606,881     | 1,131,330,692       | 976,952,090   | -             | -             | 3,498,224,643  |
| 其他金融资产                 | Other assets   | 1,923,362           | 103,938,091    | 73,666,778      | 129,205,895         | 203,490       | -             | -             | 308,937,616    |
| 金融资产合计                 | Total financial assets   | 2,494,900,635       | 7,218,920,282  | 6,322,184,688   | 11,120,556,032      | 7,094,938,502 | 5,657,228,820 | 3,009,520,750 | 42,918,249,709 |
|                        |  | 31-12-2015          |                |                 |                     |               |               |               |                |
| <b>金融负债：</b>           |  |                     |                |                 |                     |               |               |               |                |
| Financial liabilities: |  |                     |                |                 |                     |               |               |               |                |
| 同业存放及拆入资金              | Due to and placement from banks and other financial institutions   | 507,447,709         | 1,438,868,666  | 2,502,364,855   | 6,058,709,572       | 339,787,406   | -             | -             | 10,847,178,208 |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liabilities at fair value through profit or loss         | -                   | -              | -               | 1,444,819,228       | -             | -             | -             | 1,444,819,228  |
| 衍生金融负债                 | Derivative financial liabilities                                   | -                   | 132,088,058    | 151,563,019     | 615,316,615         | 320,698,421   | -             | -             | 1,219,666,113  |
| 吸收存款                   | Customer deposits  | 6,064,536,064       | 4,884,109,827  | 4,834,411,412   | 5,150,910,635       | 1,522,673,606 | -             | -             | 22,456,641,544 |
| 其他金融负债                 | Other liabilities  | 3,252,337           | 30,942,166     | 84,201,649      | 263,035,823         | 56,036,311    | -             | -             | 437,468,286    |
| 金融负债合计                 | Total financial liabilities  | 6,575,236,110       | 6,486,008,717  | 7,572,540,935   | 13,532,791,873      | 2,239,195,744 | -             | -             | 36,405,773,379 |
| 流动性净额                  | Net liquidity  | (4,080,335,475)     | 732,911,565    | (1,250,356,247) | (2,412,235,841)     | 4,855,742,758 | 5,657,228,820 | 3,009,520,750 | 6,512,476,330  |
| 信贷承诺                   | Commitments  | 11,365,000          | 66,711,507     | 1,065,466,444   | 1,971,705,781       | 2,099,910,764 | 13,443,714    | -             | 5,228,603,210  |

### 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于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 2016 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 2016, the Bank's assets and liabilities by currency is as follows:

|                        |  | 31-12-2016             |                       |                      |                       |
|------------------------|--|------------------------|-----------------------|----------------------|-----------------------|
|                        |  | 美元                     | 人民币                   | 其他                   | 合计                    |
|                        |  | USD                    | RMB                   | Others               | Total                 |
|                        |  | (RMB equivalent)       | (RMB equivalent)      | (RMB equivalent)     | (RMB equivalent)      |
| <b>资产：</b>             | <b>Assets:</b>   |                        |                       |                      |                       |
| 现金及存放中央银行款项            | Cash and balances with the Central Bank                            | 1,946,063,024          | 4,926,208,628         | 2,460,793            | 6,874,732,445         |
| 贵金属                    | Precious metals  | -                      | 26,465,000            | -                    | 26,465,000            |
| 存放同业及拆出资金              | Due from and placement with banks and other financial institutions | 6,103,173,084          | 7,004,800,009         | 126,621,209          | 13,234,594,302        |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss              | -                      | 1,115,977,944         | -                    | 1,115,977,944         |
| 衍生金融资产                 | Derivative financial assets  | 64,328,823             | 2,336,990,592         | -                    | 2,401,319,415         |
| 买入返售金融资产               | Reverse repurchase financial assets                                | -                      | 536,900,000           | -                    | 536,900,000           |
| 发放贷款和垫款                | Loans and advances to customers                                    | 4,063,101,681          | 18,928,148,625        | 895,965,753          | 23,887,216,059        |
| 可供出售金融资产               | Available-for-sale financial assets                                | -                      | 3,757,637,920         | -                    | 3,757,637,920         |
| 其他资产                   | Other assets   | 25,341,406             | 522,465,190           | 3,762,155            | 551,568,751           |
| <b>资产合计</b>            | <b>Total assets</b>  | <b>12,202,008,018</b>  | <b>39,155,593,908</b> | <b>1,028,809,910</b> | <b>52,386,411,836</b> |
| <b>负债：</b>             | <b>Liabilities:</b>  |                        |                       |                      |                       |
| 同业存放及拆入资金              | Due to and placement from banks and other financial institutions   | 11,442,040,759         | 3,573,853,419         | 813,811,225          | 15,829,705,403        |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial assets at fair value through profit or loss              | 1,578,387,461          | -                     | -                    | 1,578,387,461         |
| 衍生金融负债                 | Derivative financial liabilities                                   | 117,246,430            | 2,530,315,855         | -                    | 2,647,562,285         |
| 吸收存款                   | Customer deposits  | 2,033,422,335          | 22,569,772,412        | 582,111,004          | 25,185,305,751        |
| 其他负债                   | Other liabilities  | 28,093,092             | 449,201,736           | 6,493,941            | 483,788,769           |
| <b>负债合计</b>            | <b>Total liabilities</b>   | <b>15,199,190,077</b>  | <b>29,123,143,422</b> | <b>1,402,416,170</b> | <b>45,724,749,669</b> |
| <b>资产负债净头寸</b>         | <b>Net position</b>  | <b>(2,997,182,059)</b> | <b>10,032,450,486</b> | <b>(373,606,260)</b> | <b>6,661,662,167</b>  |
| 衍生金融工具名义金额             | Notional amounts of derivative financial instruments               | 111,049,978,142        | 124,375,588,372       | 1,565,438,254        | 236,991,004,768       |
| 信贷承诺                   | Commitments  | 1,727,804,979          | 4,956,284,949         | 1,007,382,369        | 7,691,472,297         |

于 2015 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 2015, the Bank's assets and liabilities by currency is as follows:

|                        |  | 31-12-2015             |                       |                      |                       |
|------------------------|--|------------------------|-----------------------|----------------------|-----------------------|
|                        |  | 美元                     | 人民币                   | 其他                   | 合计                    |
|                        |  | USD                    | RMB                   | Others               | Total                 |
|                        |  | (RMB equivalent)       | (RMB equivalent)      | (RMB equivalent)     | (RMB equivalent)      |
| <b>资产：</b>             | <b>Assets:</b>   |                        |                       |                      |                       |
| 现金及存放中央银行款项            | Cash and balances with the Central Bank                            | 272,825,403            | 3,677,857,166         | 7,435,066            | 3,958,117,635         |
| 贵金属                    | Precious metals  | -                      | 63,500,850            | -                    | 63,500,850            |
| 存放同业及拆出资金              | Due from and placement with banks and other financial institutions | 2,573,692,707          | 1,106,848,284         | 878,084,573          | 4,558,625,564         |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss              | 1,253,733,421          | 4,730,518,144         | -                    | 5,984,251,565         |
| 衍生金融资产                 | Derivative financial assets  | 146,700,504            | 1,146,375,085         | 576,459              | 1,293,652,048         |
| 发放贷款和垫款                | Loans and advances to customers                                    | 5,470,977,208          | 16,853,111,089        | 928,851,491          | 23,252,939,788        |
| 可供出售金融资产               | Available-for-sale financial assets                                | -                      | 3,498,224,643         | -                    | 3,498,224,643         |
| 其他资产                   | Other assets   | 50,713,033             | 491,034,281           | 5,855,077            | 547,602,391           |
| <b>资产合计</b>            | <b>Total assets</b>  | <b>9,768,642,276</b>   | <b>31,567,469,542</b> | <b>1,820,802,666</b> | <b>43,156,914,484</b> |
| <b>负债：</b>             | <b>Liabilities:</b>  |                        |                       |                      |                       |
| 同业存放及拆入资金              | Due to and placement from banks and other financial institutions   | 7,594,833,092          | 2,750,482,421         | 501,862,695          | 10,847,178,208        |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial assets at fair value through profit or loss              | 1,444,819,228          | -                     | -                    | 1,444,819,228         |
| 衍生金融负债                 | Derivative financial liabilities                                   | 170,899,528            | 1,048,766,585         | -                    | 1,219,666,113         |
| 吸收存款                   | Customer deposits  | 1,970,791,614          | 19,410,737,123        | 1,075,112,807        | 22,456,641,544        |
| 其他负债                   | Other liabilities  | 26,363,497             | 480,487,424           | 41,988,362           | 548,839,283           |
| <b>负债合计</b>            | <b>Total liabilities</b>   | <b>11,207,706,959</b>  | <b>23,690,473,553</b> | <b>1,618,963,864</b> | <b>36,517,144,376</b> |
| <b>资产负债净头寸</b>         | <b>Net position</b>  | <b>(1,439,064,683)</b> | <b>7,876,995,989</b>  | <b>201,838,802</b>   | <b>6,639,770,108</b>  |
| 衍生金融工具名义金额             | Notional amounts of derivative financial instruments               | 157,414,195,919        | 109,752,222,187       | 2,892,605,332        | 270,059,023,438       |
| 信贷承诺                   | Commitments  | 1,024,323,125          | 3,507,183,420         | 697,096,665          | 5,228,603,210         |

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的影响。

Holding all other variables constant, the impact from a change in foreign exchange rates on profit before tax of the Bank is as follows:

|           |                                 | 31-12-2016                  | 31-12-2015                  |
|-----------|---------------------------------|-----------------------------|-----------------------------|
| 变量变动      | Change in Foreign Exchange Rate | 对税前利润影响<br>Impact on profit | 对税前利润影响<br>Impact on profit |
| 对本位币贬值 1% | -1% change against RMB          | 33,707,883                  | 12,372,259                  |
| 对本位币升值 1% | +1% change against RMB          | (33,707,883)                | (12,372,259)                |

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, given other variables remain constant.

有关的分析基于以下假设：

- (1) 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。

The analysis is based on below assumptions:

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

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。

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 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。

### (3.2) Interest rate risk

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。

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.

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

Risk Management Division 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 2016 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 2016, the Bank's assets/liabilities re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

|                        |  | 31-12-2016            |                      |                      |               |                      |                       |
|------------------------|--|-----------------------|----------------------|----------------------|---------------|----------------------|-----------------------|
|                        |  | 3 个月内                 | 3 个月至 1 年            | 1 至 5 年              | 5 年以上         | 不计息                  | 合计                    |
|                        |  | Within 3 months       | 3 months to 1 year   | 1 to 5 years         | 5 years above | Non interest bearing | Total                 |
| <b>资产：</b>             | <b>Assets:</b>   |                       |                      |                      |               |                      |                       |
| 现金及存放中央银行款项            | Cash and balances with the Central Bank                            | 4,916,022,197         | -                    | -                    | -             | 1,958,710,248        | 6,874,732,445         |
| 贵金属                    | Precious metals  | -                     | -                    | -                    | -             | 26,465,000           | 26,465,000            |
| 存放同业及拆出资金              | Due from and placement with banks and other financial institutions | 10,972,912,671        | 2,261,681,631        | -                    | -             | -                    | 13,234,594,302        |
| 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              | 497,897,562           | 557,541,882          | 60,538,500           | -             | -                    | 1,115,977,944         |
| 衍生金融资产                 | Derivative financial assets  | -                     | -                    | -                    | -             | 2,401,319,415        | 2,401,319,415         |
| 买入返售金融资产               | Reverse repurchase financial assets                                | 536,900,000           | -                    | -                    | -             | -                    | 536,900,000           |
| 发放贷款和垫款                | Loans and advances to customers                                    | 20,049,248,890        | 3,326,547,795        | 511,419,374          | -             | -                    | 23,887,216,059        |
| 可供出售金融资产               | Available-for-sale financial assets                                | 1,909,391,370         | 689,299,120          | 1,158,947,430        | -             | -                    | 3,757,637,920         |
| 其他资产                   | Other assets   | -                     | -                    | -                    | -             | 551,568,751          | 551,568,751           |
| <b>资产合计</b>            | <b>Total assets</b>  | <b>38,882,372,690</b> | <b>6,835,070,428</b> | <b>1,730,905,304</b> | <b>-</b>      | <b>4,938,063,414</b> | <b>52,386,411,836</b> |
| <b>负债：</b>             | <b>Liabilities:</b>  |                       |                      |                      |               |                      |                       |
| 同业存放及拆入资金              | Due to and placement from banks and other financial institutions   | 13,333,835,653        | 2,495,869,750        | -                    | -             | -                    | 15,829,705,403        |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liabilities at fair value through profit or loss         | 1,578,387,461         | -                    | -                    | -             | -                    | 1,578,387,461         |
| 衍生金融负债                 | Derivatives financial liabilities                                  | -                     | -                    | -                    | -             | 2,647,562,285        | 2,647,562,285         |
| 吸收存款                   | Customer deposits  | 18,338,230,668        | 4,828,952,864        | 2,018,122,219        | -             | -                    | 25,185,305,751        |
| 其他负债                   | Other liabilities  | -                     | -                    | -                    | -             | 483,788,769          | 483,788,769           |
| <b>负债合计</b>            | <b>Total liabilities</b>   | <b>33,250,453,782</b> | <b>7,324,822,614</b> | <b>2,018,122,219</b> | <b>-</b>      | <b>3,131,351,054</b> | <b>45,724,749,669</b> |
| <b>利率风险缺口</b>          | <b>Net position</b>  | <b>5,631,918,908</b>  | <b>(489,752,186)</b> | <b>(287,216,915)</b> | <b>-</b>      | <b>1,806,712,360</b> | <b>6,661,662,167</b>  |

于 2015 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 2015, the Bank's assets/liabilities re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

|                        |  | 31-12-2015            |                      |                      |               |                      |                       |
|------------------------|--|-----------------------|----------------------|----------------------|---------------|----------------------|-----------------------|
|                        |  | 3 个月内                 | 3 个月至 1 年            | 1 至 5 年              | 5 年以上         | 不计息                  | 合计                    |
|                        |  | Within 3 months       | 3 months to 1 year   | 1 to 5 years         | 5 years above | Non interest bearing | Total                 |
| <b>资产：</b>             | <b>Assets:</b>   |                       |                      |                      |               |                      |                       |
| 现金及存放中央银行款项            | Cash and balances with the Central Bank                            | 3,664,070,326         | -                    | -                    | -             | 294,047,309          | 3,958,117,635         |
| 贵金属                    | Precious metals  | 63,500,850            | -                    | -                    | -             | -                    | 63,500,850            |
| 存放同业及拆出资金              | Due from and placement with banks and other financial institutions | 3,642,135,337         | 916,490,227          | -                    | -             | -                    | 4,558,625,564         |
| 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              | 5,262,477,545         | 247,422,089          | 473,598,600          | -             | 753,331              | 5,984,251,565         |
| 衍生金融资产                 | Derivative financial assets  | -                     | -                    | -                    | -             | 1,293,652,048        | 1,293,652,048         |
| 发放贷款和垫款                | Loans and advances to customers                                    | 18,947,582,041        | 4,241,662,334        | 63,695,413           | -             | -                    | 23,252,939,788        |
| 可供出售金融资产               | Available-for-sale financial assets                                | 1,540,107,911         | 981,164,642          | 976,952,090          | -             | -                    | 3,498,224,643         |
| 其他资产                   | Other assets   | -                     | -                    | -                    | -             | 547,602,391          | 547,602,391           |
| <b>资产合计</b>            | <b>Total assets</b>  | <b>33,119,874,010</b> | <b>6,386,739,292</b> | <b>1,514,246,103</b> | <b>-</b>      | <b>2,136,055,079</b> | <b>43,156,914,484</b> |
| <b>负债：</b>             | <b>Liabilities:</b>  |                       |                      |                      |               |                      |                       |
| 同业存放及拆入资金              | Due to and placement from banks and other financial institutions   | 9,829,733,794         | 1,017,444,414        | -                    | -             | -                    | 10,847,178,208        |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liabilities at fair value through profit or loss         | 1,444,819,228         | -                    | -                    | -             | -                    | 1,444,819,228         |
| 衍生金融负债                 | Derivatives financial liabilities                                  | -                     | -                    | -                    | -             | 1,219,666,113        | 1,219,666,113         |
| 吸收存款                   | Customer deposits  | 15,783,057,303        | 5,150,910,635        | 1,522,673,606        | -             | -                    | 22,456,641,544        |
| 其他负债                   | Other liabilities  | -                     | -                    | -                    | -             | 548,839,283          | 548,839,283           |
| <b>负债合计</b>            | <b>Total liabilities</b>   | <b>27,057,610,325</b> | <b>6,168,355,049</b> | <b>1,522,673,606</b> | <b>-</b>      | <b>1,768,505,396</b> | <b>36,517,144,376</b> |
| 利率风险缺口                 | Net position   | 6,062,263,685         | 218,384,243          | (8,427,503)          | -             | 367,549,683          | 6,639,770,108         |

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净损益、其他综合收益的税后净额及所有者权益方面的影响。

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 net profit, other comprehensive income after tax and equity is as follows:

| 31-12-2016   |                         |                                 |   |                               |
|--------------|-------------------------|---------------------------------|---|-------------------------------|
| 变量变动         | Change in interest rate | 对净损益的影响<br>Impact on net profit | 对其他综合收益的税后净额的影响<br>Impact on other comprehensive income after tax | 对所有者权益的影响<br>Impact on equity |
| 利率增加 100 个基点 | + 100 basis points      | 35,582,040                      | (16,126,982)  | 19,455,058                    |
| 利率减少 100 个基点 | - 100 basis points      | (35,582,040)                    | 16,126,982  | (19,455,058)                  |
| 31-12-2015   |                         |                                 |   |                               |
| 变量变动         | Change in interest rate | 对净损益的影响<br>Impact on net profit | 对其他综合收益的税后净额的影响<br>Impact on other comprehensive income after tax | 对所有者权益的影响<br>Impact on equity |
| 利率增加 100 个基点 | + 100 basis points      | 40,397,811                      | (14,946,970)  | 25,450,841                    |
| 利率减少 100 个基点 | - 100 basis points      | (40,397,811)                    | 14,946,970  | (25,450,841)                  |

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。

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

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

- (1) All assets and liabilities with re-pricing date less than three months or between three months and one year are assumed to be re-priced in the middle of the respective time bucket;
- (2) Yield curve shifts 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 other comprehensive income after tax is estimated from the change in market value of "Available-or-sale" portfolio caused by a parallel shift of yield curve arising from interest rate change.

#### 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次：

#### 第一层次：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。被归纳此层次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。

#### 第二层次：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。被纳入这个层次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（如利率互换、外汇期权），并包括公允价值由交易对手提供的金融产品（如背对背对冲结构性产品）。

#### 第三层次：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 and Clearing Co. Ltd.

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

This valuation technique is used for financial instruments where the prices are derived from standard valuation models, and 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 (such as interest rate swap, FX Option) and financial instruments with fair value derived from counterparty (for structured products arranged on back-to-back basis).

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

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

All the assumptions and methods mentioned above provide a consistent basis for the calculation of fair value of the Bank's assets and liabilities. However, other institutions may use different assumptions and methods. Therefore, the fair values disclosed by different financial institutions may not be entirely comparable.



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<br>(第一层次)<br>(Level 1) | 重要可观察输入值<br>Significant observable inputs<br>(第二层次)<br>(Level 2) | 重要不可观察输入值<br>Significant non-observable inputs<br>(第三层次)<br>(Level 3) | 合计<br>Total   |
| 31-12-2016             |  |   |  |   |               |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss    | 1,115,977,944   | -  | -   | 1,115,977,944 |
| 衍生金融资产                 | Derivative financial assets                              | -   | 2,401,319,415  | -   | 2,401,319,415 |
| 可供出售金融资产               | Available-for-sale financial assets                      | 3,757,637,920   | -  | -   | 3,757,637,920 |
| 金融资产合计                 | Total financial assets                                   | 4,873,615,864   | 2,401,319,415  | -   | 7,274,935,279 |
| 拆入黄金                   | Gold borrowing   | -   | 529,767,027  | -   | 529,767,027   |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liability at fair value through profit or loss | -   | 1,578,387,461  | -   | 1,578,387,461 |
| 衍生金融负债                 | Derivative financial liabilities                         | -   | 2,647,562,285  | -   | 2,647,562,285 |
| 指定以公允价值计量的存款           | Deposits designated at fair value through profit or loss | -   | 1,126,344,436  | -   | 1,126,344,436 |
| 金融负债合计                 | Total financial liabilities                              | -   | 5,882,061,209  | -   | 5,882,061,209 |

|                        |  | 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<br>(第一层次)<br>(Level 1) | 重要可观察输入值<br>Significant observable inputs<br>(第二层次)<br>(Level 2) | 重要不可观察输入值<br>Significant non-observable inputs<br>(第三层次)<br>(Level 3) | 合计<br>Total    |
| 31-12-2015             |  |   |  |   |                |
| 以公允价值计量且其变动计入当期损益的金融资产 | Financial assets at fair value through profit or loss    | 1,590,655,518   | 4,393,596,047  | -   | 5,984,251,565  |
| 衍生金融资产                 | Derivative financial assets                              | -   | 1,293,652,048  | -   | 1,293,652,048  |
| 可供出售金融资产               | Available-for-sale financial assets                      | 3,498,224,643   | -  | -   | 3,498,224,643  |
| 金融资产合计                 | Total financial assets                                   | 5,088,880,161   | 5,687,248,095  | -   | 10,776,128,256 |
| 以公允价值计量且其变动计入当期损益的金融负债 | Financial liability at fair value through profit or loss | -   | 1,444,819,228  | -   | 1,444,819,228  |
| 衍生金融负债                 | Derivative financial liabilities                         | -   | 1,219,666,113  | -   | 1,219,666,113  |
| 指定以公允价值计量的存款           | Deposits designated at fair value through profit or loss | -   | 3,390,950,780  | -   | 3,390,950,780  |
| 金融负债合计                 | Total financial liabilities                              | -   | 6,055,436,121  | -   | 6,055,436,121  |

本年度，本公司未发生以公允价值计量的第一层次和第二层次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 other financial assets and financial liabilities is not material as at the balance sheet date.

## 十一、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 | 股本<br>Share 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          | 6,351 百万新币<br>SGD 6,351 Million | 100%                   |

### 3. 于本年内与本公司有关联交易的其他关联方

## 11. Related party transactions

### (1) Criteria of identifying related parties

Details of the Bank's major related parties in 2016 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 year are as follows

#### 同受母公司控制的公司

#### Company 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) Public Company Limited | 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>Baht 24.857 Billion | Tan Choon Hin<br>Tan Choon Hin               |
| 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 |
| 上海华新置业有限公司<br>UOB Property China Co., Ltd.                         | 房地产开发、经营、租赁和管理<br>Real estate development, operating, leasing and management       | 中国 上海<br>Shanghai China           | 人民币 22.59 亿元<br>RMB 2,259 Million   | Lee Wai Fai<br>Lee Wai Fai                   |

#### 受母公司重大影响的公司

#### Company 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 | 蔡国华<br>Cai Guo Hua            |

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

| 名称<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 3700 万元<br>USD 37 Million        | 梁顺合<br>Neo Soon Hup                      |
| 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 103000 万元<br>RMB 1.03 Billion   | 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 1555 万元<br>USD 15.55 Million     | 谢建伟<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        | Rayson Li Kin Hung<br>Rayson Li Kin Hung |
| 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 820 万元<br>USD 8.2 Million        | 吴美蓉<br>Goh Bee Leong                     |
| 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 251,359,000 元<br>SGD 251,359,000 | 黄祖耀<br>Wee Cho Yaw                       |
| 新嘉置地（成都）发展有限公司<br>Singland (Chengdu) Development Co., Ltd.              | 房地产开发、经营、租赁和管理<br>Real estate development, operating, leasing and management   | 中国 成都<br>Chengdu China    | 美元 2400 万元<br>USD 24 Million        | 黄升达<br>Ng Seng Tat                       |
| 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，<br>投资咨询、建筑方案咨询<br>Business information consulting;<br>Corporate management consulting;<br>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 development   | 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         |
| 御道津旅（天津）发展有限公司<br>UIC JinTravel (Tianjin) Co., Ltd.                     | 新型建筑材料生产、写字楼、公寓酒店、商业设施的销售、租赁、管理<br>Manufacturing of new construction materials, sale, lease and management of office buildings, apartment hotel, commercial facilities | 中国 天津<br>Tianjin China    | 人民币 24060 万元<br>RMB 240.6 Million   | 林福山<br>Lim Hock San                      |
| 上海锦骏置业有限公司<br>Shanghai Jin Jun Realty Co., Ltd.                         | 房地产开发<br>Real estate development   | 中国 上海<br>Shanghai China   | 人民币 71 亿元<br>RMB 710 Million        | Lim Beng Teong<br>Lim Beng Teong         |

## 4. 本公司与关联方之主要交易

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

| 发放贷款和垫款        | Loans and advances to customers    | 31-12-2016    |                               | 31-12-2015    |                               |
|----------------|------------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|                |                                    | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 御道津旅(天津)发展有限公司 | UIC JinTravel (Tianjin) Co., Ltd.  | 62,000,000    | 0.25                          | -             | -                             |
| 上海锦鹏置业有限公司     | Shanghai Jin Peng Realty Co., Ltd. | 371,090,894   | 1.52                          | 203,004,744   | 0.86                          |
| 合计             | Total                              | 433,090,894   | 1.77                          | 203,004,744   | 0.86                          |

| 存放及拆放款项        | Due from and placement with banks   | 31-12-2016    |                               | 31-12-2015    |                               |
|----------------|-------------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|                |                                     | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司       | United Overseas Bank Limited        | 58,003,243    | 0.44                          | 836,369,324   | 9.33                          |
| 大华银行(马来西亚)有限公司 | United Overseas Bank (Malaysia) Bhd | 657,879       | -                             | 295,245       | -                             |
| 合计             | Total                               | 58,661,122    | 0.44                          | 836,664,569   | 9.33                          |

| 存入及拆入款项      | Due to and placements from banks                   | 31-12-2016     |                               | 31-12-2015     |                               |
|--------------|--|----------------|-------------------------------|----------------|-------------------------------|
|              |  | 余额<br>Balance  | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance  | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司     | United Overseas Bank Limited                       | 15,112,898,228 | 86.82                         | 11,620,993,312 | 94.54                         |
| 大华银行(泰国)有限公司 | United Overseas Bank (Thai) Public Company Limited | 404,661        | -                             | 713,735        | 0.01                          |
| 恒丰银行股份有限公司   | Evergrowing Bank Co., Limited                      | -              | -                             | 17             | -                             |
| 合计           | Total  | 15,113,302,889 | 86.82                         | 11,621,707,064 | 94.55                         |

| 吸收存款                    | Customer deposits                                      | 31-12-2016    |                               | 31-12-2015    |                               |
|-------------------------|--|---------------|-------------------------------|---------------|-------------------------------|
|                         |  | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 上海华新置业有限公司              | UOB Property China Co., Ltd.                           | 252,349,131   | 1.00                          | 454,169,602   | 2.02                          |
| 虎豹企业有限公司                | Haw Par Corporation Limited                            | 66,565,541    | 0.26                          | 355,672,385   | 1.59                          |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.            | 247,431,703   | 0.98                          | 253,486,755   | 1.13                          |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                                | -             | -                             | 52,048,464    | 0.23                          |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd. | 8,829,689     | 0.04                          | 14,661,840    | 0.06                          |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                            | 3,626,282     | 0.02                          | 15,209,497    | 0.07                          |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.               | 24,723,066    | 0.10                          | 6,093,614     | 0.03                          |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                  | 2,623,410     | 0.01                          | 3,740,017     | 0.02                          |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                        | 8,546,296     | 0.03                          | 2,340,162     | 0.01                          |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.               | 654,798       | -                             | 1,630,289     | 0.01                          |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.           | 857,319       | -                             | 1,001,576     | -                             |
| 御道津旅(天津)发展有限公司          | UIC JinTravel (Tianjin) Co., Ltd.                      | 5,678,450     | 0.02                          | -             | -                             |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                     | 645,654,990   | 2.57                          | 36,650        | -                             |
| 合计                      | Total  | 1,267,540,675 | 5.03                          | 1,160,090,851 | 5.17                          |

| 应收利息           | Interest receivables               | 31-12-2016    |                               | 31-12-2015    |                               |
|----------------|------------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|                |                                    | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司       | United Overseas Bank Limited       | -             | -                             | 348,573       | 0.15                          |
| 上海锦鹏置业有限公司     | Shanghai Jin Peng Realty Co., Ltd. | 592,457       | 0.32                          | 324,103       | 0.14                          |
| 御道津旅(天津)发展有限公司 | UIC JinTravel (Tianjin) Co., Ltd.  | 593,684       | 0.32                          | -             | -                             |
| 合计             | Total                              | 1,186,141     | 0.64                          | 672,676       | 0.29                          |

| 应付利息                    | Interest payables                                      | 31-12-2016    |                               | 31-12-2015    |                               |
|-------------------------|--|---------------|-------------------------------|---------------|-------------------------------|
|                         |  | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司                | United Overseas Bank Limited                           | 14,033,057    | 4.84                          | 53,614,564    | 15.21                         |
| 虎豹企业有限公司                | Haw Par Corporation Limited                            | 94,322        | 0.03                          | 445,988       | 0.13                          |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.            | 575,429       | 0.20                          | 437,826       | 0.13                          |
| 上海华新置业有限公司              | UOB Property China Co., Ltd                            | 1,786,317     | 0.62                          | 220,057       | 0.06                          |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd. | 19,970        | 0.01                          | 15,109        | -                             |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                                | -             | -                             | 10,627        | -                             |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.               | 8,475         | -                             | 2,450         | -                             |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                  | 287           | -                             | 400           | -                             |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                        | 304           | -                             | 301           | -                             |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                            | 702           | -                             | 2,860         | -                             |
| 御道津旅(天津)发展有限公司          | UIC Jin Travel (Tianjin) Co., Ltd.                     | 30,837        | 0.01                          | -             | -                             |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.               | 70            | -                             | 219           | -                             |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.           | 91            | -                             | 108           | -                             |
| 大华银行(泰国)有限公司            | United Overseas Bank (Thai) Public Company Limited     | 16            | -                             | 71            | -                             |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                     | 64,044        | 0.02                          | 4             | -                             |
| 合计                      | Total  | 16,613,921    | 5.73                          | 54,750,584    | 15.53                         |

| 应收款项 - 其他应收款   | Receivables- other Receivables        | 31-12-2016    |                               | 31-12-2015    |                               |
|----------------|---------------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|                |                                       | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司       | United Overseas Bank Limited          | 2,838,109     | 4.74                          | 2,887,679     | 3.39                          |
| 上海华新置业有限公司     | UOB Property China Co., Ltd.          | 12,892,048    | 21.55                         | -             | -                             |
| 华大(上海)信息科技有限公司 | UOBBF Information Technology Pte Ltd. | 14,818        | 0.02                          | -             | -                             |
| 合计             | Total                                 | 15,744,975    | 26.31                         | 2,887,679     | 3.39                          |

| 应付款项 - 其他应付款 | Payables - other payables    | 31-12-2016    |                               | 31-12-2015    |                               |
|--------------|------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|              |                              | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司     | United Overseas Bank Limited | 8,422,067     | 11.10                         | 44,237,346    | 51.20                         |

| 利息收入           | Interest income                    | 2016         |                               | 2015         |                               |
|----------------|------------------------------------|--------------|-------------------------------|--------------|-------------------------------|
|                |                                    | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 上海锦鹏置业有限公司     | Shanghai Jin Peng Realty Co., Ltd. | 16,534,822   | 1.25                          | 9,272,617    | 0.65                          |
| 大华银行有限公司       | United Overseas Bank Limited       | 3,542,990    | 0.27                          | 3,714,386    | 0.26                          |
| 御道津旅(天津)发展有限公司 | UIC JinTravel (Tianjin) Co., Ltd.  | 1,344,432    | 0.10                          | -            | -                             |
| 恒丰银行股份有限公司     | Evergrowing Bank Co., Limited      | -            | -                             | 59,240       | -                             |
| 合计             | Total                              | 21,422,244   | 1.62                          | 13,046,243   | 0.91                          |

| 利息支出                    | Interest expense                                       | 2016         |                               | 2015         |                               |
|-------------------------|--|--------------|-------------------------------|--------------|-------------------------------|
|                         |  | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 大华银行有限公司                | United Overseas Bank Limited                           | 116,970,363  | 17.30                         | 136,265,583  | 18.55                         |
| 上海华新置业有限公司              | UOB Property China Co., Ltd                            | 4,806,575    | 0.71                          | 15,522,708   | 2.11                          |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.            | 4,360,606    | 0.65                          | 5,336,383    | 0.73                          |
| 虎豹企业有限公司                | Haw Par Corporation Limited                            | 2,993,616    | 0.44                          | 4,827,971    | 0.66                          |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd. | 78,558       | 0.01                          | 658,618      | 0.09                          |
| UOB Holdings (USA) Inc. | UOB Holdings (USA) Inc.                                | 159,424      | 0.02                          | 163,134      | 0.02                          |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.               | 201,110      | 0.03                          | 64,566       | 0.01                          |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                            | 65,224       | 0.01                          | 60,456       | 0.01                          |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.               | 3,131        | -                             | 32,787       | -                             |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                        | 16,620       | -                             | 18,604       | -                             |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                  | 12,463       | -                             | 17,068       | -                             |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.           | 3,364        | -                             | 4,414        | -                             |
| 大华银行(泰国)有限公司            | United Overseas Bank (Thai) Public Company Limited     | 6,386        | -                             | 1,848        | -                             |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                     | 507,655      | 0.08                          | 226          | -                             |
| 恒丰银行股份有限公司              | Evergrowing Bank Co., Limited                          | 32,308       | -                             | -            | -                             |
| 合计                      | Total  | 130,217,403  | 19.25                         | 162,974,366  | 22.18                         |

| 手续费及佣金收入                | Fee and commission income                              | 2016         |                               | 2015         |                               |
|-------------------------|--|--------------|-------------------------------|--------------|-------------------------------|
|                         |  | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 大华银行有限公司                | United Overseas Bank Limited                           | 2,276,625    | 1.39                          | 4,703,532    | 3.22                          |
| 上海锦鹏置业有限公司              | Shanghai Jin Peng Realty Co., Ltd.                     | 2,475,932    | 1.52                          | 82,407       | 0.06                          |
| 华业(厦门)酒店有限公司            | Hua Ye Xiamen Hotel Limited                            | 16,575       | 0.01                          | 24,772       | 0.02                          |
| 虎豹企业有限公司                | Haw Par Corporation Limited                            | 4,108        | -                             | 14,960       | 0.01                          |
| 厦门虎标医药有限公司              | Xiamen Tiger Medicals Co., Ltd.                        | 17,324       | 0.01                          | 13,386       | 0.01                          |
| 天津华业希望房地产开发有限公司         | Tianjin UOL Xiwang Real Estate Co., Ltd.               | 2,739        | -                             | 5,995        | -                             |
| 大华银行(泰国)有限公司            | United Overseas Bank (Thai) Public Company Limited     | 7,935        | -                             | 3,175        | -                             |
| 上海华新置业有限公司              | UOB Property China Co., Ltd                            | 2,064        | -                             | 939          | -                             |
| 新嘉置地(成都)发展有限公司          | Singland (Chengdu) Development Co., Ltd.               | 4,001        | -                             | 494          | -                             |
| 庆隆(上海)投资管理有限公司          | Kheng Leong (Shanghai) Investment Management Co., Ltd. | -            | -                             | 200          | -                             |
| 华业商务咨询(上海)有限公司          | UOL Business Consulting (Shanghai) Co., Ltd.           | 24           | -                             | 55           | -                             |
| 华大(上海)信息科技有限公司          | UOBBF Information Technology Pte Ltd.                  | 189          | -                             | 53           | -                             |
| 御道津旅(天津)发展有限公司          | UIC JinTravel (Tianjin) Co., Ltd.                      | 571          | -                             | -            | -                             |
| UOB HOLDINGS (USA) INC. | UOB Holdings (USA) Inc.                                | 1,061        | -                             | -            | -                             |
| 优欧弼投资管理(上海)有限公司         | UOB Venture Management (Shanghai) Co., Ltd.            | 177          | -                             | 17           | -                             |
| 合计                      | Total  | 4,809,325    | 2.93                          | 4,849,985    | 3.32                          |

| 手续费及佣金支出 | Fee and commission expense   | 2016         |                               | 2015         |                               |
|----------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|
|          |                              | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 大华银行有限公司 | United Overseas Bank Limited | 87,392       | 0.31                          | -            | -                             |

| 业务及管理费         | General and administrative expenses | 2016         |                               | 2015         |                               |
|----------------|-------------------------------------|--------------|-------------------------------|--------------|-------------------------------|
|                |                                     | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 信息技术支持费        | IT support                          |              |                               |              |                               |
| - 大华银行有限公司     | -United Overseas Bank Limited       | 29,380,179   | 3.61                          | 26,400,280   | 3.35                          |
| 房屋租金及服务费       | Rental and service fee              |              |                               |              |                               |
| - 上海华新置业有限公司   | -UOB Property China Co., Ltd.       | 17,047,550   | 2.09                          | -            | -                             |
| - 大华银行有限公司     | -United Overseas Bank Limited       | 869,842      | 0.11                          | 841,861      | 0.10                          |
| - 华业(厦门)酒店有限公司 | -Hua Ye Xiamen Hotel Limited        | 115,874      | 0.01                          | 163,281      | 0.02                          |
| 合计             | Total                               | 47,413,445   | 5.82                          | 27,405,422   | 3.47                          |



| 开发软件     | Software development         | 2016         |                               | 2015         |                               |
|----------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|
|          |                              | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) | 金额<br>Amount | 占同类交易金额比例<br>Contribution (%) |
| 大华银行有限公司 | United Overseas Bank Limited | 20,111,755   | 28.54                         | 21,454,740   | 42.61                         |

| 受托业务       | Fiduciary activities            | 31-12-2016                 |                               | 31-12-2015                 |                               |
|------------|---------------------------------|----------------------------|-------------------------------|----------------------------|-------------------------------|
|            |                                 | 委托资金<br>Entrusted deposits | 占同类交易余额比例<br>Contribution (%) | 委托资金<br>Entrusted deposits | 占同类交易余额比例<br>Contribution (%) |
| 厦门虎标医药有限公司 | Xiamen Tiger Medicals Co., Ltd. | 11,040,000                 | 0.61                          | 11,040,000                 | 1.58                          |

| 不可撤销的贷款承诺      | Irrevocable loan commitments      | 31-12-2016    |                               | 31-12-2015    |                               |
|----------------|-----------------------------------|---------------|-------------------------------|---------------|-------------------------------|
|                |                                   | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance | 占同类交易余额比例<br>Contribution (%) |
| 御道津旅(天津)发展有限公司 | UIC Jin Travel (Tianjin) Co., Ltd | 28,000,000    | 1.17                          | -             | -                             |
| 上海锦骏置业有限公司     | Shanghai Jin Jun Realty Co., Ltd. | 275,000,000   | 11.52                         | -             | -                             |
| 合计             | Total                             | 303,000,000   | 12.69                         | -             | -                             |

| 衍生金融工具合约   | Derivatives                   | 31-12-2016     |                               | 31-12-2015     |                               |
|------------|-------------------------------|----------------|-------------------------------|----------------|-------------------------------|
|            |                               | 余额<br>Balance  | 占同类交易余额比例<br>Contribution (%) | 余额<br>Balance  | 占同类交易余额比例<br>Contribution (%) |
| 大华银行有限公司   | United Overseas Bank Limited  | 15,902,422,599 | 6.71                          | 57,231,369,615 | 21.19                         |
| 恒丰银行股份有限公司 | Evergrowing Bank Co., Limited | 1,562,133,899  | 0.66                          | 35,391,406,255 | 13.11                         |
| 合计         | Total                         | 17,464,556,498 | 7.37                          | 92,622,775,870 | 34.30                         |

## 其他

本年度内，本公司作为经营租赁承租人向上海华新置业有限公司租入办公用房，除已在附注十一、4中列示的业务及管理费外，另支付上海华新置业有限公司装修期间房屋租金人民币17,545,635元，确认为租入固定资产改良支出。

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

本公司与关键管理人员在本年的交易情况如下：

关键管理人员包括本公司的董事、监事及高级管理人员。

关键管理人员薪金福利如下：

## Other transactions:

In 2016, apart from the general and administrative expense disclosed in Note 11.4, the Bank as a lessee under an office operating lease agreement with UOB Property China Co., Ltd., paid UOB Property China Co., Ltd. rental amounting to RMB17,545,635 during the renovation period and the amount was capitalized as leasehold improvement.

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

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

Key management personnel include directors, supervisor and senior management.

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

|   | 2016 年度<br>2016 | 2015 年度<br>2015 |
|---|-----------------|-----------------|
| 雇员薪金及其他短期福利 Employee salaries and other short-term benefits | 59,010,469      | 58,403,069      |

与本公司年金计划的交易情况如下：

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。

Transactions between the Bank and the annuity are as follows:

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

## 十二、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。

## 12. 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.

## 十三、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。

## 13. Comparative amounts

Certain comparative amounts have been adjusted to conform with the current year's presentation.

## 十四、财务报表之批准

本财务报表业经本公司董事会于2017年3月24日决议批准。

## 14. Approval of the financial statements

The financial statements were approved for issue by the Board of Directors on 24 March 2017.



**大华银行（中国）有限公司**

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