



《房间》
苏敏慧 作品

Room
Isabelle Soh Min Hui

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房间

苏敏慧作品
油画/丙烯

今年大华银行（中国）年度报告封面的设计灵感源自苏敏慧女士的《房间》，该作品在2015年“大华银行年度绘画大赛（新加坡）”中荣获“新锐画家组”金奖。苏女士通过作品表达了自己的哲学感悟：“房间非房间，直至你使之成为一个房间”。

画家创造了一个超现实的世界，挑战房间的有形界限。它迫使观者抛开先入为主的观念，任想象力漫无边界地驰骋。在思想突破禁锢的情况下，我们敞开大门，迎接无限新的可能。

“大华银行年度绘画大赛”至今已举办了34届，大赛旨在促进人们对艺术的关注和欣赏，并鼓励艺术家为东南亚地区民众创作出鼓舞人心的作品。

Room

by Isabelle Soh Min Hui
Oil and acrylic

Ms Isabelle Soh Min Hui's Room is the design inspiration for the cover of this year's UOB (China) Annual Report. The painting received the Gold Award for the Emerging Artist Category in the 2015 UOB Painting of the Year (Singapore) Competition. It is inspired by Ms Soh's philosophy that "a room is not a room until you make it one".

The artist creates a surreal world that defies the physical confines of a room. It compels the viewer to leave the predictable behind and to push beyond the boundaries of one's imagination. In not allowing the mind to be boxed in, we leave the door open for new possibilities.

The UOB Painting of the Year Competition, now in its 34th year, promotes awareness and appreciation of art, and challenges artists to produce works that inspire audiences across Southeast Asia.

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。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。

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

大华银行在中国的发展已有30多年的历史。早在1984年，大华银行便在北京开设了第一间办事处。2006年，大华银行成为上海第一家获批为客户处理资本账目的东南亚银行。2008年，大华银行（中国）获得了人民币零售业务牌照；2011年获得了上海黄金交易所授予的在华黄金交易会员资格；2012年7月，大华银行（中国）获得合格境内机构投资者（QDII）资格，12月，又获得了银行间黄金询价资格，成为首批获得此项资格的四家外资银行之一；2013年，大华银行（中国）成为第一批在中国获得本地基金代销执照的外资银行之一。2014年，大华银行（中国）设立上海自贸试验区支行，并成为首批获得银行间外汇市场人民币对新元直接做市商资格及银行间黄金询价交易尝试做市商资质的外资银行。这些都进一步扩展了大华银行在中国的业务。

目前，大华银行（中国）的综合财务实力获惠誉A+评级，评级展望为稳定。

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

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

United Overseas Bank (China) Limited (UOB (China)) is a wholly-owned subsidiary of United Overseas Bank Limited (UOB), a leading bank in Asia. Headquartered in Shanghai, UOB (China) was incorporated in the People's Republic of China on 18 December 2007. In 2015, UOB increased its registered capital of UOB (China) by RMB 2.5 billion to RMB 5.5 billion.

The Bank's far-sighted approach has seen it grow, building on its strengths since its inauguration on 2 January 2008. There are now more than 10 branches and sub-branches in the major Chinese cities.

UOB has 30 years' experience in China, with the first representative office set up in Beijing in 1984. In 2006, UOB was the first bank from Southeast Asia authorised to settle capital accounts in Shanghai. UOB (China) received a retail RMB licence and Shanghai Gold Exchange (SGE) trading membership in 2008 and 2011 respectively. In 2012, UOB (China) received a Qualified Domestic Institutional Investors licence, and was one of four foreign banks to participate in bullion trading on the SGE interbank platform.

UOB (China) is also one of the first foreign banks to obtain a local mutual fund licence in China in 2013. In 2014, UOB (China) established a sub-branch at Shanghai Free Trade Zone, obtained a trial market maker licence for inter-bank gold bilateral transaction as well as a market maker licence for direct trading between RMB and the Singapore dollar (SGD) in the interbank foreign exchange market. These achievements further extended the Bank's business offerings to customers operating in China.

UOB (China) is rated 'A+' with stable outlook by Fitch Ratings.

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

For more information about UOB (China), please visit www.UOBChina.com.cn

About United Overseas Bank Limited

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任的金融服务供应商，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。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、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.

Generations of UOB employees for the past 80 years 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 business segments—Group Retail, Group Wholesale Banking, and Global Markets and Investment Management. 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, asset management, venture capital management and insurance.

主要财务信息 Financial Highlights

	2015	2014	Increase (Decrease)
经营成果 Operating result	人民币千元 RMB'000		%
营业收入合计 Total operating income	1,020,748	976,330	4.5
营业费用 Total operating expenses	862,359	783,487	10.1
资产减值损失 Impairment charges	89,096	60,197	48.0
税前利润 Profit before tax	77,671	142,865	(45.6)
资产负债 Balance sheet	人民币千元 RMB'000		%
资产总计 Total assets	43,156,914	49,023,339	(12.0)
财务指标 Financial indicators	%	%	%
净资产利润率 Return on equity	1.5	3.3	(1.8)
资产利润率 Return on average total assets	0.2	0.3	(0.1)
成本收入比 Expenses/income ratio	77.3	72.4	4.9
手续费及佣金净收入比总收入 Net fee and commission income/total operating income	12.0	10.5	1.5
存贷比（人民币） Loan-to-Deposit ratio (RMB)	82.5	69.4	13.1
流动性覆盖率 Liquidity coverage ratio	184.3	136.7	47.6
杠杆率 Leverage ratio	12.7	7.1	5.6
不良贷款率 Non-performing loan ratio	1.2	0.5	0.7
拨备覆盖率 Non-performing loan coverage	153.6	276.7	(123.1)
资本充足率指标 Capital adequacy ratio			
核心一级资本充足率 Core Tier 1 CAR	22.9	14.7	8.2
一级资本充足率 Tier 1 CAR	22.9	14.7	8.2
资本充足率 Total CAR	23.5	15.6	7.9

董事长致辞 Chairman's Statement



2015年，在全球不稳定的市场环境中，大华银行迎来建行80周年。过去几十年里，我们经历了多个经济周期，但是在客户支持下，我们不仅坚强地挺过来了，还实现了不小的增长。这一切都要归功于我们大华银行的根本：我们对亚洲的深刻了解、广泛的亚洲网络、丰富的人才资源及工作经验、稳健的资产负债表以及我们强大的风险管控能力。这些根本使我们在过去80年里不断进步，并在市场动荡时期为我们指引方向。

如今，银行业日益复杂和动荡。日新月异的技术、日趋紧密的联系和日益完善的法规使得我们所处环境发生了结构性变化，不可预知。然而这对那些拥有悠久历史的机构，比如大华银行来说，却是不可多得的机遇，它可以让我们充分发挥自身的优势，进一步发展自己。

自1984年在中国北京成立第一家代表处以来，大华银行在中国已有30多年的发展历史。时至今日，我们已经在中国建立了17家分支机构，我们的专业团队具有丰富的本土知识，深谙市场趋势，尤其是那些有利于我们客户及其企业发展的市场趋势。

我们持续投入以了解客户需求及偏好。通过我们在东南亚的广泛网络，以及对该地区的专业经验，我们完全有能力帮助客户捕捉中国与东盟之间日益增长的贸易与投资机会。而我们的稳健、专业及优势将为客户提供必要的安全保证，尤其是在动荡时期。

UOB turned 80 against the backdrop of a challenging global macro-environment in 2015. Over the decades and through various business cycles, we have grown with and stood by our customers. We have been able to do so by increasingly harnessing the strengths of our fundamentals. These are our Asian heritage; an established and integrated network; our deep pool of talent and experience; strong balance sheet; and robust risk management. Our fundamentals have enabled our progress over the past eight decades and they have also anchored us when the waters turned choppy.

The industry today is increasingly complex and volatile. We face an unpredictable environment with structural changes brought on by new technology, increasing connectivity and regulations. Times such as these present opportunities for long-term players, such as UOB, to draw upon its strengths.

In China, UOB has had a presence for more than 30 years since we first set up our representative office in Beijing in 1984. Over time, we have expanded into a 17-branch network across the country. Our business is run by entrepreneurial-minded colleagues who possess deep local knowledge and understanding of market trends that we apply for the benefit of our customers and their businesses.

We invest time and resources to understand our customers' needs and priorities. Given our deep presence in Southeast Asia, we are well placed to provide our customers with insight into the region and appreciation of the nuances of local market conditions, helping them to capture the rising trade and investment opportunities between China and ASEAN. Our stability, expertise and strength provide the assurance we believe they require, especially in volatile times.

董事长致辞 Chairman's Statement

我们的价值观——诚信、进取、齐心和担当——久经时间考验，我们对利益相关方充满强烈责任感，我们将继续加强我们各方面的实力。在大华银行跨越80周年之际，我们向每一个人承诺：实现可持续的稳定的增长，为大家创造长期价值。

2015年财务业绩

2015年，尽管全球市场不稳定，国内经济增长放缓，我行仍保持了弹性的投资组合。

营业收入小幅增长了4.5%，至人民币10.2亿元，其中公允价值变动损益大幅增长至人民币1.3亿，但一定程度上被净利息收入和投资收益的下降所抵消。2015年税后净利润为人民币8,028万元，较2014年减少了39.2%。由于2015年央行5次降息以释放市场流动性，我行净利息收入下降了4.8%，至人民币7.0亿元。

得益于授信相关手续费增长，手续费收入增长了11.7%，同时中介和佣金费用有所下降，使得净手续费增长18.7%至人民币1.2亿元。受累于债券利息收入的下降以及衍生产品的亏损，投资收益下降37.9%至人民币1.2亿元。

由于不断投资本地经营网点和业务能力，我行的营业支出增加了12.8%。

面对市场的不确定性，我们采取了更为谨慎的信贷策略，贷款规模在2015年小幅下降6.5%至人民币232.5亿元。自取消存贷比法定监管指标后，我行的人民币存贷比提高至82.5%，但我行仍保持了健康的流动性水平，流动性覆盖率达到184.3%，远远超过100%的最低监管要求。

经济增长步伐的放缓导致银行业整体资产质量下降，银行业不良贷款率达到1.7%。在此大环境下，我行的不良贷款率也上升至1.2%。我们将持续密切监控我们的资产组合。我们对我行的资产质量和拨备充足性有着充分的信心。

2015年，我行获得了大华银行集团增资人民币25亿元，注册资本从人民币30亿元提高至人民币55亿元。截止2015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22.9%和23.5%，远高于最低监管要求。

惠誉国际给予我行A+及展望稳定的评级。

We will continue to build on our strengths, guided by our time-tested values of honour, enterprise, unity and commitment, and a strong sense of accountability to our stakeholders. As we move beyond our 80th year, to each of you, we renew our commitment to achieving sustainable and stable growth that creates long-term value for all.

2015 Financial Performance

In 2015, we managed to maintain a resilient portfolio despite a volatile global environment and slowing domestic economy.

Operating income increased 4.5 per cent year on year to RMB 1,020.7 million. Gains from fair value changes increased to RMB 133.8 million offset by lower net interest income and investment income. We registered a net profit after tax of RMB 80.3 million, down 39.2 per cent from 2014. With the Central Bank having cut interest rates five times in 2015 and with the ease of liquidity in the market, our net interest income decreased 4.8 per cent to RMB 697.4 million.

Gross fee income increased 11.7 per cent contributed mainly by facility-related fees. Lower brokerage and commission expenses resulted in net fee income increasing 18.7 per cent to RMB 122.1 million. Investment income declined by 37.9 per cent to RMB 119.1 million due to lower bond interest income and higher realised losses from derivatives.

Operating expenses grew by 12.8 per cent as we continued to invest in our business franchise and people.

In the face of market uncertainties, we adopted a more prudent stance in lending, resulting in a slight reduction of our loan balance by 6.5 per cent to RMB 23.3 billion in 2015. Although our RMB loan-to-deposit ratio (LDR) rose to 82.5 per cent following the regulator's removal of the upper limit for LDR, we maintained a healthy liquidity position with our Liquidity Coverage Ratio standing at 184.3 per cent, well above the regulatory minimum requirement of 100 per cent.

The slowdown of the Chinese economy has led to a deterioration of asset quality in the Chinese banking industry as a whole with the average non-performing loans ratio at 1.7 per cent. In this environment, UOB's non-performing loans ratio rose to 1.2 per cent in the current year. We continue to monitor our portfolio closely and are confident of the resilience of our asset quality and adequacy of provisions.

UOB (China) received a capital injection of RMB 2.5 billion from UOB this year, increasing our registered capital from RMB 3 billion to RMB 5.5 billion. Common Equity Tier 1 and Total Capital Adequacy Ratio stood at 22.9 per cent and 23.5 per cent respectively as at 31 December 2015, well above the regulatory minimum requirements.

We were rated A+ by Fitch Ratings with a stable outlook.

董事长致辞 Chairman's Statement

日趋紧密的联系为我们创造机遇

2015年，我们继续在审慎与进取之间的寻求平衡，充分利用我们在东南亚的丰富经验支持客户发展。尽管亚洲经济增速放缓，但在“一带一路”战略推动下，中国与世界之间的联系日益紧密。跨境投资和贸易的日益增长以及亚洲消费市场的不断扩大，为客户带来了广阔的发展机遇。而我们能够在这些方面给予他们极大地支持。

通过我们在亚洲9个国家和地区设立的外国直接投资咨询服务部，及其建立的生态系统合作伙伴，我们不仅能帮助中国客户寻求在亚洲地区的投资与发展，同时还能帮助亚洲企业在中国寻求发展机会。

同时，我们进一步扩大中国分支机构网络，在苏州开设了第17家分行，以支持江苏地区日益增长的跨境贸易与投资。新设的苏州分行位于中国新加坡苏州工业园区，旨在利用苏州有利的中新政府间金融政策，为客户提供全面的跨境人民币融资解决方案。

2015年，我们成立了金融机构部，以进一步拓展机构银行部客户基础。我们还设立了结构性贸易及商品融资部，以支持能源、金属以及农业等行业的客户，帮助他们挖掘中国和东南亚之间日益增多的商机。

我们继续投资以提升我们的产品和服务能力，提供全面的金融解决方案，以满足客户日益复杂的需求。2015年，我们成功获得“黄金进出口许可证”。“黄金进出口许可证”将帮助我行得以为客户提供成本更低且更多样化的黄金投资产品。

作为对这些努力地认可，中国东盟商务理事会授予我们2015年“中国走进东盟十大成功企业”的荣誉称号。

在财富管理方面，我们继续提高我们的服务能力，以满足高净值客户不断变化的金融需求。例如，我们的理财顾问与客户经理一起参与销售会议。理财顾问对投资市场的深入解析，可以帮助客户准确选择最适合自己的投资理财产品。

Creating opportunities through increased connectivity

In 2015, we continued to support our customers with the right balance of prudence and enterprise, harnessing the strengths of our Southeast Asian footprint and customer franchise. Despite the slowdown in growth in Asian economies, we continue to witness the rise of China's connectivity with the world, boosted by the Belt and Road initiative. This, along with the structural trends of rising cross-border trade and investment flows and the rising consumer market of Asia, presents growth opportunities for our customers. And we are well positioned to support them.

Through our nine Foreign Direct Investment Advisory Units across Asia and established ecosystem partners, we help our Chinese clients expand and invest into the region, as well as Asian companies looking for growth opportunities in China.

We also expanded our network with our 17th branch in Suzhou to support the growing cross-border trade and investment flows in Jiangsu province. Located in the China-Singapore Suzhou Industrial Park, the Suzhou branch aims to tap on the city's favourable government-to-government financial initiatives to provide financing solutions for customers conducting business between China and Southeast Asia.

Our Wholesale Banking client franchise was strengthened with the establishment of a dedicated team for financial institution and financial sponsor clients. We also set up a Structured Trade & Commodity Finance department to support clients in the energy, metals and agricultural sectors and to help them tap the opportunities arising from the increasing trade between China and Southeast Asia.

We invested in our product and advisory capabilities to provide comprehensive solutions for our clients' increasingly sophisticated needs. We successfully obtained a Gold Import and Export licence in 2015. With this licence, we are now able to design a range of gold investment products and offer them to our clients at a comparatively low cost.

In recognition of our efforts, we were named one of the Top 10 Successful ASEAN Enterprises Entering China by China-ASEAN Business Council in 2015.

On the wealth management front, we continued to improve our advisory services to meet the changing financial needs of our affluent clients. For instance, our relationship managers now team up with investment consultants during client meetings so clients have a more well-rounded advisory session and immediate access to wealth management solutions that are customised to their needs.

董事长致辞 Chairman's Statement

人才投资

大华银行的成功离不开大华银行的所有员工。为感谢他们对大华银行的发展所作出的贡献，在80周年这样特殊的日子，我们给予他们现金和休假奖励。

我们不遗余力地吸引并保留合适的人才，为他们提供颇具吸引力的福利和薪酬计划，为他们创造良好的学习和职业发展机遇。例如，2015年，我们携手复旦大学，为储备管理人才提供学习与发展机会。

2016年展望

由于中国经济放缓、油价低迷，并有可能对更多经济体造成影响，我们预计，金融市场本年度将继续波动。

中国将继续朝以服务为主导和国内需求拉动型经济转型。我们依然看好中国经济增长。然而随着中国经济规模的扩大，这一增长速度将逐渐放缓。

我们一贯追求稳健增长并维持强劲的资产负债表，这将确保我们拥有足够的应变能力，帮助客户顺利渡过这一经济转型期。大华银行（中国）见证了中国经济过去30年的发展奇迹，我们将继续投资中国，长期拓展自己的业务。我们坚信大华银行（中国）将尽最大可能为我们的所有利益相关者创造最大价值。

致谢

感谢董事会的指导和全体员工的坚定承诺，竭诚保护我们所有利益相关者的利益。同时也要感谢客户和投资者对大华银行（中国）的信任和信心。我们期待在将来能继续得到你们的大力支持。

黄一宗

董事长

2016年3月

Caring for our people

At the heart of our success are our colleagues. In 2015, we thanked them for their part in UOB's growth with special UOB 80 gifts of cash and leave days.

We continued to attract and retain the right talent in China with an attractive benefits and compensation programme, and by offering good opportunities for learning and career development. For instance, we partnered with Fudan University to run a new course in 2015 for talented colleagues who showcase leadership potential.

2016 Outlook

In the near term, market turbulence reflects nervousness about China's slowdown and depressed oil prices and their impact on the wider economy. We expect financial market volatility to continue this year.

China continues to transition to a service-led and domestic-demand driven economy as it rationalises its manufacturing sector. Against this backdrop, we remain confident of China's outlook although the pace of growth is expected to be slower as the size of the economy increases.

We believe that our disciplined approach of growth with stability and strong balance sheet will ensure our resilience and enable us to support customers through this period of economic transition. UOB (China) has witnessed the tremendous development of China for the past 30 years and we intend to continue to invest and to build our business here for the long term. We are confident of realising the full potential of UOB (China) as we create value for all our stakeholders.

Acknowledgements

I would like to thank the Board directors for their guidance and our people for their unwavering commitment and dedication to safeguarding the interests of all our stakeholders. To our customers and investors, we thank you for your trust and confidence in UOB (China). We look forward to your support in the years ahead.

Wee Ee Cheong

Chairman

March 2016

公司信息 Corporate Information

法定名称

大华银行 (中国) 有限公司

法定代表人

黄一宗

注册地址

上海市浦东新区东园路111号1层105单元, 2层, 3层

邮政编码: 200120

电话: (86) (21) 6061 8888

传真: (86) (21) 6886 0908

SWIFT: UOVBCNSH

网址: UOBChina.com.cn

公司成立日期

2007年12月18日

登记机关

上海市工商行政管理局

企业法人营业执照注册号

310000400553992 (市局)

注册资本

人民币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)

税务登记号码

国地税沪字310043669414723

监事

黄祖耀

董事会

黄一宗 (董事长)

连文辉 (行长兼首席执行官)

李振荣

叶杨诗明

詹道存

曾之杰

执行委员会

黄一宗 (主席)

连文辉

李振荣

叶杨诗明

提名及薪酬委员会

詹道存 (主席)

黄一宗

李振荣

曾之杰

审计委员会

詹道存 (主席)

李振荣

叶杨诗明

曾之杰

关联交易控制委员会

曾之杰 (主席)

李振荣

詹道存

风险管理委员会

曾之杰 (主席)

李振荣

叶杨诗明

詹道存

审计师

安永华明会计师事务所 (特殊普通合伙) 上海分所

Registered Name

United Overseas Bank (China) Limited

Legal Representative

Wee Ee Cheong

Registered Office

Unit 105, 2F, 3F, 111 Dongyuan Road Pudong New Area

Shanghai 200120

Tel: (86) (21) 6061 8888

Fax: (86) (21) 6886 0908

SWIFT: UOVBCNSH

Website: UOBChina.com.cn

Date of Incorporation

18 December 2007

Registration Authority

Shanghai Administration of Industry and Commerce

Registered Business Licence Number

310000400553992

Paid Up Share Capital

RMB 5,500,000,000

Shareholder (Founder)

United Overseas Bank Limited

Type of Company

Limited Company (Wholly Foreign-owned)

Tax Registration Number

310043669414723

Supervisor

Wee Cho Yaw

Board of Directors

Wee Ee Cheong (Chairman)

Eric Lian Voon Fui (President and CEO)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

Zeng Zhi Jie

Executive Committee

Wee Ee Cheong (Chairman)

Eric Lian Voon Fui

Francis Lee Chin Yong

Christine Ip

Nominating and Remuneration Committee

Cham Tao Soon (Chairman)

Wee Ee Cheong

Francis Lee Chin Yong

Zeng Zhi Jie

Audit Committee

Cham Tao Soon (Chairman)

Francis Lee Chin Yong

Christine Ip

Zeng Zhi Jie

Connected Transaction Control Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Cham Tao Soon

Risk Management Committee

Zeng Zhi Jie (Chairman)

Francis Lee Chin Yong

Christine Ip

Cham Tao Soon

Auditors

Ernst & Young Hua Ming (LLP) Shanghai Office

监事 Supervisor



黄祖耀 监事

87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。

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, 87, 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 a director 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 the 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“殊功勋章”，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.

董事会 Board of Directors



黄一宗 董事长

63岁，2007年9月17日受委任为大华银行（中国）董事会董事长、非执行非独立董事，同时也是本行执行委员会主席和提名及薪酬委员会成员。

黄先生是一位拥有超过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, 63, was appointed as Director and Chairman of the Bank on 17 September 2007. A non-executive and non-independent director, he is the Chairman of the Executive Committee and a member of the Nominating and Remuneration 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 Vice 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、泛太平洋酒店集团及大华证券的董事。

鉴于他对金融业的贡献，2013年他荣获新加坡政府颁发的“公共服务星章”。

黄先生热衷艺术事业，是南洋艺术学院的赞助人，也是黄氏基金的董事。

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

He is a member of the Board of Governors of the Singapore-China Foundation and Visa APCEMEA Senior Client Council and an honorary council member of the Singapore Chinese Chamber of Commerce & Industry. He was previously deputy chairman of the Housing and Development Board and a director of the Port of Singapore Authority, UOL Group, Pan Pacific Hotels Group and United International Securities.

In 2013, he was awarded the 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



连文辉
行长兼首席执行官

51岁，于2013年9月16日出任大华银行（中国）行长兼首席执行官一职，并于2013年9月17日受委任加入董事会。作为执行非独立董事，他同时也是本行执行委员会成员。

连先生拥有25年银行业从业经验。他于1989年从大华银行开始其银行从业生涯，之后于1993年离开大华银行加入其它金融机构，先后在新加坡和中国担任过机构银行、风险管理和信贷部门的高级管理职位，并于2013年7月重新加入大华银行。

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

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

Mr Lian, 51, was appointed as President and CEO on 16 September 2013 and director of the Board on 17 September 2013. An executive and non-independent director, he is a member of the Bank's Executive Committee.

Mr Lian has 25 years of banking experience. He began his career with UOB Singapore in 1989 and subsequently left in 1993 to join other financial institutions where he held several senior positions in wholesale banking business, risk management and credit approval in Singapore and China before re-joining the Bank in July 2013.

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



李振荣

62岁，2007年12月27日受委任加入董事会。作为非执行非独立董事，他同时也是本行执行委员会、提名及薪酬委员会、审计委员会、关联交易控制委员会和风险管理委员会成员。

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

李先生现在多家大华银行附属公司担任董事，包括大华银行（马来西亚）、大华银行（泰国）、大华银行地产投资、大华银行中国地产投资、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, 62, was appointed to the Board on 27 December 2007. A non-executive and non-independent director, he is a member of the Bank's Executive, Nominating and Remuneration, Audit, Connected Transactions Control and Risk Management Committees.

He joined 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 (Malaysia), 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

52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28年的个人银行及企业银行从业经验。她于2011年加入大华银行，并于2011年12月被委任为大华银行香港分行首席执行官。叶女士也是大华银行大中华地区委员会主席，负责大中华业务发展策略。

在加入大华银行之前，叶女士曾在中国香港、美国、加拿大、新加坡和中国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会议颁发的“全球零售银行家领导奖”，并被中国杰出女企业家联谊会评选为“2012年中国百名杰出女企业家”。

叶女士拥有香港大学文学学士学位及香港科技大学工商管理硕士学位。

Christine Ip

Mrs Ip, 52, 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 28 years' experience in both consumer and corporate banking, Mrs Ip joined UOB in 2011 and was appointed as CEO of UOB Hong Kong Branch in December 2011. She chairs the Greater China Council of UOB, and is responsible for developing UOB's business in Greater China.

Prior to joining UOB, Mrs Ip held several senior management positions in product and sales management, customer segment management and risk management in Hong Kong, the United States, Canada, Singapore and mainland China.

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

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

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



詹道存

76岁，2007年12月27日受委任加入董事会。作为独立及非执行董事，他同时也是本行提名及薪酬委员会和审计委员会主席，关联交易控制委员会和风险管理委员会成员。

詹教授是新加坡NSL、三盅两件集团及Fundedbyme亚太区私人贸易有限公司主席，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。2003年，詹教授获象征新加坡最高荣耀的新加坡国庆“殊勋勋章”，以表彰其在教育领域的杰出贡献。

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

Cham Tao Soon

Prof Cham, 76, was appointed to the Board on 27 December 2007. A non-executive and independent director, he is the Chairman of the Nominating and Remuneration and Audit Committees, and a member of the Connected Transactions Control and Risk Management Committees.

Prof Cham is the Chairman of NSL, Soup Restaurant and Fundedbyme Asia Pacific Private Trading Enterprise, 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. For his outstanding contributions to education, he was conferred the Distinguished Service Order, Singapore's highest National Day Award, in 2003.

An engineer by training, Prof Cham holds a Bachelor of Engineering (Civil, Hons) from the University of Malaya, a Bachelor of Science in Mathematics (Hons) from the University of London and a Doctor of Philosophy in Fluid Mechanics from the University of Cambridge, UK. He is also a Fellow of the Institution of Engineers, Singapore, Academy of Engineering, Singapore, Royal Academy of Engineering, UK and Institution of Mechanical Engineers, UK and a foreign member of Royal Swedish Academy of Engineering Sciences.

董事会 Board of Directors



曾之杰

47岁，2010年10月26日受委任加入董事会。作为独立及非执行董事，他同时也是本行关联交易控制委员会和风险管理委员会主席，提名及薪酬委员会和审计委员会成员。

曾先生现任中信资本控股有限公司高级董事总经理、开信创业投资管理有限公司总经理兼管理合伙人，同时兼任中特物流有限公司董事长。

曾先生还在长城科技股份有限公司、中软国际有限公司、易居（中国）控股有限公司三家上市公司以及国微电子电子有限公司担任独立董事职务。此外，曾先生还担任中国投资协会创业投资专业委员会第一届联席会长、AAMA亚杰商会理事长和欧美同学会2005委员会理事职务。

曾先生曾担任华登国际董事总经理，负责华登国际在中国和亚太地区的风险投资业务。他还曾任职于中信泰富有限公司（香港）及三菱商事株式会社（东京）。

曾先生拥有日本长崎大学经济学学士和斯坦福大学管理学硕士学位。

Zeng Zhi Jie

Mr Zeng, 47, was appointed to the Board on 26 October 2010. A non-executive and independent director, he is the Chairman of the Connected Transactions Control and Risk Management Committees and a member of the Nominating and Remuneration and Audit Committees.

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

He serves as an independent director for three listed companies, namely, Great Wall Technology Company, Chinasoft International and E-house (China) Holdings, as well as State Microelectronics. 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.

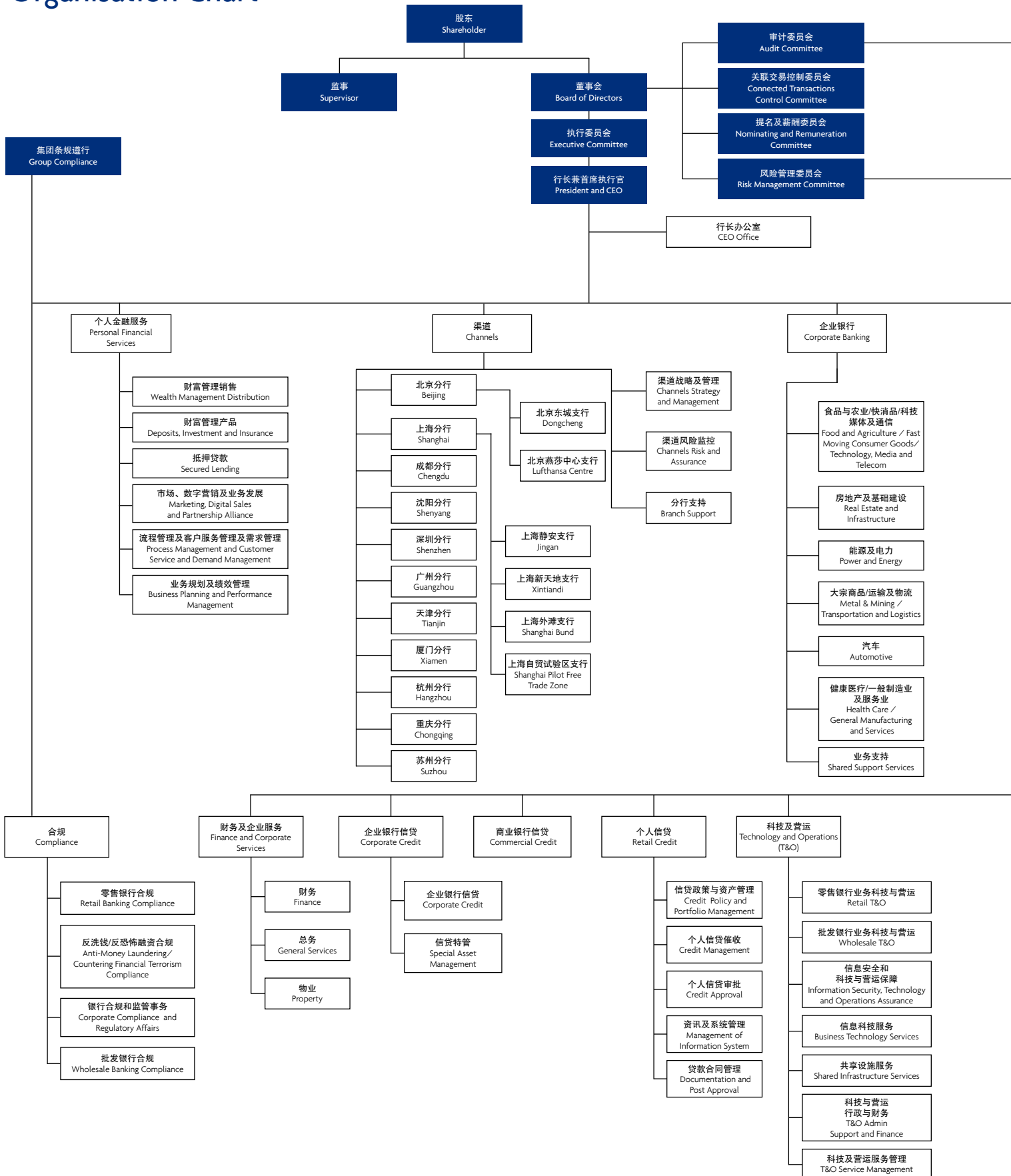
Mr Zeng was formerly a Managing Director at Walden International, where he was mainly responsible for venture investments in China and Asia Pacific. He had previously worked for CITIC Pacific Limited in Hong Kong and Mitsubishi Corporation in Japan.

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

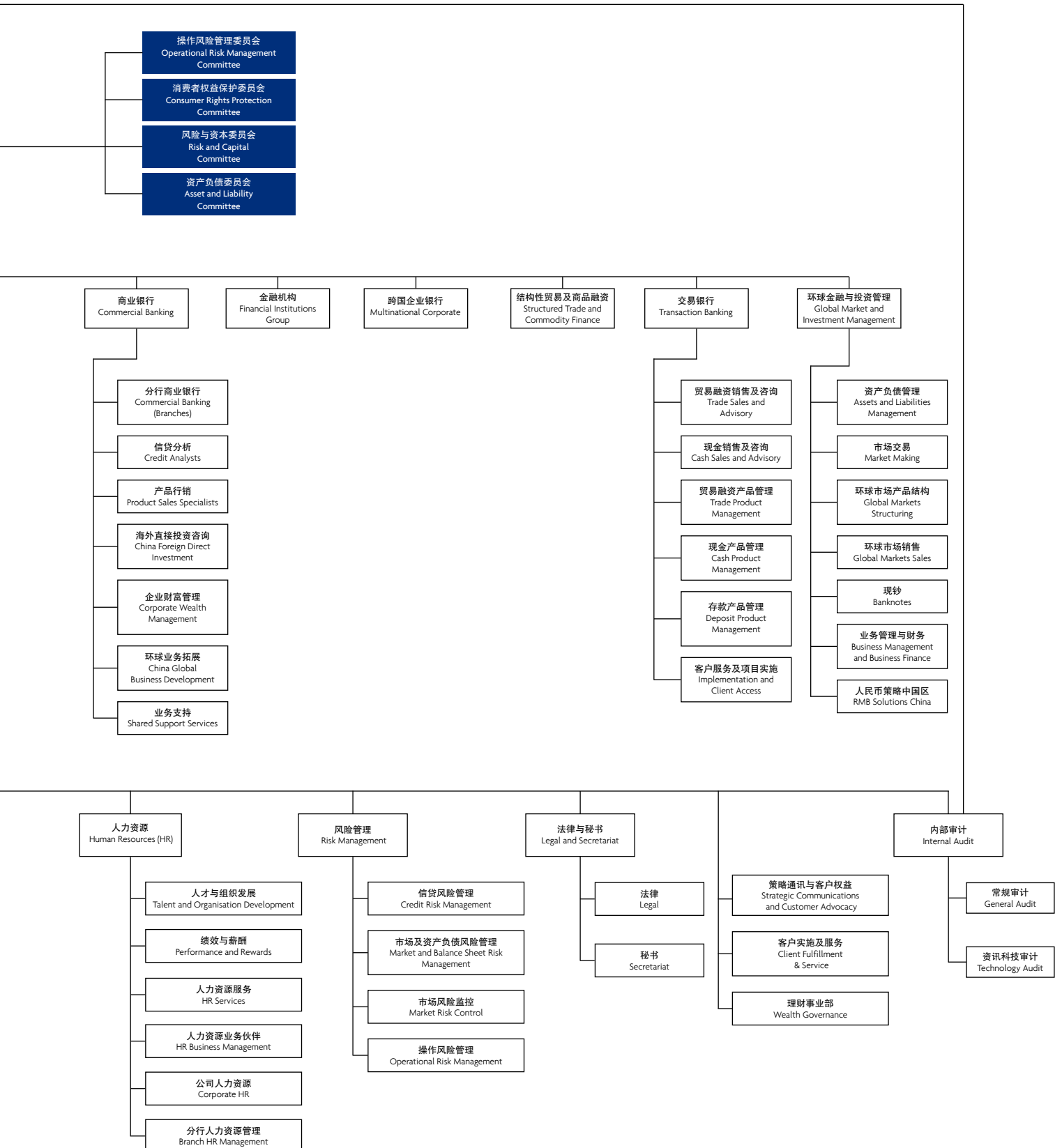
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组织架构图 Organisation Chart



组织架构图 Organisation Chart



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企业银行

2015年，中国经济发展步入“新常态”，转型调整成为经济发展的主旋律，金融改革随之深化。在复杂的新形势下，我们积极找寻机遇，在挑战中突破进取。

2015年，我们专注于核心银行业务发展，客户数量稳步增长12.2%，客户范围涵盖食品/农业/快消品、科技/媒体/通信、房地产、能源及电力、运输及物流、汽车、大宗商品、健康医疗以及一般制造业等系列领域。

“一带一路”战略为企业和银行都带来了良好的发展机遇。大华银行企业银行部在主要的东南亚国家设有中国专员，通过与我行外国直接投资咨询服务部的紧密合作，我们向赴东南亚及其他境外市场开拓业务的中国企业提供业务咨询、账户设立、融资管理等系列服务。2015年，大华银行（中国）企业银行部海外收入增长18.7%。

我们一贯坚持为客户提供个性化的跨境人民币解决方案，为不断增长的跨境贸易与投资提供有力支持。2015年，随着自由贸易试验区的扩容，我们得以复制在上海自由贸易试验区的成功经验，将脚步拓展至天津、广东和福建，成功向更多客户提供了如离岸人民币融资及双向资金池等金融服务。

2015年，大华银行（中国）苏州分行正式进驻中新苏州工业园区，我们也将利用中新金融创新合作试点，为客户打造更具竞争力的金融服务。

展望明年，我们将积极把握“一带一路”规划带来的战略机遇，凭借专业化的本地服务与集团强大的区域优势，为客户提供更为全面优质的金融服务。

Corporate Banking

In 2015, as China entered into a period of slower economic growth, and greater structural and financial reforms we helped our clients manage through the challenging economic environment.

During the year, we grew by 12.2 per cent our core client base of state-owned enterprises, private-owned enterprises and foreign investment enterprises. Our tailored financial solutions span a wide range of industries from food and agriculture; fast-moving consumer goods; technology, media and telecommunications; real estate; power and energy; transportation and logistics; automotive; metals and mining; healthcare to general manufacturing and services.

To help our clients capture the business opportunities arising from the Chinese government's Belt and Road (B&R) initiative, we actively engaged our China Desks based in major countries in Southeast Asia, and worked together with the UOB Foreign Direct Investment (FDI) Advisory Unit. We provided a wide range of advisory and financing services to Chinese enterprises as they expanded into Southeast Asia and other parts of the world. In 2015, offshore income of Corporate Banking China grew by 18.7 per cent.

We also continued to provide our clients with customised cross-border RMB financial solutions to support their increasing cross-border trade and investment. With the addition of Tianjin, Guangdong and Fujian as Free Trade Zones (FTZ), we harnessed our experience in the Shanghai FTZ to deepen our offering with more cross-border solutions such as offshore RMB financing and two-way cash pooling services.

The Bank launched our Suzhou Branch officially in 2015 to support a larger number of companies which are based in the Jiangsu Province and expanding domestically and overseas. Located in the China-Singapore Suzhou Industrial Park, this new branch allows us to tap on the pilot financial initiatives and incentives between China and Singapore to provide our clients with more innovative financial solutions.

Backed by UOB Group's strong regional network and our local expertise, we will offer our clients more comprehensive and quality financial solutions in 2016 as they continue to expand along the B&R trade routes.

商业银行

尽管2015年国内经济增长疲软，随着“一带一路”战略的推进，中国的全球投资前景依然保持增长势头。我们致力于帮助越来越多中国企业“走出去”，以促进不断增长的对外贸易流。

2015年，通过与海外业务伙伴的合作，遍布亚洲9个国家和地区的外国直接投资咨询部继续帮助中国企业在东南亚设立分支机构，协助其区域拓展。例如，在马来西亚，我们协助一系列中国客户在马来西亚进行并购和区域扩张计划，提供如公司注资、现金管理和外汇服务等银行业务解决方案。

我们与大华银行（香港）团队紧密合作，共同推动“大珠三角”战略。通过合作，我们可充分利用双方在境内和境外市场的金融服务优势，以及当地的银行专业知识为客户提供更好的金融解决方案。

通过与跨国企业部门的紧密合作，我们在供应链融资方案上取得了新的突破，以更好地满足大型企业的业务需求。通过这一解决方案，客户可获得更有利的融资条件，进一步提高公司的现金管理能力。

2016年，我们将继续成为客户信赖的合作伙伴，为客户提供更多的产品和金融服务。

Commercial Banking

Despite the domestic economic slowdown in 2015, the outlook for outbound Chinese trade and investment remains optimistic on the back of the government's push of the B&R initiative. Tapping on UOB Group's extensive Southeast Asian network, we continued to support the expansion ambitions of Chinese companies "going out" and in turn, facilitated the growing outbound trade and investment.

In 2015, our FDI Advisory Unit continued its close cooperation with established ecosystem partners to help Chinese companies in their regional expansion into Southeast Asia. For example in Malaysia, we helped to facilitate the acquisition, expansion and capital injection plans of several Chinese clients, and we also provided cash management and foreign exchange solutions to cater to their banking needs.

During the year, we also worked closely with UOB Hong Kong Branch to develop and implement our Greater Pearl River Delta strategy. This collaboration allows us to strengthen our onshore and offshore financing capabilities, and local expertise to offer our clients more customised services.

Together with the Multinational Corporate team, we also provided a suite of supply chain financing solutions to large corporates to help them obtain favourable financing terms and improve their cash management.

In 2016, we will continue to focus on what is relevant to our clients and provide the financial solutions that they need to manage and to grow their businesses.

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金融机构

日益增长的中国和亚洲之间的投资机会为中国金融机构境内及境外市场发展提供了机遇。2015年金融机构中国团队成立，以帮助金融机构客户把握这一机遇。

我们充分利用大华银行的网络优势和专业知识，为金融机构客户的发展提供支持，帮助其在中国和境外市场的发展。

我们主要服务于银行、保险、资产管理、主权基金、地产基金等国内活跃的金融机构。我们通过提供投融资方案、发债方案、贸易融资方案、现金管理、套期保值等一系列专业、配套、高效的金融服务来满足客户发展的需求。

我们与金融机构客户密切合作，为其发展海外市场提供专业支持和机会，同时也与客户之间建立了长期互惠互利的合作机制。

Financial Institutions Group

To help financial institutions expanding beyond China to tap on the opportunities arising from growing intra-regional trade and investment in Asia, UOB (China) established the Financial Institutions Group in 2015.

Just as we harness the strengths of UOB Group's franchise and on-the-ground presence to help companies grow and expand across borders, we offer the support and expertise which our financial institution clients require as they grow their businesses in China and across Asia.

We provide a range of funding, trade financing, cash management, hedging and capital markets solutions to banks, insurance companies, asset managers, sovereign wealth funds, global property funds and other diversified financial entities.

We are committed to developing long-term, mutually-beneficial partnerships with our financial institution clients and will continue to provide the market access and expertise that they need in their regional expansion.

交易银行

2015年，虽然受中国经济转型、全球贸易量增长放缓、大宗商品价格和全球利润率下滑的影响，但是我们夯实基础，稳健发展，坚持为满足客户不断变化的区域业务需求提供解决方案。全年出口贸易融资业务量增长4倍，活期存款增长约2倍。

我们持续对提升服务能力和创新的各项领域进行积极投资，其中包括企业网上银行（BIBPlus），大华银行的“全天候”无障碍服务的全球平台，使客户能够简化其交易的发起、审批和跨区域集中控制。

继上海、北京、广州和深圳之后，我们在成都、重庆、杭州新增了现金管理和贸易融资专家团队，拓展了客户服务能力。同时，我们还扩充了同业贸易融资团队，以加强我们的同业业务能力，2015年同业贸易融资资产增长了4倍。

凭借广泛的服务网络，我们成功地为企业提供了人民币跨境资金池产品，帮助客户实现更加有效的集团内人民币流动性管理。我们收到了持续增长的跨境资金池服务需求。

交易银行部在《亚洲货币》“2015年现金管理评选”中荣获四个奖项，分别为“最佳现金管理外资银行（小型企业组）”、“最佳境内现金管理服务外资银行（中型企业组）”、“中国最佳跨境结算现金管理服务外资银行（小型企业组）”和“中国最佳境内现金管理服务外资银行（小型企业组）”。这四个奖项表明了客户对交易银行部现金管理服务的信心与认可。

Transaction Banking

In 2015, the operating environment was marked by China's economic transition, declining commodity prices and global margin compression. Through these challenging times, our specialists in cash management, trade finance and financial supply chain management focused on delivering solutions to help our clients mitigate the impact from the slowdown in global trade volumes. As a result, our export trade finance volume grew four-fold and our current account deposits doubled.

During the year, our specialists continued to provide on-the-ground advisory and solutions to help our clients manage their working capital efficiently. We also enhanced our product suite. This included our internet banking service, Business Internet Banking Plus, which provides our clients with 'around-the-clock' accessibility to UOB's banking services and enables them to streamline their transaction origination, approval and control processes across multiple locations.

We also extended the coverage of our product specialists from Beijing, Shanghai, Guangzhou and Shenzhen to Chengdu, Chongqing and Hangzhou, in 2015. We also expanded our FI Trade team during the year to strengthen our FI business. Our efforts gained early traction with the value of FI-originated trade assets growing five times.

Tapping on UOB Group's extensive regional network, we also provided domestic and foreign companies with cross-border cash sweeping solutions to cater to their growing RMB liquidity management needs.

In recognition of our efforts during the year, we received four industry awards at the Asiamoney 2015 Cash Management Poll. These include Best Foreign Cash Management Bank in China as voted by small-and medium-sized corporates, and Best Foreign Domestic Cash Management Services and Best Foreign Cross-Border Cash Management Services in China as voted by small-sized corporates.

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结构贸易与商品融资

2015年，大华银行（中国）结构贸易与商品融资部门持续在能源、金属和农业行业拓展客户群。目前团队分布在北京和上海。

在考虑到2015年大宗商品价格走弱和“一带一路”战略这两大主流趋势的前提下，我们将业务重点放在满足客户的出口业务需求上。

凭借大华银行集团网络资源，我们与新加坡和香港团队的合作，为客户提供相关的贸易融资及外汇交易和商品套保，以提高客户资金使用效益，并帮助其有效规避外汇和商品价格变动的风险。

Structured Trade and Commodity Finance

In 2015, Structured Trade and Commodity Finance (“STCF”) team continues to serve clients in the energy, metals and agricultural sectors, with team members based in Shanghai and Beijing.

During the year, the STCF team focused on facilitating our clients’ export businesses, helping them to capitalize on opportunities arising from China’s B&R initiative and to manage the challenges due to the weakness in commodity prices.

Tapping on UOB Group’s extensive network in Southeast Asia, and through close collaboration with the STCF teams in Singapore and Hong Kong, we provide solutions such as trade finance, foreign exchange (FX) and commodity hedging to help our clients improve their cash management efficiency and mitigate against FX and price volatility risks.

环球金融与投资管理

2015年，环球金融与投资管理部持续为国内大中型企业和高净值个人客户提供一系列的投资和对冲方案，以协助他们管理流动性和市场风险。这些专业方案包括外汇、利率、大宗商品及结构理财产品。

今年，在保持我行现有的利率互换、外汇远期、外汇掉期等交易的基础上，我们增加了外汇期权业务，为客户提供更多的外汇避险工具。

2015年，我行在黄金市场也取得了显著成绩，于7月获得了黄金进出口的行政许可，并且在6个月内成功从海外进口了一批实物黄金。进出口的资质将帮助我行得以为客户提供成本更低且更多样化的黄金投资产品。

在为客户提供最优质服务的同时，我们也继续是中国银行间市场的积极参与者。我们积极参与包括国债、央行票据、政策性银行债以及高评级的短期融资券和中期票据在内的债券类交易，参与人民币利率互换以及同业存单交易。

2016年，我们将进一步为客户推出更具附加值和避险功能的产品及其组合产品，并扩大交易业务的规模以及种类，从而更好地推动我行在中国的业务长期发展。

Global Markets and Investment Management

In 2015, Global Markets and Investment Management (GMIM) continued to provide mid- and large-sized corporate clients and high net worth individuals a diversified suite of investment and hedging solutions to help them manage their liquidity and market risks. These solutions include foreign exchange (FX), interest rate, commodities and structured products.

To provide our customers with more solutions to mitigate currency risks, we added FX options to our range of FX forwards, FX swaps and interest rate swap products during the year.

We also made significant progress in the domestic gold market when we obtained the gold import and export licence in July 2015, and successfully purchased physical gold from overseas within six months. With this licence, we are now able to offer our customers a wider range of gold investment products at a lower cost.

GMIM remains an active participant in the local interbank market, dealing in treasury bills, government bonds, policy bank bonds, high-rated commercial papers and medium term notes, repurchase agreements (Repo) and reverse Repo, interest rate swaps, FX and Certificates of Deposit.

In 2016, we will continue to create more value for our customers through the quality and relevance of the products we offer, and we will continue to strengthen our trading business to support the Bank's long-term growth.

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人民币策略

2015年，人民币国际化进程提速，中国的法规政策不断推陈出新，国际货币基金组织将人民币纳入其特别提款权货币篮子的决定也成为中国金融改革的里程碑。这些变化为中国的银行和企业发展同时带来了机遇和挑战。

随着中国与东南亚地区之间贸易和投资活动日益增长，大华银行人民币策略部致力于帮助境内外市场的企业和个人客户把握其中机会。

为协助客户在正确的时机把握正确的机会，我们通过对跨境人民币相关政策和法规的深入解读，分析其对营商环境和市场动向的潜在影响，进而为客户提供所需产品和方案的咨询服务，以满足客户的业务需求，其中包括与大华银行外国直接投资咨询服务部合作，为“走出去”的中国企业提供融资及其它业务咨询服务，以帮助他们发展海外业务。

我们对客户的支持也包括知识分享，例如如何将全国和各个自贸区的优惠政策和服务应用于客户的业务中，以实现创新和发展。

2015年，通过我们在中国四大自贸区所在城市，即上海、天津、广东和福建设立的分支机构，我们为多家企业客户提供了全面的咨询服务和量身定制的跨境人民币解决方案。例如，通过与客户经理合作，人民币策略团队充分了解了某客户的业务背景和财务需求，依托我们对自贸区政策的专业知识，为客户量身设计和实施了跨境人民币现金管理方案，包括境内外流动资金的集中管理和按需归集，从而帮助客户降低了运营成本。

此外，为了提升海外企业对人民币国际化的了解并促进人民币在海外，特别是东南亚地区的使用，我们在新加坡、马来西亚、泰国等国家参加了多场路演，与客户分享我们在人民币贸易结算、融资及投资方面的专业知识和经验。

随着更多的中国企业向东南亚地区拓展，以及更多东南亚企业将人民币应用于其业务发展，我们将充分利用大华银行广泛的区域网络、以及对亚洲市场的深入了解和丰富的专业知识，帮助更多客户从人民币跨境业务中获益。

RMB Solutions

The pace of RMB internationalisation was accelerated in 2015 with new regulations and policies implemented by the Chinese government. The International Monetary Fund's decision to include the RMB in its Special Drawing Rights currency basket also marked a milestone in China's financial reforms. These changes have presented both opportunities and challenges to banks and businesses in China.

UOB is committed to helping our corporate clients and retail customers in both onshore and offshore markets benefit from the increasing trade and investment flows between China and Southeast Asia.

Our RMB Solutions team, through in-depth analyses of cross-border RMB-related policies and regulations, helps our customers seize the right opportunities at the right time. The team provides them with insight into market trends, implications on the business environment as well as advisory on the products and services they require. The UOB Foreign Direct Investment Advisory Unit helps Chinese enterprises expanding their businesses overseas by providing financing and other business consulting services.

Our support to customers includes helping them make informed business decisions through knowledge sharing and providing advice such as on China's preferential policies and services on various Free Trade Zones (FTZ).

In 2015, through our branches in Shanghai, Tianjin, Guangdong and Fujian where China's four FTZs are located, we provided comprehensive advisory and customised RMB solutions to corporate clients. For example working closely with our relationship managers, we were able to understand more fully one particular client's business profile and financial needs. Coupled with our expertise in FTZ policies, this knowledge enabled us to develop and to implement a RMB cash management solution, which included centralisation of onshore and offshore liquidity management and cash sweeping on demand, to help the client reduce its operating costs.

In addition, to increase businesses' awareness of RMB internationalisation and to facilitate greater corporate use of the RMB overseas, in particular in Southeast Asia, we participated in several road shows in Singapore, Malaysia and Thailand. At the sessions, we shared our expertise and experience in the areas of using RMB in financing, trade settlement and investment.

As more companies in China expand into Southeast Asia, and as more businesses in Southeast Asia adopt the use of RMB for their business needs, the RMB Solutions team, backed by the Bank's extensive regional network, deep understanding of Asian markets and strong banking expertise, will continue to help more enterprises manage their cross-border business in RMB.

个人金融服务

2015年，中国政府加速推进金融改革。利率市场化和新兴互联网金融企业不断涌现给传统银行业带来巨大的机遇和挑战。

面对机遇和挑战，我们个人金融服务部专注于通过提供更优质的服务来满足高净值客户的需求。

为了给客户提供更专业的定制化理财方案，我们全面推出了“顾问式理财销售模式”：投资顾问及理财经理共同参与整个销售过程中。理财顾问对投资市场的深入解析，可以帮助客户准确选择最适合自己的投资理财产品。

为了应对高净值客户和在华外籍人士日益增长的海外投资和教育需求，在新加坡建国50周年和大华银行成立80周年之际，我们在上海、北京、厦门和重庆四个城市推出了庆祝活动和客户礼遇。这些活动在满足客户外币财富管理和投资服务需求的同时，也帮助他们进一步了解新加坡和大华银行。

展望未来，我们将充分利用互联网金融带来的机遇，继续为客户提供便捷和优质的金融服务。

Personal Financial Services

In 2015, China quickened the pace of its financial reforms. The ensuing interest rate liberalisation and emergence of internet-based financial companies brought new challenges and opportunities to traditional banks.

It was in the face of these changes that UOB (China)'s retail arm focused on ensuring we address the financial needs of our high-net-worth customers in keeping with their lifestyles and ambitions.

We launched a new sales process where our investment consultants and relationship managers would jointly provide our customers with professional insight into wealth management and the investment market. This enables our customers to have a more thorough understanding of the customised wealth management solutions that we offer, before they make their decisions.

We helped to address the increasing needs of our high-net-worth and non-residential Chinese customers for foreign investment as well as their children's overseas education. Taking the opportunity of UOB's 80th anniversary and Singapore's Golden Jubilee, we launched a series of campaigns in Shanghai, Beijing, Xiamen and Chongqing to help them better understand areas of interest to them—Singapore and other countries of Southeast Asia. Through these campaigns, we also offered these customers financial advisory on foreign currency wealth management and investment.

In 2016, we will explore opportunities in the area of digitalisation to offer our customers more convenient and accessible banking services, in keeping with their lifestyles and preferences.

管理层报告 2015 in Review

科技与营运

科技及营运部作为业务集中运营的后台操作处理中心和信息化的核心管理部门，支持我行业务不断创新，运营管理效率持续提高，从而为客户提供更好的服务。

2015年，我们持续努力优化我行现有业务流程，以提高自动化操作水平和加强风险控制。例如我们致力于贸易和汇款流程的重组和标准化，以缩短我行客户服务时间，提高服务能力和效率。我也继续加强银行的核心系统以及本地报送系统建设，以支持上海自由贸易区账户的要求。2015年我行另一个关键项目是保险代理销售系统的交付使用，该系统可实现与我行合作的本地保险公司系统无缝对接，操作流程自动化。

我行通过季度系统变更发布管理来继续加强自动化以及科技系统的交付，该系统划分了业务需求的优先级，并简化资源管理。这将确保业务资源的有效分配，并且满足业务需求能快速交付从而更好地服务我行的客户。

2015年4月，我行获得由中国银行银行业监督管理委员会上海监管局颁发的年度信息科技管理优胜奖。此奖项认可了我行2014年度在信息科技系统及服务方面所作出的努力。我行很荣幸连续两年获得该奖项。

Technology and Operations

Technology and Operations (T&O) is responsible for managing the quality of our operations and information technology in China. The team also helps to promote business innovation and operational efficiency to enable the Bank to provide customers with quality service.

In 2015, we continued to optimise and to automate our procedures to strengthen our processing capabilities and risk control measures. For example, our team restructured and standardised the trade and remittance process so as to achieve a faster turn-around time for our customers and to increase our productivity and efficiency. We also enhanced our core banking and local reporting systems to support the requirements for Free Trade Accounts at our Shanghai Free Trade Zone sub-branch. Our key projects during the year also included the implementation of the bancassurance system, which allowed us to automate our operating processes by connecting seamlessly to the systems of our local insurance partners.

Through Quarterly Release Management, we also enhanced our automation and technology delivery to prioritise business requirements and to streamline resource management. This ensures our efficient allocation and timely delivery of business resources to meet our customers' needs better.

In April 2015, UOB (China) was presented with an Outstanding Information Technology (IT) Management Award by the China Banking Regulatory Commission in recognition of our efforts in 2014 for our management in technology. It was the second consecutive year the Bank received this award.

人力资源

2015年，我们稳步扩大遍布于中国11座城市的人员队伍以支持我行业务的增长。

2015年我们进一步完善员工培训与发展体系。在明确了对公业务、对私业务、运营管理以及通用技能四项支柱条线的基础上，我们结合业务部门实际发展需要和集团核心竞争力，优化了各条线的课程系列，不仅丰富了课题内容，还拓展了受众范围，从而满足我行不同层级的员工——无论是新进员工还是资深员工——对于业务技能与软性技巧提升的发展需求。

在核心人才管理方面，我们结合集团经验以及中国本地实际，通过关键岗位继任计划及关键人才识别机制，为公司业务战略的可持续发展提供强有力的人才支持。我们通过实施量身定制化的人才发展项目，帮助核心人才更好地了解自身在公司的核心竞争力，提高他们在领导力方面的理论修养与实操技能，积累跨部门合作经验，从而有效提升核心人才的准备度。

在未来人才储备方面，2015年，我行第四期“管理培训生项目”从原来上海、北京、成都、厦门等地进一步拓展到杭州地区。这些由海内外各大知名学府招募而来的青年英才将在完成银行为其特别设计的为期16个月的管理培训生项目后，投身于我行各业务单元的关键紧缺岗位，为推动银行业务持续强劲发展提供新的动力。

在关爱员工及其家庭方面，继2014年推出弹性福利平台——CARE之后，我们在2015年对其进行了提升，以满足员工时刻变化的福利需求，我们允许员工将上年度未用完的额外年假兑换其他福利，如体检等，以使整体福利安排更为灵活。另外，继续秉承“健康员工、积极生活”的理念，我们向员工推出一项创新性的健康计划——GCC Program (Global Corporate Challenge)，参与此计划的员工自由组队进行一项为期100天的走路竞赛。通过GCC平台对每日运动数据的分析，员工将感受到自身锻炼、营养膳食及健康睡眠各个方面的提升，从而帮助员工建立良好的健康生活方式！

Human Resources

In 2015, we steadily expanded our employee base across the 11 cities in China to support the growth of our business.

During the year, we continued to enhance our training and development programmes for our employees. In particular, we developed customised courses to broaden and to strengthen skills in retail and wholesale banking, as well as operational and general management. These courses range from elementary to advanced training to help our employees, from new hires to the more senior colleagues, enrich their personal and professional skills and to meet their career development needs.

To ensure sustainable leadership within the Bank, we introduced a series of key talent management initiatives that were adapted from UOB Group's best practices for local market requirements. Through our succession programme, we identify key talents and potential leaders from across the Bank and help them enhance their competencies and leadership skills. We also provide opportunities that enable them to gain exposure across disciplines and functions.

To attract young talent, we extended our fourth 16-month Management Associate (MA) Programme to Hangzhou. Prior to this, the programme was run in Shanghai, Beijing, Chengdu and Xiamen. This programme caters to graduates from top domestic and international universities who are keen to take on key positions within the Bank and to drive the Bank's continued growth.

Following the launch of our flexible employee benefits programme, CARE, in 2014, we continued to improve the scheme to address the needs of our colleagues in 2015. Such enhancements include the option to convert unused annual leave from the previous year into CARE credits to redeem benefits such as medical check-ups. As part of our commitment to promote "Healthy Employees, Active Lifestyles" among our colleagues, we also launched the Global Corporate Challenge, where employees formed teams to participate in a 100-day walking competition. Through this programme, our colleagues were encouraged to exercise regularly, to eat healthily and to maintain a sustainable and healthy lifestyle.

管理层报告 2015 in Review

我们鼓励员工积极参与企业社会责任的相关活动。2015年，我们将通过“爱心公益跑”筹得的捐款，用于支持江苏省东台市六灶学校和四川省汉源县片马彝族乡中心小学的学生教育。

我们在六灶学校设立了为期两年的专项奖学金计划和助学金计划，共有74人次的优秀学生、20名贫困学生，以及20人次的优秀教师获益。捐款还用于帮助学校改善了图书馆和音乐教室。同时，我们也为马彝族乡中心小学的学生们捐赠了冬季校服、新书包以及学习用品。

2015年，大华银行（中国）荣获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发起的“2015年度中国最佳雇主上海地区30强”的殊荣。我行一直秉持关心并尊重每一位员工和客户，该奖项的获得是对我行这一努力的认可。

We also encourage our employees to be actively involved in our corporate social responsibility activities. Through the UOB Heartbeat Run/Walk in 2015, we raised funds to support the education of students from Liu Zao Primary School of Dongtai City in Jiangsu Province and Central Primary School of Pian Ma Yi Minority Village in Sichuan Province.

Donations from our colleagues and the Bank were used to fund a two-year scholarship for close to 100 students and to recognise 20 outstanding teachers. The funds were also used to refurbish the library and dance and music activity room at the Liu Zao Primary School. We also supplied 300 students at the Central Primary School in Sichuan province with winter uniforms, school bags and stationery sets.

The Bank's commitment to treat every employee with care and respect was recognised when we were ranked by Zhaopin Limited as one of the "Top 30 Best Employers in Shanghai" at the Best China Employer Awards 2015. The award was organised in collaboration with Peking University and China Central Television.

客户权益

大华银行（中国）致力于保护消费者权益，公平对待每一位客户。为此，我行始终要求员工保持高度的职业素养及道德标准，以保证我行的服务质量水准，切实维护消费者的权益。

2015年，为提升客户服务品质，消费者权益保护指标被纳入银行的整体发展体系。我们设置了消费者权益保护考核制度，并邀请神秘访客对我行消费者权益保护工作实施情况进行评估，以确保我行销售流程公开透明，客户需求响应及时。

为进一步完善我行消费者权益保护培训机制，2015年我行推出了“优质服务”项目，将先期培训与后期现场检查相结合，实施总评估方案，以巩固员工对于优质服务理念的全面掌握。

我行全年共开展了106次消费者宣传教育活动，覆盖消费者群体约5,000人，如“防范和打击非法集资”、“普及金融知识万里行”及“金融知识进万家”等，获得了广大客户的支持及赞誉。

同时，我们参与中国区产品委员会会议，在产品正式上市前，从消费者权益保护角度审批产品等，从而保护消费者利益。

我们将继续确保诚信、信任及尊敬的理念深入我行的各方面工作——从产品和服务设计、营销及销售策略和方案到售后服务等。

Customer Advocacy and Service Quality

UOB (China) is committed to treating our customers fairly and to safeguarding their interests. To this end, we remain steadfast in maintaining the highest professional and moral standards in ensuring the quality of our products and services and in observing our customers' rights.

In 2015, UOB (China)'s Customer Advocacy and Service Quality team led an initiative to raise the service standards of our employees and to include the protection of consumer rights in the Bank's performance assessment structure. Complementing this initiative are mystery shopping exercises to ensure that our sales advisers are clear, transparent and responsive when interacting with our customers.

We also strengthened our training programme on consumer rights during the year with the launch of the "Service Excellence-PRiDE" project. Through this initiative, our employees are assessed based on a combination of pre-training and post-performance indicators to ensure that they provide quality service.

In 2015, we organised 106 campaigns on consumer rights awareness, including on the prevention of illegal financing. We also ran quizzes to increase our customers' financial knowledge and understanding. We reached out to about 5,000 consumers through these campaigns.

In addition, through the Bank's Product Sales Committee we review wealth management products prior to their launch and ensure that such products are suitable for our consumers.

We will continue to ensure that integrity, trust and respect are embedded in everything that we do—from how we design our products and services, to our marketing and sales strategies and approaches, to our after-sales care.

公司治理 Corporate Governance

大华银行（中国）始终坚持最高的公司治理标准并就此严格遵守《中华人民共和国公司法》、《中华人民共和国商业银行法》、《中华人民共和国外资银行管理条例》及其实施细则等相关监管要求。

我行董事会及其下设专业委员会、监事、高级管理层按照相关法律法规和《大华银行（中国）有限公司章程》（以下简称《公司章程》）所赋予的职责，依法独立履行各自的权利与义务。

关于董事与董事会

董事会现有六名董事，其中独立董事两名。董事会的人数、构成符合监管要求和《公司章程》的规定。现任董事会成员名单及其职务如下（截止2015年12月31日）：

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

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

The Board, Board Committees, the Supervisor and Senior Management perform their respective duties according to the laws and regulations of the country and the provisions in the Bank's Articles of Association.

Board of Directors

There are six directors on the Board, two of whom are independent directors. The size and composition of the Board comply with regulatory requirements and the provisions in the Bank's Articles of Association. The Board members as at 31 December 2015 were:

姓名 Name	性别 Gender	年龄 Age	职务 Position	本届任期 Current Term of Office
黄一宗 Wee Ee Cheong	男 Male	63	董事长/非执行非独立董事 Chairman/Non-executive and non-independent director	2013年9月17日至2016年9月16日 17 September 2013 to 16 September 2016
连文辉 Eric Lian Voon Fui	男 Male	51	执行非独立董事（行长兼首席执行官） Executive (President and CEO) and non-independent director	2013年9月17日至2016年9月16日 17 September 2013 to 16 September 2016
李振荣 Francis Lee Chin Yong	男 Male	62	非执行非独立董事 Non-executive and non-independent director	2013年12月27日至2016年12月26日 27 December 2013 to 26 December 2016
叶杨诗明 Christine Ip	女 Female	52	非执行非独立董事 Non-executive and non-independent director	2014年8月22日至2017年8月21日 22 August 2014 to 21 August 2017
詹道存 Cham Tao Soon	男 Male	76	独立非执行董事 Non-executive and independent director	2013年12月27日至2016年12月26日 27 December 2013 to 26 December 2016
曾之杰 Zeng Zhi Jie	男 Male	47	独立非执行董事 Non-executive and independent director	2013年10月26日至2016年10月25日 26 October 2013 to 25 October 2016

董事会的主要职能如下：

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

董事会每年召开四次定期会议，并在需要时召开临时董事会议。

根据银行章程的规定，董事会还可通过传签的方式做出决议。

2015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。

2015年，我行董事会还通过传签的方式，做出了四项决议。

The main responsibilities of the Board are to:

- provide strategic directions, approve strategic business initiatives, and approve the business plans and annual budget;
- review and monitor the financial performance of the Bank, and approve true and fair financial statements;
- determine an appropriate capital/debt structure;
- set dividend policy and declare dividends;
- perform succession planning for the Board and Senior Management and formulate the remuneration policy;
- put in place an effective management team;
- approve the organisational structure;
- oversee the establishment of comprehensive risk management policies, processes and infrastructure to manage various types of risk (including outsourcing risk);
- determine the risk profile of the Bank and approve credit discretionary limits and investment limits;
- review and monitor the risk management, internal audit and compliance functions and ensure the adequacy of resources allocated to these functions;
- evaluate the performance of the President and CEO and Senior Management;
- establish appropriate procedures and processes to avoid situations that may give rise to improper personal gains or conflicts of interest;
- review and approve the Bank's system of controls relating to connected transactions;
- set 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 2015, 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 four resolutions by way of circulation in 2015.

公司治理

Corporate Governance

关于董事会下设专业委员会

大华银行（中国）董事会目前下设五个专业委员会，即：执行委员会、关联交易控制委员会、审计委员会、提名及薪酬委员会和风险管理委员会。

(1) 执行委员会

- a. 委员会成员：黄一宗先生（主席）、连文辉先生、李振荣先生、叶杨诗明女士。
- b. 执行委员会的主要职能如下：
 - 管理银行的营运，包括制定内部制度、业务发展策略，监督银行业务计划的执行，批准相关的信贷额度；及
 - 处理除行长兼首席执行官及副行长以外的银行人力资源管理事项。
- c. 执行委员会至少每月召开一次会议，且可根据需要随时召开会议，以履行上述职责。

2015年，执行委员会召开会议14次。

(2) 关联交易控制委员会

- a. 委员会成员：曾之杰先生（主席）、李振荣先生、詹道存教授。
- 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. 2015年，关联交易控制委员共召开会议一次。

Board Committees

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

(1) Executive Committee

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

The EXCO held 14 meetings in 2015.

(2) Connected Transactions Control Committee

- a. The CTCC members are Mr Zeng Zhi Jie (Chairman), Mr Francis Lee Chin Yong, and Prof Cham Tao Soon.
- 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 2015.

(3) 审计委员会

- a. 委员会成员：詹道存教授（主席）、李振荣先生、叶杨诗明女士、曾之杰先生
- b. 审计委员会的主要职能为审议/监督以下相关事宜：
 - 财务报告，内部、外部审计计划及报告；
 - 内部会计控制及重大内部控制的充分性；
 - 内部及外部审计的范围及结果；
 - 有关会计准则或会计实务的质量及重大变化；
 - 内部审计资源的充分性；
 - 内部审计调查的重大发现；
 - 批准外部审计费用；及
 - 外部审计机构及内部审计部门负责人的提名。
- c. 2015年，审计委员会共召开会议四次。

(4) 提名及薪酬委员会

- a. 委员会成员：詹道存教授（主席）、黄一宗先生、李振荣先生、曾之杰先生
- b. 提名及薪酬委员会的主要职能如下：
 - 就董事会及其下属专业委员会推荐候选人；
 - 设计董事、主要高级管理人员（包含行长兼首席执行官以及副行长）的薪酬结构并报董事会批准；及
 - 建立一套正规的机制以评价董事会的整体效率，董事会下设各委员会及董事的贡献以及行长兼首席执行官的表现。
- c. 2015年，提名及薪酬委员会召开会议一次。

(3) Audit Committee

- a. The AC members are Prof Cham Tao Soon (Chairman), Mr Francis Lee Chin Yong, Mrs Christine Ip and Mr Zeng Zhi Jie.
- b. The AC's main responsibilities are to review/oversee all matters relating to:
 - financial statements, and internal and external audit plans and reports;
 - the adequacy of internal accounting controls and material internal controls;
 - the scope and results of internal and external audits;
 - the quality of, and any significant change in, accounting policies or practices;
 - the adequacy of internal audit resources;
 - significant findings from internal audit investigations;
 - the approval of external 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 2015.

(4) Nominating and Remuneration Committee

- a. The NRC members are Prof Cham Tao Soon (Chairman), Mr Wee Ee Cheong, Mr Francis Lee Chin Yong and Mr Zeng Zhi Jie.
- b. The NRC's main responsibilities are to:
 - recommend nominees for appointment to the Board and Board Committees;
 - recommend a framework for the remuneration of directors and key senior 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 2015.

公司治理

Corporate Governance

(5) 风险管理委员会

- a. 委员会成员：曾之杰先生（主席）、李振荣先生、叶杨诗明女士、詹道存教授
- b. 风险管理委员会的主要职能如下：
 - 审查银行的风险管理策略、政策和风险容忍度，并提交董事会批准；
 - 确保风险管理体系健康独立，及其建立和运作符合董事会批准的策略和政策；
 - 在识别、衡量、监督和控制各种风险的过程中，审查和评估银行风险管理架构（包括框架、政策、方法、人力资源、程序、信息、基础设施和系统）的充分性和有效性；
 - 审查管理层关于风险敞口、风险组合结构及其管理和风险监控的定期报告；及
 - 定期向董事会报告并提示董事会注意负面风险事件或趋势。
- c. 2015年，风险管理委员会共召开会议四次。

关于监事

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

监事的职权主要包括：

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

2015年，监事严格按照《中华人民共和国公司法》和《公司章程》等规定，积极履行对董事会和高级管理层实施监督的职责。在履行职责的过程中，监事接受并审阅有关本行经营及风险管理状况的常规报告，会见了董事及高级管理人员，并列席董事会会议。

(5) Risk Management Committee

- a. The RMC members are Mr Zeng Zhi Jie (Chairman), Mr Francis Lee Chin Yong, Mrs Christine Ip and Prof Cham Tao Soon.
- b. The RMC's main responsibilities are to:
 - review and recommend risk management strategies, policies and risk tolerance of the Bank for the Board's approval;
 - oversee the establishment and operation of a robust and independent risk management system that is consistent with the strategies and policies approved by the Board;
 - review and assess the adequacy and effectiveness of the Bank's risk management 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 2015.

Supervisor

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

The main responsibilities of the Supervisor include:

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

In 2015, the Supervisor duly discharged his responsibility of supervising the Board and Senior Management strictly in accordance with legal requirements, including the provisions under the PRC Company Law and in the Bank's Articles of Association. In discharging his responsibility, the Supervisor received and reviewed regular reports on the Bank's operations and risk management, met with directors and Senior Management, and attended Board meetings.

独立董事履行职责情况

截止2015年12月31日，我行设两名独立董事，分别为詹道存教授和曾之杰先生。其中，詹道存教授同时兼任董事会下设的审计委员会、提名及薪酬委员会主席，以及关联交易控制委员会、风险管理委员会成员。曾之杰先生同时兼任董事会下设的关联交易控制委员会、风险管理委员会主席，以及审计委员会、提名及薪酬委员会成员。

报告期内，詹道存教授和曾之杰先生均出席了2015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。

(1) 2015年独立董事出席董事会的情况

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

(2) 独立董事对我行有关事项提出异议的情况

2015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 as at 31 December 2015, namely Prof Cham Tao Soon and Mr Zeng Zhi Jie. Prof Cham Tao Soon is the Chairman of the AC and NRC, as well as a member of the CTCC and RMC. Mr Zeng Zhi Jie is the Chairman of the CTCC and RMC, as well as a member of the AC and NRC.

For the year under review, the two independent directors attended all four Board meetings convened in 2015 and discharged their duties diligently and responsibly. They contributed to the decision-making and oversight by the Board and Board Committees and safeguarded the lawful rights and overall interests of the Bank and the shareholder.

(1) Independent Directors' Attendance at Board Meetings in 2015

(2) Dissent of Independent Directors

In 2015, Management did not give cause for the independent directors to record their dissent on any matter.

Supervisor's and Directors' Access to Information

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

公司治理 Corporate Governance

高级管理层成员构成 / Senior Management Structure

姓名 Name	职务 Position	性别 Sex	年龄 Age	任期起始 Assignment Commencement	最高学历 Highest Academic Degree	相关经验年限 Relevant Years of Experience
连文辉 LIAN Voon Fui Eric	行长兼首席执行官 President and CEO 兼分行 / 渠道部主管 Head, Branches / Channels	男 Male	51	2013年9月 Sep 2013	新加坡南洋理工大学工商管理硕士 Master of Business Administration Nanyang Technological University	25
杨国林 YEONG Kok Leng Vincent	副行长 Alternate Country CEO 兼北京分行行长 General Manager of Beijing Branch	男 Male	47	2015年7月 July 2015 2010年8月 Aug 2010	新加坡国立大学工商管理学士 Bachelor of Business Administration National University of Singapore	22
刘可 LIU Ke Jenny	首席风险控制官 Chief Risk Officer	女 Female	46	2016年1月 Jan 2016	新加坡南洋理工大学工商管理硕士 Master of Business Administration Nanyang Technological University	20
郑汉仪 TEH Han Yi	首席财务官 Chief Financial Officer	女 Female	46	2013年6月 Jun 2013	新加坡南洋理工大学会计学士 Bachelor of Accountancy Nanyang Technological University	20
卢绍康 LO Siu-Hong Rodney	渠道部主管 Head, Channels	男 Male	48	2014年6月 Jun 2014	乔治华盛顿大学 项目领导、管理及沟通；项目经理的合同管理课程 Project Leadership, Management and Communications Contracting for Project Managers The George Washington University	22
陈堃荣 TAN Kong Weng Steven	科技及运营部主管 Head, Technology and Operations	男 Male	39	2014年2月 Feb 2014	新加坡国立大学工商管理学士学位 Bachelor of Business Administration, Honours National University of Singapore	14
吴鹏 WU Peng Tina	企业银行部主管 Head, Corporate Banking	女 Female	41	2015年3月 Mar 2015	香港中文大学工商管理硕士 Master of Business Administration The Chinese University of Hong Kong	13
林振国 LIM Chen Kuo Mark	商业银行部主管 Head, Commercial Banking	男 Male	40	2014年6月 Jun 2014	新加坡国立大学理学硕士 Master of Science National University of Singapore	16
林培丰 LIM Pei Hong Winston	个人金融服务部主管 Head, Personal Financial Services	男 Male	41	2015年10月 Oct 2015	新加坡南洋理工大学会计学士学位 Bachelor of Accountancy, Honours Nanyang Technological University	14
叶德镛 YAP Teck Yong Douglas	环球金融与投资管理部主管 Head, Global Market and Investment Management	男 Male	56	2010年11月 Nov 2010	加拿大英属哥伦比亚大学理学学士学位 Bachelor of Science, Honours University of British Columbia	28
郑伟仁 TEH Wee Jin	企业银行信贷部主管 Head, Corporate Credit	男 Male	58	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	34
杨健顺 YEOH Kian Soon Benedict	商业银行信贷部主管 Head, Commercial Credit	男 Male	45	2014年7月 Jul 2014	卡耐基梅隆大学理学学士学位 Bachelor of Science Carnegie Mellon University	20
刘俊英 LIU Chun Ying Charles	个人信贷部主管 Head, Retail Credit	男 Male	45	2013年10月 Oct 2013	台湾国立中山大学工商管理硕士 Master of Business Administration National Sun Yat-Sen University, Taiwan	18
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head, Human Resources	女 Female	39	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	18
张飒 ZHANG Sa Sarah	内部审计部主管 Head, Internal Audit	女 Female	44	2016年1月 Jan 2016	美国纽约州立水牛城大学工商管理硕士 Master of Corporate Finance and Accounting State University of New York at Buffalo	22
王媛 WANG Yuan Eliza	法律与秘书部主管 Head, Legal and Secretariat	女 Female	42	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	19
赵丽红 ZHAO Li Hong	合规部主管 Head, Compliance	女 Female	44	2013年8月 Aug 2013	比利时天主教鲁汶大学法学硕士 Master of Laws Katholieke Universiteit Leuven (Belgium)	9

公司治理 Corporate Governance

林楚强 LIM Chor Kiang	交易银行业务部主管 Head, Transaction Banking	男 Male	46	2011年5月 May 2011	新加坡国立大学经济学学士 Bachelor of Science National University of Singapore	20
张晓 ZHANG Xiao Andy	跨国企业银行部主管 Head, Multinational Corporate	男 Male	44	2014年9月 Sep 2014	上海财经大学-美国韦伯斯特大学工商管理硕士 Master of Business Administration Shanghai University of Finance and Economics and Webster University	22
林联坚 LIM Lian Kian	上海分行行长 General Manager of Shanghai Branch	男 Male	43	2014年10月 Oct 2014	美国南阿拉巴马州大学理学士 Bachelor of Science University of South Alabama	19
卓益丰 TOK Aik Hong Lawrence	深圳分行行长 General Manager of Shenzhen Branch	男 Male	41	2013年11月 Nov 2013	伦敦大学理学士荣誉学位 Bachelor of Science, Honours University of London	15
黄魁彬 HUANG Kuei Ping Patrick	广州分行行长 General Manager of Guangzhou Branch	男 Male	41	2015年3月 Mar 2015	中国文化大学会计学学士 Bachelor of Accounting Chinese Culture University, Taiwan	15
黄莹 HUANG Ying	厦门分行行长 General Manager of Xiamen Branch	女 Female	44	2011年9月 Sep 2011	英国加的夫大学商学院国际经济、金融与银行学硕士 Master of Science in International Economics Banking and Finance Cardiff University, U.K.	21
林道明 LIM Tow Meng	沈阳分行行长 General Manager of Shenyang Branch	男 Male	62	2014年5月 May 2014	英国莱塞斯特大学工商管理硕士 Master of Business Administration University of Leicester, UK	37
胡维 HU Wei Tony	成都分行行长 General Manager of Chengdu Branch	男 Male	37	2015年2月 Feb 2015	法国国立科学与技术与管理学院工商管理硕士 Master of Business Administration Conservatoire National des Arts et Métiers	15
石新宇 SHI Xin Yu Edward	天津分行行长 General Manager of Tianjin Branch	男 Male	48	2014年12月 Dec 2014	南开大学国际经济研究所经济学硕士 Master of Economics, International Economic Institute Nan Kai University	22
叶艳 YE Yan Beicy	杭州分行行长 General Manager of Hangzhou Branch	女 Female	45	2012年2月 Feb 2012	哈尔滨工程大学电子工程学士 Bachelor of Electrical Engineer Harbin Engineering University	21
吴端祝 GOH Tuan Chiok	重庆分行行长 General Manager of Chongqing Branch	男 Male	44	2014年5月 May 2014	新加坡国立大学工商管理学士 Bachelor of Business Administration National University of Singapore	18
蔡福耀 CHUA Hock Yew Alexander	苏州分行行长 General Manager of Suzhou Branch	男 Male	43	2015年2月 Feb 2015	加拿大多伦多大学经济学学士荣誉学位 Bachelor of Commerce, Honours University of Toronto, Canada	18
蔡泽铭 SUA Tzer Ming	上海自贸试验区支行行长 Branch Manager of Shanghai Pilot Free Trade Zone Sub-Branch	男 Male	35	2015年7月 Jul 2015	澳大利亚科廷科技大学经济与金融学士 Bachelor of Commerce Curtin University of Technology, Australia	10
郑荣伟 ZHENG Rong Wei Michael	上海静安代理支行行长 Acting Branch Manager of Jingan Sub-Branch	男 Male	38	2015年6月 Jun 2015	法国格勒诺布尔大学企业管理硕士 Master of Enterprise Management University of Grenoble France	13
陈文 CHEN Wen Wanda	上海外滩支行行长 Branch Manager of Shanghai Bund Sub-Branch	女 Female	38	2014年9月 Sep 2014	澳大利亚南十字星大学工商管理硕士 Master of Business Administration Southern Cross University, Australia	13
杜艳 DU Yan Cherry	上海新天地支行行长 Branch Manager of Xintiandi Sub-Branch	女 Female	41	2015年6月 Jun 2015	比利时联合商学院高级工商管理硕士 Master of Business Administration United Business Institutes	13
许杰 XU Jie Sting	北京东城支行行长 Branch Manager of Dongcheng Sub- Branch	男 Male	37	2012年5月 May 2012 2015年1月 Jan 2015	澳大利亚阳光海岸大学工商管理硕士 Master of Business Administration University of Sunshine Coast, Australia	9
耿薇 GENG Wei Carry	北京燕莎中心支行行长 Branch Manager of Lufthansa Centre Sub-Branch	女 Female	34	2014年2月 Feb 2014	西南财经大学金融学学士 Bachelor of Finance South West University of Finance and Economics	13

公司治理 Corporate Governance

内部控制和内部审计情况

内部控制

大华银行（中国）依据中国的政策法规和监管要求并结合新加坡母行的具体实践，逐步建立、完善适应银行业务发展的内部控制体系，并确保其始终具备前瞻性和可实践性。

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

我行现行的内部控制制度在改善内部控制环境方面体现了较好的完整性、合理性和有效性，包括但不限于增强风险识别、监测和评估能力、提高风险控制措施、完善信息交流与反馈机制、强化监督评价与纠正机制。该内控体系能够对国家法律法规和银行规章制度的贯彻执行提供合理保证。

内部审计

我行设立了独立的审计监督机构——内部审计部。内部审计部直接向董事会下设的审计委员会和大华银行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 Control and Internal Audit Internal Control

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

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

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

Internal Audit

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

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

It performs its internal audit function according to the Internal Audit Guidelines for Financial Institutions as governed by the China Banking Regulatory Commission 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.

董事会及高级管理层对风险的监督

我行董事会负责风险治理和监督治理架构的建立和完善，以确保银行业务活动：

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

董事会由其下设的风险管理委员会协助来完成这方面的职责。

在充分考虑风险和回报因素的前提下，由行长兼首席执行官建立的高高级管理委员会负责协助进行业务决策。相关的高级管理委员会包括资产负债委员会，操作风险管理委员会，风险与资本委员会和消费者权益保护委员会。各委员会还就特定风险领域为风险管理委员会提供管控方面的协助并定期向风险管理委员会汇报。

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

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

Risk Oversight by Board of Directors and Senior Management

The Board is responsible for the governance of risk and oversees a governance structure 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 supported by the Risk Management Committee (RMC).

The President and CEO has established senior management committees to assist in making business decisions with due consideration to risks and returns. The main senior management committees involved are the Asset and Liability Committee (ALCO), Operational Risk Management Committee (ORMC), the Risk and Capital Committee (RCC) and the Consumer Rights Protection Committee (CRPC). These committees also assist the RMC in specific risk areas.

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

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

风险管理 Risk Management

风险管理

风险管理总览

有效的风险管理是银行成功经营不可或缺的构成要素。本行的风险管理方式是确保各种风险在由各高级管理委员会建立、董事会和/或其下属委员会批准核定的水平范围内得到管理。

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

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

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

信贷风险

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

风险政策和程序

本行规定了明确的信贷风险接纳标准、政策和程序，确保多样化且高质量的信贷资产组合。信贷风险管理部门担负独立监督银行信贷风险的责任，并负责所有信贷风险相关事项的分析和报告。信贷风险管理部门订立了涵盖广泛的一整套信贷政策和准则，由执行委员会和风险与资本委员会批准通过。该部门还积极协调有关业务部门参与信贷风险相关事项的处置，着重于在一个审慎、一贯和有效的信贷风险管理框架下促进业务的发展。它的其他职能还包括监测和审阅信贷风险敞口、进行信贷组合分析，开展政策和风险接纳标准的完善和调整，并编制各种信贷风险相关报告供管理层审阅。

Risk Management

Risk Management Overview

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

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

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

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

Credit Risk

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

Credit Risk Policies and Processes

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

独立的信贷批准

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

内部评级系统

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

信贷集中度风险

信贷集中度风险可能源于单笔的大额信贷敞口或互相关联的多笔敞口。该类风险通过设定不同种类的限额进行管理，包括集团、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发现可能产生集中度风险的领域。

国别风险

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

风险缓释

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

Independent Credit Approval

To maintain the independence and integrity of the credit approval process, the credit origination and approval functions are clearly segregated. Credit approval authority is delegated to officers based on their experience, seniority and track record, and is based on a risk-adjusted scale according to a borrower's credit rating. All credit approval officers are guided by credit policies and credit acceptance guidelines that are periodically reviewed to ensure their continued relevance to the Bank's business strategy and the business environment.

Internal Rating System

The Bank employs internal rating models to support the assessment of credit risk and the assignment of exposures to rating grades or pools. Internal ratings are used pervasively by the Bank in the areas of credit approval, credit review and monitoring, credit stress testing, limits setting, pricing and collections. The models are independently validated before they are implemented to ensure they are fit for purpose. The robustness of these rating models is monitored on an ongoing basis, and all models are subject to annual reviews conducted by model owners to ascertain that the chosen risk factors and assumptions continue to remain relevant for the respective portfolios.

Credit Concentration Risk

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

Country Risk

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

Credit Risk Mitigation

Potential credit losses are mitigated using a variety of instruments such as collateral, guarantees and netting arrangements. As a fundamental credit principle, the Bank generally does not grant credit facilities solely on the basis of the collateral provided. All credit facilities are granted based on the credit standing of the borrower, source of repayment and debt servicing ability.

风险管理 Risk Management

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

外汇及衍生产品交易的信贷敞口

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

压力测试

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

信贷监控和应对管理

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

Collateral is taken whenever possible to mitigate the credit risk assumed and the value of the collateral is monitored periodically. The frequency of valuation depends on the type, liquidity and volatility of the collateral value. The main types of collateral accepted by the Bank are cash, bank guarantees, real estate and machinery equipment. In extending credit facilities to small and medium-sized enterprises (SMEs), personal guarantees are also often taken as a form of moral support to ensure moral commitment from the principal shareholders and directors. When the borrower's credit worthiness is not sufficient to justify an extension of credit, corporate guarantees from the parent company and/or major shareholders are often obtained as risk mitigation.

Credit Exposures from Foreign Exchange (FX) and Derivatives

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

Credit Stress Test

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

Credit Monitoring and Remedial Management

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

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。

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。银行应确信一旦被解除不良分类后，该账户将不会在短期内再次被降级。

重组贷款须被划归为不良类，并根据银行基于重组条款对借款人的财务状况和还款能力的评估结果给予适当的信贷分类评级。

贷款损失准备的计提严格按照有关指引并谨慎考量包括不良账户项下抵押品变现收入在内的不良信贷未来清收处置价值。仅当不良信贷已没有可被执行的有形抵押品并且其它可能的还款来源均被追索受偿后，该账户才被准予核销。

Delinquency Monitoring

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

Loan Classification, Provisioning and Write-Off

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

All borrowing accounts are categorised into "Pass", "Special Mention" or "Non-Performing". 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. The Bank must also be satisfied that once the account is declassified, it is unlikely to be classified again in the near future.

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

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

风险管理 Risk Management

贷款按管理分行分布 Loans by Booking Branch

城市 Branch	人民币 (百万元) Outstanding (RMB'm)	占比 (%)
上海 Shanghai	10,660	45
北京 Beijing	3,065	13
成都 Chengdu	1,996	8
天津 Tianjin	1,249	5
广州 Guangzhou	1,153	5
厦门 Xiamen	803	3
杭州 Hangzhou	2,019	9
沈阳 Shenyang	1,204	5
深圳 Shenzhen	1,172	5
重庆 Chongqing	369	2
苏州 Suzhou	16	0
合计 Total	23,706	100

贷款风险分类及不良贷款情况 Loans by Classification

风险分类	人民币 (百万元) Outstanding (RMB'm)	占比 (%)
正常 Pass	23,107	97
关注 Special Mention	304	1
次级 Substandard	218	1
可疑 Doubtful	74	0
损失 Loss	3	0
合计 Total	23,706	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.)

2015年底,不良贷款合计人民币294.8百万元,占贷款总额比例为1.24%。

As at 31 December 2015, total non-performing loans amounted to RMB 294.8 million, representing 1.24% of the Bank's total loans portfolio.

市场风险

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

我行董事会和执行委员会负责批准市场风险管理政策和框架，并授权资产负债委员会负责日常的市场风险管理监控。资产负债委员会通过每月例会定期审阅市场风险相关事务并为市场风险的管理提供指引。风险管理部下属的市场和资产负债风险管理部门通过设立市场风险政策、控制框架及流程协助资产负债委员会管理市场风险。每季度市场和资产负债风险管理部门会提交有关市场风险敞口的独立报告给风险管理委员会和董事会审阅。

我行市场风险管理框架包含市场风险政策、程序和适当的风险管理授权和市场风险限额。我行采用的估值方法符合市场惯例，并且风险模型与估值得到独立验证。此外，推出新产品与服务前，会通过产品或服务开发流程充分识别所有市场风险。我行不断审阅和强化衍生产品风险管理，以确保合理控制业务复杂性。风险管理部下属的市场风险监控部门每日独立地对交易产品进行估价、监控市场风险限额的使用情况、并汇报任何的超额及其审批情况。

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

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

Market Risk

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

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

The Bank's market risk framework comprises market risk policies, practices and the control structure with appropriate delegation of authority and market risk limits. The valuation methodologies employed by the Bank are in line with sound market practices. Valuation and risk models are independently validated. In addition, a product/service programme process ensures that all market risk issues identified are adequately addressed prior to the launch of new products and services. Management of derivative risks is continually reviewed and enhanced to ensure that the complexities of the business are appropriately controlled. The Market Risk Control Division (MRC) provides independent valuation of products traded, monitoring of market risk limits and the reporting of any limit excesses and ratification on a daily basis.

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

The Bank currently adopts the Standardised Approach for the calculation of regulatory market risk capital. For internal risk control, a daily Value-at-Risk (VaR) measure is adopted to estimate market risk within a 99% confidence interval using the historical simulation method.

风险管理 Risk Management

我行会通过回溯测试比较交易账簿的损益与风险价值 (VaR) 的差异来验证该方法的可靠性。通过对回溯测试结果的分析, 将找出是否是因为模型缺陷或市场波动导致其中不符合预期的结果, 所有回溯测试反映的问题及解决方案都将汇报至资产负债委员会。

为弥补风险价值 (VaR) 测量法的不足, 我行借助压力测试及情景测试, 找出银行在面对某些极端情景时可能出现的损失。这些测试为主动市场风险管理提供了早期预警信息, 以应对可能的极端损失。

The VaR measures are backtested against profit and loss of the trading book to validate the robustness of the methodology. The backtesting process analyses whether the exceptions are due to model deficiencies or market volatility. All backtest exceptions are tabled at the ALCO with recommended actions and resolutions.

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

流动性风险

我行保持充足的流动性以保障银行日常运营的开展，满足存款的提款和贷款的发放，投资新项目以及支付到期的借款。因此，流动性管理的主旨在于应付银行确定的及不可确定的资金需求。

我行流动性风险管理是在完整的风险管理框架下进行的，包含经由资产负债委员会和执行委员会批准的各项政策、控制流程、风险限额。这些政策、控制流程及风险限额确保我行在不同的市场环境下有充足的资金以应对流动性需求。这些措施包括通过多样化资金的来源及其期限将资金集中度降至最小，以及持有高流动性债券。

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

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管理流动性风险，现金流的预测是基于“正常业务情景”和“压力情景”来进行。我行设置现金流错配限额来控制银行流动性风险敞口的同时，还采用流动性早期预警指标和警戒线以揭示可能出现的危机状况。截止2015年12月31日，我行流动性覆盖率为183.76%，其中合格优质流动性资产约为66.3亿人民币，未来30天现金净流出量约为36.1亿人民币。

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

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

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

Liquidity risk is aligned with the regulatory liquidity risk management framework, and is measured and managed on a projected cash flow basis. The Bank is monitored under business-as-usual and stress scenarios. Cash flow mismatch limits are established to limit the Bank's liquidity exposure. The Bank also employs liquidity early warning indicators and trigger points to signal possible contingency situations. The bank's Liquidity Coverage Ratio ("LCR") was 183.76% on 31 December 2015 with high quality liquidity assets ("HQLA") of RMB 6.63 billion and net cash outflow of RMB 3.61 billion.

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

风险管理 Risk Management

银行帐簿下的利率风险

资产负债委员会，在董事会的授权下，负责总揽利率风险管理框架的有效性。市场和资产负债风险管理部协助资产负债委员会负责监测银行账簿下的利率风险。

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

我行使用静态分析工具，包括重定价期限和敏感性分析，每月定量测算银行账簿利率风险敞口。通过对利率敏感资产负债相对于利率变动的分析，揭示利率变动对利息收入及经济价值潜在影响。利率敏感度受重新定价期限、币种及隐含的期权的影响。

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

Interest Rate Risk in the Banking Book

The ALCO, under delegated authority from the Board, maintains oversight of the effectiveness of the interest rate risk management structure. The MBSM Division supports the ALCO in monitoring the interest rate risk profile of the banking book.

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

Banking book interest rate risk exposure is quantified on a monthly basis using static analysis tools which include repricing schedules and sensitivity analysis. They provide indications of the potential impact of interest rate changes on interest income and price value through the analysis of the sensitivity of assets and liabilities to changes in interest rates. Interest rate sensitivity varies with different repricing periods, currencies and embedded options.

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

操作风险

操作风险是由于不健全的或失效的内部流程、系统或人为错误及外部事件造成的损失风险。依据我行的风险管理框架，操作风险涵盖法律风险、合规风险，但不包括决策风险和业务风险。

操作风险治理结构、管理框架和工具

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

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

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

我行制定了业务连续性管理和危机管理方案以确保一旦发生无法预料的事件时，关键职能部门能够得到迅速和有效的恢复。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管理的就绪情况。

由于外包安排产生的风险通过风险管理程序进行管理。该管理程序被用于发现并持续有效管理由于外包安排导致的重大风险。

我行本地化的科技风险管理框架已被审阅，以便用于系统、持续地管理信息科技风险。

Operational Risk

Operational risk is the risk of loss arising from inadequate or failed internal processes, people and systems, or from external events. Under our risk framework, operational risk includes legal and compliance risks but excludes strategic risk and business risk.

Operational Risk Governance, Framework and Tools

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

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

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

The Bank has a business continuity and crisis management programme in place to assist in effective and prompt recovery of critical business functions should there be unforeseen events. An annual attestation is provided to the Board on the state of business continuity readiness of the Bank.

Risks arising from outsourcing arrangements are managed through a risk management process. The risk management process assist in identification of and continuous effective management of significant risks arising from outsourcing arrangements.

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

风险管理 Risk Management

我行建立了管理风险意识流程和指引，用以指导和规范重大现存或潜在的风险事项或控制缺失的上报管理。

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

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，包括反贿赂反贪污的规定。

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

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

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

Management Risk Awareness Reporting Procedures and Guidelines has been established to provide guidance on managing and reporting of significant existing/potential operational risks/control gaps.

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

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

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

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

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

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，中国银行业监督管理委员会上海监管局批准我行股东大华银行有限公司向我行增加注册资本人民币25亿元，该资金已于2015年6月23日至24日以现金形式全额缴付。增资后，我行注册资本自人民币30亿元增加至人民币55亿元。

报告期内，我行无合并、分立等其他重大事项发生。

(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

- 2015年，大华银行（中国）的净利润为人民币8,028万元。
- 截至2015年12月31日，我行法定存贷比(人民币)为82.5%。
- 2015年4月，苏州分行正式开业。苏州分行是大华银行（中国）在中国境内的第17家分支机构。
- 2015年4月，天津分行地址变更。
- 2015年9月，广州分行地址变更。
- 2015年12月，北京分行装修及地址变更。

(1) Shareholder Status Update

Name of Shareholder: United Overseas Bank Limited
Percentage of shares held: 100 per cent.

(2) During the reporting period, the China Banking Regulatory Commission Shanghai granted approval to United Overseas Bank Limited, the Bank's Shareholder, to increase its registered capital in the Bank by RMB 2.5 billion. This was fully injected in cash between 23 June 2015 and 24 June 2015, and the registered capital of the Bank increased from RMB 3 billion to RMB 5.5 billion.

There were no split or merger activities or other major corporate developments during the reporting period.

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

(4) Other highlights during the reporting period:

- In 2015, UOB (China) registered a net profit of RMB 80.3 million.
- As at 31 December 2015, our statutory RMB loan-to-deposit ratio was 82.5 per cent.
- In April 2015, officially opened Suzhou Branch, UOB (China)'s 17th branch.
- In April 2015, relocated UOB (China)'s Tianjin Branch.
- In September 2015, relocated UOB (China)'s Guangzhou Branch.
- In December 2015, UOB (China)'s Beijing Branch relocated following the completion of renovation works.

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电话: (86) (592) 508 1601
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天津分行

天津市和平区河北路236号和
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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
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Hangzhou Branch

Room 201 and 203, No.171 and 181
Tian Mu Shan Road, Xihu District,
Hangzhou, Zhejiang 310013
Tel: (86) (571) 2809 0666
Fax: (86) (571) 8190 9619

Chongqing Branch

L103 & 31F Unit A,
HNA-POLY International Centre
No.235 Min Sheng Road,
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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
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电话: (86) (512) 6298 5200
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Suzhou Branch

(Wholesale Banking Only)
Unit 1801, Tower 1, Jinghope Square
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Suzhou 215000
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大华银行（中国）有限公司

2015年12月31日

United Overseas Bank (China) Limited

31 December 2015

已审财务报表 Audited Financial Statements

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68	财务报表附注	Notes to Financial Statements



Ernst & Young Hua Ming LLP
Shanghai Branch
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审计报告

安永华明(2016)审字第60658622_B01号

大华银行（中国）有限公司董事会：

我们审计了后附的大华银行（中国）有限公司的财务报表，包括2015年12月31日的资产负债表、2015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 Auditors' Report



审计报告（续）

安永华明(2016)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2015年12月31日的财务状况以及2015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

2016年3月23日

本分所已获安永华明会计师事务所（特殊普通合伙）总所授权执行业务

Ernst & Young Hua Ming (2016) 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 2015, 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 2015 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

23 March 2016

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资产负债表

Balance Sheet

2015年12月31日 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)

		附注五 Notes 5	2015年12月31日 31-12-2015	2014年12月31日 31-12-2014
资产	ASSETS			
现金及存放中央银行款	Cash and balances with the central bank	1	3,958,117,635	6,366,002,492
贵金属	Precious metals		63,500,850	-
存放同业款项	Due from banks	2	1,509,907,973	1,534,461,620
拆出资金	Placements with banks and other financial institutions	3	3,048,717,591	3,783,406,492
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	5,984,251,565	19,446,061
衍生金融资产	Derivative financial assets	5	1,293,652,048	799,384,217
买入返售金融资产	Reverse repurchase financial assets	6	-	1,835,000,000
应收利息	Interest receivables	7	233,228,171	293,032,941
发放贷款和垫款	Loans and advances to customers	8	23,252,939,788	24,871,192,872
可供出售金融资产	Available-for-sale financial assets	9	3,498,224,643	8,803,257,991
固定资产	Fixed assets	10	30,807,769	38,708,343
无形资产	Intangible assets	11	64,412,588	64,000,746
递延所得税资产	Deferred tax assets	12	64,048,683	74,721,716
其他资产	Other assets	13	155,105,180	540,723,949
资产总计	TOTAL ASSETS		43,156,914,484	49,023,339,440
负债	LIABILITIES			
同业及其他金融机构存放款项	Due to banks and other financial institutions	15	2,133,934,582	3,781,999,379
拆入资金	Placements from banks and other financial institutions	16	8,713,243,626	10,365,394,619
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	1,444,819,228	-
衍生金融负债	Derivative financial liabilities	5	1,219,666,113	837,034,644
吸收存款	Customer deposits	18	22,456,641,544	29,384,989,543
应付职工薪酬	Payroll payables	19	82,177,701	69,352,697
应交税费	Tax payables	20	27,691,113	27,071,317
应付利息	Interest payables	21	352,573,770	415,725,768
其他负债	Other liabilities	22	86,396,699	92,723,603
负债合计	TOTAL LIABILITIES		36,517,144,376	44,974,291,570
所有者权益	EQUITY			
实收资本	Paid-up capital	23	5,500,000,000	3,000,000,000
资本公积	Capital reserve	24	12,034,864	7,883,799
其他综合收益	Other comprehensive income	25	15,982,550	9,688,766
盈余公积	Surplus reserves	26	82,099,792	74,072,053
一般风险准备	General reserves	27	564,261,213	564,261,213
未分配利润	Retained earnings	28	465,391,689	393,142,039
所有者权益合计	TOTAL EQUITY		6,639,770,108	4,049,047,870
负债及所有者权益总计	TOTAL LIABILITIES AND EQUITY		43,156,914,484	49,023,339,440

载于第68页至第140页的财务报表附注为本财务报表的组成部分

The notes on pages 68 to 140 form an integral part of these financial statements.

利润表

Income Statement

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)

		附注五 Notes 5	2015年度 2015	2014年度 2014
一、营业收入	1. OPERATING INCOME			
利息收入	Interest income	29	1,432,227,798	1,698,510,846
利息支出	Interest expense	29	(734,779,899)	(966,279,622)
利息净收入	Net interest income	29	697,447,899	732,231,224
手续费及佣金收入	Fee and commission income	30	146,154,377	130,891,812
手续费及佣金支出	Fee and commission expense	30	(24,084,502)	(28,046,995)
手续费及佣金净收入	Net fee and commission income	30	122,069,875	102,844,817
投资收益	Investment income	31	119,054,410	191,807,972
公允价值变动净损益	Gains / (Losses) from changes in fair value	32	133,751,737	(8,950,661)
汇兑及汇率产品净损失	Foreign exchange losses		(51,576,416)	(41,602,991)
营业收入合计	TOTAL OPERATING INCOME		1,020,747,505	976,330,361
二、营业支出	2. OPERATING EXPENSES			
营业税金及附加	Business tax and surcharges		(73,515,236)	(76,448,977)
业务及管理费	General and administrative expenses	33	(788,843,323)	(707,037,608)
资产减值损失	Impairment losses	34	(89,095,871)	(60,196,693)
营业支出合计	TOTAL OPERATING EXPENSES		(951,454,430)	(843,683,278)
三、营业利润	3. OPERATING PROFIT		69,293,075	132,647,083
加: 营业外收入	Add: Non-operating income	35	8,649,859	11,227,108
减: 营业外支出	Less: Non-operating expenses		(272,010)	(1,009,439)
四、税前利润总额	4. PROFIT BEFORE TAX		77,670,924	142,864,752
减: 所得税费用	Less: Income tax expense	36	2,606,465	(10,756,170)
五、净利润	5. NET PROFIT		80,277,389	132,108,582
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	6,293,784	35,931,005
七、综合收益总额	7. TOTAL COMPREHENSIVE INCOME		86,571,173	168,039,587

载于第68页至第140页的财务报表附注为本财务报表的组成部分

The notes on pages 68 to 140 form an integral part of these financial statements.

第59页至第140页的财务报表由以下人士签署:

The financial statements from page 59 to 140 have been signed by:

行长兼首席执行官、董事: 连文辉

President and CEO, Director: Lian Voon Fui



首席财务官: 郑汉仪

CFO: Teh Han Yi



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

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 Paid-up capital	资本公积 Capital reserves	其他综合收益 Other com- prehensive income	盈余公积 Surplus reserves	一般 风险准备 General reserves	未分配利润 Retained earnings	合计 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

2014年度 For the year ended 31 December 2014

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

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

载于第68页至第140页的财务报表附注为本财务报表的组成部分

The notes on pages 68 to 140 form an integral part of these financial statements.

现金流量表

Statement of Cash Flows

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)

	附注五 Notes 5	2015年度 2015	2014年度 2014
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	100,779,414
客户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	-
买入返售金融资产净减少额	Net decrease in reverse repurchase financial assets	-	2,956,280,000
吸收存款和同业及其他金融机构存放款项净增加额	Net increase in customer deposits and due to banks and other financial institutions	-	3,815,087,442
拆入资金净增加额	Net increase in placements from banks and other financial institutions	-	3,444,432,706
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	1,620,037,380	1,807,931,410
收到其他与经营活动有关的现金	Cash received from other operating activities	397,792,642	12,279,761
经营活动现金流入小计	Sub-total of cash inflows from operating activities	5,593,985,114	12,136,790,733
存放同业款项净增加额	Net increase in due from banks	300,000,000	-
拆出资金净增加额	Net increase in placements with banks and other financial institutions	-	936,119,072
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	-
发放贷款和垫款净增加额	Net increase in loans and advances to customers	-	6,076,727,522
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission	822,016,399	988,335,725
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	502,743,298	442,097,122
支付的各项税费	Cash paid for all types of taxes	61,713,869	144,531,591
支付的其他与经营活动有关的现金	Cash paid for other operating activities	423,353,048	331,373,268
经营活动现金流出小计	Sub-total of cash outflows from operating activities	10,856,793,488	8,919,184,300
经营活动产生的现金流量净额	Net cash flows from operating activities	37	3,217,606,433
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	25,270,030,847	22,167,600,000
取得投资收益收到的现金	Cash received from investment income	321,996,484	295,513,733
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	3,550,688	60,462
投资活动现金流入小计	Sub-total of cash inflows from investing activities	25,595,578,019	22,463,174,195
投资所支付的现金	Cash paid for investment	20,438,008,215	26,547,086,484
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	36,227,305	41,579,340
投资活动现金流出小计	Sub-total of cash outflows from investing activities	20,474,235,520	26,588,665,824
投资活动产生的现金流量净额	Net cash flows from investing activities	5,121,342,499	(4,125,491,629)

现金流量表 Statement of Cash Flows

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)

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		(47,066,254)	(42,232,489)
五、现金及现金等价物净增加 / (减少) 额	5. NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	38	2,311,467,871	(950,117,685)
加: 年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year		6,288,373,442	7,238,491,127
六、年末现金及现金等价物余额	6. CASH AND CASH EQUIVALENTS AT END OF THE YEAR	38	8,599,841,313	6,288,373,442

载于第68页至第140页的财务报表附注为本财务报表的组成部分

The notes on pages 68 to 140 form an integral part of these financial statements.

财务报表附注

Notes to the Financial Statements

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)

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, 注册号为: 310000400553992(市局)。注册地址为上海市浦东新区东园路111号1层105单元, 2层, 3层。注册资本为人民币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2015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6家支行。

二、编制基础

本财务报表按照中华人民共和国财政部(以下简称“财政部”)颁布的《企业会计准则——基本准则》以及其后颁布及修订的具体会计准则、应用指南、解释以及其他相关规定(统称“企业会计准则”)编制。

本财务报表以本公司持续经营为基础列报。

1. Corporate information

United Overseas Bank (China) Limited (the Bank or UOB (China)) is a wholly foreign-owned bank established in Shanghai, People's Republic of China (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 (Registered Number: 310000400553992 Shi Ju) from State Administration for Industry and Commerce of the PRC. The registered address is Unit 105, 2F, 3F, 111 Dongyuan Road, Pudong New Area, Shanghai. The registered capital of the Bank is RMB 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 2015, besides the Head Office incorporated in Shanghai, the Bank has set up 11 branches and 6 sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang, Tianjin, Hangzhou, Chongqing and Suzhou.

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.

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2015年12月31日的财务状况以及2015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。

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。

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 2015 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) 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. 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。

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。

(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.

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.

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。

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。

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.

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. 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。

以摊余成本计量的金融资产

发生减值时，将该金融资产的账面价值通过备抵项目减记至预计未来现金流量（不包括尚未发生的未来信用损失）现值，减记金额计入当期损益。预计未来现金流量现值，按照该金融资产原实际利率折现确定，并考虑相关担保物的价值。减值后利息收入按照确定减值损失时对未来现金流量进行折现采用的折现率作为利率计算确认。对于贷款和应收款项，如果没有未来收回的现实预期且所有抵押品均已变现或已转入本公司，则转销贷款和应收款项以及与之相关的减值准备。

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

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

(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.

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.

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

以成本计量的金融资产

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

可供出售金融资产

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

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。

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

Financial assets carried at cost

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

Available-for-sale financial assets

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

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.

其他金融负债

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

8. 金融工具的终止确认

金融资产

金融资产满足下列条件之一的，将被终止确认：

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

当本公司既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，也没有放弃对该金融资产的控制，则本公司会根据所有继续涉入所转移金融资产的程度确认有关金融资产。如果本公司采用为所转移金融资产提供担保的形式继续涉入，则按照金融资产的账面价值和财务担保金额两者之中的较低者，确认继续涉入形成的资产。财务担保金额，是指所收到的对价中，将被要求偿还的最高金额。

金融负债

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

9. 金融工具的抵销

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

10. 衍生金融工具

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

Other financial liabilities

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

(8) Derecognition of financial instruments Financial assets

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

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

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

Financial liabilities

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

(9) Offsetting financial instruments

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

(10) Derivatives

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

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

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

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

12. 贵金属

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

13. 在建工程

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

在建工程在达到预订可使用状态时转入固定资产、无形资产或其他长期资产。

14. 固定资产及累计折旧

固定资产确认

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

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

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

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

(12) Precious metal

Precious metals comprise gold. Precious metals acquired by the Bank for trading purposes are initially 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) 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.

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。

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 Estimated useful lives	预计净残值率 Estimated residual value	年折旧率 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。

15. 无形资产

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

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。

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

(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.

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。

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：

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) 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:

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。

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。

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) 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.

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。

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。

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) 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.

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。

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。

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.

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. 受托业务

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

25. 经营租赁

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

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

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。

(24) Entrusted business

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

(25) Operating leases

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

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

(26) 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.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。

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。

(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.

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.

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纳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纳税利润以抵销递延所得税资产的可能性作出重大的估计。

金融工具的公允价值

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

投资分类

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

金融工具终止确认

于金融工具转移交易中，本公司管理层需就与所转移金融工具所有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。

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.

Fair value of financial instruments

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

Classification of investment

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

Derecognition of financial instruments

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

五、财务报表主要项目附注

5. Notes to financial statements

1. 现金及存放中央银行款项

(1) Cash and balances with the Central Bank

		31-12-2015	31-12-2014
库存现金	Cash on hand	21,540,936	18,650,958
存放中央银行法定准备金 – 人民币	Statutory deposit reserve with the Central Bank - RMB	2,871,922,969	4,678,208,792
存放中央银行法定准备金 – 外币	Statutory deposit reserve with the Central Bank - foreign currency	101,434,305	118,698,365
存放中央银行外汇风险准备金	Foreign exchange risk reserve with the Central Bank	171,072,068	-
存放中央银行的其他款项	Other deposits with the Central Bank	792,147,357	1,550,444,377
合计	Total	3,958,117,635	6,366,002,492

根据中国人民银行的有关规定，本公司必须按一定比率缴付存款准备金于中国人民银行。期末实行的外币存款准备金按上月末外币存款余额的5%缴存（2014年：5%），人民币存款准备金则按上月末人民币存款余额的15.5%缴存（2014年：18%）。

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。

The Bank places statutory deposit reserves with the People's Bank of China (PBOC) in accordance with relevant regulations issued by it. The required statutory deposit reserve ratios are five per cent (2014: five per cent) of the balance of customer deposits denominated in foreign currencies, and 15.5 per cent (2014: 18 per cent) of the balance of customer deposits denominated in RMB.

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.

2. 存放同业款项

(2) Due from banks

		31-12-2015	31-12-2014
存放境内银行同业	Due from domestic banks	327,572,458	1,290,120,085
存放境外银行同业	Due from foreign banks	1,188,319,647	245,494,244
小计	Sub-total	1,515,892,105	1,535,614,329
减：存放同业减值准备（注1）	Less: Impairment provisions for due from banks (Note 1)	(5,984,132)	(1,152,709)
存放同业净额	Net amount of due from banks	1,509,907,973	1,534,461,620

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

		31-12-2015	31-12-2014
拆放及借出银行同业及其他金融机构	Placements with banks and other financial institutions	3,052,676,151	3,785,742,970
减：拆放同业减值准备（注1）	Less: Impairment provisions for placements (Note 1)	(3,958,560)	(2,336,478)
拆出资金净额	Net amount of placement with banks and other financial institutions	3,048,717,591	3,783,406,492

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

		31-12-2015	31-12-2014
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	543,663,700	-
小计	Subtotal	1,044,020,450	-
同业存单	Negotiable certificates of deposit	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	-
买断式转贴现	Rediscounted bills	-	19,446,061
小计	Subtotal	4,393,596,047	19,446,061
合计	Total	5,984,251,565	19,446,061

5. 衍生金融工具

(5) Derivative financial instruments

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。

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

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

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:

		31-12-2015		
			公允价值	
		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
期权合约	Options	-	-	-
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

31-12-2014

		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	5,213,773,524	82,330,727	52,741,056
掉期合约	Swaps	74,884,227,009	373,420,128	459,056,196
期权合约	Options	13,110,825,547	47,612	47,612
小计	Sub-total	93,208,826,080	455,798,467	511,844,864
利率衍生工具:	Interest rate contracts:			
掉期合约	Swaps	95,995,372,087	287,209,827	236,782,042
期权合约	Options	18,236,113,343	1,564	1,564
小计	Sub-total	114,231,485,430	287,211,391	236,783,606
商品价格挂钩工具:	Commodity contracts:			
掉期合约	Swaps	280,391,897	5,188,087	5,230,446
期权合约	Options	3,791,269	-	-
小计	Sub-total	284,183,166	5,188,087	5,230,446
股票价格挂钩工具:	Equity contracts:			
掉期合约	Swaps	3,357,952,990	19,773,871	65,311,350
期权合约	Options	62,260,103	-	-
小计	Sub-total	3,420,213,093	19,773,871	65,311,350
贵金属衍生工具	Precious metal derivatives	1,163,146,395	31,412,401	17,864,378
合计	Total	212,307,854,164	799,384,217	837,034,644

6. 买入返售金融资产

(6) Reverse repurchase financial assets

		31-12-2015	31-12-2014
按交易对手分类:	Classified by counter-party:		
银行同业	Banks	-	1,835,000,000
按质押品分类:	Classified by type of pledged assets		
债券	Bonds	-	1,835,000,000

7. 应收利息

(7) Interest receivables

		年初余额	本年计提	本年收到	年末余额
2015 年度	2015	Opening balance	Accrued	Received	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

		年初余额	本年计提	本年收到	年末余额
2014 年度	2014	Opening balance	Accrued	Received	Closing balance
贷款应收利息	Interest receivable on loans	112,545,719	1,213,336,631	(1,184,526,344)	141,356,006
债券投资应收利息	Interest receivable on bonds	50,314,434	276,623,568	(214,262,146)	112,675,856
同业应收利息	Interest receivable from banks	26,694,727	382,230,877	(377,125,874)	31,799,730
买入返售债券应收利息	Interest receivable on reverse repurchase bonds	19,645,391	102,943,338	(115,387,380)	7,201,349
合计	Total	209,200,271	1,975,134,414	(1,891,301,744)	293,032,941

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

		31-12-2015	31-12-2014
个人贷款和垫款:	Individual loans and advances:		
住房按揭	Mortgages	5,395,650,459	4,350,728,441
其他	Others	22,044,984	6,718,357
小计	Sub-total	5,417,695,443	4,357,446,798
企业贷款和垫款:	Corporate loans and advances:		
贷款	Loans	16,031,080,106	16,883,561,799
贴现	Discounted bills	824,494,101	2,901,473,213
贸易融资	Trade finance	1,432,564,425	1,094,874,906
小计	Sub-total	18,288,138,632	20,879,909,918
贷款和垫款总额	Total	23,705,834,075	25,237,356,716
减: 贷款损失准备	Less: Loan impairment provision	(452,894,287)	(366,163,844)
贷款和垫款账面价值	Net value of loans and advances to customers	23,252,939,788	24,871,192,872

8.2 按行业分布

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

		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	-
个人消费信贷	Consumer 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	

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

8.3 按地区分布

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

		31-12-2015	31-12-2014
东北	North-east	566,964,112	724,280,739
华东	East	12,663,415,083	14,091,957,347
华北	North	5,599,275,709	6,230,179,226
华中	Central	275,677,517	180,701,967
华南	South	2,105,486,703	1,816,753,348
西南	South-west	2,262,738,302	2,138,954,345
西北	North-west	232,276,649	49,572,059
境外地区	Overseas	-	4,957,685
贷款和垫款总额	Total amount of loans and advances	23,705,834,075	25,237,356,716
减：贷款损失准备	Less: Loan impairment provision	(452,894,287)	(366,163,844)
贷款和垫款账面价值	Net value of loans and advances	23,252,939,788	24,871,192,872

8.4 按担保方式分布

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

		31-12-2015	31-12-2014
信用贷款	Unsecured loans	3,073,143,046	2,501,355,074
保证贷款	Guaranteed loans	3,154,982,799	3,876,395,435
附担保物贷款	Loans with collaterals	17,477,708,230	18,859,606,207
其中:	Of which:		
抵押贷款	Secured by mortgages	13,417,178,002	11,252,930,610
质押贷款	Secured by pledges	4,060,530,228	7,606,675,597
贷款和垫款总额	Total amount of loans and advances	23,705,834,075	25,237,356,716
减: 贷款损失准备	Less: Loan impairment provision	(452,894,287)	(366,163,844)
贷款和垫款账面价值	Net value of loans and advances	23,252,939,788	24,871,192,872

8.5 逾期贷款

(8.5) Overdue Loan

		31-12-2015				
		逾期 1 天至 90 天	逾期 91 天至 1 年 (含 1 年)	逾期 1 年至 3 年 (含 3 年)	逾期 3 年以上	合计
		Overdue 1 day to 90 days	Overdue 91 days to 1 year (inclusive)	Overdue 1 year to 3 years(inclusive)	Overdue 3 years 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
		31-12-2014				
		逾期 1 天至 90 天	逾期 91 天至 1 年 (含 1 年)	逾期 1 年至 3 年 (含 3 年)	逾期 3 年以上	合计
		Overdue 1 day to 90 days	Overdue 91 days to 1 year (inclusive)	Overdue 1 year to 3 years(inclusive)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	-	-	3,677,464	-	3,677,464
附担保物贷款	Loans with collaterals	41,894,152	46,283,869	46,603,412	-	134,781,433
其中:	Of which:					
抵押贷款	Secured by mortgages	31,307,398	9,591,183	46,603,412	-	87,501,993
质押贷款	Secured by pledges	10,586,754	36,692,686	-	-	47,279,440
合计	Total	41,894,152	46,283,869	50,280,876	-	138,458,897

逾期贷款是指本金或利息逾期1天或以上的贷款。

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

8.6 贷款损失准备 (附注五、14)

(8.6) Loan impairment provision(Note 5.14)

		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

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

9. 可供出售金融资产

(9) Available-for-sale financial assets

		31-12-2015	31-12-2014
债券投资:	Bond investments:		
中央银行票据及国债	Central Bank bills and government bonds	2,178,165,733	4,415,644,201
银行同业债券	Bonds issued by banks	100,037,400	761,751,730
企业债券	Corporate bonds	100,474,700	200,046,700
政策性银行债券	Bonds issued by policy banks	1,119,546,810	346,617,580
小计	Sub-total	3,498,224,643	5,724,060,211
同业存单	Negotiable certificate of deposits	-	2,615,922,740
买断式转贴现	Rediscounted Bills	-	463,275,040
合计	Total	3,498,224,643	8,803,257,991

10. 固定资产

(10) Fixed assets

		房屋及建筑物	运输设备	办公及电脑设备	合计
2015 年度	2015	Properties and buildings	Motor vehicles	Office equipment and computers	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 (附注五、13.2)	Transfer from construction in progress (Note 5.13.2)	-	-	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
		房屋及建筑物	运输设备	办公及电脑设备	合计
2014 年度	2014	Properties and buildings	Motor vehicles	Office equipment and computers	Total
原价:	Cost:				
2014 年 1 月 1 日	At 1 January 2014	4,798,060	3,133,418	77,695,113	85,626,591
本年增加	Additions	-	-	13,954,723	13,954,723
本年在建工程转入 (附注五、13.2)	Transfer from construction in progress (Note 5.13.2)	-	-	1,404,346	1,404,346
本年处置	Disposals	(1,985,371)	(625,751)	(4,114,637)	(6,725,759)
本年转出	Transfer out	-	(58,284)	-	(58,284)
2014 年 12 月 31 日	At 31 December 2014	2,812,689	2,449,383	88,939,545	94,201,617
累计折旧:	Accumulated depreciation:				
2014 年 1 月 1 日	At 1 January 2014	1,604,221	1,371,394	43,974,441	46,950,056
本年计提	Additions	79,953	413,831	13,273,734	13,767,518
本年处置	Disposals	(632,915)	(625,751)	(3,965,634)	(5,224,300)
2014 年 12 月 31 日	At 31 December 2014	1,051,259	1,159,474	53,282,541	55,493,274
固定资产净值及净额	Net book value and net carrying amount				
2014 年 12 月 31 日	At 31 December 2014	1,761,430	1,289,909	35,657,004	38,708,343

11. 无形资产

(11) Intangible assets

		2015 年度	2014 年度
		2015	2014
软件设备	Software		
原价:	Cost or valuation:		
年初余额	Opening balance	104,191,473	90,671,720
本年购置	Additions	6,707,967	4,108,739
在建工程转入 (附注五、13.2)	Transfer from construction in progress (Note 5.13.2)	6,011,581	9,411,014
其他	Others	(1,153,245)	-
年末余额	Closing balance	115,757,776	104,191,473
累计摊销:	Accumulated amortisation:		
年初账面余额	Opening balance	40,190,727	30,122,097
本年计提	Additions	11,154,461	10,068,630
年末余额	Closing balance	51,345,188	40,190,727
无形资产净值及净额	Net carrying amount		
年末余额	Closing balance	64,412,588	64,000,746

12. 递延所得税资产

(12) Deferred tax assets

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2015年12月31日, 本公司未确认递延所得税资产的可抵扣亏损为人民币6,792,360元。

The unused tax loss not recognised as deferred tax asset was RMB 6,792,360 as at 31 December 2015.

本公司认为未来是否能产生用于抵扣上述可抵扣亏损的应纳税所得额存在较大不确定性, 因此未确认可抵扣亏损的递延所得税资产。

The Bank is of the view that there is great uncertainty of whether sufficient taxable profit will be generated against which the tax loss can be utilised in the future. Therefore, the unused tax loss was not recognised as deferred tax assets.

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

13. 其他资产

(13) Other assets

		附注 Notes	31-12-2015	31-12-2014
长期待摊费用	Long-term deferred expenses	13.1	35,342,793	47,005,575
在建工程	Construction in process	13.2	34,464,264	17,464,765
其他应收款	Other receivables	13.3	85,298,123	476,253,609
合计	Total		155,105,180	540,723,949

13.1 长期待摊费用

(13.1) Long-term deferred expenses

		会员费	租入固定资产改良支出	租赁费	合计
2015 年度	2015	Membership fee	Leasehold improvement	Rental fee	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 (附注五、13.2)	Transfer from construction in progress (Note 5. 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
		会员费	租入固定资产改良支出	租赁费	合计
2014 年度	2014	Membership fee	Leasehold improvement	Rental fee	Total
年初余额	Opening balance	129,840	43,462,114	3,294,127	46,886,081
本年增加	Additions	-	12,482,811	-	12,482,811
本年在建工程转入 (附注五、13.2)	Transfer from construction in progress (Note 5. 13.2)	-	4,603,109	-	4,603,109
本年摊销	Amortisation	(10,056)	(16,466,408)	(198,641)	(16,675,105)
本年处置	Disposals	-	(291,321)	-	(291,321)
年末余额	Closing balance	119,784	43,790,305	3,095,486	47,005,575

13.2 在建工程

(13.2) Construction in progress

		2015 年度	2014 年度
		2015	2014
年初余额	Opening balance	17,464,765	17,908,235
本年增加	Additions	28,928,053	14,974,999
转入固定资产 (附注五、10)	Transfer to fixed assets (Note 5. 10)	(1,399,577)	(1,404,346)
转入无形资产 (附注五、11)	Transfer to intangible assets (Note 5. 11)	(6,011,581)	(9,411,014)
转入长期待摊费用 (附注五、13.1)	Transfer to long-term deferred expenses (Note 5. 13.1)	(2,237,290)	(4,603,109)
其他减少	Other decreases	(2,280,106)	-
年末净值	Net closing balance	34,464,264	17,464,765

13.3 其他应收款

(13.3) Other receivables

账龄	Ageing	31-12-2015	31-12-2014
1 年以内	Within 1 year	24,413,991	25,432,094
1-2 年	1-2 years	5,193,681	7,146,056
2-3 年	2-3 years	7,101,041	431,752,428
3 年以上	More than 3 years	48,589,410	11,923,031
合计	Total	85,298,123	476,253,609

2014年12月31日的其他应收款中包含了本公司支付预购新办公楼交易定金人民币430,000,000元。本年度内,本公司将该预购办公楼之相关框架协议下所有权利和义务全部转让予上海华新置业有限公司,定金由卖方分批退回本公司。截止2015年12月31日,本公司已收到退回的定金394,000,000元,剩余部分将于2016年退回。

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

Other receivables as at 31 December 2014 included down payment of RMB 430,000,000 for the purchase of the Bank's new office building. In the current year, the Bank transferred all rights and obligations under the framework agreement to UOB Property China Co., Ltd. The down payment should be returned to the Bank from the seller by tranche. As at 31 December 2015, the Bank has received down payment refund of RMB 394,000,000 and the remaining will be refunded in year 2016.

The management of the Bank has assessed the recoverability of other receivables on a regular basis and considered that no bad debts provision is needed to be made for the balance as at 31 December 2015.

14. 资产减值准备

(14) Provision for impairment losses

2015 年度	2015	年初余额	本年计提 / (转回) 额	本年核销 / 处置	收回以前 年度核销	汇率差异	年末余额
		Opening balance	Accrual/ (Reversal)	Write off/ Disposals	Recovery of assets previously written-off	Exchange rate difference	Closing balance
存放同业减值准备 (附注五、2)	Impairment provision for due from banks (Note 5.2)	1,152,709	4,831,423	-	-	-	5,984,132
拆放同业减值准备 (附注五、3)	Impairment provision for placements with banks (Note 5.3)	2,336,478	1,622,082	-	-	-	3,958,560
贷款损失准备 (附注五、8.6)	Impairment provision for loans (Note 5. 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

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

15. 同业及其他金融机构存放款项

(15) Due to banks and other financial institutions

		31-12-2015	31-12-2014
境内银行同业及其他金融机构存放	Due to domestic banks and other financial institutions	102,353	357,767,755
境外银行同业存放	Due to overseas banks	2,133,832,229	3,424,231,624
合计	Total	2,133,934,582	3,781,999,379

16. 拆入资金

(16) Placements from banks and other financial institutions

		31-12-2015	31-12-2014
境内银行同业拆入及借入	Placements from domestic banks	670,000,000	511,190,000
境外银行同业拆入及借入	Placements from overseas banks	8,043,243,626	9,854,204,619
合计	Total	8,713,243,626	10,365,394,619

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

		2015-12-31	2014-12-31
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	1,444,819,228	-
合计	Total	1,444,819,228	-

18. 吸收存款

(18) Customer deposits

		31-12-2015	31-12-2014
活期存款	Current deposits		
公司客户	Corporate customers	5,609,169,505	3,137,050,636
个人客户	Individual customers	454,464,511	380,077,944
小计	Sub-total	6,063,634,016	3,517,128,580
定期存款	Time deposits		
公司客户	Corporate customers	15,074,460,718	23,134,255,883
个人客户	Individual customers	1,318,546,810	2,733,605,080
小计	Sub-total	16,393,007,528	25,867,860,963
合计	Total	22,456,641,544	29,384,989,543

吸收存款中包含的结构性存款余额为人民币4,238,096,893元（2014-12-31：人民币8,428,033,068元），其中嵌入了衍生金融工具，主要为期权、股票价格挂钩掉期及商品价格挂钩掉期等。在上述结构性存款中，人民币4,238,096,893元（2014-12-31：人民币7,937,781,834元）所嵌入的衍生金融工具被认定为与主合同没有密切联系，其中人民币3,434,084,416元（2014-12-31：人民币4,835,014,449元）的结构性存款被整体指定以公允价值计量，剩余人民币804,012,477元（2014-12-31：人民币3,102,767,385元）未被指定，本公司因此将其中的嵌入式衍生金融工具与存款分拆，其公允价值已计入衍生金融工具余额中。

Customer deposits include structured deposits amounting to RMB 4,238,096,893 (RMB 8,428,033,068 as at 31 December 2014). These structured deposits are embedded with derivatives which are mainly options, equity swaps and commodity swaps. RMB 4,238,096,893 (RMB 7,937,781,834 as at 31 December 2014) of those deposits are embedded with derivatives which are considered not closely related to the host contract, of which deposits amounting to RMB 3,434,084,416 (RMB 4,835,014,449 as at 31 December 2014) are designated as at fair value through profit or loss as a whole while the rest RMB 804,012,477 (RMB 3,102,767,385 as at 31 December 2014) 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	31-12-2015	31-12-2014
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	70,252,086	62,834,951
社会保险费	Social insurance	4,262,451	2,365,202
住房公积金	Housing fund	-	37,960
工会经费和职工教育经费	Labour union expenditure and staff education fee	43,146	40,361
设定提存计划	Defined contribution plan	7,620,018	4,074,223
其中：基本养老保险费	Of which: Pension fund	3,759,774	1,979,889
企业年金缴费	Annuity	3,860,244	2,094,334
合计	Total	82,177,701	69,352,697
应付金额	Amount payable	2015 年度	2014 年度
		2015	2014
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	418,081,321	365,385,954
社会保险费	Social insurance	22,878,472	19,299,825
住房公积金	Housing fund	16,383,044	13,888,992
工会经费和职工教育经费	Labour union expenditure and staff education fee	2,168,041	2,938,222
设定提存计划	Defined contribution plan	37,639,616	32,964,856
其中：基本养老保险费	Of which: Pension fund	31,854,639	27,787,124
企业年金缴费	Annuity	5,784,977	5,177,732
合计	Total	497,150,494	434,477,849

20. 应交税费

(20) Tax payable

		31-12-2015	31-12-2014
营业税及附加	Business tax and surcharges	16,647,142	19,567,987
企业所得税	Corporate income tax	(24,365,762)	(26,325,883)
其他	Others	35,409,733	33,829,213
合计	Total	27,691,113	27,071,317

本公司本年度主要税项及其税率列示如下：

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	- 应税收入的 5% 计缴营业税。
Business tax	- The Bank is subjected to a business tax rate of five per cent.
城市维护建设税	- 按实际缴纳的营业税的 7% 计缴。
City construction tax	- The Bank is subjected to a city construction tax rate of seven per cent on business tax .
教育费附加	- 按实际缴纳的营业税的 3% 计缴。
Educational surcharge	- The Bank is subjected to an educational surcharge rate of three per cent on business tax.
企业所得税	- 应纳税所得额的 25% 计缴所得税。
Corporate income tax	- The Bank is subjected to a corporate tax rate of 25 per cent.
代扣缴个人所得税	- 本公司支付给雇员的薪金，由本公司按税法代扣缴个人所得税。
Withholding Individual Income tax	- In accordance with the relevant tax Income tax laws in the PRC, the Bank is required to withhold individual income tax on salaries paid to its employees.

21. 应付利息

(21) Interest payables

		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
		年初余额	本年计提	本年支付	年末余额
2014 年度	2014	Opening balance	Accrued	Paid	Closing balance
存款应付利息	Interest payable to depositors	405,943,975	848,808,911	(861,484,196)	393,268,690
同业应付利息及其他	Interest payable to banks and others	3,790,901	117,470,711	(98,804,534)	22,457,078
合计	Total	409,734,876	966,279,622	(960,288,730)	415,725,768

22. 其他负债

(22) Other liabilities

		31-12-2015	31-12-2014
待结算及清算款项	Settlement and clearing	4,436,335	29,973,633
应付 IT 系统服务费	IT system service fee	47,554,908	38,331,025
其他	Others	34,405,456	24,418,945
合计	Total	86,396,699	92,723,603

23. 实收资本

注册及实收资本

		2015		2014	
		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	3,000,000,000	100

上述实收资本已经会计师事务所验证，并出具了验资报告。截至2014年12月31日的余额中由大华银行现金投入计等值人民币1,198,580,917.65元，由原中国区分行及支行营运资金及营运资金溢缴转入计等值人民币1,801,419,082.35元。

经银监会上海监管局沪银监复【2015】319号文批复，大华银行有限公司于2015年6月23日及2015年6月24日向本公司新增注册资本合计人民币25亿元，注资后实收资本为人民币55亿元，业经上海诺德会计师事务所有限公司出具的沪诺德验字（2015）第73号验资报告验证。

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。

25. 其他综合收益

资产负债表中其他综合收益累积余额：

		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
		1-1-2014	增减变动	31-12-2014
		1-1-2014	Increase/(decrease)	31-12-2014
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	(26,242,239)	35,931,005	9,688,766

(23) Paid-up capital

Paid-up capital

The paid-up capital was verified by the Certified Public Accountants with capital verification report issued. Until 31 December 2014, RMB equivalent amounting to 1,198,580,917.65 was injected by UOB, in form of cash, and the remaining balance was transferred from operating capital of former branches in Mainland China.

With the approval of CBRC Shanghai Bureau (Hu Yin Jian Fu [2015] No.319), United Overseas Bank injected a total of RMB 2,500,000,000 to the Bank on 23 June 2015 and 24 June 2015. The paid-up capital increased to RMB 5,500,000,000 after the capital injection and was verified by Shanghai Nuode Accounting Firm with Hu Nuo De Yan Zi (2015) No. 73 capital verification report.

(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) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

利润表中其他综合收益当期发生额:

Other comprehensive income in the income statement:

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
合计	Total	19,834,909	(11,443,197)	(2,097,928)	6,293,784

2014 年度	2014	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	48,369,261	(461,254)	(11,977,002)	35,931,005
合计	Total	48,369,261	(461,254)	(11,977,002)	35,931,005

26. 盈余公积

(26) Surplus reserves

		年初余额	本年增加	本年减少	年末余额
		Opening balance	Increase	Decrease	Closing balance
法定盈余公积	Statutory surplus reserves	74,072,053	8,027,739	-	82,099,792

根据公司法和本公司章程的规定, 并经2016年3月23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 23 March 2016, 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

		年初余额	本年增加	本年减少	年末余额
		Opening balance	Increase	Decrease	Closing balance
一般风险准备	General reserves	564,261,213	-	-	564,261,213

本公司依照财金【2012】20号文《金融企业准备金计提管理办法》的规定，从税后利润中按原则上不低于风险资产期末余额的1.5%比例计提一般风险准备，作为利润分配处理。于2015年12月31日，本公司的一般风险准备余额为人民币 564,261,213元，不低于风险资产期末余额的1.5%，故本年度不再计提。

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 balance of general reserves is RMB 564,261,213 as of 31 December 2015 which is no less than 1.5 per cent of the Bank’s total risk assets, and therefore no general reserve is appropriated this year.

28. 未分配利润

(28) Retained earnings

		2015 年度	2014 年度
		2015	2014
年初未分配利润	Retained earnings brought forward	393,142,039	345,625,897
净利润	Net profit for the year	80,277,389	132,108,582
减：提取法定盈余公积	Less: Appropriation to statutory surplus reserves	(8,027,739)	(13,210,858)
减：提取一般风险准备	Less: Appropriation to general reserves	-	(71,381,582)
年末未分配利润	Closing balance of retained earnings	465,391,689	393,142,039

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

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

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

The profit appropriation is decided by the Board of Directors of the Bank, with reference to the operating performance, financial positions, and other relevant factors.

29. 利息净收入

(29) Net interest income

		2015 年度	2014 年度
		2015	2014
利息收入：	Interest income:		
存放及拆放同业	Due from banks and placement with banks and other financial institutions	192,404,375	291,962,556
存放中央银行	Due from the Central Bank	68,792,076	89,468,767
发放贷款和垫款	Loans and advances to customers	1,149,570,646	1,213,336,631
买入返售债券	Reverse repurchase financial assets-bonds	19,685,827	102,943,338
其他	Others	1,774,874	799,554
小计	Sub-total	1,432,227,798	1,698,510,846
利息支出：	Interest expense:		
同业及其他金融机构存放	Due to banks and other financial institutions	3,000,614	5,818,651
吸收存款	Customer deposits	587,731,295	848,808,911
拆入资金及其他	Placement from banks and other financial institutions and others	144,047,990	111,652,060
小计	Sub-total	734,779,899	966,279,622
利息净收入	Net interest income	697,447,899	732,231,224

30. 手续费及佣金净收入

(30) Net fees and commission income

		2015 年度	2014 年度
		2015	2014
手续费及佣金收入：	Fees and commission income:		
结算与清算手续费	Settlement and clearing fees	24,092,290	43,392,116
代理业务手续费	Agency brokerage fees	7,596,628	2,309,853
信用承诺手续费佣金	Credit commitment fees	15,989,521	12,168,813
与授信有关的收入	Credit related income	81,411,373	56,523,951
其他	Others	17,064,565	16,497,079
小计	Sub-total	146,154,377	130,891,812
手续费及佣金支出：	Fees and commission expense:		
手续费支出	Fee expenses	24,084,502	28,046,995
小计	Sub-total	24,084,502	28,046,995
手续费及佣金净收入	Net fees and commission income	122,069,875	102,844,817

31. 投资收益

(31) Investment income

		2015 年度	2014 年度
		2015	2014
为交易而持有的债券投资净收益	Gain on disposal of held-for-trading bond investments	19,399,653	23,311,989
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	10,417,995	35,864,855
衍生金融工具已实现净损失	Net realised loss on derivatives	(165,488,068)	(144,370,300)
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	377,860
债券投资利息收入	Bond interest income	237,072,158	276,623,568
合计	Total	119,054,410	191,807,972

32. 公允价值变动净损益

(32) Gains/(Losses) from changes in fair values

		2015 年度	2014 年度
		2015	2014
以公允价值计量的金融资产	Financial assets at fair value through profit or loss	4,123,479	(10,008,441)
衍生金融工具	Derivative financial instruments	85,614,057	70,109,173
结构性存款及其他	Structured deposits and others	44,014,201	(69,051,393)
合计	Total	133,751,737	(8,950,661)

33. 业务及管理费

(33) General and administrative expenses

		2015 年度	2014 年度
		2015	2014
员工费用	Staff costs	519,719,367	454,151,780
折旧费	Depreciation	15,271,004	13,767,518
资产摊销费	Amortisation	28,948,756	26,743,735
业务费用	Other operating expenses	224,904,196	212,374,575
合计	Total	788,843,323	707,037,608

34. 资产减值损失

(34) Impairment losses

		2015 年度	2014 年度
		2015	2014
存放同业减值损失	Impairment losses for due from banks	4,831,423	(1,593,286)
拆放同业减值损失	Impairment losses for placements with banks	1,622,082	2,336,478
贷款减值损失	Impairment losses for loans	82,220,282	59,453,501
其他	Others	422,084	-
合计	Total	89,095,871	60,196,693

35. 营业外收入

(35) Non-operating income

		2015 年度	2014 年度
		2015	2014
固定资产处置利得	Gain from disposal of fixed assets	1,812,703	1,432,810
财政补贴收入	Fiscal subsidy	6,625,416	9,601,291
其他	Others	211,740	193,007
合计	Total	8,649,859	11,227,108

36. 所得税费用

(36) Income tax expenses

		2015 年度	2014 年度
		2015	2014
当期所得税	Income tax expenses for the current year	-	9,905,732
对以前期间税项的调整	Adjustment in respect of prior periods	(1,046,305)	407,121
递延所得税	Deferred income tax expenses	(1,560,160)	443,317
合计	Total	(2,606,465)	10,756,170

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:

		2015 年度	2014 年度
		2015	2014
税前利润	Profit before tax	77,670,924	142,864,752
按法定税率 25% 计算的税项	Tax charge on a tax rate at 25 per cent	19,417,731	35,716,188
对以前期间当期税项的调整	Adjustment in respect of prior periods	(1,046,305)	407,121
免税的国债利息收入	Interest income of government bonds	(23,685,728)	(25,900,421)
不可抵扣的税项费用	Non-deductible items	2,111,093	533,282
未确认的可抵扣暂时性差异的影响	Unrecognised deductible temporary differences	596,744	-
所得税费用	Income tax expenses	(2,606,465)	10,756,170

37. 现金流量表补充资料

(37) Supplementary information for the statement of cash flows

		2015 年度	2014 年度
		2015	2014
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	80,277,389	132,108,582
资产减值损失	Impairment losses	89,095,871	60,196,693
固定资产折旧	Fixed assets depreciation	15,271,004	13,767,518
无形资产摊销	Amortisation expenses for intangible assets	11,154,461	10,068,630
长期待摊费用摊销	Amortisation for long-term deferred expenses	17,794,295	16,675,105
处置固定资产 / 其他长期资产收益	Gains on disposal of fixed assets and other long-term assets	(1,675,485)	(818,697)
公允价值变动净 (收益) / 损失	(Gains)/losses from changes in fair value	(133,751,737)	8,950,661
投资收益	Investment income	(284,542,478)	(336,178,272)
汇兑损失	Foreign exchange losses	51,576,416	41,602,991
递延所得税款	Changes in deferred tax assets/liabilities	8,575,105	4,998,625
经营性应收项目的减少 / (增加)	Decrease/(increase) in operating receivables	3,708,012,452	(3,974,772,965)
经营性应付项目的 (减少) / 增加	(Decrease)/increase in operating payables	(8,824,595,667)	7,241,007,562
经营活动产生的现金流量净额	Net cash flows from operating activities	(5,262,808,374)	3,217,606,433
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	21,540,936	18,650,958
减：现金的年初余额	Less: Cash on hand at beginning of year	18,650,958	15,018,187
加：现金等价物的年末余额	Add: Cash equivalents at end of year	8,578,300,377	6,269,722,484
减：现金等价物的年初余额	Less: Cash equivalents at beginning of year	6,269,722,484	7,223,472,940
现金及现金等价物净增加 / (减少) 额	Net increase/(decrease) in cash and cash equivalents	2,311,467,871	(950,117,685)

38. 现金及现金等价物

(38) Cash and cash equivalent

		31-12-2015	31-12-2014
现金	Cash	21,540,936	18,650,958
现金等价物：	Cash equivalents:		
原期限在三个月以内的	With original maturity less than three months		
- 存放同业款项	-Due from banks	1,515,892,105	1,535,614,329
- 拆出资金	-Placements with banks and other financial institutions	1,202,559,595	1,348,663,778
- 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	-	1,835,000,000
债券投资（从购买日起三个月内到期）	Bond investments (tenor within three months from purchase date)	1,169,244,520	-
存放中央银行其他款项	Other deposits with the Central Bank	792,147,357	1,550,444,377
小计	Sub-total	8,578,300,377	6,269,722,484
合计	Total	8,599,841,313	6,288,373,442

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2015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130,225份，行权价格为零元新币，剩余合同期限范围为1~3年；于2015年12月31日发行在外的股票增值权为43,425份，可行权的股票增值权为117,588份，剩余合同期限为4年。

40. 金融资产和金融负债的抵销

抵销的金融资产以及遵循可执行的总互抵协议或类似协议下的金融资产如下：

(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 2015, the number of outstanding grants of Restricted Shares was 130,225, with an exercise price of zero Singapore dollar and the remaining contractual period of 1-3 years. As at 31 December 2015, the number of outstanding grants of Share Appreciation Rights was 43,425, of which 117,588 rights were exercisable and the remaining contractual period was 4 years.

(40) Offsetting of financial assets and financial liabilities

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

	已确认的金融资产总额 Gross amounts of recognised financial assets	抵销已确认金融资产的金额 Amounts offset in the balance sheet	资产负债表中列示的净额 Amounts presented in the balance sheet	资产负债表中未抵销金额 Amounts not set off in balance sheet		余额 Net amounts
				金融工具 Financial instruments	收到的现金抵押品 Cash collateral received	
31-12-2015						
Derivative financial instruments	82,614,226	-	82,614,226	-	-	82,614,226
31-12-2014						
Derivative financial instruments	55,350,999	-	55,350,999	-	-	55,350,999

抵销的金融负债以及遵循可执行的总互抵协议或类似协议下的金融负债如下：

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

	已确认的金融负债总额 Gross amounts of recognised financial liabilities	抵销已确认金融负债的金额 Amounts offset in the balance sheet	资产负债表中列示的净额 Amounts presented in the balance sheet	资产负债表中未抵销金额 Amounts not set off in balance sheet		余额 Net amounts
				金融工具 Financial instruments	支付的现金抵押品 Cash collateral paid	
31-12-2015						
Derivative financial instruments	138,684,250	-	138,684,250	-	-	138,684,250
31-12-2014						
Derivative financial instruments	102,703,268	-	102,703,268	-	2,692,360	100,010,908

六、分部报告

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

本公司报告分部的主要业务如下：

机构银行业务分部

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

零售银行业务分部

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

环球金融市场与投资管理业务分部

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

其他业务及未分配项目分部

指不能直接归属上述某个分部或未能合理分配的资产、负债、收入及支出。

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

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

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

6. Segment Information

The Bank is organised into four different operating segments, namely institutional banking, retail banking, global markets and investment management, 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 and Investment Management (GMIM)

The GMIM 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

		2015 年度 2015				
		机构 银行业务 Wholesale Banking	零售 银行业务 Retail Banking	环球金融市场与 投资管理业务 GMIM	其他业务及未 分配项目 Others and unallocated	合计 Total
一、营业收入	1. Operating income	692,824,917	112,083,748	55,326,350	160,512,490	1,020,747,505
利息净收入	Net interest income	494,451,381	87,722,494	(46,297,172)	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	287,122,374	732,447	697,447,899
分部间利息净收入	Internal interest income	225,159,435	(52,578,638)	(333,419,546)	160,838,749	-
手续费及佣金净收入	Net fee and commission income	118,652,807	18,165,375	(13,596,497)	(1,151,810)	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	(352,632,556)	(257,924,962)	(60,873,605)	(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	340,191,610	(145,840,946)	(5,621,202)	(111,058,538)	77,670,924
五、折旧与摊销费用	5. Depreciation and amortisation	1,716,523	7,928,432	1,533,406	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	20,296,012,186	5,388,850,192	17,217,295,127	254,756,979	43,156,914,484
八、负债总额	8. Total liabilities	20,743,095,867	1,783,974,812	13,498,861,795	491,211,902	36,517,144,376

		2014 年度 2014				
		机构 银行业务 Wholesale Banking	零售 银行业务 Retail Banking	环球金融市场与 投资管理业务 GMIM	其他业务 及未分配项目 Others and unallocated	合计 Total
一、营业收入	1. Operating income	764,976,770	96,822,312	(26,486,705)	141,017,984	976,330,361
利息净收入	Net interest income	543,276,438	73,422,670	(27,054,312)	142,586,428	732,231,224
其中：对外利息净收入	Of which: External interest income	265,381,334	195,486,775	271,231,794	131,321	732,231,224
分部间利息净收入	Internal interest income	277,895,104	(122,064,105)	(298,286,106)	142,455,107	-
手续费及佣金净收入	Net fee and commission income	105,751,707	14,955,684	(16,237,735)	(1,624,839)	102,844,817
其他净收入	Other net income	115,948,625	8,443,958	16,805,342	56,395	141,254,320
二、营业支出	2. Operating expenses	(314,793,180)	(252,767,305)	(57,262,183)	(218,860,610)	(843,683,278)
其中：资产减值准备	Of which: Impairment losses	(7,442,968)	(4,582,412)	2,769,059	(50,940,372)	(60,196,693)
三、净营业外收支	3. Net non-operating income/(expenses)	(7,004)	(18)	15,000	10,209,691	10,217,669
四、税前利润	4. Profit before tax	450,176,586	(155,945,011)	(83,733,888)	(67,632,935)	142,864,752
五、折旧与摊销费用	5. Depreciation and amortisation	1,556,859	3,138,749	1,249,063	34,566,582	40,511,253
六、资本支出	6. Capital expenditure	3,260,046	2,441,745	218,970	39,600,511	45,521,272
		31-12-2014				
七、资产总额	7. Total assets	23,256,469,241	4,353,495,034	20,661,877,205	751,497,960	49,023,339,440
八、负债总额	8. Total liabilities	26,630,826,534	3,111,473,161	14,723,747,397	508,244,478	44,974,291,570

2. 其他信息

(2) Other information

(1) 地理信息

(1) External operation income by geography

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：

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:

		对外营业收入 / (支出) External operation income/(expense)	
		2015 年度	2014 年度
境内	Domestic	1,051,585,577	842,216,913
境外	Overseas	(30,838,073)	134,113,448
合计	Total	1,020,747,504	976,330,361

于资产负债表日，本公司没有在中国境外的非流动资产。

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

(2) 主要客户信息

(2) Major customers information

本公司来源于年末十大贷款客户的利息收入为人民币1.35亿元（2014年度：人民币1.18亿元），占本公司贷款利息收入的12%（2014年度：10%）。

Interest income of the Bank amounting to RMB 135 million comes from top 10 largest loan customers (2014: RMB 118 million), which contributed 12 per cent of the total interest income for the year (2014: 10 per cent).

七、承诺及或有负债

1. 财务承诺

资本性支出承诺

		2015-12-31	2014-12-31
已批准但未签约	Approved but not contracted	1,033,728	7,166,987
已签约但未拨付	Contracted but not provided for	4,263,307	1,642,023,945
合计	Total	5,297,035	1,649,190,932

如附注五13.3所述，本公司不再履行相关框架协议，因此2015年12月31日不存在相关资本性支出承诺。

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：

		31-12-2015	31-12-2014
一年以内（含一年）	Within 1 year	94,995,069	110,131,110
一年以上二年内（含二年）	1 to 2 years	79,016,473	34,459,144
二年以上三年以内（含三年）	2 to 3 years	67,321,413	9,063,878
三年以上	After 3 years	82,030,159	4,230,514
合计	Total	323,363,114	157,884,646

2. 信贷承诺

7. Commitments and contingent liabilities

(1) Commitments

Capital commitments

As disclosed in Note 5.13.3, the Bank will no longer execute the framework agreement and therefore the related capital commitment no longer exists as at 31 December 2015.

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

		31-12-2015	31-12-2014
财务担保合同：	Financial guarantee contracts:		
银行承兑汇票	Banker's acceptance	214,971,319	373,945,602
保函款项	Letter of guarantee	141,554,885	67,505,666
备用信用证	Standby letter of credit	2,798,119,779	2,189,621,700
开出即期信用证	Letter of credit, at sight	2,829,549	7,768,041
开出远期信用证	Letter of credit, usance	107,980,260	2,821,677,143
小计	Sub-total	3,265,455,792	5,460,518,152
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	1,963,147,418	224,451,550
小计	Sub-total	1,963,147,418	224,451,550
合计	Total	5,228,603,210	5,684,969,702
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	1,947,926,700	666,627,919

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

		31-12-2015	31-12-2014
委托资金	Entrusted deposits	700,711,371	151,392,826
委托贷款	Entrusted loans	700,711,371	151,392,826
		31-12-2015	31-12-2014
委托理财资金	Entrusted fund	618,766,385	554,572,562
委托理财资产	Entrusted asset	618,766,385	554,572,562

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2015年底，本公司除附注七、2 信贷承诺披露的或有负债外，并无其他或有负债。

八、资本管理

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

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 2015, according to the management there was no other contingent liabilities except for those that have been disclosed in Note 7.2.

8. Capital Management

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

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

		31-12-2015	31-12-2014
核心一级资本	Core tier-one capital	6,639,770,108	4,049,047,870
实收资本	Paid-up capital	5,500,000,000	3,000,000,000
资本公积可计入部分	Qualified capital reserve	12,034,864	7,883,799
其他综合收益可计入部分	Qualified other comprehensive income	15,982,550	9,688,766
盈余公积	Surplus reserves	82,099,792	74,072,053
一般风险准备	General reserves	564,261,213	564,261,213
未分配利润	Retained earnings	465,391,689	393,142,039
核心一级资本扣除项目	Core tier-one capital deductions	64,412,588	64,000,746
其他无形资产	Other intangible assets	64,412,588	64,000,746
核心一级资本净额	Net core tier-one capital	6,575,357,520	3,985,047,124
一级资本净额	Net tier-one capital	6,575,357,520	3,985,047,124
二级资本	Tier-two capital	168,441,400	237,306,498
超额贷款减值准备	Surplus provision for loan impairment	168,441,400	237,306,498
总资本净额	Net capital	6,743,798,920	4,222,353,622
风险加权资产	Risk-weighted assets	28,745,956,236	27,119,703,055
其中：信用风险加权资产	Of which: Credit risk-weighted assets	24,380,411,635	24,180,208,244
市场风险加权资产	Market risk-weighted assets	2,579,598,726	1,242,719,873
操作风险加权资产	Operational risk-weighted assets	1,785,945,875	1,696,774,938
核心一级资本充足率	Core tier-one capital adequacy ratio	22.9%	14.7%
一级资本充足率	Tier-one capital adequacy ratio	22.9%	14.7%
资本充足率	Capital adequacy ratio	23.5%	15.6%

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2015年12月31日，本公司的杠杆率为12.7%，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 2015, the Bank’s leverage ratio was 12.7 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

		31-12-2015	31-12-2014
核心一级资本	Core tier-one capital	6,639,770,108	4,049,047,870
减：核心一级资本扣除项目	Less: Core tier-one capital deductions	(64,412,588)	(64,000,746)
核心一级资本净额	Net core tier-one capital	6,575,357,520	3,985,047,124
调整后表内资产余额	Adjusted on balance sheet items	42,162,180,600	48,581,778,000
调整后表外项目余额	Adjusted off balance sheet items	6,358,981,020	4,288,787,600
调整后表内外资产余额	Adjusted on and off balance sheet items in total	48,521,161,620	52,870,565,600
杠杆率	Leverage ratio	12.7%	7.1%

九、金融风险管理

1. 信用风险

1.1 信用风险管理

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

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

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

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。

9. Financial Risk Management

(1) Credit risk

(1.1) Credit risk management

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

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

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

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 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：

		31-12-2015	31-12-2014
存放中央银行款项	Balances with the Central Bank	3,936,576,699	6,347,351,534
存放同业款项	Due from banks	1,509,907,973	1,534,461,620
拆出资金	Placements with banks and other financial institutions	3,048,717,591	3,783,406,492
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	19,446,061
衍生金融资产	Derivative financial assets	1,293,652,048	799,384,217
买入返售金融资产	Reverse repurchase financial assets	-	1,835,000,000
发放贷款和垫款	Loans and advances to customers	23,252,939,788	24,871,192,872
可供出售金融资产	Available-for-sale financial assets	3,498,224,643	8,803,257,991
其他资产	Other assets	308,937,616	327,855,426
合计	Total	42,833,207,923	48,321,356,213
信贷承诺信用风险敞口（附注七、2）	Credit commitments (Note 7.2)	5,228,603,210	5,684,969,702
最大信用风险敞口	Maximum credit risk exposure	48,061,811,133	54,006,325,915

1.3 风险集中度

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

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

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。

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

As at the balance sheet date, the maximum credit risk exposure of the Bank without taking into consideration of collateral and credit risk mitigation is set out below:

		31-12-2015	31-12-2014
Balances with the Central Bank		3,936,576,699	6,347,351,534
Due from banks		1,509,907,973	1,534,461,620
Placements with banks and other financial institutions		3,048,717,591	3,783,406,492
Financial assets at fair value through profit or loss		5,984,251,565	19,446,061
Derivative financial assets		1,293,652,048	799,384,217
Reverse repurchase financial assets		-	1,835,000,000
Loans and advances to customers		23,252,939,788	24,871,192,872
Available-for-sale financial assets		3,498,224,643	8,803,257,991
Other assets		308,937,616	327,855,426
Total		42,833,207,923	48,321,356,213
Credit commitments (Note 7.2)		5,228,603,210	5,684,969,702
Maximum credit risk exposure		48,061,811,133	54,006,325,915

(1.3) Risk concentration

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

The Bank mainly provides loans and commitments/guarantees to domestic customers. Analysis on industry sector concentration for the Bank's loans and advances can be found at Note 5. 8.

(1.4) Collateral

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

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 信用质量

本公司各项金融资产（未扣除减值准备）的信用质量分析如下：

(1.5) Credit quality

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

31-12-2015		既未逾期也未减值 Neither overdue nor impaired	已逾期但未减值 Overdue but not impaired	已减值 Impaired	合计 Total
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

31-12-2014		既未逾期也未减值 Neither overdue nor impaired	已逾期但未减值 Overdue but not impaired	已减值 Impaired	合计 Total
存放同业款项	Due from banks	1,535,614,329	-	-	1,535,614,329
拆出资金	Placements with banks and other financial institutions	3,785,742,970	-	-	3,785,742,970
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	19,446,061	-	-	19,446,061
买入返售金融资产	Reverse repurchase financial assets	1,835,000,000	-	-	1,835,000,000
应收利息	Interest receivable	293,032,941	-	-	293,032,941
发放贷款和垫款	Loans and advances to customers	25,077,897,819	27,112,363	132,346,534	25,237,356,716
可供出售金融资产	Available-for-sale financial assets	8,803,257,991	-	-	8,803,257,991
合计	Total	41,349,992,111	27,112,363	132,346,534	41,509,451,008

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:

		31-12-2015	31-12-2014
信用贷款	Unsecured loans	3,073,143,046	2,501,355,074
保证贷款	Loans secured by guarantees	3,151,531,845	3,872,717,971
抵押贷款	Loans secured by mortgage	13,199,720,036	11,165,428,617
质押贷款	Loans secured by pledges	3,976,892,061	7,538,396,157
合计	Total	23,401,286,988	25,077,897,819

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：

		31-12-2015					
		1个月以内	1个月到2个月	2个月到3个月	3个月以上	合计	所持有担保物公允价值
		Within 1 month	1 to 2 months	2 to 3 months	More than 3 months	Total	Fair value of collaterals
贷款及垫款	Loans and advances to customers	6,289,680	3,440,000	-	-	9,729,680	171,766,600

		31-12-2014					
		1个月以内	1个月到2个月	2个月到3个月	3个月以上	合计	所持有担保物公允价值
		Within 1 month	1 to 2 months	2 to 3 months	More than 3 months	Total	Fair value of collaterals
贷款及垫款	Loans and advances to customers	23,531,401	3,580,962	-	-	27,112,363	250,775,600

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：

		31-12-2015	31-12-2014
减值贷款	Impaired loans		
- 次级	-Substandard	217,552,025	115,255,283
- 可疑	-Doubtful	73,814,428	13,413,787
- 损失	-Loss	3,450,954	3,677,464
合计	Total	294,817,407	132,346,534
减值贷款的担保物	The collateral value of impaired loans	283,812,300	145,261,173

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：

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:

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:

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:

		31-12-2015	31-12-2014
经重组的发放贷款及垫款	Restructured loans and advances		
- 未减值	- Not impaired	41,724,380	-

于2015年12月31日，本公司经重组的发放贷款及垫款系本年度内因重组分类为减值贷款，在6个月的观察期结束后按照风险分类为未减值贷款。

债券投资

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

2. 流动性风险

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

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

The carrying amount as at 31 December 2015 represents restructured loans and advances that are classified as “impaired” upon restructuring but reclassified as “not impaired” after a six-month observation period.

Bond investments

As at the balance sheet date, the credit rating of the Bank’s bond investments are all AA- or above according to the external rating agency—Standard & Poor’s.

(2) Liquidity risk

Liquidity risk is managed in accordance with a framework of policies, controls and limits approved by the Asset Liability Committee and Executive Committee. The Asset Liability Committee formulates key strategies on liquidity risk management and reviews the Bank’s asset liability structure and liquidity risk profile on a monthly basis. Day-to-day management of the Bank’s liquidity is undertaken by Global Markets and Investment Management Division while Market and Balance Sheet Risk Management Department independently monitors and reports liquidity risk exposures against control limits to the Asset Liability Committee and the Risk Management Committee.

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

于2014年12月31日，本公司的金融资产及金融负债的到期日分析如下：

The Bank's maturity profile of financial assets and liabilities as at 31 December 2014 is as follows:

	31-12-2014							合计 Total
	逾期 / 即时偿还 On demand	1 个月内 Within 1 month	1 至 3 个月 1 to 3 months	3 个月至 1 年 3 months to 1 years	1 至 5 年 1 to 5 years	5 年以上 5 years above	无期限 undated	
	Overdue / On demand	1 month	1 to 3 months	3 months to 1 years	1 to 5 years	5 years above	undated	
金融资产：								
金融负债：								
同业存放及拆入资金	362,966,465	3,048,101,075	3,457,652,222	6,365,631,120	913,043,116	-	-	14,147,393,998
衍生金融负债	-	188,264,727	136,108,500	313,504,546	199,156,871	-	-	837,034,644
吸收存款	3,814,294,961	4,257,089,206	4,568,349,751	12,854,764,910	3,890,490,715	-	-	29,384,989,543
其他金融负债	1,930,466	50,687,342	63,743,820	270,168,173	113,288,222	-	-	499,818,023
金融负债合计	4,179,191,892	7,544,142,350	8,225,854,293	19,804,068,749	5,115,978,924	-	-	44,869,236,208
流动性净额	(2,154,802,992)	(790,185,034)	(1,580,557,762)	(6,771,236,779)	5,698,052,739	4,240,892,269	4,828,608,522	3,470,770,963
信贷承诺	1,951,152	95,970,204	833,509,227	4,473,295,110	280,244,009	-	-	5,684,969,702
金融资产合计	2,024,388,900	6,753,957,316	6,645,296,531	13,032,831,970	10,814,031,663	4,240,892,269	4,828,608,522	48,340,007,171
金融负债合计	4,179,191,892	7,544,142,350	8,225,854,293	19,804,068,749	5,115,978,924	-	-	44,869,236,208
流动性净额	(2,154,802,992)	(790,185,034)	(1,580,557,762)	(6,771,236,779)	5,698,052,739	4,240,892,269	4,828,608,522	3,470,770,963
信贷承诺	1,951,152	95,970,204	833,509,227	4,473,295,110	280,244,009	-	-	5,684,969,702

3. 市场风险

本公司面临的市场风险主要来自利率和汇率产品的敞口头寸。本公司的交易性业务及非交易性业务均可产生市场风险。本公司市场风险管理的目标是避免收入和权益 由于市场风险产生的过度损失，同时降低本公司受金融工具内在波动性风险的影响。

本公司由风险管理部总览全行的市场风险敞口，并负责拟制相关市场风险管理政策报送资产负债委员会和执行委员会批准。并定期将银行市场风险敞口汇报给资产负债委员会和风险管理委员会。

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

3.1 汇率风险

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

(3) Market risk

The Bank is exposed to market risk mainly from foreign exchange rate and interest rate related products arising from trading as well as non-trading businesses. The objective of market risk management is to minimise the negative impact of volatility of financial instruments on the Bank's earnings and equity.

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

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

(3.1) Currency risk

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

于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)
资产：	Assets:				
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
资产合计	Total assets	9,768,642,276	31,567,469,542	1,820,802,666	43,156,914,484
负债：	Liabilities:				
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
负债合计	Total liabilities	11,207,706,959	23,690,473,553	1,618,963,864	36,517,144,376
资产负债净头寸	Net position	(1,439,064,683)	7,876,995,989	201,838,802	6,639,770,108
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

于2014年12月31日，本公司的有关资产及负债按币种列示如下：

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

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

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:

		31-12-2015	31-12-2014
变量变动	Change in Foreign Exchange Rate	对税前利润影响 Impact on profit	对税前利润影响 Impact on profit
对本位币贬值 1%	-1% change against RMB	12,372,259	44,691,118
对本位币升值 1%	+1% change against RMB	(12,372,259)	(44,691,118)

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：

The analysis is based on below assumptions:

- (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。

(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;

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。

(2) Exchange rate fluctuation refers to the fluctuation against RMB in the same direction simultaneously;

(3) Off-balance sheet items are excluded.

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。

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

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。

(3.2) Interest rate risk

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

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

The 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.

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

于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 year	11 to 5 years	5 years above	Non interest bearing	Total
资产：	Assets:						
现金及存放中央银行款项	Cash and balances with the Central Bank	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
资产合计	Total assets	33,119,874,010	6,386,739,292	1,514,246,103	-	2,136,055,079	43,156,914,484
负债：	Liabilities:						
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
负债合计	Total liabilities	27,057,610,325	6,168,355,049	1,522,673,606	-	1,768,505,396	36,517,144,376
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

于2014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 2014, the Bank's assets/liabilities re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

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

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:

31-12-2015				
变量变动	Change in interest rate	对净损益的影响 Impact on net profit	对其他综合收益的税后净额的影响 Impact on other comprehensive income after tax	对所有者权益的影响 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)
31-12-2014				
变量变动	Change in interest rate	对净损益的影响 Impact on net profit	对其他综合收益的税后净额的影响 Impact on other comprehensive income after tax	对所有者权益的影响 Impact on equity
利率增加 100 个基点	+ 100 basis points	43,213,262	(47,029,261)	(3,815,999)
利率减少 100 个基点	- 100 basis points	(43,213,262)	47,029,261	3,815,999

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。在交易活跃的市场（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，折现率与该定期存款的剩余期限对应的现行存款利率。

本公司确定公允价值的方法可以归结为以下两种：

- (i) 市值计价：计价是运用独立并未经调整的市场报价；
- (ii) 估值计价：计价是运用估值技术进行估值。

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

(4) Fair value of financial instruments

Fair value is the 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.

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

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

本公司将所有进行公允价值估值的金融产品划分为三个层次：

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（如货币市场拆借、利率互换、外汇期权、买断式转贴现），并包括公允价值由交易对手提供的金融产品（如背对背对冲结构性产品）。

第三层次：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。

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 (namely money market deposit and placement, interest rate swap, FX Option, Rediscounted bills) and financial instruments with fair value derived from counterparty (for structured products arranged on back-to-back basis).

Level 3: Valuation technique with significant non-observable inputs

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

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

下表列示了以公允价值计量的金融工具的公允价值层次：

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

		公允价值计量使用的输入值			合计
		活跃市场报价	重要可观察输入值	重要不可观察输入值	
		Active market quotes	Significant observable inputs	Significant non-observable inputs	Total
		(第一层次)	(第二层次)	(第三层次)	
		(Level 1)	(Level 2)	(Level 3)	
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

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

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。

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.

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。

In the opinion of the management, the difference between the fair value and the carrying amount of the financial assets and financial liabilities is not material as at the balance sheet date.

十、关联方关系及交易

1. 关联方的认定标准

于本年度，下列各方构成本公司的关联方：

- (1) 对本公司施加重大影响的投资方；
- (2) 本公司的关键管理人员以及与其关系密切的家庭成员；
- (3) 本公司的关键管理人员或与其关系密切的家庭成员控制、共同控制或施加重大影响的其他企业；
- (4) 本公司设立的企业年金基金。

2. 本公司母公司

名称 Name	业务性质 Business Nature	注册地 Registered Address	股本 Share Capital	拥有权益比例 Shareholding
大华银行有限公司	银行及金融服务	新加坡	5,050 百万新币	100%
United Overseas Bank Limited	Banking and Financial Service	Singapore	SGD 5,050 Million	100%

3. 于本年内与本公司有关联交易的其他关联方

同受母公司控制的公司 Company under the common control of parent company				
名称 Name	业务性质 Business Nature	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
大华银行（马来西亚）有限公司 United Overseas Bank (Malaysia) Bhd	银行及金融服务 Banking and Financial Service	马来西亚 吉隆坡 Kuala Lumpur Malaysia	马来西亚林吉特 20 亿元 RM 2 Billion	黄金松 Wong Kim Choong
大华银行（泰国）有限公司 United Overseas Bank (Thai) Pcl	银行及金融服务 Banking and Financial Service	泰国 曼谷 Bangkok Thailand	泰铢 248.57 亿元 THB 24.86 Billion	符懋赞 Peter Foo Moo Tan
华大（上海）信息科技有限公司 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 IT related technical development, consulting and service	中国 上海 Shanghai China	新币 100 万元 SGD 1 million	Richard Goh Chou Eng Richard Goh Chou Eng
上海华新置业有限公司 UOB Property China Co., Ltd	房地产开发 Real estate industry	中国 上海 Shanghai China	人民币 22.59 亿元 RMB 2,259 Million	Lee Wai Fai 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 Name	业务性质 Business Nature	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
恒丰银行股份有限公司 Evergrowing Bank Co., Limited	银行及金融服务 Banking and Financial Service	中国 烟台 Yantai China	人民币 16.9 亿元 RMB 1.69 Billion	蔡国华 Cai Guo Hua

10. Related party transactions

(1) Criteria of identifying related parties

Details of the Bank's major related parties in 2015 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

受本公司董事或关键管理人员重大影响的公司

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

名称 Name	业务性质 Business Nature	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
华业(厦门)酒店有限公司 Hua Ye (Xiamen) Hotel Limited	经营管理酒店 Hotel management	中国 厦门 Xiamen China	美元 2,500 万元 USD 25 Million	粘为信 Liam Wee Sin
天津华业希望房地产开发有限公司 Tianjin UOL Xiwang Real Estate Co., Ltd.	房地产开发 Real estate development	中国 天津 Tianjin China	人民币 7.8 亿元 RMB 780 Million	粘为信 Liam Wee Sin
优欧弼投资管理(上海)有限公司 UOB Venture Management (Shanghai) Co., Ltd.	咨询及投资管理 Consulting and investment management	中国 上海 Shanghai China	美元 1,555 万元 USD 15.55 Million	郭子德 Seah Kian Wee
UOB Holdings (USA) Inc. UOB Holdings (USA) Inc.	控股公司 Holding company	美国 纽约 New York USA	美元 650 万元 USD 6.5 Million	Philip Cheong Shin Keat Philip Cheong Shin Keat
庆隆(上海)投资管理有限公司 Kheng Leong (Shanghai) Investment Management Co., Ltd	咨询及投资管理 Consulting and investment management	中国 上海 Shanghai China	美元 650 万元 USD 6.5 Million	黄一超 Wee Ee Chao
厦门虎标医药有限公司 Xiamen Tiger Medicals Co., Ltd.	制造和销售国药产品 Manufacture and sale of Chinese pharmaceutical products	中国 厦门 Xiamen China	美元 100 万元 USD 1 Million	吴美蓉 Goh Bee Leong
成都虎豹海洋游乐园有限公司 Chengdu Haw Par Oceanarium Amusement Park Limited	拥有和经营水族馆游乐和相关服务 Owning and operating oceanariums entertainment and related services	中国 成都 Chengdu China	美元 500 万元 USD 5 Million	庄辉煌 CHNG HWEE HONG
虎豹企业有限公司 Haw Par Corporation Limited	投资控股 Investment holding	新加坡 Singapore	新币 242,172,298 SGD 242,172,298	黄祖耀(主席) WEE CHO YAW (Chairman)
新嘉置地(成都)发展有限公司 Singland (Chengdu) Development Co., Ltd.	房地产开发 Real estate industry	中国 成都 Chengdu China	美元 2,400 万元 USD 24 Million	杨玉燕 Magdalene Yong Nyuk Yann
华业商务咨询(上海)有限公司 UOL Business Consulting (Shanghai) Co., Ltd.	商务信息咨询, 企业管理咨询, 投资咨询、建筑方案咨询 Business information consulting; Corporate management consulting; Investment advice; Construction plan advice	中国 上海 Shanghai China	美元 8 万元 USD 80 Thousand	粘为信 Liam Wee Sin
上海锦鹏置业有限公司 Shanghai Jin Peng Realty Co., Ltd.	房地产开发 Real estate industry	中国 上海 Shanghai China	人民币 23 亿元 RMB 2.3 Billion	Lim Beng Teong 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	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	203,004,744	0.86	108,247,865	0.43
合计	Total	203,004,744	0.86	108,247,865	0.43

存放及拆放款项	Due from and placement with banks	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	836,369,324	9.33	33,232,545	0.62
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd	295,245	-	683,274	0.01
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	-	-	122,380,000	2.30
合计	Total	836,664,569	9.33	156,295,819	2.93

存入及拆入款项	Due to and placements from banks	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	11,620,993,312	94.54	13,278,098,107	93.86
大华银行(泰国)有限公司	United Overseas Bank (Thai) Pcl	713,735	0.01	338,087	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	17	-	17	-
合计	Total	11,621,707,064	94.55	13,278,436,211	93.86

吸收存款	Customer deposits	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
上海华新置业有限公司	UOB Property China Co., Ltd	454,169,602	2.02	-	-
虎豹企业有限公司	Haw Par Corporation Limited	355,672,385	1.59	403,864,381	1.37
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd	253,486,755	1.13	193,647,414	0.66
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	52,048,464	0.23	48,901,887	0.17
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd	14,661,840	0.06	31,003,666	0.11
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	15,209,497	0.07	13,670,613	0.05
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co., Ltd.	6,093,614	0.03	5,640,561	0.02
华大(上海)信息科技有限公司	UOBBF Information Technology Pte Ltd.	3,740,017	0.02	4,730,485	0.02
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd	2,340,162	0.01	1,532,960	0.01
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	1,630,289	0.01	10,661,284	0.04
华业商务咨询(上海)有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	1,001,576	-	1,223,028	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	36,650	-	11,409	-
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	2	-	-	-
合计	Total	1,160,090,853	5.17	714,887,688	2.45

应收利息	Interest receivables	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 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.	324,103	0.14	198,454	0.07
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	-	-	52,691	0.02
合计	Total	672,676	0.29	251,145	0.09

应付利息	Interest payables	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	53,614,564	15.21	21,011,048	5.05
虎豹企业有限公司	Haw Par Corporation Limited	445,988	0.13	640,903	0.15
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd.	437,826	0.13	575,061	0.14
上海华新置业有限公司	UOB Property China Co., Ltd	220,057	0.06	-	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	15,109	-	45,981	0.01
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	10,627	-	9,984	-
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co., Ltd.	2,450	-	2,317	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	2,860	-	2,696	-
华大(上海)信息科技有限公司	UOBBF Information Technology Pte Ltd.	400	-	556	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	301	-	280	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	219	-	1,673	-
华业商务咨询(上海)有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	108	-	143	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Pcl	71	-	40	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	4	-	1	-
合计	Total	54,750,584	15.53	22,290,683	5.35

应收款项-其他应收款	Receivables- other Receivables	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	2,887,679	3.39	1,355,768	0.28

应付款项-其他应付款	Payables - other payables	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	44,237,346	51.20	35,081,083	37.83

利息收入	Interest income	2015		2014	
		金额 Amount	占同类交易金额比例 Contribution (%)	金额 Amount	占同类交易金额比例 Contribution (%)
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	9,272,617	0.65	5,287,152	0.31
大华银行有限公司	United Overseas Bank Limited	3,714,386	0.26	61,049	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	-	-	2,094,508	0.12
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	59,240	-	1,705,867	0.10
合计	Total	13,046,243	0.91	9,148,576	0.53

利息支出	Interest expense	2015		2014	
		金额 Amount	占同类交易金额比例 Contribution (%)	金额 Amount	占同类交易金额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	136,265,583	18.55	90,182,564	9.33
上海华新置业有限公司	UOB Property China Co., Ltd	15,522,708	2.11	-	-
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd.	5,336,383	0.73	4,687,080	0.49
虎豹企业有限公司	Haw Par Corporation Limited	4,827,971	0.66	2,738,237	0.28
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	658,618	0.09	848,228	0.09
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	163,134	0.02	179,612	0.02
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co., Ltd.	64,566	0.01	45,255	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	60,456	0.01	51,858	0.01
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	32,787	-	134,767	0.01
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	18,604	-	12,453	-
华大(上海)信息科技有限公司	UOBBF Information Technology Pte Ltd.	17,068	-	901	-
华业商务咨询(上海)有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	4,414	-	5,902	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Pcl	1,848	-	1,408	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	226	-	26	-
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	-	-	70,696	0.01
合计	Total	162,974,366	22.18	98,958,987	10.24

手续费及佣金收入	Fee and commission income	2015		2014	
		金额 Amount	占同类交易金额比例 Contribution (%)	金额 Amount	占同类交易金额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	4,703,532	3.22	5,434,365	4.15
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	82,407	0.06	80,000	0.06
华业（厦门）酒店有限公司	Hua Ye (Xiamen) Hotel Limited	24,772	0.02	-	-
虎豹企业有限公司	Haw Par Corporation Limited	14,960	0.01	-	-
厦门虎标医药管理公司	Xiamen Tiger Medicals Co., Ltd.	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.	5,995	-	15,264	0.01
大华银行（泰国）有限公司	United Overseas Bank (Thai) Pcl	3,175	-	-	-
上海华新置业有限公司	UOB Property China Co., Ltd	939	-	-	-
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	494	-	938	-
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.	55	-	-	-
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	53	-	-	-
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd.	17	-	-	-
合计	Total	4,849,985	3.32	5,530,567	4.22

业务及管理费	General and administrative expenses	2015		2014	
		金额 Amount	占同类交易金额比例 Contribution (%)	金额 Amount	占同类交易金额比例 Contribution (%)
信息技术支持费	IT support				
- 大华银行有限公司	-United Overseas Bank Limited	26,400,280	3.35	24,819,831	3.51
房屋租金及服务费	Rental and service fee				
- 大华银行有限公司	-United Overseas Bank Limited	841,861	0.10	821,328	0.12
- 华业（厦门）酒店有限公司	-Hua Ye Xiamen Hotel Limited	163,281	0.02	378,900	0.05
合计	Total	27,405,422	3.47	26,020,059	3.68

开发软件	Software development	2015		2014	
		金额 Amount	占同类交易金额比例 Contribution (%)	金额 Amount	占同类交易金额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	21,454,740	42.61	11,806,192	68.48

受托业务	Fiduciary activities	31-12-2015		31-12-2014	
		委托资金 Entrusted deposits	占同类交易余额比例 Contribution (%)	委托资金 Entrusted deposits	占同类交易余额比例 Contribution (%)
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	11,040,000	1.58	11,040,000	7.29
		31-12-2015		31-12-2014	
		委托贷款 Entrusted loan	占同类交易余额比例 Contribution (%)	委托贷款 Entrusted loan	占同类交易余额比例 Contribution (%)
成都虎豹海洋游乐园有限公司	Chengdu Haw Par Oceanarium Amusement Park Limited	11,040,000	1.58	11,040,000	7.29
衍生金融工具合约	Derivatives	31-12-2015		31-12-2014	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Ltd.	57,231,369,615	21.19	26,915,559,774	12.68
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	35,391,406,255	13.11	-	-
庆隆(上海)投资管理 有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	-	-	17,498,979	-
合计	Total	92,622,775,870	34.30	26,933,058,753	12.68

其他交易:

(1) 如附注五 13.3所述, 本年度内, 本公司将原预购办公楼之相关框架协议项下所有权利和义务全部转让予上海华新置业有限公司, 主要系因为本公司出于对未来经营战略及发展规划的考虑, 决定不购置相关物业, 从而退出了上述框架协议。

(2) 2015年12月31日, 本公司与上海华新置业有限公司签订了商品房租赁协议, 作为本公司未来的办公用房。合同租赁期自2016年9月起至2019年末。本年未发生任何租赁费用。

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:

(1) As disclosed in Note 5.13.3, in the current year, the Bank transferred to UOB Property China Co., Ltd. all rights and obligations of the Bank under the framework agreement for purchase of the new office building. Taking into consideration its operating strategy and future development plan, the Bank decided to terminate the purchase plan and thus exited the framework agreement.

(2) On 31 December 2015, the Bank signed a lease agreement with UOB Property China Co., Ltd. and the premises will be used as the Bank's new office. The lease period extends from September 2016 to the end of year 2019. There is no rental expense incurred in the current year.

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:

		2015 年度 2015	2014 年度 2014
雇员薪金及其他短期福利	Employee salaries and other short-term benefits	58,403,069	54,008,226

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。

十一、资产负债表日后事项

截至本财务报表批准报出日止，本公司没有其他任何需作披露或调整的重大资产负债表日后事项。

十二、比较数据

若干比较数据乃经过重新编排，以符合本年度之列报要求。

十三、财务报表之批准

本财务报表业经本公司董事会于2016年3月23日决议批准。

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.

11. Post balance sheet events

As at the date on which the financial statements are approved, there is no material post balance sheet event that needs to be disclosed or adjusted by the Bank.

12. Comparative amounts

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

13. Approval of the financial statements

The financial statements were approved for issue by the Board of Directors on 23 March 2016.



大华银行（中国）有限公司

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