



《我以为，我们能像岩石一样坚固》

卓于沾 作品

I Thought, We Can Stay Strong Like Stones

Chok Yue Zan

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## 《我以为，我们能像岩石一样坚固》

卓于沾  
混合媒体  
120 x 180 厘米

今年年度报告封面的设计灵感源自卓于沾先生的画作《我以为，我们能像岩石一样坚固》。卓先生通过艺术创作对一张家庭旧照片重新诠释，展现了家庭纽带的坚固与凝聚力。作品在 2017 年“大华银行年度绘画大赛（马来西亚）”荣获“年度最佳画作奖”。卓先生也获选参加 2018 年大华银行—日本福岡亚洲美术馆驻馆创作计划。

画家以岩石刻画出亲人并肩而立的形象，象征着培养相互信任、历久弥坚的深厚关系的重要意义；在浮云流动、落叶纷飞和波涛起伏中顽强屹立的岩石，凸显出历经风雨、始终如一所具有的坚实基础和坚毅不拔的精神。这些品质也深植于大华银行始终信守的经营理念中。

为利益相关方及我们营运所在的社区创造可持续价值也体现在大华银行对艺术的大力支持。“大华银行年度绘画大赛”至 2017 年已举办了 36 届，目前是我们四个东南亚国家促进视觉艺术发展的旗舰项目。

## *I Thought, We Can Stay Strong Like Stones*

by Chok Yue Zan  
Mixed media  
120 x 180 cm

Mr Chok Yue Zan's *I Thought, We Can Stay Strong Like Stones* is the design inspiration for this Annual Report. Mr Chok reinterprets his family's portrait to show the depth, strength and unity of familial ties. It received the 2017 UOB Painting of the Year (Malaysia) award. He is also the recipient of the 2018 UOB-Fukuoka Asian Art Museum residency programme.

The rocks carved in the shape of the people closest to the artist symbolise the importance of nurturing trusted and deep relationships that last. Standing resilient amid swaying foliage, cloudy skies and rolling waters, the rocks reinforce the need for a firm foundation and fortitude to weather change and volatility. All these reflect UOB's distinctive approach to banking.

Creating sustainable value for our stakeholders and the communities in which we operate is also expressed through UOB's support of art. The UOB Painting of the Year Competition, in its 36<sup>th</sup> year in 2017, is the Bank's flagship art programme held across four Southeast Asian countries.

## 关于大华银行（中国） About United Overseas Bank (China)

大华银行（中国）有限公司（大华银行（中国））是亚洲银行业翘楚——大华银行有限公司（大华银行）的在华全资子公司，拥有中国本地法人银行资格。大华银行（中国）于2007年12月18日注册成立，总部设在上海。

自1984年，大华银行在北京开设了第一间办事处以来，大华银行（中国）已在中国的主要城市拥有十余家分支机构。

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

2013年，大华银行（中国）成为第一批在中国获得本地基金代销执照的外资银行之一。2014年，大华银行（中国）设立上海自贸试验区支行，并成为首批获得银行间外汇市场人民币对新元直接做市商资格及银行间黄金询价交易尝试做市商资质的外资银行。2015年，大华银行（中国）获得了黄金进出口的行政许可。这些都进一步扩展了大华银行在中国的业务。

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

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

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，用于支持相关艺术、儿童和教育的项目。

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

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

From our first representative office in Beijing in 1984, we have grown our network to 17 branches in major Chinese cities by the end of 2017.

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

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

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

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

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

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



# 母行简介

## About United Overseas Bank Limited

### 关于我们

大华银行有限公司（大华银行）是亚洲主要银行，拥有超过 500 间分行及办事处的环球业务网，分布在亚太、欧洲与北美的 19 个国家和地区。在亚洲，大华银行通过新加坡总行和在中国、印度尼西亚、马来西亚及泰国的附属银行以及各地分行和办事处，开展广泛的金融业务。

1935 年，全球还处于经济大萧条后的不确定期，大华银行开业为新加坡的商业社群提供银行服务。

从此大华银行通过自身发展和一系列的战略收购行动不断壮大。如今大华银行获评为世界顶尖银行之一：穆迪给予“Aa1”评级，标准普尔和惠誉分别给予“AA-”评级。

在过去的超过 80 年里，一代代大华银行职员秉承开拓进取的精神，以创造长远价值为目标，勇于担当，对所有利益相关方始终诚挚如一，信守相伴。

在大华银行，我们矢志做严谨负责的金融服务机构，致力为营运所在的社区创造改变生活的正能量。正如我们全力以赴协助客户明智管理他们的财务和取得业务成长，大华银行也坚定不移地支持社会发展，并将推动艺术、帮助儿童成长及促进教育作为重点。

### 经营范围

大华银行通过集团零售银行业务、集团机构银行服务及环球金融三个核心业务部门，在全球提供全面的金融服务：个人财务服务、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、经纪及清算服务。通过各个附属公司，我们也提供资产管理、创业资金管理以及保险服务。

### 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 across the region.

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

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

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

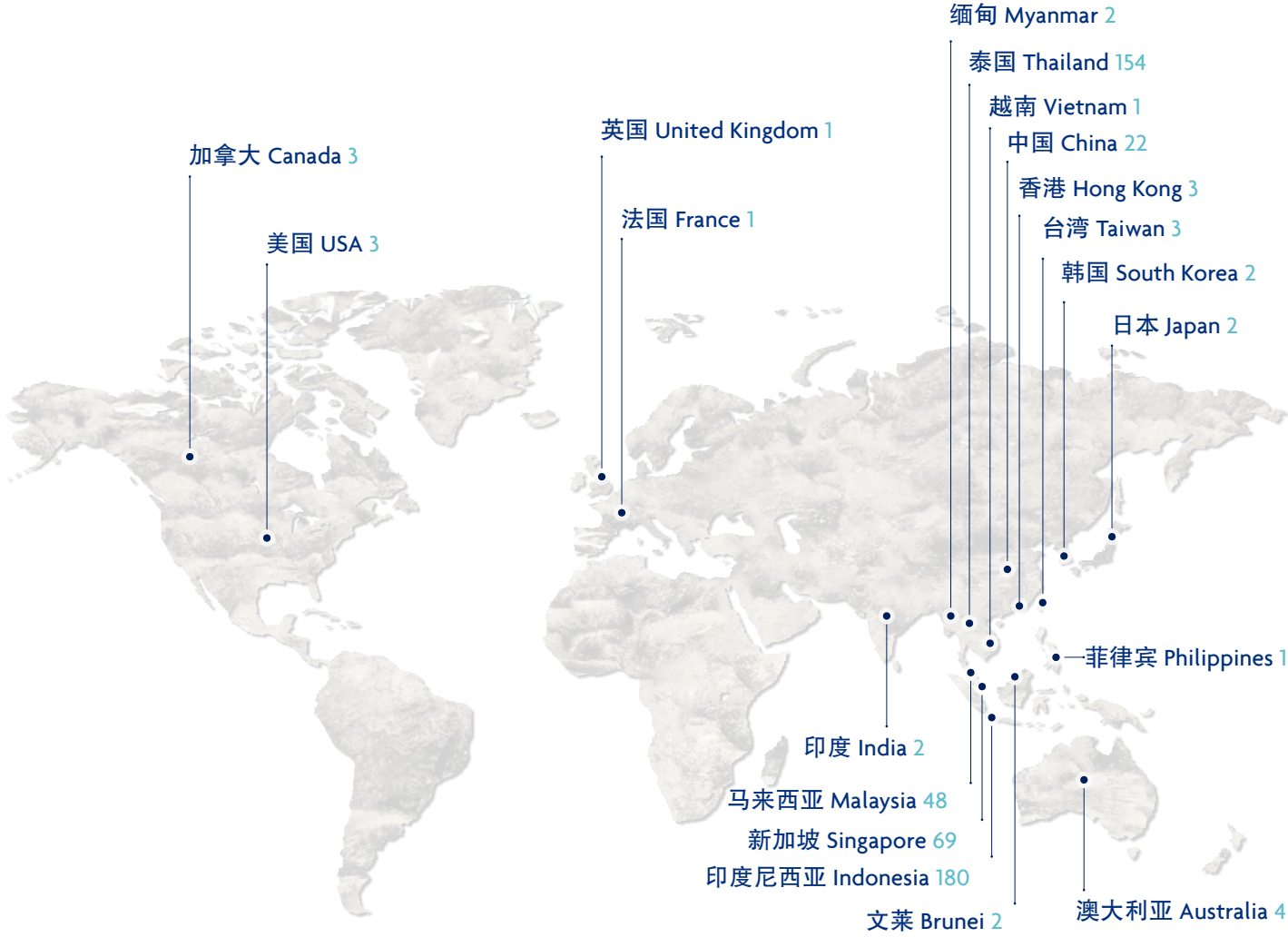
At UOB, we believe in being a responsible financial services provider and we are committed to making a difference in the communities in which we operate. Just as we are dedicated to helping our customers manage their finances wisely and grow their businesses, we are steadfast in our support of social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

### What We Do

UOB provides a wide range of financial services globally through our three core business segments - Group Retail, Group Wholesale Banking and Global Markets. Our offering includes personal financial services, private banking, business banking, commercial and corporate banking, transaction banking, investment banking, corporate finance, capital market activities, treasury services, brokerage and clearing services. Through our subsidiaries, we also provide asset management, venture capital management and insurance services.

我们的营运所在  
Where We Operate

>500  
分行  
及办事处  
branches  
and offices  
亚太、欧洲及北美  
in Asia Pacific, Europe  
and North America



## 主要财务信息 Financial Highlights

		2017	2016	Increase (Decrease)
经营成果	Operating result	人民币千元 RMB'000		%
营业收入合计	Total operating income	1,172,439	943,404	24.3
营业费用	Total operating expenses	884,752	844,665	4.7
资产减值损失	Impairment charges	134,178	49,704	170.0
税前利润	Profit before tax	143,700	56,817	152.9
资产负债	Balance sheet	人民币千元 RMB'000		%
资产总计	Total assets	63,499,056	52,386,412	21.2
财务指标	Financial indicators	%	%	%
净资产利润率	Return on equity	2.0	0.7	1.3
资产利润率	Return on average total assets	0.2	0.1	0.1
成本收入比	Expenses/income ratio	74.5	86.3	(11.8)
手续费及佣金净收入比总收入	Net fee and commission income/total operating income	9.8	14.3	(4.5)
存贷比（人民币）	Loan-to-Deposit ratio (RMB)	76.4	85.7	(9.3)
流动性覆盖率	Liquidity coverage ratio	243.9	165.8	78.1
杠杆率	Leverage ratio	8.5	10.3	(1.8)
不良贷款率	Non-performing loan ratio	0.8	1.3	(0.5)
拨备覆盖率	Non-performing loan coverage	258.8	163.0	95.8
资本充足率指标	Capital adequacy ratio			
核心一级资本充足率	Core Tier 1 CAR	16.5	18.2	(1.7)
一级资本充足率	Tier 1 CAR	16.5	18.2	(1.7)
资本充足率	Total CAR	17.3	18.7	(1.4)

## 董事长致辞 Chairman's Statement



今年年度报告的封面画作描绘了我们巩固和维系长久关系所需的坚实基础。画作主题也和大华银行（中国）的发展观不谋而合。因为我们相信，有力的商业模式是撑起我行发展的基石，在此基础上我行不断为各利益相关方创造可持续价值。我行不断建立并深化与客户、员工和社区之间的关系，关注并支持他们的长期发展。尽管历经挑战、经济周期和市场变化的考验，我们不断权衡业务增长和稳定经营，继续取得丰硕成果。

### 2017 年财务业绩

2017 年，得益于净利息收入和投资收益的双位数增长，我行营业收入同比增长了 24.3% 至人民币 11.7 亿元。

由于生息资产规模增加以及银行间市场利率的持续上行导致净息差有所上升，我行净利息收入同比增长 24.5%，至人民币 8.1 亿元。

受益于黄金以及外汇衍生产品的良好表现，投资收益较去年同比增长 40.8% 至人民币 2.5 亿元。

由于我行在业务拓展及人力资源方面加大了投入，同时由于 2017 年贷款规模增长使得拨备计提有所增加，从而导致营业支出上升 13.9%。2017 年税后净利润为人民币 1.4 亿元，较 2016 年同比增长 214.4%。

我行的资产质量保持稳定，不良贷款率从上年末的 1.3% 下降至 2017 年末的 0.8%；拨备覆盖率从上年末的 163.0% 上升至 258.8%。我们密切监控资产组合，并对我行的资产质量和拨备充足性有着充分的信心。

The painting on this year's Annual Report cover depicts solid foundations that are needed to secure and sustain relationships over time. Its theme resonates strongly with UOB (China) as we believe the fundamental strengths of our business model form the bedrock on which we continue to create sustainable value for our stakeholders. We build and deepen relationships by focusing on and supporting the long-term interests of our customers, colleagues and the community. Our disciplined approach in balancing growth with stability continues to bear fruit as we weather challenges, cycles and change.

### 2017 Financial Performance

In 2017, we achieved an operating income of RMB1,172.4 million, an increase of 24.3 per cent from last year, driven by double-digit growth in net interest income and investment income.

Our net interest income rose 24.5 per cent from a year ago to RMB805.8 million, attributed to higher interest bearing assets and higher yields from interbank placements and securities in a rising interest rate environment.

Investment income grew 40.8 per cent year on year to RMB251.2 million as a result of higher realised gain from gold trading and foreign exchange derivatives.

Total operating expenses went up by 13.9 per cent as we continued to invest in our people and strengthening our capabilities, as well as from an increase in impairment provision in line with higher loan growth. We posted a net profit after tax of RMB136.0 million, a rise of 214.4 per cent from 2016.

Our asset quality remained stable. The non-performing loans (NPL) ratio declined to 0.8 per cent from 1.3 per cent a year ago and our NPL coverage ratio rose from 163.0 per cent to 258.8 per cent in the same period. We continue to monitor our portfolio vigilantly and are confident of the resilience of our asset quality and the adequacy of our provisions.



2017 年贷款规模上升 13.6% 至人民币 271.4 亿元，同时我行资金来源进一步夯实，存款增长了 20.2% 至人民币 302.7 亿元。我行保持了稳健的流动性水平，流动性覆盖率达到 243.9%，远远超过 100% 的最低监管要求。

我行的资本保持在较高水平。截止 2017 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 16.5% 和 17.3%，远高于最低监管要求。

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

### 深谋远虑，锐意进取

正如 2017 年的业绩所反映的，我行针对几大战略重点领域，多点发力；同时继续保持投资，以确保业务的持续增长。

我们重点关注完善在中国的业务布局；加强自身业务能力，积极帮助企业及个人客户把握国内外的金融机遇；运用新科技来提升业绩表现和客户体验，并帮助员工充分发挥自身潜能，保持与时俱进。

### 完善业务布局

多年来，大华银行适时投资扩张，确保了集团在亚洲的竞争优势。作为一家亚洲领先银行，大华银行在东南亚所拥有强大业务网络，也确保我们可以有效开启商业、贸易和投资等领域所蕴藏的丰富商机。另一方面，当客户个人财富和企业业务不断增长，大华银行有能力服务于他们的各类金融需求，带动业务增长，巩固我们的市场地位。

在中国，我行持续加大投入以更好地支持客户业务发展，帮助他们抓住中国“一带一路”倡议和“粤港澳大湾区”发展计划所带来的各项机遇。2017 年 11 月，大华银行（中国）昆明分行正式开业。云南作为“一带一路”的战略支点之一，与香港和东南亚国家间的投资和经济交互日益增强。昆明分行致力为西南地区“走出去”企业提供有针对性的在岸和离岸金融解决方案，并连同我们的成都与重庆分行，进一步加强我行对西部经济圈的辐射。

Our loans grew 13.6 per cent to RMB271 billion while our deposits increased 20.2 per cent to RMB302.7 billion as we continued to improve our funding base. Our liquidity position remained healthy with our liquidity coverage ratio standing at 243.9 per cent, well above the regulatory minimum requirement of 100 per cent.

Our capital position is robust with the Common Equity Tier 1 and Total Capital Adequacy Ratios at 16.5 per cent and 17.3 per cent respectively as at 31 December 2017, also well above the regulatory minimum requirements.

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

### Enterprising with a Far-Sighted Approach

As our 2017 results reflect, we forged ahead on many fronts to achieve our strategic priorities, continuing to invest in the present to help ensure business growth well into the future.

We focused on building our China franchise; enhancing our capabilities as we connect individuals and businesses to financial opportunities at home and abroad; harnessing technology to strengthen performance and to improve the customer experience, and developing our people to their full potential for them to stay ahead in this fast changing world.

### Building on Our China Franchise

UOB's well-timed investments over many years have ensured the Group's competitive advantage in the region. As a leading bank in Asia with a strong franchise and integrated network across Southeast Asia, UOB is best placed to seize the immense opportunities being created for business, trade and investment. Our position will be strengthened by the Group's ability to continue to tap the region's growth drivers in serving the needs of our customers as they increase their wealth and expand their businesses.

In China, we are investing to ensure we can support our clients as they seize opportunities arising from China's Belt and Road Initiative (BRI) and the Greater Bay Area (GBA) scheme. For example, in November 2017 we opened a branch in Kunming, Yunnan - a strategic node of the BRI which has recorded strong trade and investment flows between Hong Kong and Southeast Asian countries. Our new Kunming branch is well-positioned to help Southwest China's businesses with their cross-border expansion plans through onshore and offshore solutions. It also complements our operations in West China's Chengdu and Chongqing.

# 董事长致辞 Chairman's Statement

## 积极帮助客户把握亚洲发展机遇

我们继续提供一站式投资服务并利用我们的合作伙伴关系生态系统，帮助客户把握跨境商机。自 2011 年起，大华银行设立了外国直接投资（FDI）咨询部，为意欲进军海外市场或在海外拓展业务的企业提供服务。该部在亚洲各地拥有专业团队，能够带领企业发现并抓住亚洲市场的各类发展机遇，并切实帮助他们解决在当地运营所面临的各种复杂问题。大华银行也是东南亚首家设立 FDI 咨询部的银行。

我行也着力于在中国拓展 FDI 合作伙伴关系。2017 年 6 月，大华银行与中国的国家级业协会——中国国际商会签署了合作备忘录。2017 年 11 月和 12 月，大华银行（中国）还与中国国际商会云南商会和中国国际贸易促进委员会江苏分会分别签署了合作备忘录。这些战略合作连同集团与其他国家行业协会和政府组织所建立的合作，都是我们合作伙伴生态系统的一部分，共同助力更多优秀企业进军海外市场。

2017 年 3 月，中国提出了“粤港澳大湾区”发展计划。这一计划的提出将有力进一步推动湾区内的经济建设和发展。据专家预计，“粤港澳大湾区”将成为 2030 年成为 GDP 总量第一湾区。我们两岸三地的团队通力合作，共同探索合适的金融解决方案，帮助更多客户抓住这一历史发展机遇，实现发展目标。

## 强化和拓展业务能力

我们重点关注投资贸易机会丰富的几个行业领域。通过数据分析、风险分析和控制，我们的行业专业团队可以深入地了解客户的价值链，全面地满足客户的需求。而这些行业理解和专业服务也加深了客户对我们的信任与关系。

在中国，为了更好地支持企业客户“走出去”，我们推出人民币利率互换 + 外汇远期锁汇的套期保值方案，帮助他们固定融资成本，管理外汇风险。

## Connecting Clients to Regional Opportunities

We continued to help our clients tap regional cross-border flows by connecting them seamlessly across the region and helping them benefit from the ecosystem of partnerships we have been building. UOB was the first bank in Southeast Asia to set up dedicated Foreign Direct Investment (FDI) Advisory Units across Asia from 2011 to help companies work through the complexities of operating locally and to bridge them to opportunities across the region as they expand overseas and enter new markets.

As part of expanding our FDI ecosystem partners, in June 2017 UOB signed another Memorandum of Understanding (MOU), this time, with the Chinese Chamber of International Commerce, China's national business association. In November and December 2017, UOB (China) also signed two MOUs with the Yunnan Chamber of International Commerce and the China Council for the Promotion of International Trade Jiangsu Sub-Council respectively. These add to the Group's other tie-ups with government agencies and industry partners across the region to support our clients' long-term regional growth ambitions.

In March 2017, China's Central Government announced plans to develop and to boost the economic growth of the GBA, with the aim to transform the GBA into the world's largest bay area in terms of gross domestic product by 2030. To help our clients capture potential GBA opportunities and realise their own growth ambitions, we harnessed the combined strengths of our Greater China offices to provide clients with the cross-border solutions they require.

## Deepening and Widening Our Capabilities

We are sharpening our focus on selected industry sectors where we see the strongest opportunities in trade and investment flows. Through a deeper understanding of our clients' value chain, using data analytics, risk insights and controls, we are able to address their needs holistically. This in turn deepens the relationship with our clients.

To enhance our support of our clients' regional expansion plans, we launched the interest rate swap and foreign exchange forward product for our corporate clients to help them hedge against market risks and manage cross-border financing costs.

## 以客户为中心

当今世界，现实与虚拟之间的界限日渐模糊。我们相信，只有整合数字与传统渠道，才能令客户在使用每一个产品、每一项服务、在每一次和我们接触时候，都能获得全面、统一且不断提升的体验。这些体验不仅要无边界、直观和高效，还要安全且可靠，而且不论在何种经济周期和地域市场都应始终如一。我们重视科技在确保上述体验方面所发挥的关键作用。

我们使用科技是为了更充分地满足客户的需求。我们创新并启用新技术的宗旨是让银行业务更智能、简单、安全并更人性化。

2017年1月，大华银行（中国）作为首批外资银行正式上线微信支付。我行客户可以更便捷地在手机端体验无现金消费的服务。2017年8月，我们发布了大华直销银行APP，这是国内首个由外资银行为中国新兴富裕阶层打造的“优选金融+精致生活”综合直销银行。用户可以在线开立直销银行二类账户，轻松理财。

我们还利用技术帮助企业客户开辟新的收入来源、改进相关流程和提高生产率，以实现业务的持续增长。为了帮助客户更有效地管理银行交易，我行积极引入大华银行虚拟账户解决方案，并完善了企业网上银行服务功能。

## 关爱人才

关注员工的职业和个人发展是我们的员工价值主张“UOB+you”的组成部分。员工价值主张的推出是对我们企业诚信、进取、齐心和担当几大价值观的重要诠释，也是我们吸引、聘用并保留合适的人才和团队，并与其共同成长的承诺。

2017年，我们还启动了“大中华区领导力发展项目”建立一个横跨两岸三地的人才培养平台。我们还提供了各式各样的员工培训项目，用于强化员工技能并为其未来发展奠定基础。

## Keeping Our Customers at the Heart of All We Do

In a world where the lines between the physical and virtual are blurring, we believe in integrating digital and traditional channels to give our customers a truly rounded, consistent and cumulative experience across all products, services and touchpoints. We ensure the experience is not only borderless, intuitive and efficient through economic cycles and across markets, but that it is also safe and reliable for our customers. We recognise the important role technology plays in ensuring these.

Meeting the needs of our customers is the main consideration in our use of technology. While we innovate and keep pace with advances in technology, we do so with a clear purpose of making banking smarter, simpler and safer, and always wrapped in the warmth of the human touch.

In January 2017, UOB (China) was one of the first foreign banks to offer customers the convenience of digital payments and money transfers via WeChat payment and remittance services. Our Direct Banking mobile application (app), which was launched in August 2017, was the first of its kind offered by a foreign bank in China. The mobile app offers wealth management solutions and lifestyle benefits for our emerging affluent customers. Customers can use the app to open a bank account, to manage their finances and to invest while on the go.

For our corporate clients, we also used technology to help them achieve sustainable business growth through new revenue streams, process improvements and productivity gains. For example, we launched our UOB Virtual Account Solution and enhanced our internet banking service for businesses, UOB Business Internet Banking Plus, to help our clients manage their business transactions more effectively.

## Caring for Our Colleagues

Caring for the professional and personal growth of our people is part of our employee value proposition, UOB+you. Building on UOB's values of Honour, Enterprise, Unity and Commitment, UOB+you is the promise by which we attract, engage and retain the right individuals and teams to take us forward.

In 2017, we also launched our Greater China Leadership Academy, which serves as our talent incubator across mainland China, Hong Kong and Taiwan. We also provided various employee training programmes to deepen our people's skillsets and to prepare them for the future.

# 董事长致辞 Chairman's Statement

## 协力打造美好社区

我们的关怀和承诺也延展到了所在的社区。我们坚信，通过履行艺术、儿童以及教育三大领域的企业社会责任，可以帮助所需的人点亮心灵、启迪方向，从而更好地回馈并连接所在社区。在 2017 年，我行通过慈善项目、合作伙伴和员工参与三大形式，全面支持艺术、儿童和教育的发展。

2017 年华大银行（中国）员工为各类公益活动贡献了约 3,300 个小时，其中的一项活动就是我行的年度标志性公益项目——大华银行“爱心公益跑／行”。2017 年近 1,600 名我行员工及其家人参与其中，以多样形式募集爱心善款，用于支持云安、四川等西部偏远地区孩子的教育和艺术发展。

我行还与一财基金合作推出了“UOB 带我爱世界——小叮当的放映室”公益项目。该项目为云南偏远山区的儿童提供了科学、文化和金融知识等方面的一系列在线课程。

2017 年公益创新峰会特授予大华银行（中国）企业社会责任奖，以认可我行在企业社会责任领域所作出的不懈努力和贡献。

我行继续拓宽与公众沟通的社交媒体渠道。2017 年，大华银行（中国）微信公众号正式上线。该公众号全方位地介绍了我行的业务情况、企业文化及公益活动，并第一时间提供市场分析与金融资讯，跨境投资机会和研讨会以及线上互动活动等相关信息。

## 2018 年展望

2017 年全球经济历经最大规模的复苏，而且我们预计这一进程将会持续。

2017 年亚洲地区实现 2010 年以来首次增速回升，尽管亚洲正遭受了美国贸易保护主义政策的影响，但在中国继续稳步增长的带领下，经济仍将继续增长。

2018 年，中国将 GDP 增长目标设定在 6.5%。消费者富裕程度不断提高，跨境贸易和投资的持续繁荣，令我们继续看好中国的增长前景。自贸区、“一带一路”倡议和“粤港澳大湾区”等有利政策，将继续推进中国与亚洲其他地区的互联互通，带来更多的跨境商机。

## United in Our Efforts to Strengthen Community Bonds

Our care and commitment for people extend to the communities in which we operate. We believe that through our steadfast support of art, children and education we can help open minds and hearts and thereby strengthen societal bonds. In 2017, we contributed holistically to these community causes through philanthropy, partnerships and employee participation in the areas of art, children and education.

In China, our people volunteered more than 3,300 hours to support local community activities. One of these was our annual UOB Heartbeat Run/Walk, a fundraising event that saw about 1,600 UOB (China) colleagues and their family members across the country participating to help improve the lives of children with financial difficulties or special needs in Sichuan and Yunnan provinces.

We also partnered Yicai Foundation to launch the “UOB Brings the World to Me” programme. The programme provided children in the remote, mountainous areas of Yunnan province with a range of online courses on topics such as science, culture and financial literacy.

In recognition of our efforts, UOB (China) received a Corporate Social Responsibility Award at the Philanthropy Innovation Summit 2017.

To engage our stakeholders further and to keep them abreast of our business developments, in 2017 we launched the UOB (China) corporate WeChat account. Through the account we share our business insight, cross-border investment outlook, events invitation and highlights, best practices and updates on our community efforts, as well as stories about our colleagues.

## 2018 Outlook

In 2017, we saw the broadest improvement in global economic recovery since 2010 and this upswing is expected to continue.

Asia's growth will be anchored by the stability in China, which recorded its first growth pick-up in 2017 since 2010, even as the region grapples with the impact of protectionist trade policies from the US.

With China setting its 2018 economic growth target at 6.5 per cent, we remain optimistic about the country's growth prospects, driven by rising consumer affluence and increasing cross-border business and investment flows. Domestic and regional initiatives, including the development of free trade zones and the BRI and GBA, will continue to underpin the expansion of business opportunities and connectivity across China and the rest of Asia.



### 以负责任的方式推动业务增长

在大华银行（中国）正式开业十周年之际，我们将继续深耕中国市场，并对未来发展充满信心。放眼未来，无论面对任何挑战，我们都始终恪守我行基本原则，秉承诚信、进取、齐心、担当的价值观，专注目标、一往无前。

就像我们的年度报告封面上的磐石象征着我行的坚实业务基础，在未来的发展中，我们也将脚踏实地、稳步向前。我行在中国稳固的业务布局也为未来发展打下坚实基础。我们将继续保持良好的财务状况并着眼于战略性投资，实现稳健经营和业务增长的双重目标。

我们努力的最终目标就是巩固各方对我行的信任，且深知肩上责任深重。我们有责任培养我们专业人才，并指导他们践行我行价值观。在业务的不断增长的同时，我们有责任与所在社区联动，并以实际行动回馈社区。

最后我要感谢大华银行（中国）董事会、管理层和所有同事们。感谢大家始终为本行做出正确的选择，也感谢大家齐心协力共同在2017年创造了良好业绩。同时也非常感谢我行所有的客户和投资方对大华银行（中国）长期以来所给予的信任和支持。

黄一宗

大华银行（中国）董事长  
2018年3月

### Committed to Sustaining Our Growth Responsibly

As we celebrate the 10<sup>th</sup> anniversary of the incorporation of UOB (China), we remain confident of, and committed to, our growth in China. Setting our sights on the future, we stay anchored to our founding principles, upholding our values of Honour, Enterprise, Unity and Commitment, as we persevere in pursuit of our goals, whatever the weather or terrain.

Just as the rocks on the cover of our Annual Report represent the strong foundation on which our business is built, we can be sure-footed in our journey ahead. The groundwork we have laid for our China franchise sets a strong base for us to seize the rising business opportunities. We will continue to balance growth with stability, supported by our sound balance sheet and targeted investments for the future.

Our ultimate purpose is to deepen the trust our stakeholders place in us. We know it is also our duty to develop professionals whose principled actions are always guided by our time-tested values. We never forget that as we continue to build our business, we have a responsibility to strengthen community bonds and to give back to the communities in which we operate.

To the UOB (China) Board, Management and colleagues, I thank you for your dedication to doing what is right for the Bank, and for the good results we achieved as a team in 2017. To our valued customers and investors, thank you for your continued confidence in, and support of UOB (China).

Wee Ee Cheong

Chairman  
March 2018

# 公司信息

## Corporate Information

### 法定名称

大华银行 (中国) 有限公司

### 法定代表人

黄一宗

### 注册地址

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

邮政编码: 200120

电话: (86) (21) 6061 8888

传真: (86) (21) 6886 0908

SWIFT: UOVBCNSH

网址: UOBChina.com.cn

### 公司成立日期

2007 年 12 月 18 日

### 登记机关

上海市工商行政管理局

### 企业法人统一社会信用代码

913100006694147236

### 注册资本

人民币 550,000 万元

### 股东 ( 发起人 )

大华银行有限公司

### 公司类型

有限责任公司 ( 外国法人独资 )

### 监事

黄祖耀

詹道存 ( 副监事 )

### 董事会

黄一宗 ( 董事长 )

符懋赞 ( 行长兼首席执行官 )

李振荣

叶杨诗明

刘二飞

曾之杰

### 执行委员会

黄一宗 ( 主席 )

符懋赞

李振荣

叶杨诗明

### 提名及薪酬委员会

曾之杰 ( 主席 )

黄一宗

李振荣

刘二飞

### 审计委员会

刘二飞 ( 自 2018 年 1 月 1 日起担任主席 )

曾之杰

李振荣

叶杨诗明

### 关联交易控制委员会

刘二飞 ( 自 2018 年 1 月 1 日起担任主席 )

曾之杰

李振荣

### 董事会风险管理委员会

李振荣 ( 主席 )

曾之杰

叶杨诗明

刘二飞

### 审计师

安永华明会计师事务所 ( 特殊普通合伙 ) 上海分所

### Registered Name

United Overseas Bank (China) Limited

### Legal Representative

Wee Ee Cheong

### Registered Office

Floor 3, Room 501 of Floor 5 (Actual Floor 4), Floor 13 (Actual Floor 12), Floor 15 (Actual Floor 13), Floor 16 (Actual Floor 14), Floor 17 (Actual Floor 15) and Floor 18 (Actual Floor 16), No. 116 and No. 128, Yin Cheng Road, Pudong New Area Shanghai 200120

Tel: (86) (21) 6061 8888

Fax: (86) (21) 6886 0908

SWIFT: UOVBCNSH

Website: UOBChina.com.cn

### Date of Incorporation

18 December 2007

### Registration Authority

Shanghai Administration of Industry and Commerce

### Unified Social Credit Code

913100006694147236

### Paid Up Share Capital

RMB 5,500,000,000

### Shareholder (Founder)

United Overseas Bank Limited

### Type of Company

Limited Company (Wholly Foreign-owned)

### Supervisors

Wee Cho Yaw

Cham Tao Soon (Deputy Supervisor)

### Board of Directors

Wee Ee Cheong (Chairman)

Peter Foo Moo Tan (President and CEO)

Francis Lee Chin Yong

Christine Ip

Liu Erh Fei

Zeng Zhi Jie

### Executive Committee

Wee Ee Cheong (Chairman)

Peter Foo Moo Tan

Francis Lee Chin Yong

Christine Ip

### Nominating and Remuneration Committee

Zeng Zhi Jie (Chairman)

Wee Ee Cheong

Francis Lee Chin Yong

Liu Erh Fei

### Audit Committee

Liu Erh Fei (Chairman with effect from 1 January 2018)

Zeng Zhi Jie

Francis Lee Chin Yong

Christine Ip

### Connected Transaction Control Committee

Liu Erh Fei (Chairman with effect from 1 January 2018)

Zeng Zhi Jie

Francis Lee Chin Yong

### Board Risk Management Committee

Francis Lee Chin Yong (Chairman)

Zeng Zhi Jie

Christine Ip

Liu Erh Fei

### Auditors

Ernst & Young Hua Ming (LLP) Shanghai Office



黄祖耀

监事

89 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。

黄博士目前担任大华银行及大华银行（马来西亚）的荣誉主席兼顾问，同时也是大华银行（泰国）的董事会主席及大华银行（印尼）的监事长。

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

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

Wee Cho Yaw

Supervisor

Dr Wee, 89, 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 and of United Overseas Bank (Malaysia), and is the Chairman of United Overseas Bank (Thai) Public Company and President Commissioner of PT Bank UOB Indonesia.

His other board chairmanships include United Overseas Insurance, Haw Par Corporation, UOL Group, Pan Pacific Hotels Group, United Industrial Corporation, Marina Centre Holdings and Wee Foundation. He is also the Chairman of Chung Cheng High School.

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



黄博士接受过中文高中教育。他任职于多家学校管理委员会及南洋大学和新加坡国立大学理事会。他于 2004 年起担任南洋理工大学的名誉副校长，并于 2008 年和 2014 年分别获得由新加坡国立大学和南洋理工大学颁发的荣誉文学博士学位。

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”。黄博士于 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。为了表彰黄博士在商界的杰出成就，黄博士被授予 2017 年度“亚细安商业奖”的传承奖。

2011 年，黄博士获象征新加坡最高荣耀的新加坡国庆“殊勋勋章”，以表彰其对新加坡经济、教育和社区工作的杰出贡献。

Dr Wee received Chinese high school education. He had served on numerous school management committees and the Councils of the Nanyang University and National University of Singapore. He has been the Pro-Chancellor of the Nanyang Technological University (NTU) since 2004. 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.

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 and The Asian Banker's Lifetime Achievement Award in 2009. In recognition of his business achievements in the region, Dr Wee was conferred the Legacy Award for Singapore at the Asean Business Awards 2017.

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



## 副监事 Deputy Supervisor



### 詹道存

#### 副监事

78 岁，自 2017 年 1 月 1 日起担任大华银行（中国）副监事之职。詹教授曾于 2008 年至 2016 年期间担任本行独立及非执行董事。

詹教授是新加坡 NSL、三盅两件集团及新加坡铁路学院董事长，也是 SAP（亚太及日本区）顾问委员会成员。他还是 MFS 科技、维信集团、大华银行及其附属公司远东银行的前董事。

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

### Cham Tao Soon

#### Deputy Supervisor

Prof Cham, 78, was appointed as the Deputy Supervisor of United Overseas Bank (China) with effective from 1 January 2017. Prof Cham was a non-executive and independent director of the Bank from 2008 to 2016.

Prof Cham is the Chairman of NSL, Soup Restaurant and Singapore Rail Academy, and a member of SAP (Asia Pacific Japan) Advisory Board. He is a former director of MFS Technology, WBL Corporation and UOB Singapore and its subsidiary, Far Eastern Bank.

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



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

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

## 董事会 Board of Directors



黄一宗  
董事长

65岁，2007年12月5日受委任为大华银行（中国）董事会董事长、非执行非独立董事，同时也是本行执行委员会主席和提名及薪酬委员会成员。

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

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

黄先生积极参与促进行业发展，是新加坡银行公会、新加坡银行与金融学院以及印尼一新加坡商业理事会的成员。他亦是新中教育基金会理事会和Visa APCEMEA资深客户理事会的成员，以及新加坡中华总商会名誉理事。此前，他也曾担任新加坡建屋发展局的副主席以及新加坡港务局、华业集团及泛太平洋酒店集团、大华证券的董事。

Wee Ee Cheong  
Chairman

Mr Wee, 65, was appointed as Director and Chairman of the Bank on 5 December 2007. A non-executive and non-independent director, he is the Chairman of the Executive Committee and a member of the Nominating and Remuneration Committee.

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

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

Active in industry development, Mr Wee is a council member of The Association of Banks in Singapore, The Institute of Banking & Finance and the Indonesia-Singapore Business Council. He is a member of the Board of Governors of the Singapore-China Foundation, 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 & Development Board and a director of the Port of Singapore Authority, UOL Group, Pan Pacific Hotels Group and United International Securities.

## 董事会 Board of Directors



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。

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.





### 符懋赞

#### 行长兼首席执行官

符懋赞先生，55岁，于2016年12月19日出任大华银行（中国）行长兼首席执行官一职，并于2017年1月18日受委任加入董事会。作为执行非独立董事，他同时也是本行执行委员会成员。符懋赞先生亦是大华银行集团管理委员会成员。

符先生于2011年加入大华银行，主管资金和环球金融部海外分支机构业务，并于2012年开始担任大华银行（泰国）行长兼首席执行官一职。

符先生拥有30多年银行业从业经验。加入大华银行之前，符先生在富通银行任职11年，期间出任多个管理职位，包括新加坡分行首席执行官、亚太董事会成员、私人银行新加坡董事总经理以及新加坡分行环球金融部主管。此前，他的职业经历还包括于1988至2000年间，先后在美国纽约化学银行，美国银行以及奥地利银行担任管理职务。符先生的职业生涯始于1987年，作为管理培训生加入壳牌公司新加坡分公司。

符先生是CFA协会资本市场政策委员会的委员，也曾担任国际金融市场协会（ACI）的行政委员会成员及东亚区代表，新加坡特许金融分析师学会（CFA Singapore）董事会成员，以及新加坡银行公会（ABS）委员。

符先生拥有新加坡国立大学房地产管理学士学位，也是一名特许金融分析师（CFA）。

### Peter FOO Moo Tan

#### President and Chief Executive Officer (CEO)

Mr Foo Moo Tan, 55, was appointed President and CEO on 19 December 2016 and a director of the Board on 18 January 2017. An executive and non-independent director, he is a member of UOB (China)'s Executive Committee. Mr Foo is also a member of UOB Group Management committee.

Mr Foo joined UOB in 2011 as the Head of the Group's Treasury and Global Markets business for its overseas subsidiaries and branches. He also served as President and CEO of UOB (Thai) from 2012.

Mr Foo has more than 30 years of experience in banking and financial markets. Prior to joining UOB, he served for 11 years at Fortis Bank, S.A./N.V. Singapore, where he assumed many management roles including the CEO, Asia Pacific Management Board member, Managing Director of Private Banking and Head of Global Markets.

Mr Foo's previous professional experience also includes holding various executive positions at Bank Austria Creditanstalt, Bank of America, and Chemical Bank between 1988 and 2000. Mr Foo embarked on the career as management associate with Shell Singapore in 1987.

Mr Foo is a Council Member of Capital Markets Policy Council (CMPC) of CFA Institute. He also served as the Executive Committee Member and Regional Representative of South East Asia of ACI-The Financial Markets Association, Board Member of CFA Singapore and Council Member of the Association of Banks in Singapore.

Mr Foo holds a Bachelor of Estate Management (Hons) from the National University of Singapore and is a Chartered Financial Analyst (CFA).

## 董事会 Board of Directors



### 李振荣

64岁，2008年1月25日受委任加入董事会。作为非执行非独立董事，他同时也是本行董事会风险管理委员会主席及执行委员会、提名及薪酬委员会、审计委员会、关联交易控制委员会成员。

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

李先生现在多家大华银行附属公司担任董事，包括大华银行（泰国）、大华银行地产投资、以及Junipa，也是大华银行（印尼）的监事会成员。

李先生具有超过三十八年金融业从业经验。

### Francis Lee Chin Yong

Mr Lee, 64, was appointed to the Board on 25 January 2008. A non-executive and non-independent director, he is the Chairman of Bank's Board Risk Management Committee and a member of the Bank's Executive, Nominating and Remuneration, Audit, Connected Transactions Control Committees.

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

Mr Lee is a director of several UOB Singapore subsidiaries, including United Overseas Bank (Thai) Public Company, UOB Property Investments and Junipa, and is a member of the Board of Commissioners of PT Bank UOB Indonesia.

He has more than 38 years' of banking experience.



### 叶杨诗明

54 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、审计委员会和董事会风险管理委员会成员。

叶女士于 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，拥有 30 多年的个人银行及企业银行从业经验。叶女士自 2016 年 7 月 1 日起担任大华银行大中华地区首席执行官，负责大中华业务发展策略。

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

叶女士同时也是新加坡数码通电讯集团有限公司的独立非执行董事。

鉴于其在金融行业中的卓越成就，叶女士于 2008 年荣获亚洲零售商会颁发的“全球零售银行家领导奖”，并被中国杰出女企业家联谊会评选为“2012 年中国百名杰出女企业家”。

叶女士拥有香港大学文学学士学位及香港科技大学工商管理硕士学位。

### Christine Ip

Mrs Ip, 54, 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 Board Risk Management Committees.

A veteran banker with more than 30 years' experience in both consumer and corporate banking, Mrs Ip joined UOB in 2011 and was appointed as CEO of UOB Hong Kong Branch in December 2011. Mrs Ip was appointed as CEO for UOB Greater China with effect from 1 July 2016, and is responsible for developing UOB's business in Greater China.

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

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

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.

## 董事会 Board of Directors



### 刘二飞

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

刘先生现任亚洲投资基金的创始合伙人及首席执行官，同时也担任信泰资本管理有限公司董事。刘先生还在永隆银行担任独立董事职务。

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

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

### Liu Erh Fei

Mr Liu, 59, was appointed to the Board on 20 January 2017. A non-executive and independent director, he is the Chairman of the Audit and Connected Transactions Control Committees, and a member of the Nominating and Remuneration and Board Risk Management Committees.

Mr Liu is currently the founding partner and CEO of Asia Investment Fund. He also serves as a director of Cindat Capital Management Limited, as well as an independent director for Wing Lung Bank Limited.

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

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





### 曾之杰

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

曾先生现任深圳鸿泰基金投资管理有限公司管理合伙人兼董事长。

曾先生还在中软国际有限公司、国微技术控股有限公司及港中旅华贸国际物流股份有限公司三家上市公司担任独立董事职务。此外，曾先生还担任中国投资协会创业投资专业委员会第一届联席会长、AAMA 亚杰商会理事长和欧美同学会 2005 委员会理事职务。

曾先生曾担任华登国际董事总经理，负责华登国际在中国和亚太地区的风险投资业务。曾先生也曾担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。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, 49, was appointed to the Board on 18 November 2010. A non-executive and independent director, he is the Chairman of the Nominating and Remuneration Committee, and a member of the Audit, Connected Transactions Control and Board Risk Management Committees.

Mr Zeng is currently the Managing Partner and Chairman of Shenzhen Hongtai Fund Investment Management Co., Ltd.

He serves as an independent director for three listed companies, namely, Chinasoft International, SMIT Holdings Limited and CTS International Logistics Corporation Limited. He is co-chairman of the China Venture Capital Association of Investment Association of China and the Executive Director of Asia America Multi-Technology Association China Branch. He also serves on the Western Returned Scholars Association Chamber of Commerce 2005 Committee.

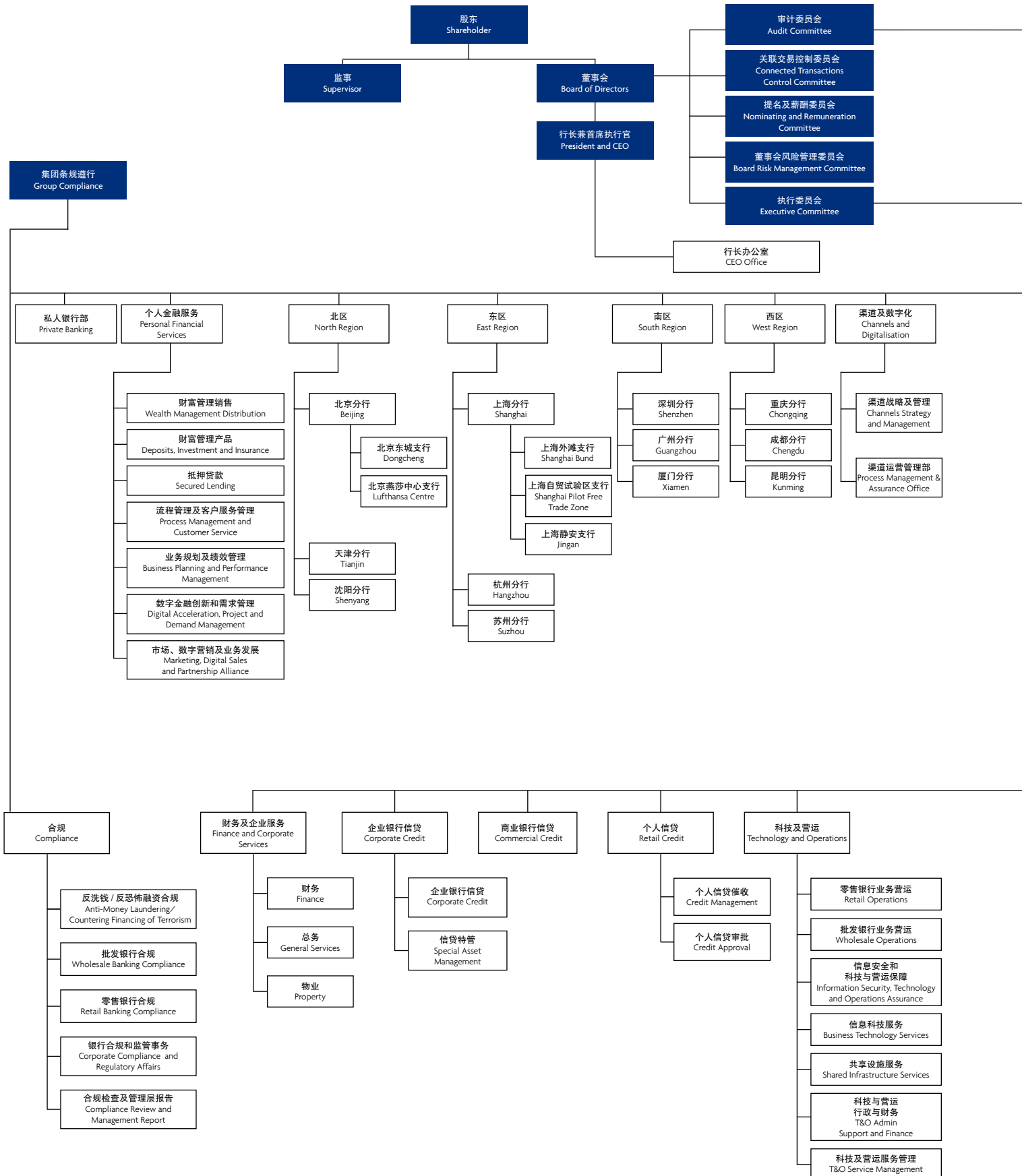
Mr Zeng was formerly a Managing Director at Walden International, where he was mainly responsible for venture investments in China and Asia Pacific. Mr Zeng was also the former Senior Managing Director of CITIC Capital Holdings and the General Manager of Kaixin Investment. He had previously worked for CITIC Pacific Limited in Hong Kong and Mitsubishi Corporation in Japan.

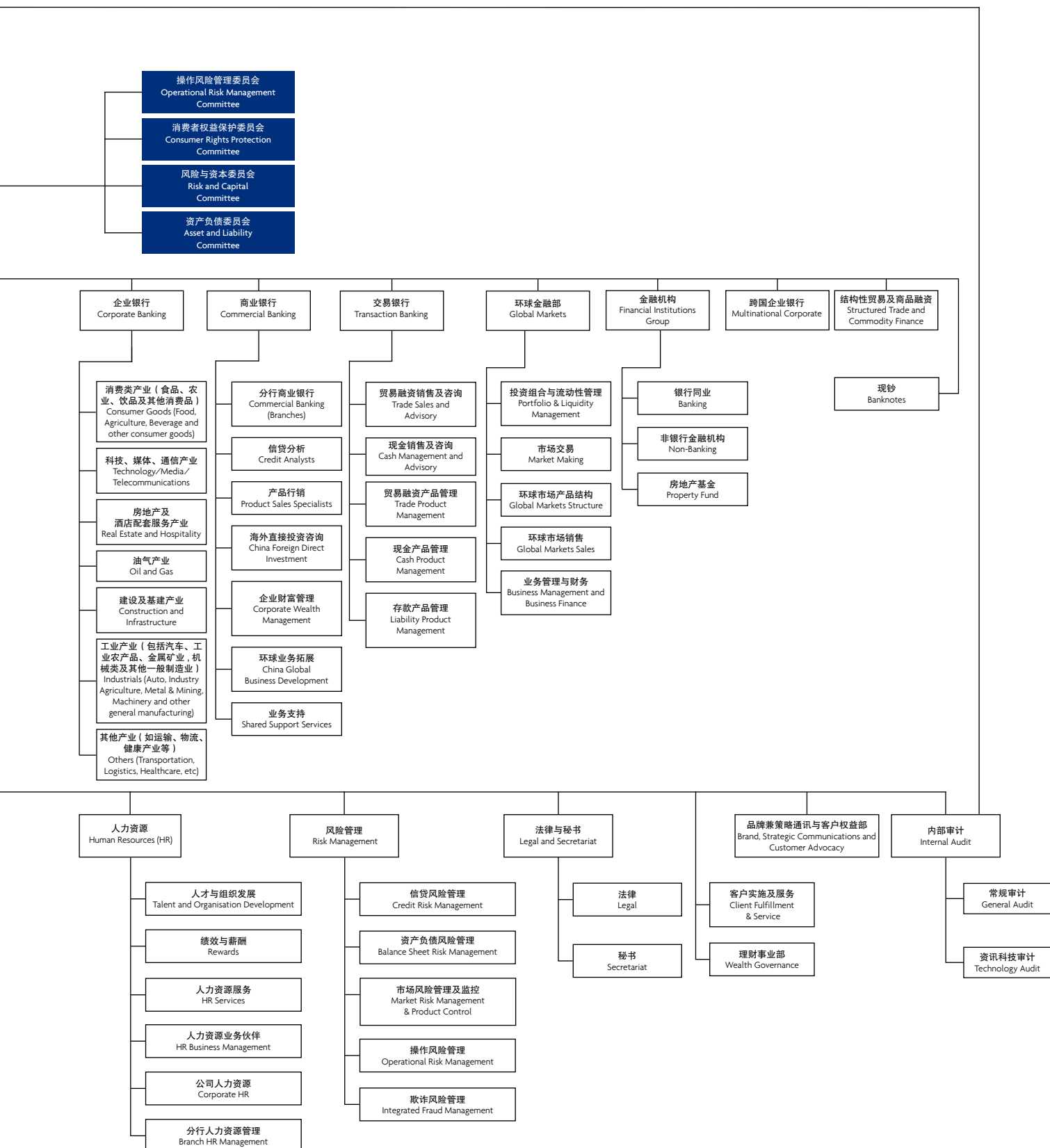
He holds a Bachelor of Science in Economics from the University of Nagasaki, Japan, and a Master of Science in Management from Stanford University.



## 大华银行（中国）组织架构图

### UOB (China) Organisation Chart Y2017





## 管理层报告

### 2017 in Review



图片说明：大华直销银行 APP 正式启动上线（自左至右：大华银行（中国）渠道及数字化部主管卢绍康，行长兼首席执行官符懋赞，个人金融服务部主管林培丰，首席技术官陈垸荣）。

From left to right: Mr Rodney Lo, Head of Channels and Digitalisation of UOB (China), Mr Peter Foo, President and CEO of UOB (China), Mr Winston Lim, Head of Personal Financial Services of UOB (China), Steven Tan, CIO of UOB (China) launching the UOB (China) Direct Banking app

#### 零售银行

##### 为客户推出数字解决方案

2017 年移动支付的繁荣推动中国向“无现金社会”转变。大华银行（中国）积极运用数字化转型，为我们的零售客户提供更方便的支付选择和数字金融解决方案，迎合他们当下的生活方式。

2017 年 1 月，大华银行（中国）作为首批外资银行正式上线微信支付。我行客户可以在享受专属理财规划服务的同时，更便捷地在手机端体验无现金消费的服务。

积极推进数字化服务，个人金融服务部于 2017 年 8 月发布了“华彩生活”大华直销银行 APP，这是国内首个由外资银行为中国新兴富裕阶层打造的“优选金融 + 精致生活”综合直销银行。

大华直销银行针对新兴富裕阶层乐于接受数字化的资讯阅读和理财方式、以及对品质生活的渴求进行设计。用户可以在线开立直销银行二类账户，轻松找到符合他们金融需求和风险级别的投资产品，通过专业内容团队的筛选和推送，用户还可了解有关全球市场、海外居住、菁英教育、环球旅游及轻奢消费的优质资讯；并通过平台精选合作伙伴，享受专属权益和优惠折扣。

大华直销银行还在 2017 年被和讯网授予“年度直销银行创新奖”。

#### Retail Banking

##### Providing Digital Solutions to Customers

China is at the forefront of moving to a cashless society. In line with this move, UOB harnesses digital technology to provide convenient payment options and digital financial solutions to match our customers' life stages and lifestyle needs.

As part of our digitalisation strategy, in January 2017, we were one of the first foreign banks to offer WeChat payment and remittance services to customers. By linking their UOB (China) debit card to their WeChat account, our customers can enjoy the convenience of digital payments and money transfers.

In August 2017, we then launched our Direct Banking app – the first direct banking mobile app offered by a foreign bank in China. The app integrates wealth management solutions and lifestyle offerings for emerging affluent customers who are digitally-savvy, discerning and desire quality information and solutions to meet their financial and lifestyle needs.

With the UOB (China) Direct Banking mobile app, consumers can open a type-II bank account and manage their finances and investments on the go, without needing to visit a branch. They can also receive professional advice and have access to a wide range of wealth management solutions based on their risk profile and appetite. Through the app, customers also receive information and recommendations on overseas travel, entertainment and leisure options, as well as parenting and education tips. They also enjoy exclusive lifestyle benefits and privileges offered by our merchant partners.

The Direct Banking app won the Direct Banking Innovation Award by Hexun, the leading finance portal in China, in 2017.

#### 帮助个人投资者灵活理财

2017 年，个人金融服务部全新推出代客境外理财计划——结构性票据（QDSN）产品线。客户通过选择结构性票据产品，无论在挂钩标的资产、投资货币、或投资策略方面都能拥有丰富灵活的选择。

继 8 月首次推出看涨期权结构之后，我们又在 11 月份推出自动敲出结构，从而不断丰富 QDSN 产品平台。

#### 帮助客户提升下一代的素质教育

根据《大华银行 2016 年度新兴富裕消费者调查（中国）》，我们了解到中国越来越多的新兴富裕消费者开始为子女的高等教育提前制定财务计划。他们也在寻找各种方法，帮助子女培养学术技能以外的能力。

因此，针对培育下一代成长的需求，我们推出了针对不同年龄层孩子的教育项目，包括夏 / 冬季海外艺术游学项目，未来领行家项目以及菁英培优计划。

通过这些项目，我们希望提供更多发展机会帮助客户提升子女的创造性和关键性思维，解决问题的能力、团队合作及企业家精神和社会责任，实现个人潜能。

#### Helping Retail Investors Manage Their Investment portfolio

To help our customers diversify their overseas investment portfolio, in 2017 we launched a new Qualified Domestic Institutional Investor-Structured Notes (QDSN) product line. The QDSN offers customers the flexibility to choose from different underlying assets, foreign currencies and investment strategies when building their portfolio.

Following the launch of the Participation Call Structured Notes in August, we launched Auto-call Structure Notes in November 2017 to enrich our product offerings.

#### Helping Customers Plan for Their Children's Education

According to the 2016 UOB Emerging Affluent Consumer Survey (China), emerging affluent Chinese place great emphasis on a well-rounded education for their children. We understand that our customers not only plan their finances well in advance of their children's tertiary education, they also look at various means to help their children develop holistically beyond academic skills.

Recognising this need, we continued to offer a series of children and youth development programmes including Art Camp Programme, Future Leader Programme and Youth's Elite Programme.

Through these programmes, we provided the avenue for our customers' children to strengthen their creative and critical thinking, to develop problem-solving skills and to foster the spirit of teamwork, entrepreneurship and social responsibility.



图片说明：大华银行 2017 冬季游学之旅参观新加坡国家美术馆，在专业艺术老师带领下畅游在艺术的海洋。

Our customers' children learning from a professional art teacher at the National Gallery Singapore the winter Art Camp in 2017.

## 管理层报告

### 2017 in Review



图片说明：大华银行（中国）昆明分行成立剪彩仪式。

At the opening ceremony of our Kunming branch in Yunnan, China

#### 机构银行

2017 年，我们继续发挥集团在东南亚广泛的区域资源，并不断扩展我们的业务网络，以帮助我行客户把握亚洲市场商机。

##### 聚焦行业发展，优化资产配置

我行在 2017 年进一步明确了以行业为导向的业务指引，结合大华银行对不同行业的区域性覆盖，我们的专业团队立足于客户需求，深耕产业链，在多个行业都实现了客户数量或业务规模的增长。

##### 把握“一带一路”倡议契机，稳步推进跨境服务

2017 年 11 月，大华银行（中国）昆明分行正式开业，助力云南及西南周边企业客户进军亚洲市场。昆明分行为西南地区的企业客户，提供现金管理、外汇交易及结构化产品、企业贷款、项目及供应链融资等一系列在岸和离岸金融解决方案。它连同我们的成都与重庆分行，进一步加强大华银行对西部经济圈的辐射。

2017 年，大华银行与中国国家级商业协会——中国国际商会签署了合作备忘录，共同协助中国企业响应“一带一路”倡议，进军东南亚市场。我们与中国国际商会的合作是大华银行与中国国际贸易促进委员会（中国贸促会）长期合作伙伴关系的延续。年内，大华银行（中国）昆明分行和苏州分行也分别与中国国际商会云南商会和中国贸促会江苏分会签订了合作协议。

#### Wholesale Banking

We continued to capitalise on the strengths of UOB Group's integrated regional network and expanded our presence to connect our clients to opportunities across Asia.

##### Providing Specialised Sector Expertise to Our Clients

In 2017, we deepened our sector expertise and conducted intensive research on various industry value chains to understand our clients' needs and to help them succeed in their business plans.

Our improved capabilities helped us to increase our client base across different sectors.

##### Deepening Our Support of Chinese Companies' Expanding Through the Belt and Road Initiative (BRI)

We opened our Kunming Branch in November 2017 to support businesses in Southwest China in their cross-border expansion plans. Through the new branch we provide onshore and offshore solutions in areas such as cash management, foreign exchange hedging, term loans, and project and supply chain financing. The Kunming branch also complements our operations in West China's Chengdu and Chongqing.

During the year, UOB also signed a Memorandum of Understanding (MOU) with the China Chamber of International Commerce (CCOIC), China's national business association, to deepen our support of Chinese companies expanding through the BRI into the region. The agreement with CCOIC is an extension of UOB's long-standing partnership with the China Council for the Promotion of International Trade (CCPIT). In addition, we signed two MOUs with the Yunnan Chamber of International Commerce and CCPIT's Jiangsu Sub-Council respectively. UOB was the first and only bank in ASEAN to enter into MOUs with both CCPIT and CCOIC.





图片说明：大华银行于2017年6月与中国国际商会签订合作备忘录，支持响应“一带一路”倡议的中国企业的海外发展。

UOB signed a MOU with CCOIC in June 2017 to facilitate the overseas expansion plans of more Chinese companies.

迄今为止，大华银行是东南亚第一家也是唯一一家与中国贸促会和中国国际商会都签订过合作备忘录的银行。通过这两家机构与大华银行之间的合作，由两家机构代表的中国企业可以获得大华银行的整套境内及跨境解决方案，以及我行覆盖东南亚的合作伙伴网络资源。同时我们还与这两家机构共同协助我行东南亚地区的客户在中国开展各种项目和业务。

为了帮助更多中国企业了解并把握跨境商机，我行在多个城市组织投资研讨会，深入分析东南亚市场的机遇与挑战。活动深受来自能源、基础设施、消费品以及制造等多个行业的企业欢迎。

### 企业银行

我们积极落实中新创新及自贸区金融改革政策，充分发挥相关分行在地理、政策等方面的特有优势，帮助客户实现更有效的资金管理和跨境方案。去年全年，企业银行部在上海自贸区分行，苏州分行及重庆分行的业务发展取得了显著进步。如自贸区团队的平均资产规模同比增长逾一倍，苏州分行团队的收入及平均资产规模同比增长约四倍，重庆分行团队的资产规模同比增长33%。

同时，企业银行部积极响应“一带一路”国家战略，依托于大华银行集团在东南亚健全的区域网络和显著的优势地位，为致力“走出去”的中国企业提供无缝的跨境金融服务和解决方案。2017年，我行为国内某大型乳企及其上游企业牵头了境外银团贷款来帮助其进行产业链纵向整合；我行亦为国内某纺织龙头企业在越南的业务扩张设立了区域性贸易融资架构。2017年整年，企业银行部新支持的开展海外业务的企业数量增加148家，整体贷款规模同比增长11.2%。

Through the collaboration between UOB and the two organisations, Chinese companies represented by either organisation can access UOB's comprehensive suite of local and cross-border solutions, as well as the ecosystem of strategic partners across the Group's Southeast Asian network. Both parties will also facilitate UOB's regional clients' projects and businesses in China.

To help more Chinese companies explore and seize opportunities in ASEAN, we hosted several investment seminars across different cities to share with our clients our insights on the business opportunities and challenges. These events were well received by participants from sectors such as energy, infrastructure, consumer goods and manufacturing.

### Corporate Banking

In 2017, we capitalised on the strengthened government-to-government (G2G) partnerships between China and Singapore, as well as the geographical advantages of China's Free Trade Zones (FTZs) and the favourable regulatory policies arising from their continued development to provide our clients with seamless cross-border financial solutions. As a result, Corporate Banking's average total assets doubled at the Shanghai FTZ Sub-branch and grew 33 per cent at Chongqing Branch. Our revenue and average total assets also grew four times from the year before at Suzhou Branch.

We also continued to support our clients' financial needs as they tapped the BRI to grow their business. For example, we led the offshore syndicated financing for a large-sized dairy company's acquisition within the industry. We also provided cross-border trade financing to a leading textile company to support its business expansion in Vietnam. In 2017, we helped 148 clients to expand across the region, which contributed to an 11.2 per cent year-on-year growth in gross loans.

## 管理层报告

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图片说明：我行在年内举办了两次“一带一路交流会”向中国企业分享东南亚市场的投资环境及机遇。

We hosted two BRI seminars this year to share our insights on ASEAN's investment opportunities for Chinese companies.

#### 商业银行

2017 年，得益于大华银行集团遍布东南亚的商业网络，专业知识以及优质资源，同时响应中国政府大力推动的“一带一路”项目，商业银行部继续致力于帮助中国企业“走出去”，以促进对外投资和贸易的持续发展。

一方面，我们通过外国直接投资（FDI）咨询部，支持中国企业的跨境发展。FDI 咨询部已与政府机构、贸易和投资协会以及专业服务提供商建立合作关系，共同推动亚洲市场内贸易、金融及物流等领域的互联互通。自 2011 年成立以来，FDI 咨询部团队已协助中资企业投资到东南亚市场超过人民币 2,000 亿元。我们在 2017 年与部分企业签订了合作协议，助力他们拓展东南亚市场。

另一方面，“粤港澳大湾区”发展计划的提出有力进一步推动广东、香港、澳门之间的经济合作与交流，并将极大促进湾区内金融、制造、航运等多个行业的发展。据专家预计，“粤港澳大湾区”将成为 2030 年成为 GDP 总量第一湾区。我们与香港和台湾的团队通力合作，共同探索打造金融解决方案，帮助更多客户抓住这一历史发展机遇。

我们通过与企业银行部和跨国企业团队紧密合作，向客户提供创新的解决方案和服务，以支持客户的业务增长。例如，我们的供应链融资解决方案使客户（主要是跨国公司和大型企业）的供应商和分销商能够获得有利的融资条款，这有助于帮助价值链上的客户群改善他们的现金管理。同时，我们也在集团的大力支持下积极探索为中国新兴创新性企业提供融资服务方案。

2017 年商业银行部业务稳健增长，各项业务收入同比增长 14%，贷款规模和存款规模分别同比增长 20% 和 11%

#### Commercial Banking

Tapping on the Group's extensive network, expertise and resources, we continue to support our clients in their regional expansion to seize opportunities arising from the BRI in 2017.

One way in which we support our clients' cross-border expansion is through our Foreign Direct Investment (FDI) Advisory Unit, which actively promotes regional connectivity in the areas of trade, finance and logistics by working closely with government agencies, trade and industry associations and professional service providers. Since it was established in 2011, the team has facilitated business flows of more than RMB200 billion from Chinese companies expanding into ASEAN, some of which we signed MOUs with to support their overseas business expansion.

We continued to collaborate closely with our colleagues in Hong Kong and Taiwan to offer financial solutions that enable our clients to capture the immense opportunities arising from the development of the Greater Bay Area (GBA). The GBA aims to promote economic integration among Guangdong, Hong Kong, Macau and Taiwan, which will create business opportunities in sectors such as manufacturing, finance and shipping. The GBA is expected to become the world's largest bay area in terms of gross domestic product by 2030.

We worked closely with the Corporate Banking and Multinational Corporate teams to offer supply chain financing solutions to our clients and their suppliers and distributors, which helped improve cash flow management for all the companies across the value chain. We also explored the financing solutions to innovative enterprises and startups in China with strong support from the Group.

In 2017, our total income, total loan and deposits all grew steadily recording 14 per cent, 20 percent and 11 per cent growth year-on-year respectively.

### 结构贸易与商品融资

2017 年，结构贸易与商品融资部继续拓展基于背对背结构的信用证融资的客户群，帮助客户提高跨境大宗商品采购的资金使用效率。

同时我们成功完成首单基于自贸区分账核算单元的创新业务。该尝试印证我部能够通过自贸区的金融创新，为其他有类似融资需求的客户提供更便捷、灵活的融资方案。

2017 年，为给核心客户提供高效的金融服务，我们也积极提高工作效率，优化了内部流程。业务领域的创新以及及时高效的服务，使得我部业务同比增长超过 50%。

### 交易银行

大华银行(中国)交易银行部团队持续投入提升现金管理、贸易融资、供应链融资产品的竞争力，为客户提供全方位服务，以满足客户不断变化的需求和帮助他们在不断变化的外部环境中实现业务增长。

在过去的一年，我们提升了企业网上银行服务功能，引入了大华银行虚拟账户解决方案，同时扩充了供应链融资的整体解决方案，为我们的核心客户的战略性供应商与经销商给予流动性支持，除此之外，我们为同业客户推出了福费廷业务。

2017 年，交易银行部业绩表现优异，全年实现 15 个百分点的业务收入增长，贸易融资收入(含同业贸易融资)较上年度增长 49 个百分点，同时活期存款增长 31 个百分点。

我们对业务的全力投入和扎实的业务能力，也令交易银行部团队荣获了《今日资金管理》评定的亚当·斯密奖亚洲区最佳 SWIFT 解决方案高度推荐奖。这个含金量极高的奖项既彰显了我们与客户紧密的合作关系，同时也是对交易银行团队为客户提供全套金融解决方案中付出的不懈努力的认同。

### Structured Trade and Commodity Finance

In 2017, we launched a new structured trade facility that helps our clients enhance their cash efficiency for the cross-border procurement of commodities. Our widened offering enabled us to increase our client base during the year.

We also completed our first financing deal based on the Free Trade Accounting Unit system. This accounting system was approved by the People's Bank of China to enable financial institutions to set up split accounting units and to offer companies operating in FTZs innovative financing and investment solutions. The successful deal is a testament of our commitment to providing more convenient and flexible financing options for our clients.

During the year, we remained focused on providing effective products and services and on improving our efficiency in service of our clients. This enabled us to grow our revenue by more than 50 per cent year on year.

### Transaction Banking

In 2017, we continued to invest in our product capabilities in the areas of cash management, trade finance and financial supply chain management to provide our clients with end-to-end solutions that meet their changing business needs and to help grow their businesses.

We also enhanced UOB Business Internet Banking Plus and launched the UOB Virtual Account solution. In addition, we expanded our suite of financial supply chain management solutions to assist our clients and their strategic suppliers and distributors in improving their liquidity management. For our Financial Institutions (FI) clients, we launched forfaiting solutions to support their trade financing business.

In 2017, we achieved revenue growth of 15 per cent over the previous year, attributed to the significant 49 per cent increase in our total trade income, including FI trade. We also recorded a 31 per cent increase in our current account deposit balance.

Our strong commitment to providing clients with effective transaction banking solutions for their businesses is reflected in the industry accolades we receive. These included the Highly Commended - Best SWIFT Solution award at the Adam Smith Awards Asia by *Treasury Today* received in recognition of the global cash management solution we provided to Samsung High-Tech Electro-Mechanics (Tianjin) Co Ltd.

# 管理层报告

## 2017 in Review

### 环球金融

2017 年，我们与机构银行部密切合作，协助客户管理在业务扩展过程中面临的外汇、利率、大宗商品的市場风险，深得企业客户的信任。

大华银行（中国）针对客户不断变化的需求，持续创新金融解决方案，向企业推出人民币利率互换 + 外汇远期锁汇的套期保值方案，帮助企业客户固定融资成本。

另外，我行 2017 年大宗商品衍生品交易量达 27 亿美元，较上一年同比增长 19%，为更多企业提供个性化产品，帮助其管理现货风险。

贵金属交易方面，2017 年我们积极参与“上海金”交易，询价交易量较上年同期增长 120%，白银交易量达 174 吨。此外，大华银行（中国）自贸区支行以国际会员身份加入上海黄金交易所国际板，进一步拓展了国内实物黄金进口方式与渠道，更加及时高效地为国内市场补充流动性。

此外，我们凭借优秀的外汇交易和服务能力，获得中国外汇交易中心四项大奖，包括连续第四年被评为唯一的“最佳新加坡元直接交易做市机构”，连续第二年获得“最佳会员奖”，“最佳标准化外汇产品会员奖”及“最佳远掉会员奖”。随着交易能力不断提升，我们不仅为境内外汇市场流动性做出贡献，同时更好地满足了客户对外汇产品的需求。

### Global Markets

In 2017, we continued to work closely with our Wholesale Banking colleagues to help our corporate clients manage market risks with solutions in foreign exchange, interest rates and commodities.

We enhanced our product capabilities and offered customised financial solutions, such as an interest rate swap and foreign exchange forward, to help clients' control their financing costs and to meet their hedging needs.

During the year, we also focused on providing customised commodity derivatives to help our clients manage spot risks. This helped to contribute to a 19 per cent increase year on year in total commodity trade volume in 2017 to US\$2.7 billion.

In 2017, we were an active participant in the trading of precious metals on the Shanghai Gold Exchange, posting a 120 per cent increase in trade volume in the price inquiry market, while our trade volume in the silver market reached 174 metric tonnes. Our Shanghai FTZ Sub-branch became a member of Shanghai Gold Exchange's International Board, which enabled us to expand our channels for the import of physical gold and in turn, to assist in increasing the liquidity in the domestic gold market.

We received four awards from China Foreign Exchange Trade System (CFETS) in recognition of our trading services and excellence. We were the only bank named the Best SGD/CNY Direct Market Maker for the fourth consecutive year and the Best Member for the second year. We also won the Best Standardised FX Product Member award and Best Forward/Swap Member award. As we enhance our trading capabilities to meet our clients' financing needs, we also contribute towards the liquidity of the on-shore FX market.



## 人才

2017 年，我们成功地推出了全新的员工价值主张“UOB+you”，充分表达了银行注重员工专业与个性化培养、关心员工身心发展，并鼓励员工大胆变通的人才发展理念。员工价值主张的推出是对我们企业诚信、进取、齐心和担当几大价值观的重要诠释，也是银行对全体员工的承诺。我们也推出一系列弹性工作方案，员工关爱和福利措施，培训及个人发展课程以及嘉奖项目，以践行这一员工价值主张。

### 关爱员工

在关爱员工方面，我们在年中推出了一系列弹性工作方案，以帮助员工达到工作和生活的和谐状态。这些举措包括错峰上班、居家办公及“家庭关爱假”；员工还可以享受弹性两小时，即每月有一天可以提早下班两小时，处理重要个人事务。

### 关注个人和职业发展

在关注员工“成长”方面，2017 年，我们除了不断完善现有的培训体系，更倾力开展了几个新的重要项目。

“大中华区领导力发展项目”是首次建立的一个大中华区统一的人才培养平台。它充分运用两岸三地的资源，通过顶尖商学院培训、导师制度、辩论竞赛、主题分享、个人实践等各种形式，发展银行未来所需的人才；“大中华区跨地域人才轮岗项目”积极推动了两岸三地的人才流动、促进业务合作交流。2017 年，该平台已培训了 54 名两岸三地人才，同时已有八位员工率先参与人才轮岗项目。

## Colleagues

With people critical to the success of our long-term business strategy, in 2017 we launched UOB+you, an integrated approach to attracting, to engaging and to retaining the best talent. Our distinctive employee value proposition is built upon our values of being Honourable, Enterprising, United and Committed. UOB+you captures the essence of UOB's employment experience and is supported by a wide range of programmes that cover flexible work arrangements, health and wellness, employee welfare benefits, training and development courses and recognition programmes.

### Caring for Our Colleagues

In caring for the well-being of our colleagues, we offer a range of benefits to encourage eligible permanent employees to achieve better work-life harmony. These benefits include staggered work hours, Flexi 2 – an initiative that enables our colleagues to end work two hours earlier once a month to attend to important personal matters, work from home options and family care leave.

### Empowering the Personal and Professional Development of Our People

To nurture the growth of more talents, we expanded our existing training curricula and introduced new learning programmes.

One such programme is the Greater China Leadership Academy (GCLA), an incubator launched in 2017 to develop outstanding performers from our offices in mainland China, Hong Kong and Taiwan. The GCLA provides our high-performing colleagues with various learning opportunities such as training courses at top business schools, mentorship and peer learning, debate competitions and experience sharing sessions to deepen their leadership skills. We also launched the Greater China Talent Rotation Programme which offers opportunities for our colleagues to gain valuable exposure and experience across UOB Greater China offices. In 2017, 54 employees completed their training at the GCLA and eight employees participated in the job rotation programme.



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图片说明：大华银行大中华区行政总裁叶杨诗明女士和大华银行（中国）行长符懋赞先生在“大华荣耀奖”大中华区颁奖典礼上为获奖员工颁奖。

Mrs Christine Ip, UOB Greater China CEO and Mr Peter Foo, UOB (China) President and CEO, presented the awards at UOB Greater China Honours Awards ceremony.

此外我们推出的大华中国成长俱乐部 (Growth Club)，通过在银行各个部门各个层面开展每月分享，积极营造学习文化，帮助每个员工获得成长。

2017 年第四季度，我们又推出了“大华微学堂”，通过短视频形式，传授计算机、高效工作习惯及商务礼仪等技能，让员工可以通过企业微信，利用碎片时间进行课程学习，提升自我。

#### 鼓励员工追求卓越

我们在企业内不断努力，建立以大华银行价值观为基础的企业文化。2017 年，我们也举办了表彰银行内部卓越成就的年度奖项“大华荣耀奖”。该系列奖项旨在鼓励和认可制定创新方案、提升业务效率和在银行发展路程上作出杰出贡献的团队与个人。

最终有 14 个大中华区项目团队脱颖而出，分获了中国区的“大华荣耀奖”。同时 21 位在大华银行（中国）服务超过十年的员工获得了“年度长期贡献奖”。

During the year, we also launched the Growth Club to foster a learning culture and to encourage our colleagues to share ideas and experiences with one another during monthly club activities at each function or branch.

To enable our colleagues to take ownership of their professional and personal growth, in the fourth quarter of 2017, we launched We-Course, which is a suite of WeChat-based courses conducted in short videos on topics such as computer skills, working habits and business etiquette. Our colleagues can access our enterprise WeChat account anytime, anywhere to participate in the courses in which they are interested.

#### Encouraging Our People to Make a Positive Difference

Stepping up our efforts to nurture and to maintain an organisational culture based on our values, we launched the UOB Honours programme in 2017 to recognise outstanding individuals and teams who developed innovative solutions, increased productivity or demonstrated long-term commitment to the Bank.

Fourteen teams from Greater China received the UOB Honours Country Awards at the inaugural awards ceremony. In addition, 21 long-serving colleagues, who have been with the Bank for more than 10 years received a Dedication Award.



图片说明：大华银行大中华区人力资源主管洪晓燕女士出席 2017 中国最佳雇主颁奖典礼。

Ms Amy Hong, Head of Human Resources for UOB Greater China at the China's Best Employer Awards ceremony

### 最佳雇主之选

2017 年，大华银行（中国）再次荣膺“中国最佳雇主”和“中国典范雇主”全国百强的两项殊荣。这是大华银行（中国）连续第二年位列“中国最佳雇主”和“中国典范雇主”双料百强，我行也是今年唯一一家连获此两项人力资源奖的外资银行。

“中国最佳雇主”由智联招聘联合北京大学企业社会责任与雇主品牌传播研究中心共同发起。“中国典范雇主”由前程无忧在 2008 年发起，过去十年间，已成为中国人力资源管理领域的一大权威奖项。

大华银行（中国）还荣获智联招聘授予的“最具企业社会责任雇主奖”与前程无忧授予“人力资源战略典范奖”两个单项奖，以褒奖我行在人力资源管理和公益慈善领域的杰出表现。

### An Employer of Choice

UOB (China) was listed among the top 100 China's Best Employers and Employers of Excellence in 2017. This was the second consecutive year that UOB (China) has won these awards and the Bank was the only foreign bank in China to receive these two top human resources (HR) awards.

The China's Best Employer Award recognises companies that serve as role models in driving best HR practices in the country. It was launched by Zhaopin in collaboration with Peking University's Social Survey Research Centre. The Employer Excellence of China Award was launched by 51job in 2008. Over the past decade, this award has become one of the most prestigious HR awards.

In addition, UOB (China) received the Best Employer in Corporate Social Responsibility award from Zhaopin for our ongoing commitment to giving back to the community and the Excellence in HR Management Strategy Award from 51job for our outstanding people-focused strategy.

## 管理层报告 2017 in Review

### 科技与营运

2017 年，我们持续专注于系统建设升级，以优化我们的分行和电子化银行服务及操作，旨在不断提升客户体验，同时保证系统的安全性。

作为一贯致力提升的方向，我们与个人金融服务部协作，在直销银行手机平台上积极推进在线开户申请流程。优化后的流程，使得客户可以通过手机开立二类账户，减少了客户业务办理的等候时间。

我们还升级了监管报告系统，以符合各级监管要求。例如我们依据银监会的要求升级了电信诈骗风险交易事件管理平台，通过管理平台与最高法院及银监会建立连接。我们还搭建了银行卡海外交易报告系统，依据国家外汇管理局的要求，每日报送银行卡海外交易。

### Technology and Operations

In 2017, we continued to harness technology to improve our branch and digital banking services and operations, to enhance the customer experience and to play our part in ensuring the safety and security of the financial system.

As part of our continuous improvement programme, we worked with Personal Financial Services to enhance the online account application process within our Direct Banking mobile application. As a result, we improved the workflow process to make it faster for customers to open type-II accounts through their mobile phone.

We also updated several reporting systems, ensuring compliance with new regulatory requirements. For example, we upgraded our Telecommunications Anti-Fraud system (TAS) to comply with the China Banking Regulatory Commission's (CBRC) requirement for TAS connection to the High Courts and CBRC. We also launched a Card Overseas Transaction Reporting system to comply with the State Administration of Foreign Exchange's requirement for daily reporting on bank card overseas transactions.



图片说明：大华银行（中国）多地同时为爱开跑，义卖现场同步进行。

## 社区

### 通过艺术、儿童和教育，连接社区

造福社会、回馈社区是我行一贯坚持的宗旨。大华银行自进入中国以来，专注履行在艺术、儿童以及教育三大领域的企业社会责任。

大华银行通过标志性公益项目“爱心公益跑／行”，募集爱心善款。截至 2017，我们已连续六年在中国举行这一年度公益项目。2017 年近 1,600 名大华银行（中国）的员工及其家人，以运动、公益捐赠、义卖等多样形式参与此次活动，筹得善款人民币 38 万余元，相较去年增长 78%。

善款已通过大华银行（中国）长期合作公益机构——新叶公益，继续用于中国西部山区与儿童、教育和艺术相关的项目，含我们的校服捐赠和助鞋计划以及大华银行艺术奖学金，有超过 1,680 名学生因此受益。



Keeping the good going across China at our 2017 UOB Heartbeat Run/Walk

## Community

### Connecting Communities through Art, Children and Education

Giving back to the community in which we operate is fundamental to us. We focus our corporate social responsibility (CSR) efforts on three areas which we believe are essential for the quality and progress of society: art, children and education.

The UOB Heartbeat Run/Walk is UOB Group's annual flagship event to raise funds for a good cause. In China, 2017 was the sixth consecutive year we have held the event. About 1,600 of our colleagues and their family members came together to support children from less privileged backgrounds through sports, donations and charity sales. In 2017, we raised more than RMB380,000, 78 per cent more than a year ago.

The funds raised were donated to our long-time partner YesKids, a Nanjing-based organisation that aims to create equal opportunities for children from rural communities. The money we raised was used to sponsor new school uniforms and to improve the school facilities for less privileged children in remote villages in China. Part of the funds raised was also used to sponsor the UOB (China) Art Scholarship which enables students to deepen their appreciation of traditional art and craft skills. In 2017, 1,680 students in Sichuan and Yunnan provinces benefitted from different programmes supported by the funds raised by our UOB Heartbeat Run/Walk.

<sup>1</sup>新叶公益是一群年轻的大学生志愿者以及城市白领于 2013 年在南京正式注册的一个公益组织，致力于改善贫困乡村和城市儿童的受教育环境，促进孩子们健康成长，为他们获得个人发展创造机会。



## 管理层报告

### 2017 in Review



大华银行(中国)在2017年5月与第一财经公益基金会联合推出“UOB带我爱世界”小叮当的放映室公益教育在线课程项目。项目内容引入与目前我国教学大纲接轨的科学、文化课程,以及与生活相关的简单金融常识课程。

山区的孩子们通过学习在线课程,收获知识、感受世界。项目课程分为专业课程和志愿者课程。其中志愿者课程由公开招募的个人及企业志愿者,以及多位大华银行(中国)员工志愿者,根据自己的兴趣、特长并结合由专业机构设定的课程表来报名,并在接受培训后成为志愿者讲师。第一季课程已顺利结束。借助互联网,项目为云南省怒江地区旧乃山完小和平安寨完小两所小学近500名学生提供了共24类内容的在线课程。

我行开展公益项目的同时也积极鼓励员工志愿者参与公益活动。2017年大华银行(中国)员工为各类公益活动贡献了约3,300个小时。

自本地化十年间,我们已通过多项在华公益活动。筹得善款超过1,200万元人民币,将其用于灾后重建、医疗改善、并支持偏远地区孩子的教育和艺术发展。截至2017年,已有超过5,000人次的儿童,因我们的项目而受益。

2017年公益创新峰会特授予大华银行(中国)企业社会责任奖,以认可我行在企业社会责任领域所作出的不懈努力和贡献。

图片说明: 大华银行(中国)与第一财经公益基金会联合启动“UOB带我爱世界”小叮当的放映室公益教育在线课程项目。

UOB (China) worked hand in hand with Yicai Foundation to launch the UOB Brings The World To Me programme for children in remote areas of Yunnan.

In May 2017, we collaborated with Yicai Foundation to launch the UOB Brings The World To Me programme, which aims to provide children in the remote mountainous areas of Yunnan province with access to online courses on a range of subjects such as science, culture and basic financial knowledge.

Under the joint programme, the children are able to learn more about the world beyond their local community. To overcome geographic barriers, children study through live and pre-recorded sessions conducted by volunteer teachers. These sessions are projected onto television screens donated to their schools through the Yicai Foundation. In 2017, many of our colleagues, signed up as volunteer teachers for this programme. About 500 children at Ping'An Village Primary School and Jiunai Mountain Primary School completed 24 online courses.

Every year, our colleagues participate actively in the Bank's CSR initiatives. In 2017, our colleagues volunteered about 3,300 hours of their time.

Since the inauguration of UOB (China) in 2008, we have helped more than 5,000 children and raised more than RMB 1.2 million in support of community and post-disaster construction initiatives in China.

In recognition of our commitment to the community, we received a CSR award at the Philanthropy Innovation Summit 2017.





图片说明：大华银行（中国）志愿者第三度回访四川省汉源县片马彝族乡中心小学，并给当地学生带来温暖的新鞋子。



The children at Central Primary School in Pian Ma Yi Minority Village are spurred to put their best foot forward in the new academic year upon receiving gifts of new shoes from the UOB (China) volunteers.

### 增强金融教育，保护消费者权益

2017 年我行在客户权益保护工作上迈出了新的步伐，不仅完成了银行业客户权益保护的日常工作，同时结合我行诚信、进取、齐心和担当这四大价值观，建立了独具大华银行特色的以客户为中心的消费者权益保护文化。

我行非常重视客户权益保护工作中的客户宣传和教育工作。在全国 11 个城市共举办了近 120 场客户权益保护宣传活动，传授如何识别金融诈骗、非法集资，保护个人信息等金融知识。另外，我行积极开拓多渠道的客户权益保护宣传工作，于 2017 年 10 月走入五所大学校园，向大学生宣传防范电信网络诈骗及非法校园网络贷款等内容。

同时我行在 2017 年推出了《服务主题月》，以每月一主题的视频形式面向全体员工宣传积极、乐观的服务理念，以及社会热点话题，涵盖防范电信网络诈骗、公平交易、保护客户个人信息等内容，以帮助他们更好地向客户普及该类信息。

员工服务交流研讨会也是我行今年推出的又一重点服务管理项目。2017 年，我行在全国 12 个城市，共举办 12 场研讨会。参与员工通过该平台交流服务心得、互相学习服务经验，体会我行消费者权益保护文化和精神。此外，我行也在该项目中进行投诉应急预案的桌面演练，帮助员工从容面对突发事件。

### Enhancing Consumer Awareness Through Financial Education

Treating our customers fairly and providing them with appropriate solutions are key to UOB (China)'s commitment to do what is right for them. We also place great emphasis on consumer education and protection.

In 2017, we continued to build on our customer-centric approach, whose foundation is based upon our values of being Honourable, Enterprising, United and Committed. We hosted close to 120 educational events across 11 cities, sharing tips with consumers on how to recognise illegal fund raising, prevent financial scams and protect personal data. We also organised sessions for students from five universities to help them to identify and to protect themselves from telecommunications scams and illegal campus loans.

We also launched a monthly Service Theme programme for our employees to equip them with knowledge and skills to be able to advise our customers on fair dealing, protecting customer data and privacy and preventing telecommunication and internet scams.

Another key service enhancement programme launched in 2017 was our More and More workshop. We organised 12 workshops at our branches across the country for our colleagues to share their experiences and best practices on consumer protection and service excellence. We also trained our colleagues in attending to customer complaints and emergencies through simulations at the workshops.

## 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：

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

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

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

### Board of Directors

The current Board comprises six members, two of whom are independent directors. The size and composition of the Board comply with regulatory requirements and the provisions in the Bank's Articles of Association. The six Board members are:

姓名 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	65	董事长/非执行非独立董事 Chairman/Non-executive and non-independent director	2016年9月17日至2019年9月16日 From 17 September 2016 to 16 September 2019
符懋赞 Peter Foo Moo Tan	男 Male	55	执行非独立董事(行长兼首席执行官) Executive (President and CEO) and non-independent director	2017年1月18日至2019年10月27日 From 18 January 2017 to 27 October 2019
李振荣 Francis Lee Chin Yong	男 Male	64	非执行非独立董事 Non-executive and non-independent director	2016年12月27日至2019年12月26日 From 27 December 2016 to 26 December 2019
叶杨诗明 Christine Ip	女 Female	54	非执行非独立董事 Non-executive and non-independent director	2017年7月12日至2020年7月11日 From 12 July 2017 to 11 July 2020
刘二飞 Liu Erh Fei	男 Male	58	独立非执行董事 Non-executive and independent director	2017年1月20日至2019年11月15日 From 20 January 2017 to 15 November 2019
曾之杰 Zeng Zhi Jie	男 Male	49	独立非执行董事 Non-executive and independent director	曾之杰先生自2016年10月26日起继续留任，直至找到合适的继任者 From 26 October 2016, until a new independent director is appointed to the Board

#### 董事会的主要职能如下：

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

董事会每年召开四次定期会议，并在需要时召开临时董事会议。

根据银行章程的规定，董事会还可通过传签的方式做出决议。

2017年，我行共召开董事会会议四次，会议均达到法定最低出席人数。

2017年，我行董事会还通过传签的方式，做出了八项决议。

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。所有董事会会议记录及传签决议由我行董事会秘书保存。

#### The main responsibilities of the Board are to:

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

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

The Bank's Articles of Association also provide for the Board to make decisions by way of circular resolutions.

In 2017, the Board held four meetings. The quorum for each meeting was met.

The Board passed eight resolutions by way of circulation in 2017.

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 all Board meetings and the circular resolutions are maintained properly by the Company Secretary.

# 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董事会风险管理委员会（自2018年1月1日起，原风险管理委员会更名为董事会风险管理委员会）。

#### (1) 执行委员会

- a. 委员会成员：黄一宗先生（主席）、符懋赞先生、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。

2017年，执行委员会召开会议12次。

#### (2) 关联交易控制委员会

- a. 委员会成员：刘二飞先生（自2018年1月1日起担任主席）、曾之杰先生、李振荣先生。作为继任计划的一部分，刘二飞先生自2018年1月1日起接替曾之杰先生担任关联交易控制委员会主席，曾之杰先生继续担任关联交易控制委员会成员。
- b. 关联交易控制委员会的主要职能如下：
  - 建立并执行关联交易管理制度；
  - 管理关联交易并控制由此而生的风险；
  - 审查一般关联交易；及
  - 审核重大关联交易并提交董事会批准。
- c. 2017年，关联交易控制委员会共召开会议一次。

### 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 Board Risk Management Committee (BRMC) (the RMC renamed as Board Risk Management Committee with effect from 1 January 2018).

#### (1) Executive Committee

- a. The EXCO members are Mr Wee Ee Cheong (Chairman), Mr Peter Foo Moo Tan, 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 12 meetings in 2017.

#### (2) Connected Transactions Control Committee

- a. The CTCC members are Mr Liu Erh Fei (Chairman with effect from 1 January 2018), Mr Zeng Zhi Jie and Mr Francis Lee Chin Yong. As part of the succession planning, on 1 January 2018, Mr Liu Erh Fei took over the CTCC Chairman in place of Mr Zeng Zhi Jie, who continues to serve as a member of the CTCC.
- 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 2017.

### (3) 审计委员会

- a. 委员会成员：刘二飞先生（自2018年1月1日起担任主席）、曾之杰先生、李振荣先生、叶杨诗明女士。作为继任计划的一部分，曾之杰先生于2018年1月1日停止担任审计委员会主席，但仍继续担任审计委员会成员。
- b. 审计委员会的主要职能为审议 / 监督以下相关事宜：
- 财务报告，内部、外部审计计划及报告；
  - 内部会计控制及重大内部控制的充分性；
  - 内部及外部审计的范围及结果；
  - 有关会计准则或会计实务的质量及重大变化；
  - 内部审计资源的充分性；
  - 内部审计调查的重大发现；
  - 批准外部审计费用；及
  - 外部审计机构及内部审计部门负责人提名。
- c. 2017 年，审计委员会共召开会议四次。

### (4) 提名及薪酬委员会

- a. 委员会成员：曾之杰先生（主席）、黄一宗先生、李振荣先生、刘二飞先生。
- 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. 2017 年，提名及薪酬委员会召开会议一次。

### (3) Audit Committee

- a. The AC members are Mr Liu Erh Fei (Chairman with effect from 1 January 2018), Mr Zeng Zhi Jie, Mr Francis Lee Chin Yong and Mrs Christine Ip. As part of the succession planning, Mr Zeng Zhi Jie stepped down as the AC Chairman on 1 January 2018 but continues to serve as a member of the AC.
- 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 2017.

### (4) Nominating and Remuneration Committee

- a. The NRC members are Mr Zeng Zhi Jie (Chairman), Mr Wee Ee Cheong, Mr Francis Lee Chin Yong and Mr Liu Erh Fei.
- 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 2017.



# 公司治理

## Corporate Governance

### (5) 董事会风险管理委员会

- a. 委员会成员：李振荣先生（主席）、曾之杰先生、叶杨诗明女士、刘二飞先生。
- b. 董事会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. 2017 年，董事会风险管理委员会共召开会议四次。

### 关于监事

大华银行（中国）现有监事两名，现任监事黄祖耀博士及副监事詹道存教授均由股东委派。监事的委任符合监管要求和《公司章程》的规定。

监事的职权主要包括：

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

2017 年，监事严格按照《中华人民共和国公司法》和《公司章程》等规定，积极履行对董事会和高级管理层实施监督的职责。在履行职责的过程中，监事接受并审阅有关本行经营及风险管理状况的常规报告，对我行的经营情况、财务状况以及我行董事和高级管理人员履行职责的合法合规性进行了有效地监督。

### (5) Board Risk Management Committee

- a. The BRMC members are Mr Francis Lee Chin Yong (Chairman), Mr Zeng Zhi Jie, Mrs Christine Ip and Mr Liu Erh Fei.
- b. The BRMC'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 BRMC held four meetings in 2017.

### Supervisors

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

The main responsibilities of the Supervisors include:

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

In 2017, the Supervisors duly discharged their responsibility of supervising the Board and Senior Management strictly in accordance with relevant requirements, including the provisions under the PRC Company Law and in the Bank's Articles of Association. In discharging their responsibility, the Supervisors received and reviewed regular reports on the Bank's operations and risk management, and conducted supervision of the operations and financial position of the Bank and the performance of the Directors and Senior Management.

### 独立董事履行职责情况

2017 年度，我行设两名独立董事，分别为刘二飞先生和曾之杰先生。其中，刘二飞先生同时担任董事会下设的关联交易控制委员会、审计委员会主席，以及提名及薪酬委员会、董事会风险管理委员会成员。曾之杰先生同时担任董事会下设的提名及薪酬委员会主席，以及关联交易控制委员会、审计委员会、董事会风险管理委员会成员。

报告期内，两位独立董事均勤勉尽责地履行了董事义务，认真审议了各项议案。两位独立董事为董事会、董事会下设专业委员会切实履行决策和监督职能发挥了积极作用，维护了我行的整体利益以及股东的合法权益。

### Performance of Independent Directors

There were two independent directors on the Board in 2017, namely Mr Liu Erh Fei and Mr Zeng Zhi Jie. Currently, Mr Liu Erh Fei is the Chairman of the CTCC and AC, as well as a member of the NRC and BRMC. Mr Zeng Zhi Jie is currently the Chairman of the NRC, as well as a member of the CTCC, AC and BRMC.

For the year under review, both independent directors 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) 2017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
刘二飞 Liu Erh Fei	4	4	0	/
曾之杰 Zeng Zhi Jie	4	3	1	因公务未能出席2017年11月22日的董事会会议 Excused at Board meeting on 22 November 2017 for other business matters

#### (1) Independent Directors' Attendance at Board Meetings in 2017

#### (2) 独立董事对我行有关事项提出异议的情况

2017 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。

#### (2) Dissent of Independent Directors

In 2017, Management did not give cause for the independent directors to record their dissent on any matter.

#### Supervisors' and Directors' Access to Information

The Supervisors and directors have unfettered access to information and Management, and receive timely and comprehensive financial, risk management and operational reports to facilitate informed discussions during meetings. They also have access to the Company Secretary whose responsibilities include advising the Supervisors and directors on regulatory changes and best practices in corporate governance. The Supervisors and directors may seek independent professional advice in the course of discharging their duties 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	出生年份 Year of Birth	任期起始 Assignment Commencement	最高学历 Highest Academic Degree	相关经验年限 Relevant Years of Experience
符懋赞 FOO Moo Tan Peter	行长兼首席执行官 President and CEO	男 Male	1962	2016年12月 Dec 2016	新加坡国立大学房地产管理学士学位 Bachelor of Science, Estate Management, Honours National University of Singapore 特许金融分析师 Chartered Financial Analyst	30
杨国林 YEONG Kok Leng Vincent	副行长 Alternate Country CEO 兼北区区域主管 North Regional Head 兼北京分行行长 General Manager of Beijing Branch	男 Male	1969	2015年7月 Jul 2015 2017年5月 May 2017 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	24
刘可 LIU Ke Jenny	首席风险控制官 Chief Risk Officer	女 Female	1970	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	22
卢绍康 LO Siu-Hong Rodney	渠道及数字化部主管 Head, Channels and Digitalisation	男 Male	1967	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	24
陈垹荣 TAN Kong Weng Steven	首席技术官 Chief Information Officer	男 Male	1976	2016年6月 Jun 2016	新加坡国立大学工商管理学士学位 Bachelor of Business Administration, Honours National University of Singapore	16
吴鹏 WU Peng Tina	企业银行部主管 Head, Corporate Banking	女 Female	1975	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	15
林培丰 LIM Pei Hong Winston	个人金融服务部主管 Head, Personal Financial Services	男 Male	1975	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	16
杨瑞琪 YANG Rui Qi Mark	环球金融部主管 Head, Global Markets	男 Male	1973	2016年10月 Oct 2016	墨尔本大学应用金融硕士 Master of Applied Finance The University of Melbourne	16
郑伟仁 TEH Wee Jin	企业银行信贷部主管 Head, Corporate Credit	男 Male	1958	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	36
杨健顺 YEOH Kian Soon Benedict	商业银行信贷部主管 Head, Commercial Credit	男 Male	1970	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	22
王红霞 WANG Hong Xia Carol	个人信贷部主管 Head, Retail Credit	女 Female	1971	2016年12月 Dec 2016	华东理工大学国际企业管理学士 Bachelor of International Business Management East China University of Science and Technology	24
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head, Human Resources	女 Female	1977	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	20
张飒 ZHANG Sa Sarah	内部审计部主管 Head, Internal Audit	女 Female	1972	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	24
王媛 WANG Yuan Eliza	法律与秘书部主管 Head, Legal and Secretariat	女 Female	1974	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	21
熊大永 XIONG Da Yong	合规部主管 Head, Compliance	男 Male	1970	2017年8月 Aug 2017	复旦大学金融学博士 Doctor of Finance Fudan University	14
林楚强 LIM Chor Kiang	交易银行业务部主管 Head, Transaction Banking	男 Male	1970	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	22

张晓 ZHANG Xiao Andy	跨国企业银行部主管 Head, Multinational Corporate	男 Male	1971	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	24
戴晓虹 DAI Xiao Hong Sherrie	私人银行部 Head, Private Banking	女 Female	1970	2017年7月 Jul 2017	加利福尼亚州立大学经济学硕士 Master of Finance California State University	20
林联坚 LIM Lian Kian	东区区域主管 East Regional Head 兼任上海分行行长 General Manager of Shanghai Branch	男 Male	1973	2014年10月 Oct 2014	美国南阿拉巴马州大学理学学士 Bachelor of Science University of South Alabama	21
卓益丰 TOK Aik Hong Lawrence	南区区域主管 South Regional Head 兼任深圳分行行长 General Manager of Shenzhen Branch	男 Male	1975	2017年4月 Apr 2017	伦敦大学理学学士荣誉学位 Bachelor of Science, Honours University of London	17
黄魁彬 HUANG Kuei Ping Patrick	广州分行行长 General Manager of Guangzhou Branch	男 Male	1974	2015年3月 Mar 2015	中国文化大学会计学学士 Bachelor of Accounting Chinese Culture University, Taiwan	17
黄莹 HUANG Ying	厦门分行行长 General Manager of Xiamen Branch	女 Female	1972	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.	23
马健强 MA Jian Qiang Gosen	沈阳分行行长 General Manager of Shenyang Branch	男 Male	1971	2016年4月 Apr 2016	巴拉瑞特大学工商管理学硕士 Master of Business Administration University of Ballarat	22
胡维 HU Wei Tony	西区区域主管 West Regional Head 兼任成都分行行长 General Manager of Chengdu Branch	男 Male	1978	2015年2月 Feb 2015	法国国立科学技术与管理学院工商管理硕士 Master of Business Administration Conservatoire National des Arts et Métiers	17
石新宇 SHI Xin Yu Edward	天津分行行长 General Manager of Tianjin Branch	男 Male	1967	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	24
叶艳 YE Yan Beicy	杭州分行行长 General Manager of Hangzhou Branch	女 Female	1971	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	23
吴端祝 GOH Tuan Chioh	重庆分行行长 General Manager of Chongqing Branch	男 Male	1972	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	20
蔡福耀 CHUA Hock Yew Alexander	苏州分行行长 General Manager of Suzhou Branch	男 Male	1972	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	20
黄婷 HUANG Ting Taylor	昆明分行行长 General Manager of Kunming Branch	女 Female	1986	2017年8月 Aug 2017	北京大学汇丰商学院经济学硕士 Master of Economics, HSBC Business School Peking University	8
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	1981	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	12
杜艳 DU Yan Cherry	上海静安支行行长 Branch Manager of Jingan Sub-Branch	女 Female	1975	2016年5月 May 2016	比利时联合商学院高级工商管理硕士 Master of Business Administration United Business Institutes	15
许杰 XU Jie Sting	北京东城支行行长 Branch Manager of Dongcheng Sub-Branch	男 Male	1979	2012年5月 May 2012	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	11
李胜莲 LI Sheng Lian	北京燕莎中心支行行长 Branch Manager of Lufthansa Centre Sub-Branch	女 Female	1982	2017年6月 Jun 2017	英国拉夫堡大学银行与金融硕士 Master of Banking and Finance Loughborough University	10

## 公司治理 Corporate Governance

### 大华银行（中国）薪酬管理制度

#### 薪酬管理制度基本宗旨

大华银行（中国）的薪酬管理制度旨在建立和规范一个薪酬框架和付薪原则，用于吸引、激励和保留人才，并结合我行的风险管控制度建立长期有效的绩效奖励机制，倡导“酬功给效”的奖惩文化。

#### 整体薪酬框架

我们将员工各种薪酬加总起来，形成一个整体的计划，我们称之为“整体薪酬”。它由两大部分构成，即固定薪酬和可变薪酬。

其中可变薪酬是根据当年集团及大华银行（中国）的经营业绩考核结果来确定，同时体现充足的各类风险与成本抵扣和银行可持续发展的激励约束要求。对于高级管理人员以及对风险有重要影响岗位上的员工，其可变薪酬严格按照集团相关递延政策执行，以达成本地监管机构所要求达到的公司治理和风险管控目的。

#### 董事、监事和高级管理人员薪酬

2017 年度我行董事、监事津贴和高级管理人员的薪酬总额为人民币 43,977,319 元。

### UOB (China) Remuneration Policy

#### Total Compensation Principle

The purpose of UOB (China) remuneration policy develops a total compensation framework and pay approaches, to attract, motivate and retain talent, while building up a long-term effective performance management policy in align with the Bank's internal risk control policy to promote the Rewarding You (pay-for-performance) culture.

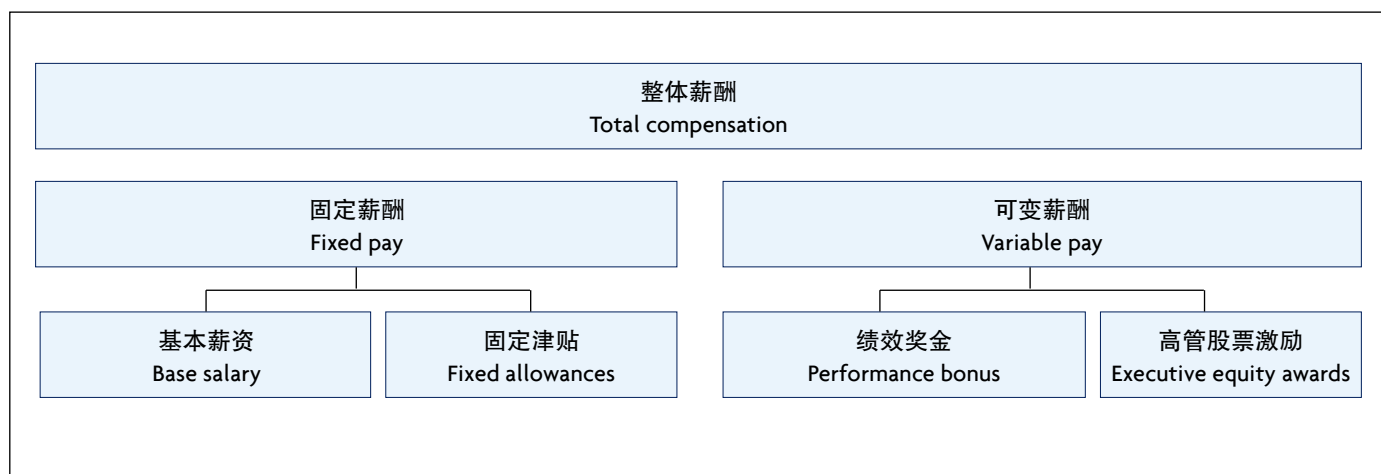
#### Total Compensation Framework

We take a holistic approach to design employee's compensation, providing a complete pay package called "total compensation". Total compensation is made up of two main components, namely fixed pay and variable pay.

The variable pay is determined upon the financial performance of both UOB Group and UOB (China), which take considerations of various risk & cost factors as well as incentives needed to drive sustainable growth. For senior executives and material risk takers, their variable pay shall strictly follow the Group's variable pay deferral policy, to meet corporate governance and risk management requirements set by local government authorities.

#### Compensation for Directors, Supervisors and Senior Management

For 2017, the allowance for Board Directors and Supervisors, and compensation for senior executives is RMB43,977,319.





## 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大华银行集团的具体实践,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为提供独立及客观的内部审计服务和其他增值服务,协助董事会和管理层履行其法律和管理职责,旨在促进我行运营活动中内部控制和风险管理的合理性和有效性。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

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 on the internal control environment, including, but not limited to, strengthening of risk identification/assessment, monitoring processes and risk mitigation techniques; and constantly reviewing communication/feedback as well as evaluation/correction mechanisms. 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, while administratively reporting 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 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 as well as the infrastructure and applications of systems across UOB (China)'s headquarters and branches. The strategic plan is reviewed annually.

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

# 风险管理

## Risk Management

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

### 我们的方法

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

### 风险管理架构

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

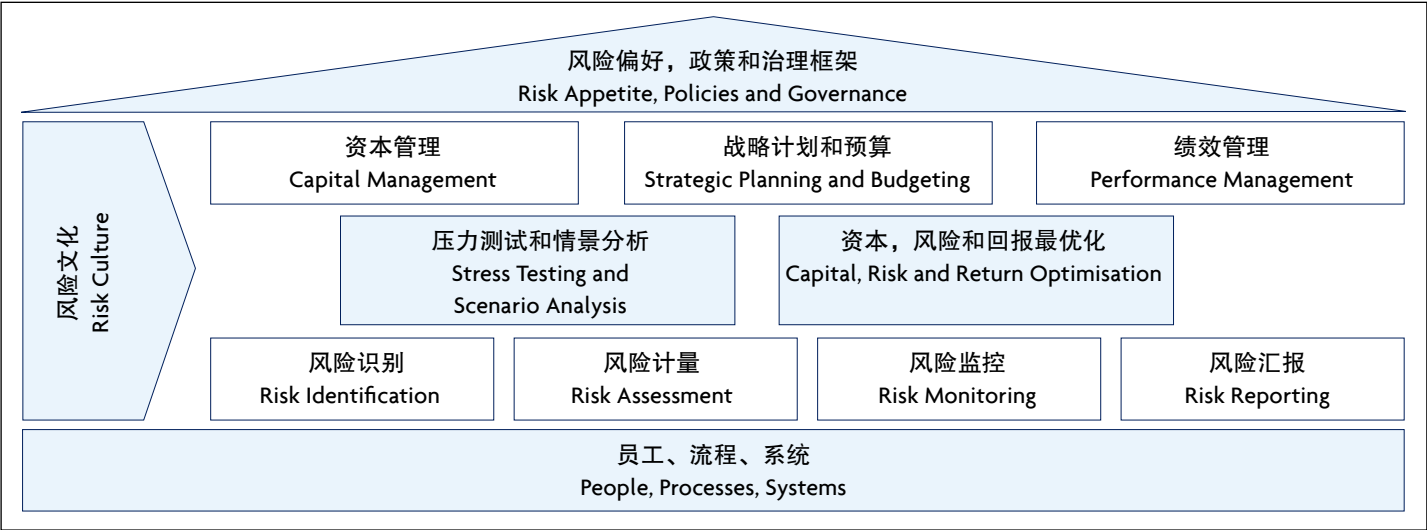
Managing risk is an integral part of our business strategy. Our risk management approach focuses on ensuring continued financial soundness and safeguarding the interests of our stakeholders, while remaining nimble to seize value-creating business opportunities in a fast changing environment. We are committed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

### Our Approach

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

### Risk Management Structure

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



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

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

### 风险治理

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

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

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

在充分考虑风险和回报因素的前提下，由行长兼首席执行官建立的高级管理委员会负责协助进行业务决策。涉及的主要高级管理委员会包括管理委员会，资产负债委员会，信贷委员会，操作风险管理委员会，消费者权益保护委员会和风险与资本委员会。这些委员会还协助董事会就具体风险领域的管理。

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

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

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

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

### Risk Governance

UOB (China)'s responsibility for risk management starts at the top with our Board overseeing a governance structure that is designed to ensure that the Bank's business activities are:

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

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

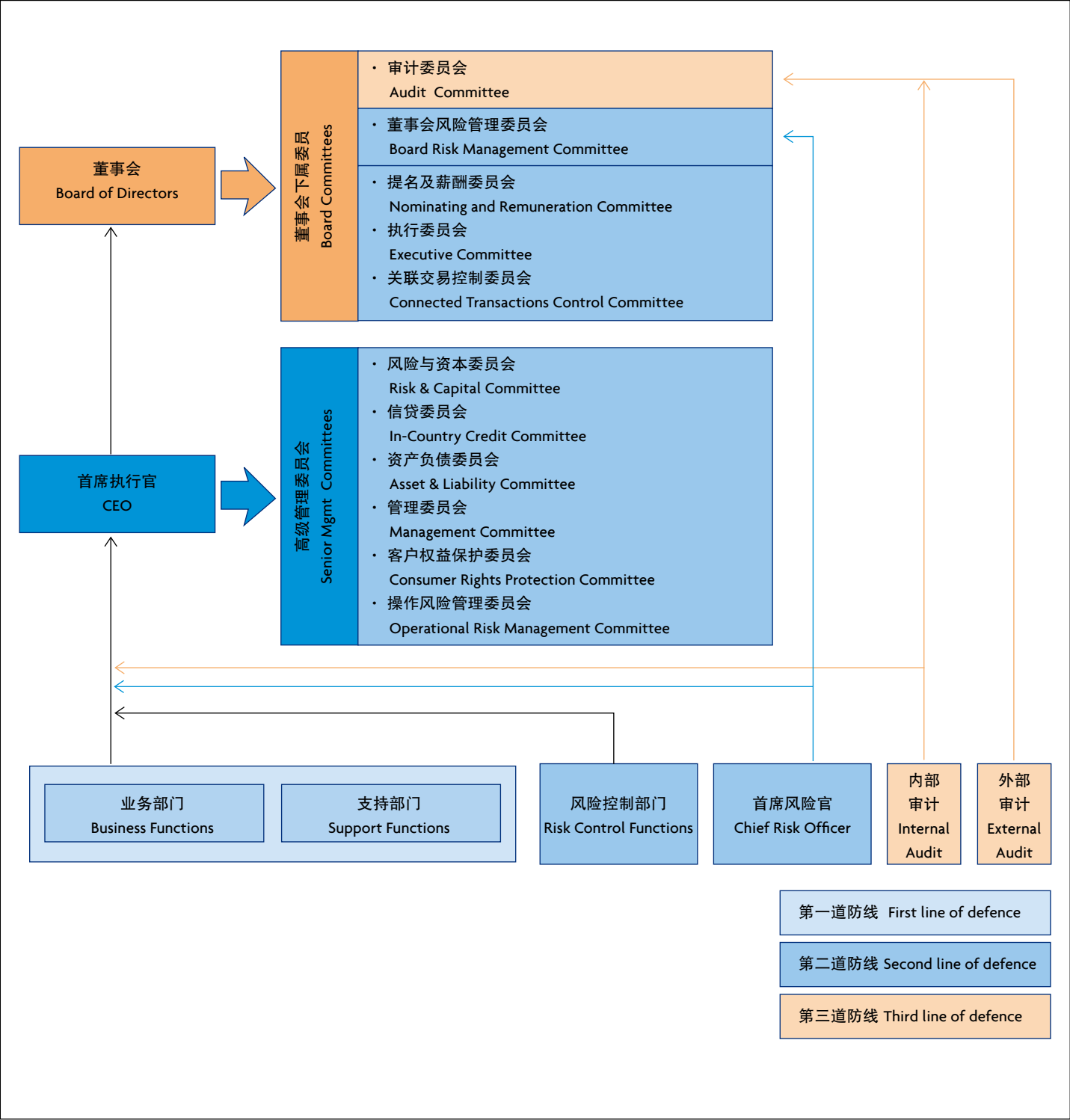
The CEO has established senior management committees to assist in making business decisions with due consideration to risks and returns. The main senior management committees involved in this are the Management Committee (MC), Asset and Liability Committee (ALCO), In-Country Credit Committee (ICCC),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

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

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

# 风险管理 Risk Management

风险治理结构  
Risk Governance Structure



#### 第一道防线—风险所有者：

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

#### 第二道防线—风险监督：

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

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

风险控制监督部门具有的独立性保证了必要的查核和平衡。

#### 第三道防线—独立审计：

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

#### First line of defence - The Risk Owner:

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

#### Second line of defence - Risk Oversight:

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

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

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

#### Third line of defence - Independent Audit:

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



# 风险管理

## Risk Management

### 风险偏好

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

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

风险偏好定义了关键领域的适当阈值和限额，包括但不限于信贷风险、国家风险、市场风险、流动性风险、操作风险和声誉风险。我们承受风险的方式是聚焦于被充分了解且具有完备风险管理能力的各项业务。通过这种方法，我们的目标是尽量减少盈利波动和集中风险，确保银行良好的信用评级、充足的资本和资金来源得到保持。这使我们能够在不断变化的经济条件和周期中，成为我们客户的稳定的合作伙伴。

我行的风险偏好框架每年定期更新并由董事会批准通过。银行管理层负责风险偏好限额的管控并将遵循情况上报董事会及董事会风险管理委员会知悉。

### Risk Appetite

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

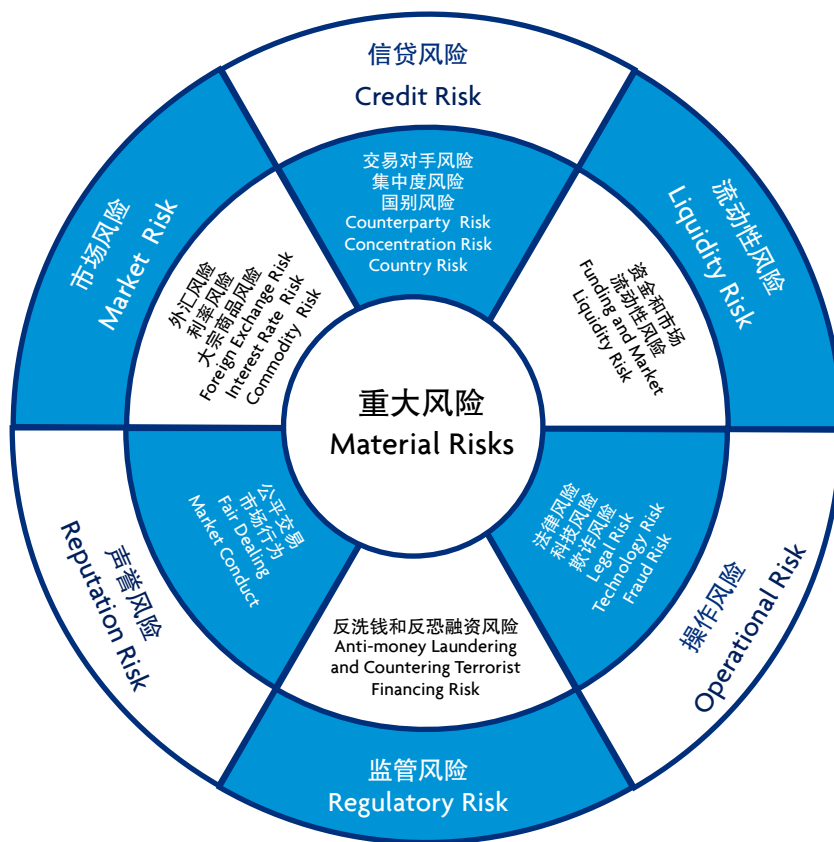
- Relevance to respective stakeholders, with appropriate levels of granularity;
- Practical, consistent and easy to understand metrics for communication and implementation;
- Alignment to key elements of the Bank's business strategy;
- Analytically substantiated and measureable metrics.

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

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

## 重大风险

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



## Material Risks

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

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

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

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

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

# 风险管理

## Risk Management

### 信贷风险

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

完整的信贷风险管理框架清楚地定义了与信贷风险的衡量和管理相关的政策和流程。

### 信贷风险治理和组织

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

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

### Credit Risk

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

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

### Credit Risk Governance and Organisation

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

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

## 风险政策和程序

我们在以下关键领域建立了信贷政策和流程来管理信贷风险：

### 独立的信贷批准

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

### 内部评级系统

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

### 信贷集中度风险

信贷集中度风险可能源于单笔的大额信贷敞口或互相关联的多笔敞口。该类风险通过设定不同种类的限额进行管理，包括集团、借款人、行业和国别等，通常限定为银行资本额的一定百分比。定期评估出现的风险并展望行业和国家前景也被用来提供前瞻性观点，以衡量对我行业务敞口组合可能的影响。

### 信贷压力测试

信贷压力测试是信贷资产组合管理的一个重要组成部分。它包括确定可能对我行信贷风险产生不利影响的事件或未来经济状况变化，以及评估我行在压力情景中管理财务资源的能力。同样的，我行亦会根据银监会要求的压力情景和实验参数，对指定的贷款组合实施相应的信贷压力测试及敏感性分析，以评估受压情况下的贷款质量和资本状况。

## Credit Risk Policies and Processes

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

### Credit Approval Process

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

### Internal Rating System

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

### Credit Concentration Risk

Credit concentration risk may arise from a single large exposure or from multiple exposures that are closely correlated. This is managed by setting exposure limits on obligor groups, portfolios, borrowers, industries and countries, generally expressed as a percentage of the Bank's eligible capital base. Regular assessments of emerging risks and reviews of industry and country outlooks are also performed to provide a forward-looking view on developments that could impact the Bank's portfolio.

### Credit Stress Test

Credit stress-testing is an integral part of the Bank's credit portfolio management process. It involves identifying possible events or future changes in economic conditions that may have unfavorable effects on the Bank's credit exposures, and assessing the Bank's ability to manage its financial resources through adverse circumstances. Likewise, business credit stress test or sensitivity analysis are also conducted to assess designated loan portfolio's quality and capital impact under the stress scenario and test parameters prescribed by CBRC.

# 风险管理

## Risk Management

### 信贷风险缓释

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

尽可能地获取抵押品是作为风险缓释的一种手段，抵押品的价值会被定期监控。价值评估频度则取决于抵押品的种类、可变现性和价值波动程度。我行接受抵押品的主要种类包括现金、房地产和银行担保。适当的扣减抵押品的市场价值，反映抵押品的质量、波动性和可变现性的基本性质。

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

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

### 信贷监控和应对管理

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

### Credit Risk Mitigation

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

Collateral is taken whenever possible to mitigate the credit risk assumed and the value of the collateral is monitored periodically. The frequency of valuation depends on the type, liquidity and volatility of the collateral. The main types of collateral taken by the Bank include cash, real estate and bank guarantees. Appropriate haircuts are applied to the market value of collateral, reflecting the underlying nature of the collateral, quality, volatility and liquidity.

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

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

### Credit Monitoring and Remedial Management

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



### 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。仅当恢复的前景被认为较差或是其它可能的还款来源均被追索受偿后,该账户才被准予核销。

### 特殊资产管理和零售信贷管理

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

### Delinquency Monitoring

We monitor closely the delinquency of borrowing accounts as it is a key indicator of credit quality. An account is considered as delinquent when payment is not received on the due date. Any delinquent account, including a revolving credit facility (such as an overdraft) with limit excesses, is closely monitored and managed through a disciplined process by officers from business units and risk management function.

### Loan Classification, Provisioning and Write-Off

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

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

Upgrading and declassification of a Non-Performing account to 'Pass' or 'Special Mention' status must be supported by a credit assessment of the repayment capability, cash flows and financial position of the borrower. It must also be satisfied that once the account is declassified, the account is unlikely to be classified again in the near future.

A restructured account is categorised as 'Non-Performing' and placed on the appropriate classified grade based on our assessment of the financial condition of the borrower and the ability of the borrower to repay under the restructured terms.

Loan loss provision is made in line with CBRC guidelines after careful consideration of the future recovery value including liquidation of collateral of the Non-Performing account. A classified account is written off when the prospect of a recovery is considered poor or when all feasible avenues of recovery have been exhausted.

### Special Asset Management and Retail Credit Management

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

# 风险管理

## Risk Management

### 贷款风险分类及不良贷款情况

#### Loans by Classification

贷款分类 Loans by Classification	人民币（百万元） Outstanding (RMB'm)	占比 (%)
正常 Pass	27,456	99%
关注 Special Mention	17	0%
次级 Substandard	137	1%
可疑 Doubtful	75	0%
损失 Loss	-	0%
合计 Total	27,685	100%

（贷款行业分布和区域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 and by Geographical Region, please refer to relevant note of the audited financial report)

2017 年底，不良贷款合计人民币 2.12 亿元，占贷款总额比例为 0.77%。

As at 31 December 2017, total non-performing loans amounted to RMB211.9 million, representing 0.77 per cent of the Bank's total loans portfolio.

## 市场风险

我行资产负债委员会通过每月例会定期审阅市场风险相关事务，并为市场风险管理提供指引。风险管理部下属的市场风险管理及监控部门和资产负债风险管理部门负责提交有关市场风险敞口的独立报告，供风险与资本委员会和资产负债委员会审阅。

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

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

我行市场风险偏好涵盖所有交易账簿敞口和非交易账簿的外汇敞口。我行市场风险主要源于代客交易行为，结构化产品挂钩的交易行为以及自营交易等交易组合中利率、汇率和商品价格的变化。

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

我行在内部市场风险管理中采用 99% 置信区间下测算日风险价值的历史模拟法。该方法认为诸如利率、汇率和商品价格等风险因子在未来的变动特征可以通过观察其历史数据得到。

## Market Risk

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

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

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

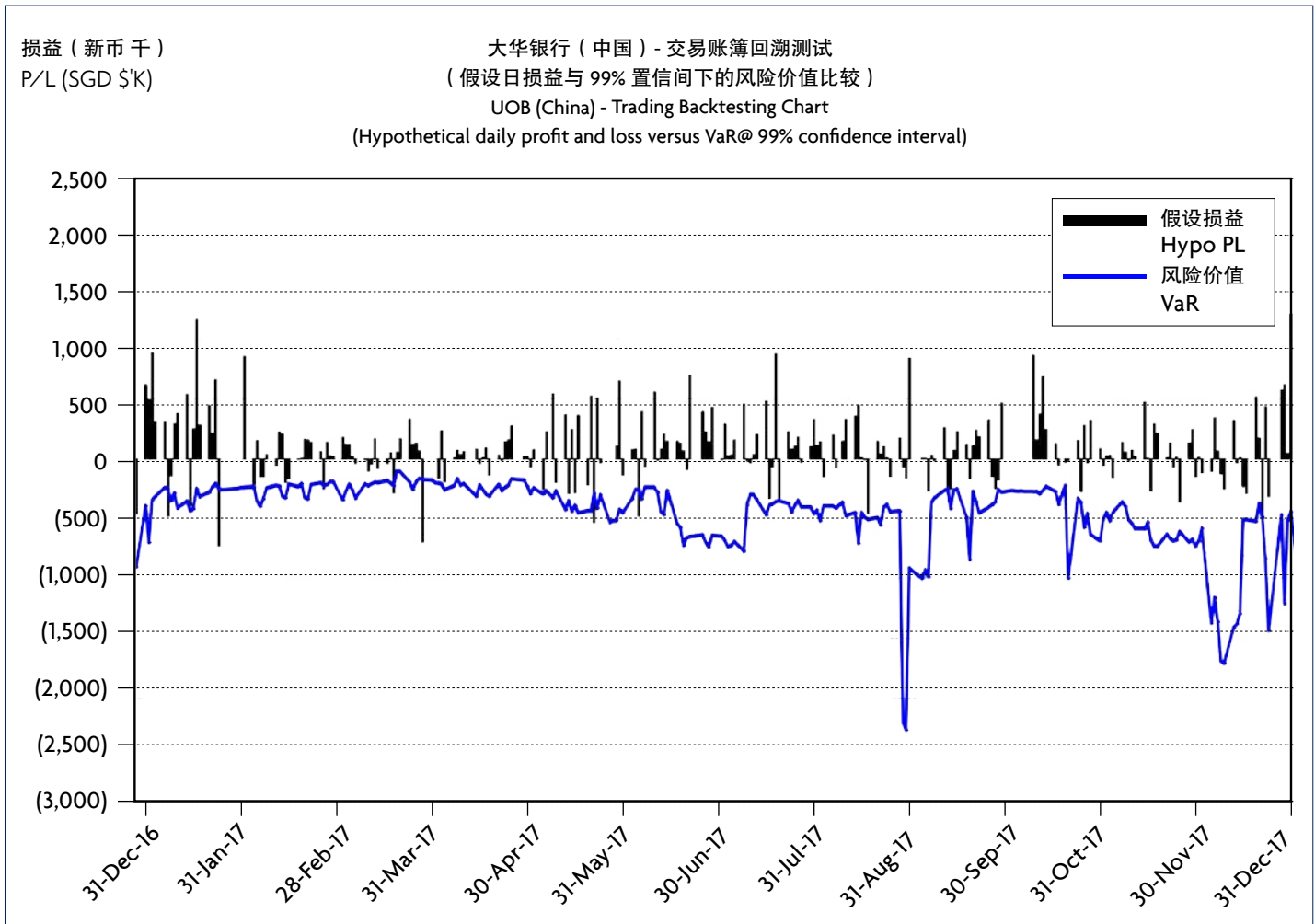
Market risk appetite is provided for all trading exposure within the Bank as well as the Bank's non-trading Foreign Exchange (FX) exposures. The Bank is mainly exposed to market risk in its trading portfolios that arises from changes in interest rates, foreign exchange rates and commodity prices from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

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

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

# 风险管理 Risk Management

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



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

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

我行 2017 年 12 月 31 日的日风险价值为人民币 534 万元。

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

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

The Bank's daily VaR on 31 December 2017 was RMB5.34 million.

## 银行账户利率风险

资产负债委员会负责总揽利率风险管理框架的有效性。资产负债风险管理部协助资产负债委员会负责监测银行账簿下的利率风险。

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

我行使用分析工具，包括重定价期限和敏感性分析定量测算银行账簿利率风险敞口。通过对利率敏感资产负债相对于利率变动的分析，揭示利率变动对利息收入及经济价值潜在影响。利率敏感度受重新定价期限、币种及隐含的期权的影响。相比于短期错配，长期的利率错配对利率头寸价值的影响更大。

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

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

## Interest Rate Risk in the Banking Book

The ALCO maintains oversight of the effectiveness of the interest rate risk management structure. The BSRM supports the ALCO in monitoring the interest rate risk profile of the banking book.

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

Banking book interest rate risk exposure is quantified using analysis tools including repricing schedules and sensitivity analysis. They provide indications of the potential impact of interest rate changes on interest income and price value through the analysis of the sensitivity of assets and liabilities to changes in interest rates. Interest rate sensitivity varies with different repricing periods, currencies and embedded options. Mismatches in the longer tenor will experience greater change in the price-value of interest rate positions than similar positions in the shorter tenor.

We also perform stress tests regularly to determine the adequacy of capital in meeting the impact of extreme interest rate movements on the balance sheet. Such tests are also performed to provide early warnings of potential extreme losses, facilitating the proactive management of interest rate risks in an environment of rapid financial market changes.

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



# 风险管理 Risk Management

## 流动性风险

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

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

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

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

和监管当局的流动性风险管理框架一致，我行通过预测银行现金流来度量和流动性风险，现金流的预测是基于“正常业务情景”和“压力情景”来进行。我行设置现金流错配限额来控制银行流动性风险敞口的同时，还采用流动性早期预警指标和警戒线以揭示可能出现的危机状况。针对于 2014 年 12 月 31 日起生效的流动性覆盖率监管要求，截止 2017 年 12 月 31 日，我行流动性覆盖率为 243.87%，其中合格优质流动性资产约为人民币 74.6 亿元，未来 30 天现金净流出量约为人民币 30.6 亿元。

我行在建立的流动性应急计划中运用一系列的预警指标揭示可能发生的流动性危机。在该应急计划中，我行通过设立危机上报流程及包括融资、沟通等危机处理策略来减少流动性危机所带来的负面影响。

## Liquidity Risk

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

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

We take a conservative stance in the Bank's liquidity management by continuing to gather core deposits, ensuring that liquidity limits are strictly adhered to and that there are adequate liquid assets to meet cash shortfall.

The distribution of deposits is managed actively to ensure a balance between cost effectiveness, continued accessibility to funds and diversification of funding sources. Important factors in ensuring liquidity are competitive pricing, proactive management of the bank's core deposits and the maintenance of customer confidence.

Our liquidity risk is aligned with the regulatory liquidity risk management framework and is measured and managed on a projected cash flow basis. The bank is monitored under business-as-usual and stress scenarios. Cash flow mismatch limits are established to limit the bank's liquidity exposure. We also employ liquidity early warning indicators and trigger points to signal possible contingency situations. With regard to the regulatory requirements on Liquidity Coverage Ratio (LCR) which are effective from 31 December 2014, the bank's ratio was about 243.87 per cent as at 31 December 2017 with High Quality Liquidity Assets (HQLA) of RMB7.46 billion and Net Cash Outflow (NCO) of RMB3.06 billion.

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

## 操作风险

操作风险是由于不健全的或失效的内部流程、人员或系统及外部事件造成损失的风险。操作风险涵盖欺诈风险、法律风险、监管合规风险、声誉风险，外包风险与科技风险。

我行的目标是以相较于我行业务营运所处市场的适当水平来管理操作风险。

### 操作风险治理、框架及工具

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

我行的风险治理结构采用“三道防线”的防控模式。业务和业务支持部门作为第一道防线负责在日常工作中建立健全有效的控制环境。各业务和支持部门负责实施操作风险框架和政策、将适当的内部控制嵌入流程并且维持关键流程的业务恢复能力。

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

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

风险识别和控制措施的自我评估是我行操作风险管理框架的重要内容。其通过在全行范围实施一系列操作风险管理工具来实现。我行制定了多个风险缓释政策和规程以保持一个良好的操作环境。

我行制定了业务连续性和危机管理规程以确保一旦发生无法预料的事件时，关键职能部门能够得到迅速和有效的恢复。高级管理层需向董事会提交年度验证报告，陈述本行业务连续性就绪情况。

## Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. Operational risk includes fraud risk, legal risk, regulatory compliance risks, reputational risk, outsourcing risk and technology risk.

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

### Operational Risk Governance, Framework and Tools

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

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

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

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

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

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

## 风险管理 Risk Management

同时，我行已建立本地化的科技风险管理框架，以便用于系统、持续地管理科技风险。

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

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

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

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

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

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

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

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

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

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

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

### 欺诈风险治理与组织

大华银行（中国）积极管控欺诈与贿赂风险。为有效管理欺诈风险，我行建立了相应的政策和工具，其阐明了有关欺诈风险管理的策略与治理结构，并使员工牢固树立反欺诈意识和理念。同时，我行设立欺诈事件举报热线，组建独立调查部门，并举办欺诈风险知识培训。全体员工在工作中坚持以《员工行为准则》为准绳，其中包含反贿赂和反腐败的有关规定。

风险管理部下属欺诈风险管理部在全行范围内推动欺诈风险管理策略与治理的实施，包括牵头案件防控工作，落实监管部门案防工作相关要求。欺诈风险管理部通过与业务条线紧密合作，从预防、侦测、调查、整改及报告五个方面强化其现有欺诈风险管理。在公司治理方面，欺诈风险由董事会下设审计委员会负责监督，在管理层主要由操作风险管理委员会实施监督。

### Fraud Risk Governance and Organisation

UOB (China) actively manages fraud and bribery risks. Policies and tools are established to institutionalise the approach to fraud risk management. It articulates the strategy and governance structures and espouses a strong anti-fraud awareness and mind-set. A fraud reporting hotline, an independent investigation function and fraud risk awareness training programmes are developed to manage such risks. All employees are guided by a Code of Conduct, which includes anti-bribery and anti-corruption provisions.

Integrated Fraud Management Division under Risk Management drives strategy and governance for fraud risk management across the country which covers anti-fraud tasks to fulfill the regulatory requirements. The Division works closely with business lines to strengthen their current practices across the five pillars of prevention, detection, response, remediation and reporting. The corporate governance of fraud risk is provided by the Audit Committee at the Board level, and primarily by the ORMC at the Management level.

## 重要事项 Important Highlights

### (一) 股东情况

股东名称：大华银行有限公司，持股比 100%。

### (二) 报告期内，我行无合并、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

- 2017 年 3 月，上海自贸试验区支行搬迁至大华银行大厦（浦东新区银城路 116、128 号）。
- 2017 年 6 月，沈阳分行搬迁。
- 2017 年 9 月，天津分行搬迁。
- 2017 年 11 月，昆明分行正式开业。昆明分行是大华银行（中国）在中国境内的第 17 家分支机构。

### 其他：

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

- 2016 年 9 月，沈阳分行终止现金业务，2017 年 6 月转型为非地铺分行。
- 2016 年 12 月，天津分行终止现金业务，2017 年 9 月转型为非地铺分行。
- 2017 年 1 月，杭州分行终止现金业务，2017 年 3 月转型为非地铺分行。
- 2017 年 4 月，成都分行终止现金业务。
- 2017 年 4 月，重庆分行终止现金业务，同时转型为非地铺分行。
- 2017 年 12 月，厦门分行终止现金业务。

为适应数字化和无现金社会的趋势，我行已积极采取措施把个人零售业务向数字化进行转变。作为该转变的一部分，我行已决定从 2017 年 4 季度起，陆续停止相关分支机构的在行式 ATM 机的服务。

### (1) Shareholder Status Update

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

(2) During the reporting period, 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) Highlights during the reporting period:

- In March 2017, UOB (China) relocated Shanghai Pilot Free Trade Zone Sub-branch (FTZ Sub-branch) to UOB Plaza at No. 116, 128 Yincheng Road, Pudong New Area.
- In June 2017, Shenyang Branch was relocated.
- In September 2017, Tianjin Branch was relocated.
- In November 2017, UOB (China) officially opened Kunming Branch, the bank's 17<sup>th</sup> branch.

### Others:

In the second half of 2016, the CBRC announced the new policy which allows foreign banks operating individual RMB business not to provide cash service and not to operate at ground floor premises. Following this announcement:

- Shenyang Branch ceased cash business in September 2016, and transformed to sky branch in June 2017.
- Tianjin Branch ceased cash business in December 2016, and transformed to sky branch in September 2017.
- Hangzhou Branch ceased cash business in January 2017 and transformed to sky branch in March 2017.
- Chengdu Branch ceased cash business in April 2017.
- Chongqing Branch ceased cash business and transformed to sky branch in April 2017.
- Xiamen Branch ceased cash business in December 2017.

To address China's trend of digitalisation and transformation to the cashless society, the Bank is digitalising our retail business. As part of this plan, we announced to cease the branch ATM service by phases from Q4, 2017.



#### 总行

上海市浦东新区银城路116号、  
128号  
邮编: 200120  
电话: (86) (21) 6061 8888  
传真: (86) (21) 6886 0908  
SWIFT: UOVBCNSH  
网址: www.uobchina.com.cn

#### Head Office

No. 116, 128 Yincheng Road,  
Pudong New Area,  
Shanghai 200120  
Tel: (86) (21) 6061 8888  
Fax: (86) (21) 6886 0908  
SWIFT: UOVBCNSH  
Website: www.uobchina.com.cn

#### 北京分行

北京市朝阳区景华南街5号  
远洋光华国际C栋  
1层102单元  
25层01-03单元、05-09单元  
邮编: 100020  
电话: (86) (10) 5879 2626  
传真: (86) (10) 8590 6725

#### Beijing Branch

Unit 102 First Floor and  
Unit 01-03, 05-09 25 Floor,  
Tower C Office Park,  
No. 5 Jing Hua South Street,  
Chaoyang District,  
Beijing 100020  
Tel: (86) (10) 5879 2626  
Fax: (86) (10) 8590 6725

#### 上海分行

上海市浦东新区银城路116号、  
128号102室  
邮编: 200120  
电话: (86) (21) 6061 8288  
传真: (86) (21) 6886 1113

#### Shanghai Branch

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

#### 东城支行(北京)

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

#### Dongcheng Sub-branch (Beijing)

Unit 108, Tower C  
The Fifth Square,  
No. 7 Chaoyangmen North Avenue,  
Beijing 100010  
Tel: (86) (10) 8418 3688  
Fax: (86) (10) 8418 3668

#### 静安支行(上海)

上海市静安区南京西路1468号  
中欣大厦1P01-02室、201-203室  
邮编: 200040  
电话: (86) (21) 6080 9366  
传真: (86) (21) 6289 1001

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

Room 1P01-02, 201-203,  
United Plaza,  
No. 1468 Nanjing Road West,  
Jingan District,  
Shanghai 200040  
Tel: (86) (21) 6080 9366  
Fax: (86) (21) 6289 1001

#### 燕莎中心支行(北京)

北京市朝阳区亮马桥路50号  
燕莎中心一号楼S104、S105单元  
及C806、C807单元  
邮编: 100125  
电话: (86) (10) 8489 3888  
传真: (86) (10) 6461 5750

#### Lufthansa Centre Sub-branch (Beijing)

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

#### 外滩支行(上海)

上海市黄浦区中山东一路20号  
邮编: 200002  
电话: (86) (21) 2319 8388  
传真: (86) (21) 6323 3022

#### Bund Sub-branch (Shanghai)

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

#### 成都分行

成都市锦江区东大街  
下东大街段99号  
平安金融中心1栋1层1号及1栋2单  
元12层9号9单元  
邮编: 610021  
电话: (86) (28) 6871 1688  
传真: (86) (28) 8653 1878

#### Chengdu Branch

Suite 1, First Floor, Building 1 and  
Suite 9-9, 12 Floor, Unit 2, Building 1  
PingAn Finance Centre,  
No. 99 Dong Da Street,  
Jinjiang District,  
Chengdu 610021  
Tel: (86) (28) 6871 1688  
Fax: (86) (28) 8653 1878

#### 上海自贸试验区支行 (对公业务)

上海自由贸易试验区银城路116、  
128号  
大华银行大厦六层602室  
邮编: 200120  
电话: (86) (21) 6061 8176  
传真: (86) (21) 6886 0906

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

Room 602, 6 Floor,  
No. 116, 128 Yincheng Road,  
Pilot Free Trade Zone,  
Shanghai 200120  
Tel: (86) (21) 6061 8176  
Fax: (86) (21) 6886 0906

#### 广州分行 (对公业务)

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

#### Guangzhou Branch (Wholesale Banking Only)

Unit 1106 - 1114 Metro Plaza,  
No. 183-187, Tianhe Bei Road,  
Tianhe District,  
Guangzhou 510075  
Tel: (86) (20) 8755 8787  
Fax: (86) (20) 8755 6661

#### 沈阳分行

沈阳市沈河区北站路61号  
沈阳财富中心项目A座第21层  
06/07号  
邮编: 110013  
电话: (86) (24) 3121 2168  
传真: (86) (24) 3116 2078

#### Shenyang Branch

Unit 06/07, 21 Floor,  
Tower A Fortune Plaza,  
No. 61 Beizhan Road,  
Shenhe District,  
Shenyang 110013  
Tel: (86) (24) 3121 2168  
Fax: (86) (24) 3116 2078

#### 苏州分行 (对公业务)

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

#### Suzhou Branch (Wholesale Banking Only)

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

#### 深圳分行 (对公业务)

深圳市深南东路5002号  
信兴广场地王商业中心  
13楼02、03、05、06 单元  
邮编: 518008  
电话: (86) (755) 2294 5688  
传真: (86) (755) 8246 3326

#### Shenzhen Branch (Wholesale Banking Only)

Unit 02, 03, 05, 06, 13 Floor,  
Di Wang Commercial Center,  
Shun Hing Square,  
No. 5002 Shennan Road East,  
Shenzhen 518008  
Tel: (86) (755) 2294 5688  
Fax: (86) (755) 8246 3326

#### 昆明分行 (对公业务)

昆明市五华区崇仁街1号  
东方柏丰首座商务中心东楼21层  
2105、2106号  
邮编: 650000  
电话: (86) (871) 6555 0777  
传真: (86) (871) 6361 6191

#### Kunming Branch (Wholesale Banking Only)

Unit 2105 & 2106, 21 Floor,  
East Tower MASTER,  
No. 1 Chongren Street,  
Wuhua District,  
Kunming 650000  
Tel: (86) (871) 6555 0777  
Fax: (86) (871) 6361 6191

#### 厦门分行

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

#### Xiamen Branch

1-2 Floor United Overseas Bank  
Building, No. 19 Hubin Bei Road,  
Xiamen 361012  
Tel: (86) (592) 508 1601  
Fax: (86) (592) 508 1605

#### 天津分行

天津市南开区长江道与南开三马路交口融汇广场2-1-2207、2208、2209  
邮编: 300100  
电话: (86) (22) 8701 7070  
传真: (86) (22) 8738 0500

#### Tianjin Branch

Unit 2-1-2207, 2208, 2209,  
RongHui Plaza,  
Changjiang Road,  
Nankai District,  
Tianjin 300100  
Tel: (86) (22) 8701 7070  
Fax: (86) (22) 873 80500

#### 杭州分行

杭州市西湖区天目山路181号  
天际大厦201、203室  
邮编: 310013  
电话: (86) (571) 2809 0666  
传真: (86) (571) 8190 9619

#### Hangzhou Branch

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

#### 重庆分行

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

#### Chongqing Branch

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

# 大华银行（中国）有限公司

2017 年 12 月 31 日

United Overseas Bank (China) Limited

31 December 2017

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# 审计报告 Auditors' Report



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## 审计报告

安永华明(2018)审字第60658622\_B01号  
大华银行（中国）有限公司

大华银行（中国）有限公司董事会：

### 一、审计意见

我们审计了大华银行（中国）有限公司的财务报表，包括2017年12月31日的资产负债表，2017年度的利润表、所有者权益变动表和现金流量表以及相关财务报表附注。

我们认为，后附的大华银行（中国）有限公司的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2017年12月31日的财务状况以及2017年度的经营成果和现金流量。

### 二、形成审计意见的基础

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。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于大华银行（中国）有限公司，并履行了职业道德方面的其他责任。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。

### 三、管理层和治理层对财务报表的责任

大华银行（中国）有限公司管理层（以下简称管理层）负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估大华银行（中国）有限公司的持续经营能力，披露与持续经营相关的事项（如适用），并运用持续经营假设，除非计划进行清算、终止运营或别无其他现实的选择。

治理层负责监督大华银行（中国）有限公司的财务报告过程。

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



## 审计报告（续）

安永华明(2018)审字第60658622\_B01号  
大华银行（中国）有限公司

### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

- （1）识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。
- （2）了解与审计相关的内部控制，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。
- （3）评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。
- （4）对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对大华银行（中国）有限公司持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致大华银行（中国）有限公司不能持续经营。
- （5）评价财务报表的总体列报、结构和内容（包括披露），并评价财务报表是否公允反映相关交易和事项。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



审计报告  
Auditors' Report



审计报告（续）

安永华明(2018) 审字第60658622\_B01号  
大华银行（中国）有限公司

（本页无正文）



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

2018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

## Auditors' Report

Ernst & Young Hua Ming (2018) Shen Zi No 60658622\_B01  
United Overseas Bank (China) Limited

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

### (I) Opinion

We have audited the accompanying financial statements of United Overseas Bank (China) Limited (hereinafter referred to as "the Bank"), which comprise the balance sheet as at 31 December 2017, 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.

In our opinion, the accompanying financial statements present fairly, in all material respects, United Overseas Bank (China) Limited's financial position as at 31 December 2017 and United Overseas Bank (China) Limited's financial performance and cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises (ASBEs).

### (II) Basis for Opinion

We conducted our audit in accordance with China Standards on Auditing (CSAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of United Overseas Bank (China) Limited in accordance with China Code of Ethics for Certified Public Accountants (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### (III) Responsibilities of the management and those charged with governance for the financial statements

The management of United Overseas Bank (China) Limited is responsible for the preparation and fair presentation of the financial statements in accordance with ASBEs, and for designing, implementing and maintaining such internal control as the management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing United Overseas Bank (China) Limited's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the management either intends to liquidate United Overseas Bank (China) Limited or to cease operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing United Overseas Bank (China) Limited's financial reporting process.

### (IV) Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are generally considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- (1) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (2) Obtain an understanding of internal control relevant to the audit 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 internal control.

(3) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

(4) Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on United Overseas Bank (China) Limited's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause United Overseas Bank (China) Limited to cease to continue as a going concern.

(5) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ernst & Young Hua Ming LLP, Shanghai Branch

Chinese Certified Public Accountant: Yan, Shengwei

Shanghai China

Chinese Certified Public Accountant: Wang, Wenyan

23 March 2018

# 资产负债表

## Balance Sheet

2017 年 12 月 31 日 31 December 2017

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		附注六 Notes 6	2017年12月31日 31-12-2017	2016年12月31日 31-12-2016
<b>资产:</b>	<b>ASSETS:</b>			
现金及存放中央银行款项	Cash and deposit with the central bank	1	7,169,538,272	6,874,732,445
贵金属	Precious metals		-	26,465,000
存放同业款项	Due from banks	2	5,022,549,834	4,281,972,740
拆出资金	Placements with banks and other financial institutions	3	9,527,005,249	8,952,621,562
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	2,486,366,862	1,115,977,944
衍生金融资产	Derivative financial assets	5	5,576,168,427	2,401,319,415
买入返售金融资产	Reverse repurchase financial assets	6	1,344,195,000	536,900,000
应收利息	Interest receivables	7	239,741,675	187,536,443
发放贷款和垫款	Loans and advances to customers	8	27,136,596,787	23,887,216,059
可供出售金融资产	Available-for-sale financial assets	9	4,369,225,273	3,757,637,920
固定资产	Fixed assets	10	39,050,984	39,015,380
无形资产	Intangible assets	11	118,548,683	100,945,399
递延所得税资产	Deferred tax assets	12	51,894,939	57,279,711
其他资产	Other assets	13	418,174,466	166,791,818
<b>资产总计</b>	<b>TOTAL ASSETS</b>		<b>63,499,056,451</b>	<b>52,386,411,836</b>
<b>负债:</b>	<b>LIABILITIES:</b>			
同业及其他金融机构存放款项	Due to banks and other financial institutions	15	874,157,359	3,106,329,143
拆入资金	Placements from banks and other financial institutions	16	19,274,817,004	14,301,763,721
衍生金融负债	Derivative financial liabilities	5	5,659,819,815	2,647,562,285
吸收存款	Customer deposits	17	30,272,812,215	25,185,305,751
应付职工薪酬	Payroll payables	18	88,027,405	73,564,958
应交税费	Tax payables	19	52,797,524	44,184,847
应付利息	Interest payables	20	298,396,936	290,141,186
其他负债	Other liabilities	21	184,710,210	75,897,778
<b>负债合计</b>	<b>TOTAL LIABILITIES</b>		<b>56,705,538,468</b>	<b>45,724,749,669</b>
<b>所有者权益:</b>	<b>EQUITY:</b>			
实收资本	Paid-up capital	22	5,500,000,000	5,500,000,000
资本公积	Capital reserve	23	9,975,150	7,190,414
其他综合收益	Other comprehensive income	24	(7,477,010)	(544,152)
盈余公积	Surplus reserves	25	100,026,507	86,426,113
一般风险准备	General reserves	26	708,458,438	588,421,509
未分配利润	Retained earnings	27	482,534,898	480,168,283
<b>所有者权益合计:</b>	<b>TOTAL EQUITY:</b>		<b>6,793,517,983</b>	<b>6,661,662,167</b>
<b>负债及所有者权益总计</b>	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>63,499,056,451</b>	<b>52,386,411,836</b>

载于第 82 页至 154 页的财务报表附注为本财务报表的组成部分

The notes on pages 82 to 154 form an integral part of these financial statements.

# 利润表

## Income Statement

2017 年度 For the year ended 31 December 2017

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		附注六 Notes 6	2017	2016
一、营业收入	1. OPERATING INCOME			
利息收入	Interest income	28	1,638,475,960	1,323,373,121
利息支出	Interest expense	28	(832,672,000)	(676,131,403)
利息净收入	Net interest income	28	805,803,960	647,241,718
手续费及佣金收入	Fee and commission income	29	150,469,652	163,420,162
手续费及佣金支出	Fee and commission expense	29	(35,493,370)	(28,080,604)
手续费及佣金净收入	Net fee and commission income	29	114,976,282	135,339,558
投资收益	Investment income	30	251,214,362	178,428,951
公允价值变动净收益	Gains from changes in fair value	31	125,940,200	65,188,093
汇兑及汇率产品净损失	Foreign exchange losses	32	(131,521,671)	(82,794,568)
其他收益	Other income	33	6,026,114	-
营业收入合计	TOTAL OPERATING INCOME		1,172,439,247	943,403,752
二、营业支出	2. OPERATING EXPENSES			
税金及附加	Business tax and surcharges		(10,870,223)	(30,493,423)
业务及管理费	General and administrative expenses	34	(873,881,947)	(814,171,571)
资产减值损失	Impairment losses	35	(134,178,487)	(49,703,730)
营业支出合计	TOTAL OPERATING EXPENSES		(1,018,930,657)	(894,368,724)
三、营业利润	3. OPERATING PROFIT		153,508,590	49,035,028
加: 营业外收入	Add: Non-operating income		2,759,930	8,074,727
减: 营业外支出	Less: Non-operating expenses		(12,568,857)	(292,833)
四、税前利润总额	4. PROFIT BEFORE TAX		143,699,663	56,816,922
减: 所得税费用	Less: Income tax expense	36	(7,695,725)	(13,553,711)
五、净利润	5. NET PROFIT		136,003,938	43,263,211
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	24	(6,932,858)	(16,526,702)
七、综合收益总额	7. TOTAL COMPREHENSIVE INCOME		129,071,080	26,736,509

载于 82 页至第 154 页的财务报表附注为本财务报表的组成部分

The notes on pages 82 to 154 form an integral part of these financial statements.

第 77 页至第 154 页的财务报表由以下人士签署:

The financial statements from page 77 to 154 have been signed by:

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



财务负责人: 朱轩  
Finance Head: Zhu Xuan





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

2017 年度 For the year ended 31 December 2017

(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
2016年12月31日余额	Balance as at 31 December 2016	5,500,000,000	7,190,414	(544,152)	86,426,113	588,421,509	480,168,283	6,661,662,167
本年增减变动金额	Movements during the year	-	2,784,736	(6,932,858)	13,600,394	120,036,929	2,366,615	131,855,816
(一) 综合收益总额	(i) Total comprehensive income	-	-	(6,932,858)	-	-	136,003,938	129,071,080
(二) 所有者投入和减少资本	(ii) Injection of funds by and distribution of funds to the investor	-	2,784,736	-	-	-	-	2,784,736
1. 股份支付计入所有者权益的金额	1. Share-based payment	-	2,784,736	-	-	-	-	2,784,736
2. 所有者投入资本	2. Investment by equity owners	-	-	-	-	-	-	-
(三) 利润分配	(iii) Profit appropriation	-	-	-	13,600,394	120,036,929	(133,637,323)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	-	13,600,394	-	(13,600,394)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	-	120,036,929	(120,036,929)	-
2017年12月31日余额	Balance as at 31 December 2017	5,500,000,000	9,975,150	(7,477,010)	100,026,507	708,458,438	482,534,898	6,793,517,983

2016 年度 For the year ended 31 December 2016

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

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

载于第 82 页至第 154 页的财务报表附注为本财务报表的组成部分

The notes on pages 82 to 154 form an integral part of these financial statements.

# 现金流量表

## Statement of Cash Flows

2017 年度 For the year ended 31 December 2017

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

		附注六 Notes 6	2017	2016
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		24,464,542	-
存放同业款项净减少额	Net decrease in due from banks		100,000,000	200,000,000
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		2,849,753,411	3,713,027,105
拆入资金净增加额	Net increase in placements from banks and other financial institutions		4,918,933,565	3,613,933,840
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission		1,811,845,192	1,532,873,494
收到其他与经营活动有关的现金	Cash received from other operating activities		229,757,911	356,229,846
经营活动现金流入小计	Sub-total of cash inflows from operating activities		9,934,754,621	9,416,064,285
存放中央银行款项净增加额	Net increase in due from the Central Bank		-	2,203,416,652
拆出资金净增加额	Net increase in placements with banks and other financial institutions		823,691,998	3,913,780,725
发放贷款和垫款净增加额	Net increase in loans and advances to customers		3,374,488,797	695,398,860
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission		859,909,620	766,644,591
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees		545,659,547	535,505,883
支付的各项税费	Cash paid for all types of taxes		85,396,188	39,826,710
支付的其他与经营活动有关的现金	Cash paid for other operating activities		860,276,803	266,834,832
经营活动现金流出小计	Sub-total of cash outflows from operating activities		6,549,422,953	8,421,408,253
经营活动产生的现金流量净额	Net cash flows from operating activities	37	3,385,331,668	994,656,032

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		14,550,000,000	10,692,628,250
取得投资收益收到的现金	Cash received from investment income		231,211,160	220,113,976
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		1,289,547	3,078,849
投资活动现金流入小计	Sub-total of cash inflows from investing activities		14,782,500,707	10,915,821,075
投资所支付的现金	Cash paid for investment		14,337,012,104	9,867,308,544
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		48,251,836	126,831,018
投资活动现金流出小计	Sub-total of cash outflows from investing activities		14,385,263,940	9,994,139,562
投资活动产生的现金流量净额	Net cash flows from investing activities		397,236,767	921,681,513
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		-	-
筹资活动现金流入小计	Sub-total of cash inflows from financing activities		-	-
筹资活动产生的现金流量净额	Net cash flows from financing activities		-	-
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		104,719,329	(76,733,691)
五、现金及现金等价物净增加额	5. NET INCREASE IN CASH AND CASH EQUIVALENTS	37	3,887,287,764	1,839,603,854
加：年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year		10,439,445,167	8,599,841,313
六、年末现金及现金等价物余额	6. CASH AND CASH EQUIVALENTS AT END OF THE YEAR	38	14,326,732,931	10,439,445,167

载于第 82 页至第 154 页的财务报表附注为本财务报表的组成部分

The notes on pages 80 to 152 form an integral part of these financial statements.

# 财务报表附注

## Notes to the Financial Statements

2017 年度 For the year ended 31 December 2017

(除特别注明外, 金额单位均为人民币元)

(Unless otherwise stated, expressed in RMB Yuan)

### 一、公司的基本情况

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

经中国银行业监督管理委员会(以下简称“银监会”)于2007年4月5日批准,大华银行按《中华人民共和国外资银行管理条例》(以下简称“《管理条例》”)、《中华人民共和国外资银行管理条例实施细则》(以下简称“《实施细则》”)的有关规定,在上海市筹建由其单独出资的外商独资银行——大华银行(中国)有限公司,并将其中国境内的大华银行上海分行、北京分行、深圳分行、广州分行、成都分行、厦门分行、沈阳分行及上海静安支行(以下简称“原中国区分行及支行”)改制为大华银行(中国)的分支机构。

本公司持有银监会颁发的金融许可证,机构编码为:B0308H131000001号,持有上海市工商行政管理局核准颁发的企业法人营业执照,统一社会信用代码为:913100006694147236。注册地址为中国(上海)自由贸易试验区银城路116号、128号大华银行大厦三层、五层501室(实际四层)、十三层(实际十二层)、十五层(实际十三层)、十六层(实际十四层)、十七层(实际十五层)、十八层(实际十六层)。注册资本为人民币55亿元。

根据本公司营业执照的规定,本公司经营期限为不约定期限。本公司主要从事经有关监管机构批准的外汇业务和人民币业务。2008年1月2日为本公司与原中国区分行的业务切换日。

截至2017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、昆明设立了12家分行及4家支行。

### 1. Corporate information

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

In accordance with the *Regulation of the PRC on the Administration of Foreign-funded Banks* (the Regulation), and the *Detailed Rules on the Implementation of Regulation of the PRC on the Administration of Foreign-funded Banks* (the Implementation), China Banking Regulatory Committee (CBRC) granted approval to UOB on 5 April 2007 to set up a wholly-owned subsidiary bank, UOB (China), in Shanghai by converting its Shanghai Branch, Beijing Branch, Shenzhen Branch, Guangzhou Branch, Chengdu Branch, Xiamen Branch, Shenyang Branch and Jing'an sub-branch (collectively known as the Former PRC Branches).

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

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

As of 31 December 2017, besides the Head Office incorporated in Shanghai, the Bank has set up 12 branches and 4 sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Chengdu, Xiamen, Shenyang, Tianjin, Hangzhou, Chongqing, Suzhou and Kunming.

## 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。

本财务报表以持续经营为基础列报。

编制本财务报表时,除某些金融工具外,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。

## 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2017年12月31日的财务状况以及2017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,均以人民币元为单位列示。

### 3. 现金及现金等价物

现金,是指本公司的库存现金以及可以随时用于支付的存款;现金等价物,是指本公司持有的期限短、流动性强、易于转换为已知金额的现金、价值变动风险很小的投资。

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。

## 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.

The Bank's financial statements have been prepared on an accrual basis under the historical cost as the basis of measurement, except for some financial instruments. If the assets are impaired, corresponding provisions should be recognised in accordance with relevant standards.

## 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 2017 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) Cash and cash equivalents

Cash comprises cash on hand and demand deposits; cash equivalents are short-term, highly liquid investments which are readily convertible to known amounts of cash, and which are subject to insignificant risk of changes in value.

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.



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，仍采用交易发生日的即期汇率折算，不改变其记账本位币金额。以公允价值计量的外币非货币性项目，采用公允价值确定日的即期汇率折算，由此产生的差额根据非货币性项目的性质计入当期损益或其他综合收益。

5. 固定资产

固定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。与固定资产有关的后续支出，符合该确认条件的，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。

固定资产按照成本进行初始计量。购置固定资产的成本包括购买价款、相关税费、使固定资产达到预定可使用状态前所发生的可直接归属于该项资产的其他支出。固定资产的折旧采用年限平均法计提，各类固定资产的使用寿命、预计净残值率及年折旧率如下：

	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。

(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) Fixed assets

The fixed assets can be recognised only when the economic benefits related to fixed assets are likely to flow into the Bank, and the cost of fixed assets can be measured reliably. Subsequent expenditure can be recognised as the cost of fixed assets when the recognition criteria set above is met, and the replaced carrying amount shall be derecognised. Otherwise, such expenditure is to be charged to the income statement in the period when it is incurred.

Fixed assets are initially measured at cost. 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. 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.

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

## 6. 在建工程

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

在建工程在达到预定可使用状态时转入固定资产、无形资产或其他长期资产。

## 7. 无形资产

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，并以成本进行初始计量。

无形资产按照其能为本公司带来经济利益的期限确定使用寿命，无法预见其能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。

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

## 8. 长期待摊费用

长期待摊费用采用直线法摊销。

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。

## 9. 金融工具

金融工具，是指形成一个企业的金融资产，并形成其他单位的金融负债或权益工具的合同。

本公司于成为金融工具合同的一方时确认一项金融资产或金融负债。

## (6) 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.

## (7) Intangible assets

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. While the intangible assets obtained in a business combination under common control should be measured at fair value if the cost of intangible assets can be measured reliably.

The useful life of intangible assets 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 on a straight line. 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.

## (8) Long-term deferred expenses

Long-term deferred expenses are amortized by the straight line method.

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.

## (9) Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

A financial asset or a financial liability is recognised when the Bank becomes a party to the contractual provisions of the financial instrument.

## 10. 金融资产

本公司的金融资产于初始确认时分成以下四类：以公允价值计量且其变动计入当期损益的金融资产；持有至到期投资；贷款及应收款项类金融资产和可供出售金融资产。金融资产在初始确认时以公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产，相关交易费用直接计入当期损益，其他类别的金融资产相关交易费用计入其初始确认金额。

### 以公允价值计量且其变动计入当期损益的金融资产

以公允价值计量且其变动计入当期损益的金融资产包括为交易而持有的金融资产和初始确认时就被指定为以公允价值计量且其变动计入当期损益的金融资产。为交易而持有的金融资产是指满足下列条件之一的金融资产：1) 取得该金融资产的目的是为了在短期内出售；2) 属于进行集中管理的可辨认金融工具组合的一部分，且有客观证据表明企业近期采用短期获利方式对该组合进行管理；3) 属于衍生工具，但是被指定为有效套期工具的衍生工具、属于财务担保合同的衍生工具、与在活跃市场中没有报价且其公允价值不能可靠计量的权益工具投资挂钩并须通过交付该权益工具结算的衍生工具除外。这类金融资产在后续计量期间以公允价值计量。所有已实现和未实现的损益均记入当期损益。

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。

## (10) 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.



## 11. 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。

## (11) 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。

## 12. 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。

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.

## (12) 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.

### 财务担保合同

财务担保合同在初始确认时按公允价值计量，不属于指定为以公允价值计量且其变动计入当期损益的金融负债的财务担保合同，在初始确认后按照《企业会计准则第13号—或有事项》确定的金额和初始确认金额扣除按照《企业会计准则第14号—收入》的原则确定的累计摊销额后的余额之中的较高者进行后续计量。

### 其他金融负债

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

## 13. 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。

### Financial guarantee contracts

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

### Other financial liabilities

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

## (13) 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.

#### 14. 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。

#### 15. 衍生金融工具

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

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

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

#### 16. 买入返售和卖出回购交易

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

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

#### (14) 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.

#### (15) Derivatives

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

Derivatives embedded in other financial instruments are treated separately as derivatives when their economic characteristics and risks are not closely related to those of the host contract and the hybrid instrument is not carried at fair value through profit or loss. These embedded derivatives are measured at fair value with the changes in fair value recognised in the income statement.

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

#### (16) Repurchase and reverse repurchase transactions

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

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

## 17. 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。

## 18. 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，至少于每年末进行减值测试。对于尚未达到可使用状态的无形资产，也每年进行减值测试。

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准备。

上述资产减值损失一经确认，在以后会计期间不再转回。

## 19. 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。

## (17) 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.

## (18) 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. For intangible assets that have not yet reached their intended use status are also conducted annually impairment test.

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.

## (19) 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.

## 20. 收入及支出确认原则和方法

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

### 利息收入和利息支出

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

### 手续费及佣金收入

手续费及佣金收入于已提供有关服务后及收取的金额可以合理地估计时确认。

## 21. 租赁

实质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，除此之外的均为经营租赁。

### 作为经营租赁承租人

经营租赁的租金支出，在租赁期内各个期间按照直线法计入相关的资产成本或当期损益。

### 作为融资租赁承租人

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

## (20) Recognition of income and expense

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

### Interest income and expense

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

### Fee and commission income

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

## (21) 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.

### As operating lessee

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

### As financial lessee

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



## 22. 政府补助

政府补助在能够满足其所附的条件并且能够收到时，予以确认。政府补助为货币性资产的，按照收到或应收的金额计量。政府补助为非货币性资产的，按照公允价值计量；公允价值不能可靠取得的，按照名义金额计量。与收益相关的政府补助，用于补偿以后期间的相关成本费用或损失的，确认为递延收益，并在确认相关成本费用或损失的期间计入当期损益或冲减相关成本；用于补偿已发生的相关成本费用或损失的，直接计入当期损益或冲减相关成本。与资产相关的政府补助，冲减相关资产的账面价值；或确认为递延收益，在相关资产使用寿命内按照合理、系统的方法分期，计入损益（但按照名义金额计量的政府补助，直接计入当期损益），相关资产在使用寿命结束前被出售、转让、报废或发生毁损的，尚未分配的相关递延收益余额转入资产处置当期的损益。

## 23. 股份支付

本公司的股份支付为以权益结算的股份支付。

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

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

## (22) Government subsidies

Government subsidies will be recognized if the Bank can receive government subsidies and meet the conditions attached to government subsidies. If government subsidies are monetary assets, they shall be measured in the light of the amount received or receivable. If a government subsidy is a non-monetary asset, it shall be measured at its fair value; and if its fair value cannot be obtained in a reliable way, it shall be measured at a nominal amount. Government subsidies associated with income which are used as compensation for future costs, expenses or losses are recognized as deferred expenditures and shall be recorded in future profits and losses to reverse the related costs where the relevant costs, expenses or losses are recognized. Government subsidies associated with income which are used to compensate the related costs, expenses or losses incurred by the Bank are directly included in current profit and loss or used to reverse the related costs. Government subsidies associated with assets shall set off the book value of related assets or be recognized as deferred expenditures. Government subsidies related to assets are recognized as deferred expenditures to be distributed over the useful lives of the relevant assets and shall be recorded in the profit or loss by stages in a reasonable and systematic manner. Government subsidies measured in nominal amounts, shall be directly recognized in current profits and losses. Where relevant assets are sold, transferred, scrapped or damaged before the end of their lives, balance of the unallocated deferred expenditures shall be recognized in current profit and loss on asset disposal.

## (23) Share-based payment

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

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

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

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。

## 24. 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。

## 25. 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。

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.

## (24) 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.

## (25) 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.

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

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

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

于资产负债表日，本公司对递延所得税资产的账面价值进行复核。如果未来期间很可能无法获得足够的应纳税所得额用以抵扣递延所得税资产的利益，减记递延所得税资产的账面价值。于资产负债表日，本公司重新评估未确认的递延所得税资产，在很可能获得足够的应纳税所得额可供所有或部分递延所得税资产转回的限度内，确认递延所得税资产。

同时满足下列条件时，递延所得税资产和递延所得税负债以抵销后的净额列示：拥有以净额结算当期所得税资产及当期所得税负债的法定权利；递延所得税资产和递延所得税负债是与同一税收征管部门对同一应纳税主体征收的所得税相关或者对不同的纳税主体相关，但在未来每一具有重要性的递延所得税资产和递延所得税负债转回的期间内，涉及的纳税主体意图以净额结算当期所得税资产及当期所得税负债或是同时取得资产、清偿债务。

Deferred income tax is provided, using the liability method, on all temporary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the balance sheet date.

Deferred income tax assets are recognised for all deductible temporary differences, carryforward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carryforward of unused tax credits and unused tax losses can be utilised, except: (i) where the deferred tax assets arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable income or deductible loss; and; (ii) in respect of taxable temporary differences associated with investments in subsidiaries, associates and interests in joint arrangements, where it is probable that the temporary difference will reverse in the foreseeable future and taxable profit will be available against which the temporary difference can be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the balance sheet date.

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised. Unrecognised deferred income tax assets are reassessed at each balance sheet date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax assets and deferred tax liabilities are offset when fulfilling of the following conditions:

- (i) A legally enforceable right exists to set off current tax assets against current tax liabilities.
- (ii) The deferred tax assets and deferred tax liabilities are related to the income tax levied on the same taxpayer by the same tax administrative department or are related to different taxpayers but, within each future period of reversal of important deferred tax assets and deferred tax liabilities, the taxpayers involved intend to settle current tax assets and current tax liabilities or acquire assets and liquidate liabilities at the same time.

## 26. 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。

## 27. 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。

## 28. 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。

## (26) 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.

## (27) 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.

## (28) Entrusted business

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



## 29. 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可能导致经济利益的流出时，则将其确认为预计负债。

## 30. 重大会计判断和会计估计

在本公司执行会计政策的过程中，管理层对财务报表未来不确定事项作出了判断、估计和假设。这些判断、估计和假设会影响收入、费用、资产和负债的列报金额及其披露。然而，这些估计和假设的不确定性所导致的结果可能造成对未来受影响的资产或负债的账面金额进行重大调整。

### 贷款和垫款的减值损失

本公司定期判断是否有任何客观证据表明贷款和垫款发生了减值损失。如有，本公司将估算减值损失的金额。减值损失金额为贷款和垫款账面金额与预计未来现金流量的现值之间的差额。估算减值损失金额时，需要对是否存在客观证据表明贷款和垫款已发生减值损失作出重大判断，并需要对预期未来现金流量的现值作出重大估计。

### 所得税

本公司需要对某些交易未来的税务处理作出判断以确认所得税。本公司根据中国税收法规，谨慎判断交易对应的所得税影响并相应地计提所得税。递延所得税资产只会在未来应课税利润有可能用作抵销有关暂时性差异时才可确认。对此需要就某些交易的税务处理作出重大判断，并需要就是否有足够的未来应课税利润以抵销递延所得税资产的可能性作出重大的估计。

## (29) 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.

## (30) Significant accounting judgment and estimates

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

### Impairment losses of loans and advances

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

### Income tax

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



### 金融工具的公允价值

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

### 投资分类

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

### 金融工具终止确认

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

### 31. 会计政策变更

根据《关于印发修订〈企业会计准则第16号——政府补助〉的通知》(财会[2017]15号)要求，本公司在利润表中的“营业利润”项目之上单独列报“其他收益”项目，与企业日常活动相关的政府补助由在“营业外收入”中列报改为在“其他收益”中列报；按照该准则的衔接规定，本公司对2017年1月1日前存在的政府补助采用未来适用法处理，对2017年1月1日至该准则施行日(2017年6月12日)之间新增的政府补助根据本准则进行调整。2017年度和2016年度的“其他收益”、“营业利润”以及“营业外收入”项目列报的内容有所不同，但对2017年度和2016年度公司净利润无影响。

### 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.

### (31) Change in accounting policy

According to *The Accounting Standards for Business Enterprises No.16 - Government Subsidies* (Cai Kuai [2017] No.15), the bank shall separately present the “other income” item above the “Operating profits” item. Any government grant related to the daily activities of an enterprise shall be presented in the “other income” item instead of “non-operating income” item. To link up with the previous version of the standards, for the government subsidies obtained before January 1, 2017, the prospective application method shall apply for the accounting treatment, for the newly increased government subsidies from January 1, 2017 to the value date of the accounting standards (June 6, 2017), the adjustment shall be made in accordance with this standards. The contents of “other income”, “operating profit” and “non-operating income” items for the year 2017 and 2016 are different, but the above-mentioned changes in accounting policies have no impacts on the “Net profit” item of the financial statements.

## 五、税项

本公司本年度主要税项及其税率列示如下：

增值税 Value-added tax	按应税收入的6%计算销项税，并按扣除当期允许抵扣的进项税额后的差额计缴增值税。 The Bank is subjected to a value-added tax rate of six per cent and pays value-added tax by the net amount after offsetting deductible input tax of the same period.
城市维护建设税 City construction tax	按实际缴纳的流转税的7%计缴。 The Bank is subjected to a city construction tax rate of seven per cent on turnover tax.
教育费附加 Educational surcharge	按实际缴纳的流转税的3%计缴。 The Bank is subjected to an educational surcharge rate of three per cent on turnover tax.
企业所得税 Corporate income tax	按应纳税所得额的25%计缴。 The Bank is subjected to a corporate tax rate of 25 per cent.
代扣缴个人所得税 Withholding Individual Income tax	本公司支付给雇员的薪金，由本公司按税法代扣缴个人所得税。 In accordance with the relevant tax laws in the PRC, the Bank is required to withhold individual income tax on salaries paid to its employees.

## 5. Taxation

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

## 六、财务报表主要项目附注

### 1. 现金及存放中央银行款项

		31-12-2017	31-12-2016
库存现金	Cash on hand	13,235,129	15,195,504
存放中央银行法定准备金 – 人民币	Statutory deposit reserve with the Central Bank-RMB	4,079,499,730	3,404,331,250
存放中央银行法定准备金 – 外币	Statutory deposit reserve with the Central Bank-foreign currency	124,229,477	133,805,607
存放中央银行外汇风险准备金	Foreign exchange risk reserve with the Central Bank	1,119,652,245	1,809,709,137
存放中央银行的其他款项	Other deposits with the Central Bank	1,832,921,691	1,511,690,947
合计	<b>Total</b>	<b>7,169,538,272</b>	<b>6,874,732,445</b>

## 6. Notes to financial statements

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

根据中国人民银行的有关规定，本公司必须按一定比率缴付存款准备金于中国人民银行。于 2017 年 12 月 31 日，本公司人民币及外币存款准备金缴存比例分别为 15% (2016 年 12 月 31 日：15%) 及 5% (2016 年 12 月 31 日：5%)。

从 2015 年 10 月至 2017 年 9 月，根据中国人民银行的有关规定，本公司按月缴纳外汇风险准备金，每月按上月远期售汇签约额的 20% 缴存外汇风险准备金，并存放于中国人民银行一年。2017 年 9 月，根据央行《中国人民银行关于调整外汇风险准备金政策的通知》（银发 [2017]207 号），境内金融机构代客远期售汇业务所需提取的外汇风险准备金率调整为 0%。

The Bank places statutory deposit reserves with the People's Bank of China (PBOC) in accordance with relevant regulations issued by it. As at 31 December 2017, statutory deposit reserves placed with the PBOC were calculated at 15 per cent (31 December 2016: 15 per cent) and 5 per cent (31 December 2016: 5 per cent) of qualified RMB deposits and foreign currency deposits from customers respectively.

The Bank places foreign exchange risk reserve with the PBOC monthly in accordance with relevant regulations from October 2015 to September 2017. The foreign exchange risk reserve is calculated at 20 per cent of the contractual amount of forward sales of exchanges in the preceding month and will be reserved in the Central Bank for one year. Since September 2017, the foreign exchange risk reserve is calculated at zero per cent of the contractual amount of forward sales of exchanges in accordance with Yin Fa [2017] No.207 the Notice of the People's Bank of China on adjustment of foreign exchange risk reserve policy issued by PBOC.

## 2. 存放同业款项

## (2) Due from banks

		31-12-2017	31-12-2016
存放境内银行同业及其他金融机构	Due from domestic banks and other financial institutions	4,412,528,939	4,057,714,343
存放境外银行同业	Due from overseas banks	612,577,690	225,323,700
小计	Sub-total	5,025,106,629	4,283,038,043
减：存放同业减值准备（注1）	Less: Impairment provisions for due from banks (Note 1)	(2,556,795)	(1,065,303)
存放同业净额	Net amount of due from banks	5,022,549,834	4,281,972,740

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。

Note 1: 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

		31-12-2017	31-12-2016
拆放及借出境内银行同业及其他金融机构	Placements with domestic banks and other financial institutions	9,169,647,159	8,677,677,152
拆放及借出境外银行同业	Placements with overseas banks	360,916,090	277,480,000
减：拆放同业减值准备（注1）	Less: Impairment provisions for placements (Note 1)	(3,558,000)	(2,535,590)
拆出资金净额	Net amount of placement with banks and other financial institutions	9,527,005,249	8,952,621,562

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。

Note 1: 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

		31-12-2017	31-12-2016
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	576,006,918	-
政策性银行债券	Bonds issued by policy banks	568,748,400	60,538,500
小计	Subtotal	1,144,755,318	60,538,500
同业存单	Negotiable certificates of deposit	1,341,611,544	1,055,439,444
合计	Total	2,486,366,862	1,115,977,944

## 5. 衍生金融工具

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

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

本公司无为套期保值目的而被指定为套期工具的衍生金融工具。

本公司于资产负债表日所持有的衍生金融工具如下：

## (5) Derivative financial instruments

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

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

The Bank has no derivative designated as hedging instruments.

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

		31-12-2017			31-12-2016		
		公允价值			公允价值		
		Fair Value			Fair Value		
		名义金额	资产	负债	名义金额	资产	负债
		Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
外汇衍生工具：	Foreign exchange contracts:						
远期合约	Forwards	2,412,510,390	76,850,309	27,642,400	2,977,512,974	27,123,758	81,246,219
掉期合约	Swaps	483,505,869,264	4,797,862,789	5,110,463,233	106,167,533,463	1,640,380,280	1,632,516,609
期权合约	Options	69,640,429,480	246,713,183	81,200,104	39,104,037,011	191,865,101	365,296,022
小计	Sub-total	555,558,809,134	5,121,426,281	5,219,305,737	148,249,083,448	1,859,369,139	2,079,058,850
利率衍生工具：	Interest rate contracts:						
掉期合约	Swaps	65,785,969,296	347,036,304	362,451,591	80,289,427,531	452,215,754	448,253,907
小计	Sub-total	65,785,969,296	347,036,304	362,451,591	80,289,427,531	452,215,754	448,253,907
商品价格挂钩工具：	Commodity contracts:						
掉期合约	Swaps	3,566,583,712	65,873,686	65,028,363	3,914,728,528	77,588,502	76,098,431
小计	Sub-total	3,566,583,712	65,873,686	65,028,363	3,914,728,528	77,588,502	76,098,431
股票价格挂钩工具：	Equity contracts:						
掉期合约	Swaps	-	-	-	165,599,968	222,496	4,364,437
期权合约	Options	1,165,033,134	5,287,838	136,723	1,082,560,749	6,240,389	1,072,708
小计	Sub-total	1,165,033,134	5,287,838	136,723	1,248,160,717	6,462,885	5,437,145
贵金属衍生工具	Precious metal derivatives	3,564,038,053	36,544,318	12,897,401	3,289,604,544	5,683,135	38,713,952
合计	Total	629,640,433,329	5,576,168,427	5,659,819,815	236,991,004,768	2,401,319,415	2,647,562,285

## 6. 买入返售金融资产

## (6) Reverse repurchase financial assets

		31-12-2017	31-12-2016
按交易对手分类:	Classified by counter-party:		
银行同业	Banks	1,344,195,000	536,900,000
按质押品分类:	Classified by type of pledged assets:		
债券	Bonds	1,344,195,000	536,900,000

## 7. 应收利息

## (7) Interest receivables

		年初余额	本年计提	本年收到	年末余额
2017		Opening balance	Accrued	Received	Closing balance
贷款应收利息	Interest receivable on loans	98,534,705	1,130,561,053	(1,082,185,217)	146,910,541
债券投资应收利息	Interest receivable on bonds	65,725,810	187,297,934	(190,650,321)	62,373,423
同业应收利息	Interest receivable from banks	22,909,481	491,356,660	(485,319,364)	28,946,777
买入返售债券应收利息	Interest receivable on reverse repurchase bonds	366,447	16,558,247	(15,413,760)	1,510,934
合计	Total	187,536,443	1,825,773,894	(1,773,568,662)	239,741,675

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

## 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

		31-12-2017	31-12-2016
个人贷款和垫款:	Individual loans and advances:		
住房按揭	Mortgages	6,681,291,039	6,302,047,103
其他	Others	3,368,364	3,839,340
小计	Sub-total	6,684,659,403	6,305,886,443
企业贷款和垫款:	Corporate loans and advances:		
贷款	Loans	15,786,000,878	14,799,214,194
贴现	Discounted bills	864,418,688	444,182,510
贸易融资	Trade finance	4,349,778,539	2,852,039,986
小计	Sub-total	21,000,198,105	18,095,436,690
贷款和垫款总额	Total	27,684,857,508	24,401,323,133
减: 贷款损失准备	Less: Loan impairment provision	(548,260,721)	(514,107,074)
贷款和垫款账面价值	Net value of loans and advances to customers	27,136,596,787	23,887,216,059



## 8.2 按行业分布

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

		31-12-2017	
		账面余额	比例 (%)
		Amount	Percentage( %)
制造业	Manufacturing	6,886,974,376	25%
房地产业	Real estates	5,368,776,845	20%
批发和零售业	Wholesale and retail	4,510,605,460	16%
住宿和餐饮业	Accommodation and catering	1,510,671,427	6%
租赁和商务服务业	Leasing and commercial services	758,546,299	3%
信息传输、软件和信息技术服务业	Telecommunication, software and information management service	541,938,086	2%
交通运输、仓储和邮政业	Transportation, storage and post	372,827,537	1%
金融业	Finance	364,859,686	1%
建筑业	Construction	289,265,974	1%
农林牧渔业	Agriculture, forestry, farming and fishing	188,312,865	1%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	113,911,663	0%
科学研究和技术服务业	Scientific research and technical services	83,140,785	0%
居民服务、修理和其他服务业	Residents services, repair and other services	8,000,000	0%
卫生，社会保障和社会福利业	Health, social security and social welfare	2,367,102	0%
水利、环境和公共设施管理业	Water conservancy, environment and public facilities administration	-	0%
个人贷款	Personal credit	6,684,659,403	24%
贷款和垫款总额	Total amount of loans and advances	27,684,857,508	100%
减：贷款损失准备	Less: Loan impairment provision	(548,260,721)	
贷款和垫款账面价值	Net value of loans and advances	27,136,596,787	

31-12-2016

		账面余额 Amount	比例 (%) Percentage( %)
制造业	Manufacturing	5,093,913,199	21%
房地产业	Real estates	4,553,699,015	19%
批发和零售业	Wholesale and retail	4,138,053,489	17%
住宿和餐饮业	Accommodation and catering	1,957,586,311	8%
租赁和商务服务业	Leasing and commercial services	369,347,257	1%
信息传输、软件和信息技术服务业	Telecommunication, software and information management service	563,824,662	2%
交通运输、仓储和邮政业	Transportation, storage and post	651,132,209	3%
金融业	Finance	-	0%
建筑业	Construction	330,185,584	1%
农林牧渔业	Agriculture, forestry, farming and fishing	204,962,270	1%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	215,603,897	1%
科学研究和技术服务业	Scientific research and technical services	4,228,797	0%
居民服务、修理和其他服务业	Residents services, repair and other services	4,500,000	0%
卫生、社会保障和社会福利业	Health, social security and social welfare	-	0%
水利、环境和公共设施管理业	Water conservancy, environment and public facilities administration	8,400,000	0%
个人贷款	Personal credit	6,305,886,443	26%
贷款和垫款总额	Total amount of loans and advances	24,401,323,133	100%
减：贷款损失准备	Less: Loan impairment provision	(514,107,074)	
贷款和垫款账面价值	Net value of loans and advances	23,887,216,059	

## 8.3 按地区分布

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

		31-12-2017	31-12-2016
东北	North-east	919,983,659	912,680,483
华东	East	15,131,718,602	13,753,535,100
华北	North	4,220,128,887	4,115,902,136
华中	Central	380,899,386	227,948,904
华南	South	3,755,672,857	2,140,709,089
西南	South-west	1,948,988,785	2,077,960,123
西北	North-west	81,232,060	109,976,948
境外地区	Overseas	1,246,233,272	1,062,610,350
贷款和垫款总额	Total amount of loans and advances	27,684,857,508	24,401,323,133
减：贷款损失准备	Less: Loan impairment provision	(548,260,721)	(514,107,074)
贷款和垫款账面价值	Net value of loans and advances	27,136,596,787	23,887,216,059

## 8.4 按担保方式分布

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

		31-12-2017	31-12-2016
信用贷款	Unsecured loans	4,374,833,295	5,045,246,347
保证贷款	Guaranteed loans	4,167,047,023	2,571,771,928
附担保物贷款	Loans with collaterals	19,142,977,190	16,784,304,858
其中:	Of which:		
抵押贷款	Secured by mortgages	15,236,029,733	13,463,871,181
质押贷款	Secured by pledges	3,906,947,457	3,320,433,677
贷款和垫款总额	Total amount of loans and advances	27,684,857,508	24,401,323,133
减: 贷款损失准备	Less: Loan impairment provision	(548,260,721)	(514,107,074)
贷款和垫款账面价值	Net value of loans and advances	27,136,596,787	23,887,216,059

## 8.5 逾期贷款

## (8.5) Overdue Loan

		31-12-2017				
		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
信用贷款	Unsecured loans	-	-	1,866,660	-	1,866,660
担保贷款	Guaranteed loans	-	-	13,539,928	-	13,539,928
附担保物贷款	Loans with collaterals	18,018,820	1,942,385	162,046,910	31,601,717	213,609,832
其中:	Of which:					
抵押贷款	Secured by mortgages	18,018,820	1,942,385	162,046,910	31,601,717	213,609,832
合计	Total	18,018,820	1,942,385	177,453,498	31,601,717	229,016,420

		31-12-2016				
		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
信用贷款	Unsecured loans	-	-	4,286,845	-	4,286,845
保证贷款	Guaranteed loans	-	-	-	3,553,872	3,553,872
附担保物贷款	Loans with collaterals	369,707	45,798,906	243,481,088	18,352,302	308,002,003
其中:	Of which:					
抵押贷款	Secured by mortgages	369,707	45,798,906	164,989,798	18,352,302	229,510,713
质押贷款	Secured by pledges	-	-	78,491,290	-	78,491,290
合计	Total	369,707	45,798,906	247,767,933	21,906,174	315,842,720

逾期贷款是指本金或利息逾期 1 天或以上的贷款。

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

## 8.6 贷款损失准备 (附注六、14)

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

		2017		
		单项	组合	合计
		Individual	Collective	Total
年初余额	Opening balance	165,446,482	348,660,592	514,107,074
本年计提	Charge during the year	4,083,051	127,746,737	131,829,788
本年核销	Writing off during the year	(91,912,565)	-	(91,912,565)
收回以前年度核销数	Recovery of loans and advances previously written off	958,143	-	958,143
汇率差异	Exchange rate difference	(1,941,656)	(4,780,063)	(6,721,719)
年末余额	Closing balance	76,633,455	471,627,266	548,260,721

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

## 9. 可供出售金融资产

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

		31-12-2017	31-12-2016
债券投资:	Bond investments:		
中央银行票据及国债	Central Bank bills and government bonds	2,875,525,022	2,977,840,723
政策性银行债券	Bonds issued by policy banks	99,937,840	201,090,040
小计	Sub-total	2,975,462,862	3,178,930,763
同业存单	Negotiable certificate of deposits	1,393,762,411	578,707,157
合计	Total	4,369,225,273	3,757,637,920

## 10. 固定资产

## (10) Fixed assets

		房屋及建筑物	运输设备	办公及电脑设备	合计
		Properties and buildings	Motor vehicles	Office equipment and computers	Total
2017					
原价:	Cost:				
2017 年 1 月 1 日	At 1 January 2017	5,793,690	2,508,008	111,463,967	119,765,665
本年增加	Additions	-	368,173	9,960,980	10,329,153
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note 6.13.2)	-	-	3,189,846	3,189,846
本年处置	Disposals	-	(338,000)	(9,294,397)	(9,632,397)
2017 年 12 月 31 日	At 31 December 2017	5,793,690	2,538,181	115,320,396	123,652,267
累计折旧:	Accumulated depreciation:				
2017 年 1 月 1 日	At 1 January 2017	1,796,047	1,671,154	77,283,084	80,750,285
本年计提	Additions	115,874	389,311	11,693,847	12,199,032
本年处置	Disposals	-	(338,000)	(8,010,034)	(8,348,034)
2017 年 12 月 31 日	At 31 December 2017	1,911,921	1,722,465	80,966,897	84,601,283
固定资产净值及净额	Net book value and net carrying amount				
2017 年 12 月 31 日	At 31 December 2017	3,881,769	815,716	34,353,499	39,050,984
2016					
		房屋及建筑物	运输设备	办公及电脑设备	合计
		Properties and buildings	Motor vehicles	Office equipment and computers	Total
原价:	Cost:				
2016 年 1 月 1 日	At 1 January 2016	-	2,508,008	95,034,816	97,542,824
本年增加	Additions	5,793,690	-	11,812,783	17,606,473
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note 6.13.2)	-	-	5,635,524	5,635,524
本年处置	Disposals	-	-	(1,019,156)	(1,019,156)
2016 年 12 月 31 日	At 31 December 2016	5,793,690	2,508,008	111,463,967	119,765,665
累计折旧:	Accumulated depreciation:				
2016 年 1 月 1 日	At 1 January 2016	-	1,270,524	65,464,531	66,735,055
本年计提	Additions	1,796,047	400,630	12,730,749	14,927,426
本年处置	Disposals	-	-	(912,196)	(912,196)
2016 年 12 月 31 日	At 31 December 2016	1,796,047	1,671,154	77,283,084	80,750,285
固定资产净值及净额	Net book value and net carrying amount				
2016 年 12 月 31 日	At 31 December 2016	3,997,643	836,854	34,180,883	39,015,380

于 2017 年 12 月 31 日及 2016 年 12 月 31 日，房屋及建筑物为本公司融资租入的办公用房。

As at 31 December 2017 and 31 December 2016, the properties and buildings represent the office capitalised under finance lease.



## 11. 无形资产

## (11) Intangible assets

		2017	2016
软件设备	Software		
原价:	Cost or valuation:		
年初余额	Opening balance	165,733,088	115,757,776
本年购置	Additions	2,236,598	4,063,505
在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note 6. 13.2)	34,549,902	45,911,807
年末余额	Closing balance	202,519,588	165,733,088
累计摊销:	Accumulated amortisation:		
年初账面余额	Opening balance	64,787,689	51,345,188
本年计提	Additions	19,183,216	13,442,501
年末余额	Closing balance	83,970,905	64,787,689
无形资产净值及净额	Net carrying amount		
年末余额	Closing balance	118,548,683	100,945,399

## 12. 递延所得税资产

## (12) Deferred tax assets

2017					
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	52,019,101	19,881,824	-	71,900,925
其他资产损失准备	Bad debt allowance for other assets	351,475	(351,475)	-	-
可供出售金融资产未实现损益	Unrealised profit or loss on available-for-sale financial assets	181,384	-	2,310,953	2,492,337
衍生金融工具公允价值变动损益	Changes in fair value of derivatives	(22,465,656)	(46,759,189)	-	(69,224,845)
拆入黄金公允价值变动	Changes in fair value of gold from banks	(6,333,243)	13,529,929	-	7,196,686
预提职工工资及奖金	Payroll payables	1,797,603	904,184	-	2,701,787
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	4,381,099	1,490,241	-	5,871,340
预提费用	Accrued liabilities	2,386,346	8,006,705	-	10,393,051
可抵扣亏损	Deductible tax losses	22,178,187	(2,958,734)	-	19,219,453
其他	Others	2,783,415	(1,439,210)	-	1,344,205
合计	Total	57,279,711	(7,695,725)	2,310,953	51,894,939

2016

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

于 2017 年 12 月 31 日，本公司根据对未来的盈利预测，以很可能取得用来抵扣可抵扣亏损的未来应纳税所得额为限确认的与人民币 76,877,811 元可抵扣亏损相关的递延所得税资产为人民币 19,219,453 元，到期日为 2021 年。

As at 31 December 2017, based on the profit forecast and to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised, the Bank recognised deferred tax asset of RMB 19,219,453 arising from unused tax losses of RMB76,877,811, among which will expire in Year 2021.

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

As at 31 December 2016, based on the profit forecast and to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised, the Bank recognised deferred tax asset of RMB 22,178,187 arising from unused tax losses of RMB88,712,718, among which RMB4,405,385 will expire in Year 2019, RMB 63,414,341 will expire in Year 2020 and RMB20,893,022 will expire in Year 2021.

### 13. 其他资产

### (13) Other assets

		附注 Notes	31-12-2017	31-12-2016
长期待摊费用	Long-term deferred expenses	13.1	89,699,739	72,168,358
在建工程	Construction in process	13.2	9,414,116	33,196,977
其他应收款	Other receivables	13.3	314,982,809	58,415,962
待认证进项税额	Input VAT to be verified		4,077,802	3,010,521
合计	Total		418,174,466	166,791,818

## 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	合计
		Membership fee	Leasehold improvement	Total
2017				
年初余额	Opening balance	112,031	72,056,327	72,168,358
本年增加	Additions	1,500,000	3,541,361	5,041,361
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note 6. 13.2)	-	28,591,727	28,591,727
本年摊销	Amortisation	(81,837)	(16,019,870)	(16,101,707)
年末余额	Closing balance	1,530,194	88,169,545	89,699,739

		会员费	租入固定资产改良支出	租赁费	合计
		Membership fee	Leasehold improvement	Rental fee	Total
2016					
年初余额	Opening balance	116,068	32,267,805	2,958,920	35,342,793
本年增加	Additions	-	17,901,344	-	17,901,344
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note 6. 13.2)	-	38,691,221	-	38,691,221
本年处置	Disposal	-	(188,594)	(2,958,920)	(3,147,514)
本年摊销	Amortisation	(4,037)	(16,615,449)	-	(16,619,486)
年末余额	Closing balance	112,031	72,056,327	-	72,168,358

## 13.2 在建工程

## (13.2) Construction in progress

		2017	2016
年初余额	Opening balance	33,196,977	34,464,264
本年增加	Additions	42,548,614	88,971,265
转入固定资产 (附注六、10)	Transfer to fixed assets (Note 6. 10)	(3,189,846)	(5,635,524)
转入无形资产 (附注六、11)	Transfer to intangible assets (Note 6. 11)	(34,549,902)	(45,911,807)
转入长期待摊费用 (附注六、13.1)	Transfer to long-term deferred expenses (Note 6. 13.1)	(28,591,727)	(38,691,221)
年末净值	Net closing balance	9,414,116	33,196,977

## 13.3 其他应收款

## (13.3) Other receivables

账龄	Ageing	31-12-2017	31-12-2016
1 年以内	Within 1 year	288,365,214	33,115,615
1-2 年	1-2 years	14,934,554	10,172,118
2-3 年	2-3 years	3,423,272	4,711,648
3 年以上	More than 3 years	8,259,769	11,822,482
小计	Sub-total	314,982,809	59,821,863
减：坏账准备	Less: Bad debt allowance	-	(1,405,901)
合计	Total	314,982,809	58,415,962

## 14. 资产减值准备

## (14) Provision for impairment losses

		年初余额	本年计提 / (转回) 额	收回以前 年度核销	本年核销	汇率差异	年末余额
		Opening balance	Accrual/ (Reversal)	Recovery of assets previously written-off	Writing off during the year	Exchange rate difference	Closing balance
2017							
存放同业减值准备 (附注六、2)	Impairment provision for due from banks (Note 6.2)	1,065,303	1,491,492	-	-	-	2,556,795
拆放同业减值准备 (附注六、3)	Impairment provision for placements with banks (Note 6.3)	2,535,590	1,022,410	-	-	-	3,558,000
贷款损失准备 (附注六、8.6)	Impairment provision for loans (Note 6. 8.6)	514,107,074	131,829,788	958,143	(91,912,565)	(6,721,719)	548,260,721
其他应收款坏账准备 (附注六、13.3)	Bad debt allowance for other assets (Note 6.13.3)	1,405,901	(165,203)	-	(1,240,698)	-	-
合计	Total	519,113,868	134,178,487	958,143	(93,153,263)	(6,721,719)	554,375,516

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

## 15. 同业及其他金融机构存放款项

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

		31-12-2017	31-12-2016
境内银行同业及其他金融机构存放	Due to domestic banks and other financial institutions	1,202	2,150,006,266
境外银行同业存放	Due to overseas banks	874,156,157	956,322,877
合计	Total	874,157,359	3,106,329,143

## 16. 拆入资金

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

		31-12-2017	31-12-2016
境内银行同业拆入及借入	Placements from domestic banks	522,736,000	138,740,000
境外银行同业拆入及借入	Placements from overseas banks	18,752,081,004	14,163,023,721
合计	Total	19,274,817,004	14,301,763,721

于 2017 年 12 月 31 日，境外银行同业拆入及借入中，以公允价值计量且其变动计入当期损益的黄金拆入余额为人民币 2,397,504,245 元 (2016 年 12 月 31 日：529,767,027 元)。于 2017 年 12 月 31 日，以公允价值计量且其变动计入当期损益的同业拆入余额为人民币 1,362,073,633 元 (2016 年 12 月 31 日：人民币 1,578,387,461 元)。

As at 31 December 2017, of the placements from overseas banks, the balance of gold borrowing at fair value through profit or loss amounted to RMB2,397,504,245 (RMB529,767,027 as at 31 December 2016). As at 31 December 31, 2017, the balance of the interbank placements at fair value through profit or loss amounted to RMB1,362,073,633 (RMB1,578,387,461 as at 31 December 2016).

## 17. 吸收存款

## (17) Customer deposits

		31-12-2017	31-12-2016
活期存款	Current deposits		
公司客户	Corporate customers	7,775,205,953	7,253,209,184
个人客户	Individual customers	613,234,996	603,464,398
小计	Sub-total	8,388,440,949	7,856,673,582
定期存款	Time deposits		
公司客户	Corporate customers	19,999,410,683	15,057,807,624
个人客户	Individual customers	1,884,960,583	2,270,824,545
小计	Sub-total	21,884,371,266	17,328,632,169
合计	Total	30,272,812,215	25,185,305,751

于 2017 年 12 月 31 日，吸收存款中包含的结构性存款余额为人民币 6,397,752,674 元 (2016 年 12 月 31 日：人民币 3,746,790,268 元)，其中嵌入的衍生金融工具，主要为期权、股票价格挂钩掉期及商品价格挂钩掉期等。上述结构性存款中所嵌入的衍生金融工具被认定为与主合同没有密切联系，其中人民币 995,287,361 元 (2016 年 12 月 31 日：人民币 1,126,344,436 元) 的结构性存款被整体指定以公允价值计量。剩余人民币 5,402,465,313 元 (2016 年 12 月 31 日：人民币 2,620,445,832 元) 未被指定，本公司因此将其中的嵌入式衍生金融工具与存款分拆，其公允价值已计入衍生金融工具余额中。

As at 31 December 2017, the structured deposits in customer deposits amounted to RMB6,397,752,674 (RMB3,746,790,268 as at 31 December 2016). These structured deposits are embedded with derivatives which are mainly options, equity swaps and commodity swaps, and are considered not closely related to the host contract. RMB995,287,361 (RMB1,126,344,436 as at 31 December 2016) of these structured deposits are designated as at fair value through profit or loss as a whole while the rest RMB5,402,465,313 (RMB2,620,445,832 as at 31 December 2016) are not designated. Consequently, the derivatives instruments embedded therein are separated and the fair value is recorded in derivative assets or liabilities.



## 18. 应付职工薪酬

## (18) Payroll payables

未付金额	Amount unpaid	31-12-2017	31-12-2016
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	76,915,620	58,571,559
社会保险费	Social insurance	1,820,542	4,206,593
工会经费和职工教育经费	Labour union expenditure and staff education fee	39,910	43,977
设定提存计划	Defined contribution plan	9,251,333	10,742,829
其中：基本养老保险费	Of which: Pension fund	3,750,343	5,515,068
企业年金缴费	Annuity	5,500,990	5,227,761
合计	Total	88,027,405	73,564,958
应付金额	Amount payables		
		2017	2016
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	457,070,481	416,295,183
社会保险费	Social insurance	23,098,410	22,728,438
住房公积金	Housing fund	20,246,850	18,430,280
工会经费和职工教育经费	Labour union expenditure and staff education fee	4,563,904	6,638,998
设定提存计划	Defined contribution plan	43,802,817	40,587,624
其中：基本养老保险费	Of which: Pension fund	37,083,719	34,587,286
企业年金缴费	Annuity	6,719,098	6,000,338
其他与员工相关的费用	Other staff related expenses	17,906,620	17,368,167
合计	Total	566,689,082	522,048,690

## 19. 应交税费

## (19) Tax payables

		31-12-2017	31-12-2016
增值税	Value added tax	18,349,271	13,819,505
附加税	Tax surcharges	2,210,500	1,858,543
代扣代缴税项	Withholding tax	32,082,170	28,369,480
其他	Others	155,583	137,319
合计	Total	52,797,524	44,184,847

## 20. 应付利息

## (20) Interest payables

		年初余额	本年计提	本年支付	年末余额
		Opening balance	Accrued	Paid	Closing balance
2017					
存款应付利息	Interest payable to depositors	217,498,754	562,622,331	(525,146,267)	254,974,818
同业应付利息及其他	Interest payable to banks and others	72,642,432	270,049,669	(299,269,983)	43,422,118
合计	Total	290,141,186	832,672,000	(824,416,250)	298,396,936
2016					
存款应付利息	Interest payable to depositors	298,966,683	543,857,535	(625,325,464)	217,498,754
同业应付利息及其他	Interest payable to banks and others	53,607,087	132,273,868	(113,238,523)	72,642,432
合计	Total	352,573,770	676,131,403	(738,563,987)	290,141,186

## 21. 其他负债

## (21) Other liabilities

		31-12-2017	31-12-2016
待结算及清算款项	Settlement and clearing	100,966,741	3,144,681
应付 IT 系统服务费	IT system service fee	45,117,234	15,499,404
装修尾款	Renovation payable	8,428,858	7,990,192
其他	Others	30,197,377	49,263,501
合计	Total	184,710,210	75,897,778

## 22. 实收资本

## (22) Paid-up capital

## 注册及实收资本

## Paid-up capital

		2017		2016	
		等值人民币	%	等值人民币	%
		RMB equivalent		RMB equivalent	
大华银行有限公司	United Overseas Bank Limited	5,500,000,000	100	5,500,000,000	100

## 23. 资本公积

## (23) Capital reserve

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。

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.

## 24. 其他综合收益

资产负债表中其他综合收益累积余额：

## (24) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

		增减变动		
		1-1-2017	Increase/(decrease)	31-12-2017
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	(544,152)	(6,932,858)	(7,477,010)
		增减变动		
		1-1-2016	Increase/(decrease)	31-12-2016
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	15,982,550	(16,526,702)	(544,152)

利润表中其他综合收益当期发生额：

Other comprehensive income in the income statement:

		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	(9,243,811)	-	2,310,953	(6,932,858)
		税前金额	减：前期计入其他综合收益当期转入损益	减：所得税	税后金额
		Before tax	Less: Transfer to the income statement	Less: Tax	After tax
以后将重分类进损益的其他综合收益	Items that may be reclassified subsequently to the income statement				
可供出售金融资产公允价值变动	Fair value changes of available-for-sale financial assets	(22,035,603)	-	5,508,901	(16,526,702)

## 25. 盈余公积

## (25) Surplus reserves

		2017	2016
年初余额	Opening balance	86,426,113	82,099,792
本年增加	Increase	13,600,394	4,326,321
年末余额	Closing balance	100,026,507	86,426,113

根据公司法和本公司章程的规定，并经 2018 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。

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 2018, the Bank has appropriated 10 per cent of its profit to the statutory surplus reserves. The Bank should appropriate until the reserve balance reaches 50 per cent of its registered capital or above.

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

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

## 26. 一般风险准备

## (26) General reserves

		2017	2016
年初余额	Opening balance	588,421,509	564,261,213
本年增加	Increase	120,036,929	24,160,296
年末余额	Closing balance	708,458,438	588,421,509

本公司依照财金[2012]20号文《金融企业准备金计提管理办法》的规定，从税后利润中按原则上不低于风险资产期末余额1.5%的比例计提一般风险准备，作为利润分配处理。本公司根据2018年3月23日的董事会决议，提取一般风险准备计人民币120,036,929元，一般风险准备余额已达到风险资产期末余额1.5%。

According to the regulation Caijin [2012] No. 20 *Financial institution provision measurement Guideline*, the Bank is required to set aside general reserves of at least 1.5 per cent of its total risk assets at year end from net profit. The Bank appropriated general reserve amounting to RMB 120,036,929 according to the resolution passed by the Board of Directors on 23 March 2018 and the amount has been up to 1.5 per cent of its total risk assets.

## 27. 未分配利润

## (27) Retained earnings

		2017	2016
年初未分配利润	Retained earnings brought forward	480,168,283	465,391,689
净利润	Net profit for the year	136,003,938	43,263,211
减：提取法定盈余公积	Less: Appropriation to statutory surplus reserves	(13,600,394)	(4,326,321)
提取一般风险准备	Less: Appropriation to general reserves	(120,036,929)	(24,160,296)
年末未分配利润	Closing balance of retained earnings	482,534,898	480,168,283

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

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

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

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

## 28. 利息净收入

## (28) Net interest income

		2017	2016
利息收入：	Interest income:		
存放及拆放同业	Due from banks and placement with banks and other financial institutions	421,172,427	244,158,381
存放中央银行	Due from the Central Bank	70,184,233	61,538,855
发放贷款和垫款	Loans and advances to customers	1,130,561,053	1,008,293,515
买入返售债券	Reverse repurchase financial assets-bonds	16,558,247	9,382,370
小计	Sub-total	1,638,475,960	1,323,373,121
利息支出：	Interest expense:		
同业及其他金融机构存放	Due to banks and other financial institutions	7,789,644	10,704,636
吸收存款	Customer deposits	562,622,331	543,857,535
拆入资金及其他	Placement from banks and other financial institutions and others	262,260,025	121,569,232
小计	Sub-total	832,672,000	676,131,403
利息净收入	Net interest income	805,803,960	647,241,718

## 29. 手续费及佣金净收入

## (29) Net fees and commission income

		2017	2016
手续费及佣金收入：	Fees and commission income:		
结算与清算手续费	Settlement and clearing fees	20,724,424	22,650,549
代理业务手续费	Agency brokerage fees	10,395,314	6,334,285
信用承诺手续费	Credit commitment fees	33,473,122	30,265,687
与授信有关的收入	Credit related income	59,015,657	85,092,838
其他	Others	26,861,135	19,076,803
小计	Sub-total	150,469,652	163,420,162
手续费及佣金支出：	Fees and commission expense:		
手续费支出	Fee expenses	35,493,370	28,080,604
小计	Sub-total	35,493,370	28,080,604
手续费及佣金净收入	Net fees and commission income	114,976,282	135,339,558



## 30. 投资收益

## (30) Investment income

		2017	2016
为交易而持有的债券投资净收益	Gain on disposal of held-for-trading bond investments	(1,907,121)	8,007,257
衍生金融工具已实现净损益	Net realised gain / (loss) on derivatives	65,823,549	21,674,248
债券投资利息收入	Bond interest income	187,297,934	148,747,446
合计	Total	251,214,362	178,428,951

## 31. 公允价值变动净收益

## (31) Gains from changes in fair values

		2017	2016
以公允价值计量的金融资产	Financial assets at fair value through profit or loss	1,274,015	(7,715,585)
衍生金融工具	Derivative financial instruments	186,335,903	35,973,686
拆入黄金	Gold borrowing	(54,119,717)	25,332,973
结构性存款及其他	Structured deposits and others	(7,550,001)	11,597,019
合计	Total	125,940,200	65,188,093

## 32. 汇兑及汇率产品净损失

## (32) Foreign exchange loss

汇兑及汇率产品净损失包括与自营外汇业务相关的汇差收入、外汇掉期及交叉货币掉期金融工具产生的已实现和未实现的公允价值变动损益以及外币货币性资产和负债折算产生的汇兑损益。

Foreign exchange loss includes foreign exchange earnings related to self operated foreign exchange business, realised and unrealised gains and losses arising from foreign exchange swap and cross currency swap, and exchange gains and losses arising from conversion of foreign currency assets and liabilities.

## 33. 其他收益

## (33) Other income

		2017	2016
与收益相关的政府补助	Income-related on government subsidies	6,026,114	-

## 34. 业务及管理费

## (34) General and administrative expenses

		2017	2016
员工费用	Staff costs	562,906,730	522,048,690
折旧费	Depreciation	12,199,032	14,927,426
资产摊销费	Amortisation	35,284,923	30,061,987
业务费用	Other operating expenses	263,491,262	247,133,468
合计	Total	873,881,947	814,171,571

## 35. 资产减值损失

## (35) Impairment losses

		2017	2016
存放同业减值损失	Impairment losses for due from banks	1,491,492	(4,918,829)
拆放同业减值损失	Impairment losses for placements with banks	1,022,410	(1,422,970)
贷款减值损失	Impairment losses for loans	131,829,788	55,061,712
其他应收款减值损失	Impairment losses for other receivables	(165,203)	1,405,901
其他	Others	-	(422,084)
合计	Total	134,178,487	49,703,730

## 36. 所得税费用

## (36) Income tax expenses

		2017	2016
递延所得税	Deferred income tax expenses	7,695,725	13,553,711

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:

		2017	2016
税前利润	Profit before tax	143,699,663	56,816,922
按法定税率 25% 计算的税项	Tax charge on a tax rate at 25 per cent	35,924,916	14,204,231
对以前期间税项的调整	Adjustment in respect of prior periods	6,402,960	(577,058)
免税的国债利息收入	Interest income of government bonds	(17,065,157)	(18,580,496)
不可抵扣的税项费用	Non-deductible items	3,214,245	2,729,111
未确认的可抵扣暂时性差异的影响	Unrecognised deductible temporary differences	-	15,777,923
利用以前年度可抵扣亏损	Use of previous annual deductible losses	(20,781,239)	-
所得税费用	Income tax expenses	7,695,725	13,553,711

## 37. 现金流量表补充资料

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

		2017	2016
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	136,003,938	43,263,211
资产减值损失	Impairment losses	134,178,487	49,703,730
固定资产折旧	Fixed assets depreciation	12,199,032	14,927,426
无形资产摊销	Amortisation expenses for intangible assets	19,183,216	13,442,501
长期待摊费用摊销	Amortisation for long-term deferred expenses	16,101,707	16,619,486
处置固定资产 / 其他长期资产损失 / ( 收益 )	(Gains)/losses on disposal of fixed assets and other long-term assets	(5,184)	175,625
公允价值变动净收益	Gain from changes in fair value	(125,940,200)	(65,188,093)
投资收益	Investment income	(263,834,118)	(211,934,008)
汇兑损失	Foreign exchange losses	252,194,100	82,794,568
递延所得税款	Changes in deferred tax assets/liabilities	7,695,725	12,277,873
经营性应收项目的 ( 增加 ) / 减少	(Increase)/decrease in operating receivables	(4,372,277,088)	(6,219,272,649)
经营性应付项目的增加 / ( 减少 )	Increase/(decrease) in operating payables	7,569,832,053	7,257,846,362
经营活动产生的现金流量净额	Net cash flows from operating activities	3,385,331,668	994,656,032
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	13,235,129	15,195,504
减：现金的年初余额	Less: Cash on hand at beginning of year	15,195,504	21,540,936
加：现金等价物的年末余额	Add: Cash equivalents at end of year	14,313,497,802	10,424,249,663
减：现金等价物的年初余额	Less: Cash equivalents at beginning of year	10,424,249,663	8,578,300,377
现金及现金等价物净增加额	Net increase in cash and cash equivalents	3,887,287,764	1,839,603,854

## 38. 现金及现金等价物

## (38) Cash and cash equivalent

		31-12-2017	31-12-2016
现金	Cash	13,235,129	15,195,504
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	5,025,106,629	4,183,038,043
– 拆出资金	-Placements with banks and other financial institutions	2,748,165,970	2,996,451,871
– 买入返售金融资产	-Reverse repurchase financial assets	1,344,195,000	536,900,000
债券及同业存单投资 (从购买日起三个月内到期)	Bond and negotiable certificate of deposit investments (tenor within three months from purchase date)	3,363,108,512	1,196,168,802
存放中央银行其他款项	Other deposits with the Central Bank	1,832,921,691	1,511,690,947
小计	Sub-total	14,313,497,802	10,424,249,663
合计	Total	14,326,732,931	10,439,445,167

## 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 2017 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 190,005 份，行权价格为零元新币，剩余合同期限范围为 1 至 3 年；于 2017 年 12 月 31 日可行权的股票增值权为 31,113 份，剩余合同期限为 3 年。

## (39) Share-based compensation plans

Share-based compensation plans of the Bank comprise the Restricted Share Plan and the Share Appreciation Rights Plan. All shares involved are the shares of UOB. As at 31 December 2017, the number of outstanding grants of Restricted Shares was 190,005, with an exercise price of zero Singapore dollar and the remaining contractual period of 1-3 years. As at 31 December 2017, the number of outstanding grants of Share Appreciation Rights was 31,113 and the remaining contractual period was 3 years.

## 七、分部报告

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

本公司报告分部的主要业务如下：

### 机构银行分部

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。

### 环球金融分部

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

### 其他业务及未分配项目分部

指不能直接归属上述某个分部或未能合理分配的资产、负债、收入及支出。

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

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

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

## 7. Segment Information

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

The main businesses of the segments are as follows:

### Wholesale Banking

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

### Retail Banking

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

### Global Markets (GM)

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

### Others and unallocated

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

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

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

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



## 1. 分部业绩、资产及负债

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

		2017				
		机构银行业务	零售银行业务	环球金融业务	其他业务及未分配项目	合计
		Wholesale Banking	Retail Banking	GM	Others and unallocated	Total
一、营业收入	1. Operating income	693,301,450	118,280,172	233,276,712	127,580,913	1,172,439,247
利息净收入	Net interest income	505,428,278	86,272,231	91,307,389	122,796,062	805,803,960
其中：对外利息净收入	Of which: External interest income	522,989,696	213,816,187	67,999,063	999,014	805,803,960
分部间利息净收入	Internal interest income	(17,561,418)	(127,543,956)	23,308,326	121,797,048	-
手续费及佣金净收入	Net fee and commission income	117,352,918	28,009,727	(29,163,734)	(1,222,629)	114,976,282
其他净收入	Other net income	70,520,254	3,998,214	171,133,057	6,007,480	251,659,005
二、营业支出	2. Operating expenses	(361,734,558)	(232,360,029)	(80,199,960)	(344,636,110)	(1,018,930,657)
其中：资产减值准备	Of which: Impairment losses	(31,656,331)	(5,277,868)	(3,574,574)	(93,669,714)	(134,178,487)
三、净营业外收支	3. Net non-operating income/(expenses)	144,974	6,948	259,641	(10,220,490)	(9,808,927)
四、税前利润	4. Profit before tax	331,711,866	(114,072,909)	153,336,393	(227,275,687)	143,699,663
五、折旧与摊销费用	5. Depreciation and amortisation	5,714,761	11,150,336	2,231,941	28,386,917	47,483,955
六、资本支出	6. Capital expenditure	4,692,646	10,160,222	698,616	44,604,242	60,155,726
31-12-2017						
七、资产总额	7. Total assets	28,342,501,509	6,666,248,616	28,256,184,552	234,121,774	63,499,056,451
八、负债总额	8. Total liabilities	27,782,770,004	2,513,617,797	25,985,240,309	423,910,358	56,705,538,468

		2016				
		机构银行业务	零售银行业务	环球金融业务	其他业务及未分配项目	合计
		Wholesale Banking	Retail Banking	GM	Others and unallocated	Total
一、营业收入	1. Operating income	669,325,597	108,756,169	24,183,706	141,138,280	943,403,752
利息净收入	Net interest income	458,490,249	85,659,757	(38,556,889)	141,648,601	647,241,718
其中：对外利息净收入	Of which: External interest income	302,107,856	184,624,438	159,434,426	1,074,998	647,241,718
分部间利息净收入	Internal interest income	156,382,393	(98,964,681)	(197,991,315)	140,573,603	-
手续费及佣金净收入	Net fee and commission income	142,097,216	18,276,246	(23,911,144)	(1,122,760)	135,339,558
其他净收入	Other net income	68,738,132	4,820,166	86,651,739	612,439	160,822,476
二、营业支出	2. Operating expenses	(426,852,882)	(241,560,232)	(66,211,526)	(159,744,084)	(894,368,724)
其中：资产减值准备	Of which: Impairment losses	(95,254,096)	(6,377,588)	-	51,927,954	(49,703,730)
三、净营业外收支	3. Net non-operating income/(expenses)	(13)	(188,448)	10,649	7,959,706	7,781,894
四、税前利润	4. Profit before tax	242,472,702	(132,992,511)	(42,017,171)	(10,646,098)	56,816,922
五、折旧与摊销费用	5. Depreciation and amortisation	2,753,056	8,170,080	1,637,595	32,428,682	44,989,413
六、资本支出	6. Capital expenditure	23,345,520	6,468,600	2,210,692	96,517,775	128,542,587
31-12-2016						
七、资产总额	7. Total assets	24,709,284,382	6,271,140,792	21,108,905,887	297,080,775	52,386,411,836
八、负债总额	8. Total liabilities	24,487,222,520	2,886,203,562	17,955,480,855	395,842,732	45,724,749,669

## 2. 其他信息

### (1) 地理信息

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

		对外营业收入 / (支出) External operation income/(expense)	
		2017	2016
境内	Domestic	1,324,895,515	765,198,097
境外	Overseas	(152,456,268)	178,205,655
合计	Total	1,172,439,247	943,403,752

于资产负债表日，本公司没有中国境外的非流动资产。

### (2) 主要客户信息

本公司来源于年末十大贷款客户的利息收入为人民币 1.12 亿元 (2016 年度：人民币 1.26 亿元)，占本公司贷款利息收入的 10% (2016 年度：12%)。

## (2) Other information

### (1) External operation income by geography

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

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

### (2) Major customers information

Interest income of the Bank amounting to RMB112 million comes from top 10 largest loan customers (2016: RMB126 million), which contributed 10 per cent of the total interest income for the year (2016: 12 per cent).

## 八、承诺及或有负债

### 1. 财务承诺

#### 资本性支出承诺

		31-12-2017	31-12-2016
已批准但未签约	Approved but not contracted	179,306	1,317,502
已签约但未拨付	Contracted but not provided for	1,767,266	3,565,625
合计	Total	1,946,572	4,883,127

#### 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：

## 8. Commitments and contingent liabilities

### (1) Commitments

#### Capital commitments

#### Operating lease commitments

The Bank leases certain premises under operating lease arrangements. The total future minimum payments in respect of non-cancellable operating leases at the balance sheet date are as follows:

		31-12-2017	31-12-2016
一年以内（含一年）	Within 1 year	102,532,666	96,752,298
一年以上二年内（含二年）	1 to 2 years	92,536,372	81,197,424
二年以上三年以内（含三年）	2 to 3 years	20,167,872	71,170,136
三年以上	After 3 years	2,049,171	13,084,682
合计	Total	217,286,081	262,204,540

### 2. 信贷承诺

### (2) Credit commitments

		31-12-2017	31-12-2016
财务担保合同：	Financial guarantee contracts:		
银行承兑汇票	Banker's acceptance	525,999,273	331,306,732
保函款项	Letter of guarantee	295,500,154	248,326,663
备用信用证	Standby letter of credit	4,784,025,990	4,544,298,639
开出即期信用证	Letter of credit, at sight	80,657,398	55,002,005
开出远期信用证	Letter of credit, usance	153,306,358	124,569,783
小计	Sub-total	5,839,489,173	5,303,503,822
不可撤销的贷款承诺：	Irrevocable loan commitments with original maturity of:		
原到期日在1年或以上	More than one year	2,406,556,937	2,387,968,475
小计	Sub-total	2,406,556,937	2,387,968,475
合计	Total	8,246,046,110	7,691,472,297
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	2,755,214,805	2,576,033,768

财务担保合同具有担保性质，一旦客户未按其与受益人签订的合同偿还债务或履行约定义务时，银行需履行担保责任。

贷款承诺是指本公司作出的在未来为客户提供约定数额贷款的承诺。贷款承诺一般附有有效期或终止条款，可能在到期前无需履行，故合同约定的贷款承诺总金额并不一定代表未来的预期现金流出。

Financial guarantee contracts, with 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. 受托业务

### (3) Entrusted Business

		31-12-2017	31-12-2016
委托资金	Entrusted deposits	2,403,601,304	1,808,697,987
委托贷款	Entrusted loans	2,403,601,304	1,808,697,987
		31-12-2017	31-12-2016
委托理财资金	Entrusted fund	1,394,916,217	975,216,615
委托理财资产	Entrusted asset	1,394,916,217	975,216,615

委托资金是指存款者存于本公司的款项，仅用于向存款者指定的第三方发放贷款之用。贷款相关的信贷风险由资金委托人承担。

Entrusted deposits represent funds from depositors, which depositors have instructed the Bank to grant loans to third parties designated by them. The credit risk remains with the depositors.

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

Entrusted wealth management business is the investment 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. 或有负债

### (4) Contingent liabilities

据管理层意见，于 2017 年底，本公司除附注八、2 信贷承诺披露的或有负债外，并无其他或有负债。

As at 31 December 2017, according to the management there was no other contingent liabilities except for those that have been disclosed in Note 8.2.

## 九、资本管理

## 9. Capital Management

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

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

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:

		31-12-2017	31-12-2016
核心一级资本	Core tier-one capital	6,793,517,983	6,661,662,167
实收资本	Paid-up capital	5,500,000,000	5,500,000,000
资本公积可计入部分	Qualified capital reserve	9,975,150	7,190,414
其他综合收益可计入部分	Qualified other comprehensive income	(7,477,010)	(544,152)
盈余公积	Surplus reserves	100,026,507	86,426,113
一般风险准备	General reserves	708,458,438	588,421,509
未分配利润	Retained earnings	482,534,898	480,168,283
核心一级资本扣除项目	Core tier-one capital deductions	137,768,137	123,123,586
其他无形资产	Other intangible assets	118,548,684	100,945,399
依赖未来盈利的由经营亏损引起的净递延税资产	Deferred tax assets arising from tax losses that rely on future profitability	19,219,453	22,178,187
核心一级资本净额	Net core tier-one capital	6,655,749,846	6,538,538,581
一级资本净额	Net tier-one capital	6,655,749,846	6,538,538,581
二级资本	Tier-two capital	342,507,787	202,234,954
超额贷款减值准备	Surplus provision for loan impairment	342,507,787	202,234,954
总资本净额	Net capital	6,998,257,633	6,740,773,535
风险加权资产	Risk-weighted assets	40,457,110,650	35,967,238,233
其中：信用风险加权资产	Of which: Credit risk-weighted assets	33,674,338,091	30,068,630,248
市场风险加权资产	Market risk-weighted assets	4,833,322,309	4,068,195,423
操作风险加权资产	Operational risk-weighted assets	1,949,450,250	1,830,412,562
核心一级资本充足率	Core tier-one capital adequacy ratio	16.5%	18.2%
一级资本充足率	Tier-one capital adequacy ratio	16.5%	18.2%
资本充足率	Capital adequacy ratio	17.3%	18.7%



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

此外，本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 2017 年 12 月 31 日，本公司的杠杆率为 8.5%，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 2017, the Bank's leverage ratio was 8.5 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

		31-12-2017	31-12-2016
核心一级资本	Core tier-one capital	6,793,517,983	6,661,662,167
减：核心一级资本扣除项目	Less: Core tier-one capital deductions	(137,768,137)	(123,123,586)
核心一级资本净额	Net core tier-one capital	6,655,749,846	6,538,538,581
调整后表内资产余额	Adjusted on balance sheet items	56,440,924,824	49,956,473,200
调整后表外项目余额	Adjusted off balance sheet items	8,782,711,930	8,162,762,115
衍生产品资产余额	Balance of derivatives	11,851,321,301	4,682,925,356
证券融资交易资产余额	Balance of assets in securities financing transactions	1,344,195,000	536,900,000
合计	Total	78,419,153,055	63,339,060,671
杠杆率	Leverage ratio	8.5%	10.3%

## 十、金融风险管理

### 1. 信用风险

#### 1.1 信用风险管理

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

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

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

## 10. Financial Risk Management

### (1) Credit risk

#### (1.1) Credit risk management

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

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

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

财务担保及贷款承诺产生的风险在实质上与贷款和垫款的风险相似。因此，该类交易的申请、贷后管理以及抵质押担保要求等需要与贷款和垫款业务相同。

## 1.2 不考虑任何担保物及其他信用增级措施的最大信用风险敞口

于资产负债表日，不考虑任何担保物及其他信用增级措施的最大信用风险敞口详情如下：

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

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

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

		31-12-2017	31-12-2016
存放中央银行款项	Balances with the Central Bank	7,156,303,143	6,859,536,941
存放同业款项	Due from banks	5,022,549,834	4,281,972,740
拆出资金	Placements with banks and other financial institutions	9,527,005,249	8,952,621,562
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	2,486,366,862	1,115,977,944
衍生金融资产	Derivative financial assets	5,576,168,427	2,401,319,415
买入返售金融资产	Reverse repurchase financial assets	1,344,195,000	536,900,000
发放贷款和垫款	Loans and advances to customers	27,136,596,787	23,887,216,059
可供出售金融资产	Available-for-sale financial assets	4,369,225,273	3,757,637,920
其他金融资产	Other financial assets	544,512,868	241,572,926
合计	Total	63,162,923,443	52,034,755,507
信贷承诺信用风险敞口（附注八、2）	Credit commitments (Note 8.2)	8,246,046,110	7,691,472,297
最大信用风险敞口	Maximum credit risk exposure	71,408,969,553	59,726,227,804

## 1.3 风险集中度

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

本公司主要为境内客户提供贷款及财务担保合同。本公司发放贷款和垫款的行业集中度详情，请参看附注六、8。

## 1.4 担保物

本公司根据交易对手的信用风险评估决定所需的担保物金额及类型。本公司对接受担保物建立了相关的指南，包括对担保物评估频率作了明确的要求。

## (1.3) Risk concentration

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

The Bank mainly provides loans and commitments/guarantees to domestic customers. Analysis on industry sector concentration for the Bank's loans and advances can be found at Note 6.8.

## (1.4) Collateral

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

抵押物主要有以下几种类型：

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

管理层要求业务相关部门监测担保物的市场价值并根据相关协议要求追加抵押物，并在进行损失准备的充足性审查时充分考虑担保物的市价变化。

### 1.5 信用质量

本公司各项金融资产（未扣除减值准备）的信用质量分析如下：

The main types of collateral include:

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

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

### (1.5) Credit quality

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

		既未逾期也未减值	已逾期但未减值	已减值	合计
		Neither overdue nor impaired	Overdue but not impaired	Impaired	Total
31-12-2017					
现金及存放中央银行款项	Cash and deposit with the central bank	7,169,538,272	-	-	7,169,538,272
存放同业款项	Due from banks	5,025,106,629	-	-	5,025,106,629
拆出资金	Placements with banks and other financial institutions	9,530,563,249	-	-	9,530,563,249
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	2,486,366,862	-	-	2,486,366,862
买入返售金融资产	Reverse repurchase financial assets	1,344,195,000	-	-	1,344,195,000
发放贷款和垫款	Loans and advances to customers	27,454,970,958	18,018,820	211,867,730	27,684,857,508
可供出售金融资产	Available-for-sale financial assets	4,369,225,273	-	-	4,369,225,273
其他金融资产	Other financial assets	544,512,868	-	-	544,512,868
合计	Total	57,924,479,111	18,018,820	211,867,730	58,154,365,661
31-12-2016					
现金及存放中央银行款项	Cash and deposit with the central bank	6,874,732,445			6,874,732,445
存放同业款项	Due from banks	4,283,038,043	-	-	4,283,038,043
拆出资金	Placements with banks and other financial institutions	8,955,157,152	-	-	8,955,157,152
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	1,115,977,944	-	-	1,115,977,944
买入返售金融资产	Reverse repurchase financial assets	536,900,000	-	-	536,900,000
发放贷款和垫款	Loans and advances to customers	24,085,480,413	369,707	315,473,013	24,401,323,133
可供出售金融资产	Available-for-sale financial assets	3,757,637,920	-	-	3,757,637,920
其他金融资产	Other financial assets	240,167,025	-	1,405,901	241,572,926
合计	Total	49,849,090,942	369,707	316,878,914	50,166,339,563

## 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:

		31-12-2017	31-12-2016
信用贷款	Unsecured loans	4,372,966,635	5,040,959,502
保证贷款	Loans secured by guarantees	4,153,507,095	2,568,218,056
抵押贷款	Loans secured by mortgage	15,022,419,901	13,234,360,469
质押贷款	Loans secured by pledges	3,906,077,327	3,241,942,386
合计	Total	27,454,970,958	24,085,480,413

## 已逾期但未减值的发放贷款及垫款

于资产负债表日，已逾期但未减值的发放贷款及垫款账龄分析如下：

## Loans and advances that are overdue but not impaired

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

		31-12-2017					
		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	17,931,837	86,983	-	-	18,018,820	350,415,000

		31-12-2016					
		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	369,707	-	-	-	369,707	286,889,299

## 已减值的发放贷款及垫款

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

于资产负债表日，本公司持有的减值贷款的账面价值及涵盖减值贷款的担保物的公允价值列示如下：

## Impaired loans and advances

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

As at the balance sheet date, the carry amount of impaired loans and the fair value of collateral of impaired loans held by the Bank are as follows:

		31-12-2017	31-12-2016
减值贷款	Impaired loans		
– 次级	- Substandard	136,746,839	162,628,137
– 可疑	- Doubtful	75,120,891	61,580,962
– 损失	- Loss	-	91,263,914
合计	Total	211,867,730	315,473,013
减值贷款的担保物	The collateral value of impaired loans	256,264,404	294,860,960

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，本公司并未发生此类业务。

## 2. 流动性风险

本公司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。

本公司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本公司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。

本公司在流动性风险管理方面采取保守立场，持续的吸收核心存款，严格遵守流动性风险额度，保留充足的流动资产等措施来防范可能出现的资金短缺。

本公司通过主动分散存款的来源，以保持成本效率的均衡，资金的持续可获得以及资金来源的多样化。通过竞争性定价管理银行的核心存款以及维护客户的信心。

本公司通过预测银行现金流来度量和和管理流动性风险，现金流的预测是基于“正常业务情景”和“压力情景”来进行。本公司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。本公司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，本公司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。

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.

No transactions were conducted by the Bank as at the balance sheet date.

## (2) Liquidity risk

The bank maintains sufficient liquidity to fund 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 both anticipated and unanticipated cash funding needs.

Liquidity risk is managed in accordance with a complete framework of risk management, including policies, controls and limits approved by the Asset and Liability Committee (ALCO). These policies, controls and limits are established to ensure that the bank to have sufficient funding to manage liquidity risk 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 debt securities with high quality and good liquidity.

The bank takes a conservative stance in liquidity management by continuing to gather core deposits, strictly complying with liquidity limits and retaining adequate liquid assets to prevent any possible cash shortfall.

The bank actively dispersed the sources of deposits to maintain a balance of cost efficiency, continued availability of funds and diversification of funding sources. Important factors in ensuring liquidity are competitive pricing, proactive management of the bank's core deposits and the maintenance of customer confidence.

Liquidity risk is measured and managed on projected cash flow basis. Cash flow projection is monitored under both business-as-usual and stress scenarios. Cash flow mismatch limits are established to limit the bank's liquidity exposure. The bank has also employed liquidity early warning indicators and trigger points to signal possible contingency situations. Contingency funding plans have been set up to identify potential liquidity crises by using a series of warning indicators. Crisis management processes and various strategies including funding and communication have been developed to minimise the negative impact of any liquidity crunch.



于 2017 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 2017 is as follows:

		31-12-2017						
		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	合计
		Overdue / On demand	Within 1 month	1 to 3 months	3 months to 1 year	1 to 5 years	5 years above	Total
金融资产：								
Financial assets:								
现金及存放中央银行款项	Cash and deposits with the Central Bank	726,504,575	290,994,117	357,835,067	470,823,061	-	-	5,323,381,452
存放同业及拆出资金	Due from and placement with banks and other financial institutions	1,319,840,260	5,632,281,269	2,289,845,296	4,986,154,025	228,697,000	-	92,737,233
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	-	548,396,979	1,330,848,885	577,861,458	-	29,259,540	-
衍生金融资产	Derivative financial assets	-	1,227,718,688	1,345,742,569	2,668,325,386	334,381,784	-	-
买入返售金融资产	Reverse repurchase financial assets	-	1,344,195,000	-	-	-	-	-
发放贷款和垫款	Loans and advances to customers	152,088,782	1,608,674,945	3,407,728,069	8,227,460,444	7,843,597,872	5,897,046,675	-
可供出售金融资产	Available-for-sale financial assets	-	1,116,971,733	1,304,702,111	1,652,433,330	295,118,099	-	-
其他金融资产	Other financial assets	2,586,417	378,267,216	68,708,993	94,950,242	-	-	-
金融资产合计	Total financial assets	2,201,020,034	12,147,499,947	10,105,410,990	18,678,007,946	8,701,794,755	5,926,306,215	5,416,118,685
		31-12-2017						
		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	合计
		Overdue / On demand	Within 1 month	1 to 3 months	3 months to 1 year	1 to 5 years	5 years above	Total
金融负债：								
Financial liabilities:								
同业存放及拆入资金	Due to and placement from banks and other financial institutions	402,045,918	2,230,360,503	5,175,743,743	11,936,320,955	375,716,499	-	28,786,745
衍生金融负债	Derivative financial liabilities	-	1,158,817,952	1,497,601,077	2,679,679,165	323,721,621	-	-
吸收存款	Customer deposits	13,505,180,962	3,497,321,202	5,177,346,209	7,497,863,782	595,100,060	-	-
其他金融负债	Other financial liabilities	26,185,218	29,069,709	124,035,331	243,329,151	60,487,737	-	-
金融负债合计	Total financial liabilities	13,933,412,098	6,915,569,366	11,974,726,360	22,357,193,053	1,355,025,917	-	28,786,745
流动性净额	Net liquidity	(11,732,392,064)	5,231,930,581	(1,869,315,370)	(3,679,185,107)	7,346,768,838	5,926,306,215	5,387,331,940
表外承诺事项	Commitments	7,667,788	206,062,216	1,881,143,133	3,407,952,812	2,637,693,091	7,581,246	97,945,824
								8,246,046,110

于 2016 年 12 月 31 日，本公司的金融资产及金融负债的到期日分析如下：

The Bank's maturity profile of financial assets and liabilities as at 31 December 2016 is as follows:

		31-12-2016						
		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	合计
		Overdue / On demand	Within 1 month	1 to 3 months	3 months to 1 year	1 to 5 years	5 years above	Total
金融资产：								
Financial assets:								
现金及存放中央银行款项	Cash and deposits with the Central Bank	1,526,886,451	362,544,799	177,885,576	1,269,278,762	-	-	3,538,136,857
贵金属	Precious metals	26,465,000	-	-	-	-	-	26,465,000
存放同业及拆出资金	Due from and placement with banks and other financial institutions	583,038,699	5,530,860,367	1,823,664,564	4,965,301,631	242,795,000	-	88,934,041
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	-	199,555,055	298,342,507	557,541,882	60,538,500	-	1,115,977,944
衍生金融资产	Derivative financial assets	-	239,908,513	485,569,342	1,258,734,047	417,107,513	-	2,401,319,415
买入返售金融资产	Reverse repurchase financial assets	-	536,900,000	-	-	-	-	536,900,000
发放贷款和垫款	Loans and advances to customers	148,687,649	1,186,890,786	2,995,272,571	5,362,068,525	7,641,748,972	6,552,547,556	23,887,216,059
可供出售金融资产	Available-for-sale financial assets	-	619,805,506	1,289,585,864	689,299,120	1,158,947,430	-	3,757,637,920
其他金融资产	Other financial assets	2,326,114	92,608,466	71,931,267	72,027,092	2,679,987	-	241,572,926
金融资产合计	Total financial assets	2,287,403,913	8,769,073,492	7,142,251,691	14,174,251,059	9,523,817,402	6,552,547,556	3,627,070,898
		31-12-2016						52,076,416,011
		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	合计
		Overdue / On demand	Within 1 month	1 to 3 months	3 months to 1 year	1 to 5 years	5 years above	Total
金融负债：								
Financial liabilities:								
同业存放及拆入资金	Due to and placement from banks and other financial institutions	822,460,750	2,066,657,201	3,713,913,705	10,680,888,908	124,172,300	-	17,408,092,864
衍生金融负债	Derivative financial liabilities	-	330,407,603	526,048,973	1,381,616,695	409,489,014	-	2,647,562,285
吸收存款	Customer deposits	11,957,244,736	2,174,208,750	4,206,777,182	4,828,952,864	2,018,122,219	-	25,185,305,751
其他金融负债	Other financial liabilities	14,229,298	64,542,056	104,275,468	122,504,405	60,487,737	-	366,038,964
金融负债合计	Total financial liabilities	12,793,934,784	4,635,815,610	8,551,015,328	17,013,962,872	2,612,271,270	-	45,606,999,864
流动性净额	Net liquidity	(10,506,530,871)	4,133,257,882	(1,408,763,637)	(2,839,711,813)	6,911,546,132	6,552,547,556	3,627,070,898
表外承诺事项	Commitments	132,367,578	294,240,947	927,696,980	3,431,192,395	2,545,391,553	85,582,844	7,416,472,297

### 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董事会风险管理委员会。

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

本公司根据不同账户的各自特点将表内外资产负债划分为交易账户或银行账户。交易账户主要包括因交易目的或者是为规避交易账户其他项目风险而持有的可自由交易的金融工具和商品头寸。交易账户中的市场风险取决于交易的工具，包括利率、汇率、信贷利差、商品价格、外汇波动率等。银行账户包括除交易账户外的其他金融工具。银行账户中的主要风险是利率和信贷利差风险。

#### 3.1 汇率风险

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

### (3) Market risk

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

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

The Bank divides the balance sheet assets and liabilities into the trading book or banking book according to the characteristics of different accounts. Trading book mainly includes free trading financial instruments and commodity positions held for the purpose of trading or for avoiding the risk of other items in the transaction account. The market risk in trading book depends on the tools of the transactions, including interest rates, exchange rates, credit spreads, commodity prices and foreign exchange volatility, etc. Banking book includes other financial instruments outside the trading book. The main risk in the banking book is the risk of interest rates and credit spreads.

#### (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 2017 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 2017, the Bank's assets and liabilities by currency is as follows:

		31-12-2017			
		美元 USD (RMB equivalent)	人民币 RMB	其他 Others (RMB equivalent)	合计 Total (RMB equivalent)
资产：	Assets:				
现金及存放中央银行款项	Cash and deposit with the central bank	1,241,415,402	5,920,165,672	7,957,198	7,169,538,272
存放同业及拆出资金	Due from and placement with banks and other financial institutions	6,835,075,033	7,216,490,913	497,989,137	14,549,555,083
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	-	2,486,366,862	-	2,486,366,862
衍生金融资产	Derivative financial assets	108,403,957	5,467,764,470	-	5,576,168,427
买入返售金融资产	Reverse repurchase financial assets	-	1,344,195,000	-	1,344,195,000
发放贷款和垫款	Loans and advances to customers	5,219,854,662	21,097,540,160	819,201,965	27,136,596,787
可供出售金融资产	Available-for-sale financial assets	-	4,369,225,273	-	4,369,225,273
其他金融资产	Other financial assets	44,724,138	496,596,307	3,192,423	544,512,868
金融资产合计	Total financial assets	13,449,473,192	48,398,344,657	1,328,340,723	63,176,158,572
负债：	Liabilities:				
同业存放及拆入资金	Due to and placement from banks and other financial institutions	16,536,338,410	2,876,932,972	735,702,981	20,148,974,363
衍生金融负债	Derivative financial liabilities	67,213,631	5,592,606,184	-	5,659,819,815
吸收存款	Customer deposits	2,048,416,008	27,773,044,841	451,351,366	30,272,812,215
其他金融负债	Other financial liabilities	178,470,821	268,175,872	36,460,453	483,107,146
金融负债合计	Total financial liabilities	18,830,438,870	36,510,759,869	1,223,514,800	56,564,713,539
资产负债净头寸	Net position	(5,380,965,678)	11,887,584,788	104,825,923	6,611,445,033
衍生金融工具名义金额	Notional amounts of derivative financial instruments	324,760,717,865	304,471,086,339	408,629,125	629,640,433,329
信贷承诺	Commitments	1,383,590,514	4,253,793,620	2,608,661,976	8,246,046,110

于 2016 年 12 月 31 日，本公司的有关资产及负债按币种列示如下：

As at 31 December 2016, the Bank's assets and liabilities by currency is as follows:

		31-12-2016			
		美元 USD (RMB equivalent)	人民币 RMB	其他 Others (RMB equivalent)	合计 Total (RMB equivalent)
资产：	Assets:				
现金及存放中央银行款项	Cash and balances with the Central Bank	1,946,063,024	4,926,208,628	2,460,793	6,874,732,445
贵金属	Precious metals	-	26,465,000	-	26,465,000
存放同业及拆出资金	Due from and placement with banks and other financial institutions	6,103,173,084	7,004,800,009	126,621,209	13,234,594,302
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	-	1,115,977,944	-	1,115,977,944
衍生金融资产	Derivative financial assets	64,328,823	2,336,990,592	-	2,401,319,415
买入返售金融资产	Reverse repurchase financial assets	-	536,900,000	-	536,900,000
发放贷款和垫款	Loans and advances to customers	4,063,101,681	18,928,148,625	895,965,753	23,887,216,059
可供出售金融资产	Available-for-sale financial assets	-	3,757,637,920	-	3,757,637,920
其他金融资产	Other financial assets	25,341,406	212,581,396	3,650,124	241,572,926
金融资产合计	Total financial assets	12,202,008,018	38,845,710,114	1,028,697,879	52,076,416,011
负债：	Liabilities:				
同业存放及拆入资金	Due to and placement from banks and other financial institutions	13,020,428,220	3,573,853,419	813,811,225	17,408,092,864
衍生金融负债	Derivative financial liabilities	117,246,430	2,530,315,855	-	2,647,562,285
吸收存款	Customer deposits	2,033,422,335	22,569,772,412	582,111,004	25,185,305,751
其他金融负债	Other financial liabilities	28,093,091	331,968,712	5,977,161	366,038,964
金融负债合计	Total financial liabilities	15,199,190,076	29,005,910,398	1,401,899,390	45,606,999,864
资产负债净头寸	Net position	(2,997,182,058)	9,839,799,716	(373,201,511)	6,469,416,147
衍生金融工具名义金额	Notional amounts of derivative financial instruments	111,049,978,142	124,375,588,372	1,565,438,254	236,991,004,768
信贷承诺	Commitments	1,727,804,979	4,956,284,949	1,007,382,369	7,691,472,297



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:

		31-12-2017	31-12-2016
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	52,761,398	33,707,883
对本位币升值 1%	+1% change against RMB	(52,761,398)	(33,707,883)

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。

有关的分析基于以下假设：

- (1) 汇率敏感度是指各币种对人民币于报告日当天收盘（中间价）汇率绝对值波动 1% 造成的汇兑损益；
- (2) 各币种汇率变动是指各币种对人民币汇率同时同向波动；
- (3) 该汇率风险敞口不包含资产负债表表外科目。

由于基于上述假设，汇率变化导致本公司汇兑净损益出现的实际变化可能与此敏感性分析的结果不同。

### 3.2 利率风险

资产负债委员会负责总揽利率风险管理框架的有效性。资产负债风险管理部协助资产负债委员会负责监测银行账户下的利率风险。

利率风险管理的主要目标就是在多样化的经济环境中，通过管理银行的净利息收入来保护并促进银行资本和经济价值的增长。

本公司使用分析工具，包括重定价期限和敏感性分析定量测算银行账户利率风险敞口。通过对利率敏感资产负债相对于利率变动的分析，揭示利率变动对利息收入及经济价值潜在影响。利率敏感度受重新定价期限、币种及隐含的期权的影响。相比于短期错配，长期的利率错配对利率头寸价值的影响更大。

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.

The analysis is based on below assumptions:

- (1) Exchange rate sensitivity refers to the gains and losses caused by one per cent change of the closing rate (mid rate) of the different foreign currencies against RMB as at the balance sheet date;
- (2) Exchange rate fluctuation refers to the fluctuation against RMB in the same direction simultaneously;
- (3) Off-balance sheet items are excluded.

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

### (3.2) Interest rate risk

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

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

Banking book interest rate risk exposure is quantified using analysis tools include repricing schedules and sensitivity analysis. They provide indications of the potential impact of interest rate changes on interest income and economic value through the analysis of the sensitivity of assets and liabilities to changes in interest rates. Interest rate sensitivity varies with different repricing periods, currencies and embedded options. Mismatches in the longer tenor will experience greater impact in the price-value of interest rate positions than similar positions in the shorter tenor.

本公司亦采用如净利息收入和净资产经济价值定量分析方法定期进行利率风险压力测试，以管理银行的资本金应对因为利率的大幅波动对银行资产负债表的影响。同时，该压力测试也用于对极端情况下可能发生高额损失的早期预警并促进银行在快速波动的市场环境下积极地管理利率风险。

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

The Bank also performs quantitative analysis method of net interest income and economic value of net assets regularly to determine the adequacy of capital in meeting the impact of extreme interest rate movements on the balance sheet. Such tests are also performed to provide early warnings of potential extreme losses, facilitating the proactive management of interest rate risks in an environment of rapid financial market changes.

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

于 2017 年 12 月 31 日，本公司银行账户及交易账户包含的所有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 2017, the Bank's assets/liabilities of trading book and banking book re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

		31-12-2017					
		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 Non interest above	Non interest bearing	Total
资产：	Assets:						
现金及存放中央银行款项	Cash and deposit with the central bank	5,912,421,421	-	-	-	1,257,116,851	7,169,538,272
存放同业及拆出资金	Due from and placement with banks and other financial institutions	13,142,423,057	1,407,132,026	-	-	-	14,549,555,083
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	1,879,245,864	577,861,458	-	29,259,540	-	2,486,366,862
衍生金融资产	Derivative financial assets	278,994,818,433	282,063,735,017	18,701,009,195	-	109,420,369	579,868,983,014
买入返售金融资产	Reverse repurchase financial assets	1,344,195,000	-	-	-	-	1,344,195,000
发放贷款和垫款	Loans and advances to customers	22,860,446,915	4,276,149,872	-	-	-	27,136,596,787
可供出售金融资产	Available-for-sale financial assets	2,421,673,844	1,652,433,330	295,118,099	-	-	4,369,225,273
其他金融资产	Other financial assets	-	-	-	-	544,512,868	544,512,868
金融资产合计	Total financial assets	326,555,224,534	289,977,311,703	18,996,127,294	29,259,540	1,911,050,088	637,468,973,159
负债：	Liabilities:						
同业存放及拆入资金	Due to and placement from banks and other financial institutions	16,954,286,653	3,165,900,965	-	-	28,786,745	20,148,974,363
衍生金融负债	Derivatives financial liabilities	279,796,665,074	281,075,723,007	19,013,121,595	-	86,676,914	579,972,186,590
吸收存款	Customer deposits	22,179,848,373	7,497,863,782	595,100,060	-	-	30,272,812,215
其他金融负债	Other financial liabilities	-	-	-	-	483,107,146	483,107,146
金融负债合计	Total financial liabilities	318,930,800,100	291,739,487,754	19,608,221,655	-	598,570,805	630,877,080,314
利率风险缺口	Net position	7,624,424,434	(1,762,176,051)	(612,094,361)	29,259,540	1,312,479,283	6,591,892,845

于 2016 年 12 月 31 日，本公司银行账户及交易账户包含的所有的资产及负债按合同重定价日或到期日两者较早者分析如下：

As at 31 December 2016, the Bank's assets/liabilities of trading book and banking book re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows (continued) :

		31-12-2016					合计 Total
		3 个月内 Within 3 months	3 个月至 1 年 3 months to 1 year	1 至 5 年 1 to 5 years	5 年以上 5 years above	不计息 Non interest bearing	
资产：	Assets:						
现金及存放中央银行款项	Cash and balances with the Central Bank	4,916,022,197	-	-	-	1,958,710,248	6,874,732,445
贵金属	Precious metals	-	-	-	-	26,465,000	26,465,000
存放同业及拆出资金	Due from and placement with banks and other financial institutions	10,972,912,671	2,261,681,631	-	-	-	13,234,594,302
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	497,897,562	557,541,882	60,538,500	-	-	1,115,977,944
衍生金融资产	Derivative financial assets	215,878,130,056	746,698,361	1,336,142,120	-	92,593,358	218,053,563,895
买入返售金融资产	Reverse repurchase financial assets	536,900,000	-	-	-	-	536,900,000
发放贷款和垫款	Loans and advances to customers	20,049,248,890	3,326,547,795	511,419,374	-	-	23,887,216,059
可供出售金融资产	Available-for-sale financial assets	1,909,391,370	689,299,120	1,158,947,430	-	-	3,757,637,920
其他金融资产	Other financial assets	-	-	-	-	241,572,926	241,572,926
资产金融合计	Total financial assets	254,760,502,746	7,581,768,789	3,067,047,424	-	2,319,341,532	267,728,660,491
负债：	Liabilities:						
同业存放及拆入资金	Due to and placement from banks and other financial institutions	14,912,223,114	2,495,869,750	-	-	-	17,408,092,864
衍生金融负债	Derivatives financial liabilities	215,769,508,040	751,241,151	1,326,071,849	-	129,236,291	217,976,057,331
吸收存款	Customer deposits	18,338,230,668	4,828,952,864	2,018,122,219	-	-	25,185,305,751
其他金融负债	Other liabilities	-	-	-	-	366,038,964	366,038,964
金融负债合计	Total liabilities	249,019,961,822	8,076,063,765	3,344,194,068	-	495,275,255	260,935,494,910
利率风险缺口	Net position	5,740,540,924	(494,294,976)	(277,146,644)	-	1,824,066,277	6,793,165,581

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:

31-12-2017				
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	45,079,165	(14,316,755)	30,762,410
利率减少 100 个基点	- 100 basis points	(45,079,165)	14,316,755	(30,762,410)
31-12-2016				
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	36,282,095	(16,126,982)	20,155,113
利率减少 100 个基点	- 100 basis points	(36,282,095)	16,126,982	(20,155,113)

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-for-sale" portfolio caused by a parallel shift of yield curve arising from interest rate change.

#### 4. 公允价值

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

所采用之方法及假设如下：

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

本公司确定公允价值的方法可以归结为以下两种：

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

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

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Subject to the existence of an active market, such as an authorised securities exchange, the market value is the best reflection of the fair value of financial instruments. As there is no available market value for some of the financial assets and liabilities held and issued by the Bank, the discounted cash flow method or other valuation methods described below are adopted to determine the fair value of these assets and liabilities. However, the value determined by such methods would depend on the amount of future cash flows, time period assumption and discount rates used.

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

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

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

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



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

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

本公司将所有进行公允价值估值的金融产品划分为三个层次：

#### 第一层次：公开市场价格

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

#### 第二层次：估值输入参数可以通过市场观察得到的估值技术

这种估值方式是通过标准模型确定，而输入的主要参数都能在市场上直接观察。这种技术包括现金流折现分析、期权定价模型和一些市场参与者普遍使用和接受的技术。被纳入这个层次的金融产品主要为外汇远期，外汇互换，贵金属远期 / 互换及柜台交易的衍生品（如货币市场拆借、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。

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

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

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

#### Level 1: Quoted market price

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

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

This valuation technique is used for financial instruments where the prices are derived from standard valuation models, and significant inputs to these models are directly observable. The valuation techniques include the use of discounted cash flow analysis, option pricing models and other valuation techniques widely used and accepted by market participants. The financial instruments included in this category are mainly Foreign Exchange Forward and Foreign Exchange Swaps, Noble Metals Forward and Swaps, and OTC derivatives (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 Inputs in fair value measurement			合计 Total
		活跃市场报价 Active market quotes (第一层次) (Level 1)	重要可观察输入值 Significant observable inputs (第二层次) (Level 2)	重要不可观察输入值 Significant non-observable inputs (第三层次) (Level 3)	
31-12-2017					
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	-	2,486,366,862	-	2,486,366,862
衍生金融资产	Derivative financial assets	-	5,576,168,427	-	5,576,168,427
可供出售金融资产	Available-for-sale financial assets	-	4,369,225,273	-	4,369,225,273
金融资产合计	Total financial assets	-	12,431,760,562	-	12,431,760,562
拆入黄金	Gold borrowing		2,397,504,245	-	2,397,504,245
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	-	1,362,073,633	-	1,362,073,633
衍生金融负债	Derivative financial liabilities	-	5,659,819,815	-	5,659,819,815
指定以公允价值计量的存款	Deposits designated at fair value through profit or loss	-	995,287,361	-	995,287,361
金融负债合计	Total financial liabilities	-	10,414,685,054	-	10,414,685,054
		公允价值计量使用的输入值 Inputs in fair value measurement			合计 Total
		活跃市场报价 Active market quotes (第一层次) (Level 1)	重要可观察输入值 Significant observable inputs (第二层次) (Level 2)	重要不可观察输入值 Significant non-observable inputs (第三层次) (Level 3)	
31-12-2016					
以公允价值计量且其变动计入当期损益的金融资产	Financial assets at fair value through profit or loss	-	1,115,977,944	-	1,115,977,944
衍生金融资产	Derivative financial assets	-	2,401,319,415	-	2,401,319,415
可供出售金融资产	Available-for-sale financial assets	-	3,757,637,920	-	3,757,637,920
金融资产合计	Total financial assets	-	7,274,935,279	-	7,274,935,279
拆入黄金	Gold borrowing	-	529,767,027	-	529,767,027
以公允价值计量且其变动计入当期损益的金融负债	Financial liability at fair value through profit or loss	-	1,578,387,461	-	1,578,387,461
衍生金融负债	Derivative financial liabilities	-	2,647,562,285	-	2,647,562,285
指定以公允价值计量的存款	Deposits designated at fair value through profit or loss	-	1,126,344,436	-	1,126,344,436
金融负债合计	Total financial liabilities	-	5,882,061,209	-	5,882,061,209

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

管理层认为，于年末，本公司的其他金融资产和金融负债的公允价值与相应的账面价值并无重大差异。

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

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

## 十一、关联方关系及交易

### 1. 关联方的认定标准

于本年度，下列各方构成本公司的关联方：

- (1) 本公司的母公司；
- (2) 与本公司受同一母公司控制的其他企业；
- (3) 对本公司施加重大影响的投资方；
- (4) 本公司的关键管理人员以及与其关系密切的家庭成员；
- (5) 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；
- (6) 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 United Overseas Bank Limited	银行及金融服务 Banking and Financial Service	新加坡 Singapore	新币 6,351 百万 SGD 6,351 Million	100%

### 3. 于本年内与本公司有关联交易的其他关联方

## 11. Related party transactions

### (1) Criteria of identifying related parties

Details of the Bank's major related parties in 2017 are as follows:

- (1) Parent company of the Company;
- (2) Entities under control of the same parent company;
- (3) Investors exercise significant influence over the Bank;
- (4) Key management personnel of the Bank or the close family members;
- (5) Enterprises under control, jointly control or significant influence of the key management personnel of the Bank or the close family members;
- (6) Annuity established by the Bank.

### (2) Parent company of the Bank

### (3) The related parties which the Bank had transactions during the year are as follows

同受母公司控制的公司

Company under the common control of parent company

名称 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) Public Company Limited	银行及金融服务 Banking and Financial Service	泰国 曼谷 Bangkok Thailand	泰铢 248.57 亿元 Baht 24.857 Billion	Tan Choon Hin
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 Internet technology development, technology consulting and service	中国 上海 Shanghai China	新币 100 万元 SGD 1 Million	Goi Chin Poh
上海华新置业有限公司 UOB Property China Co., Ltd.	房地产开发、经营、租赁和管理 Real estate development, operating, leasing and management	中国 上海 Shanghai China	人民币 22.59 亿元 RMB 2.259 Billion	Lee Wai Fai
优欧弼投资管理（上海）有限公司 UOB Venture Management (Shanghai) Co., Ltd	投资管理，自有资产管理，投资咨询 Consulting and investment management	中国 上海 Shanghai China	美元 1,555 万元 USD 15.55 Million	谢建伟 Seah Kian Wee
大华资产管理有限公司 UOB Asset Management	资产管理 Investment management	新加坡 Singapore	新币 6,300 万元 SGD 63,000,000	Thio Boon Kiat
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	Rayson Li Kin Hung

## 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
平安大华基金管理有限公司 Ping An UOB Fund Management Company Limited	基金募集、基金销售、资产管理 Fund management	中国 深圳 Shenzhen China	人民币 3 亿元 RMB 300 million	罗春风 Luo Chun Feng

## 本公司的关键管理人员

## key management personnel

关键管理人员，包括本公司的董事、监事及高级管理人员。

Key management personnel include directors, supervisor and senior management.

## 受本公司关键管理人员重大影响的公司

### Company under the significant influence of the Bank's 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 3,700 万元 USD 37 Million	梁顺合 Neo Soon Hup
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 10.3 亿元 RMB 1.03 Billion	粘为信 Liam Wee Sin
庆隆（上海）投资管理有限公司 Kheng Leong (Shanghai) Investment Management Co., Ltd	商务信息、企业管理及投资管理咨询 Business information consulting, Corporate management consulting, Investment management consulting	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 820 万元 USD 8.2 Million	吴美蓉 Goh Bee Leong
虎豹企业有限公司 Haw Par Corporation Limited	投资控股 Investment holding	新加坡 Singapore	新币 251,359,000 元 SGD 251,359,000	黄祖耀 Wee Cho Yaw
新嘉置地（成都）发展有限公司 Singland (Chengdu) Development Co., Ltd.	房地产开发、经营、租赁和管理 Real estate development, operating, leasing and management	中国 成都 Chengdu China	美元 2,400 万元 USD 24 Million	Lee Ngai Hon
华业商务咨询（上海）有限公司 UOL Business Consulting (Shanghai) Co., Ltd.	商务信息、企业管理、投资及建筑方案咨询 Business information consulting, Corporate management consulting, Investment consulting, Construction plan consulting	中国 上海 Shanghai China	美元 8 万元 USD 80,000	粘为信 Liam Wee Sin
上海锦鹏置业有限公司 Shanghai Jin Peng Realty Co., Ltd.	房地产开发及经营 Real estate development and operation	中国 上海 Shanghai China	人民币 23 亿元 RMB 2.3 Billion	Lim Beng Teong
御道津旅（天津）发展有限公司 UIC JinTravel (Tianjin) Co., Ltd.	新型建筑材料生产、写字楼、公寓酒店、商业设施的销售、租赁、管理 Manufacturing of new construction materials, sale, lease and management of office buildings, apartment hotel, commercial facilities	中国 天津 Tianjin China	人民币 240.6 亿元 RMB 24.06 Billion	林福山 Lim Hock San
上海锦骏置业有限公司 Shanghai Jin Jun Realty Co., Ltd.	房地产开发及经营 Real estate development and operation	中国 上海 Shanghai China	人民币 7.1 亿元 RMB 710 Million	Lim Beng Teong
泛太平洋（上海）酒店管理有限公司 Pan Pacific (Shanghai) Hotel Management Co., Ltd.	酒店管理、投资咨询、企业管理咨询 Hotel management, investment consulting and corporate management consulting	中国 上海 Shanghai China	美元 5 万元 USD 50,000	梁顺合 Neo Soon Hup

## 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		31-12-2017		31-12-2016	
		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 (%)		
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	60,000,000	0.22	62,000,000	0.25		
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	20,850,274	0.08	-	-		
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	-	-	371,090,894	1.52		
合计	Total	80,850,274	0.30	433,090,894	1.77		

存放及拆放款项		Due from and placement with banks		31-12-2017		31-12-2016	
		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	484,092,213	3.33	58,003,243	0.44		
大华银行（马来西亚）有限公司	United Overseas Bank (Malaysia) Bhd.	517,566	-	657,879	-		
平安大华基金管理有限公司	Ping An UOB Fund Management Company Limited	27,659	-	-	-		
合计	Total	484,637,438	3.33	58,661,122	0.44		

存入及拆入款项		Due to and placements from banks		31-12-2017		31-12-2016	
		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	19,626,327,280	97.41	15,112,898,228	86.82		
大华银行（泰国）有限公司	United Overseas Bank (Thai) Public Company Limited	20,922	-	404,661	-		
合计	Total	19,626,348,202	97.41	15,113,302,889	86.82		



吸收存款	Customer deposits	31-12-2017		31-12-2016	
		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	609,150,489	2.01	645,654,990	2.56
上海华新置业有限公司	UOB Property China Co., Ltd.	307,052,392	1.01	252,349,131	1.00
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd	238,972,746	0.79	247,431,703	0.98
虎豹企业有限公司	Haw Par Corporation Limited	98,587,527	0.33	66,565,541	0.26
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	58,925,275	0.19	24,723,066	0.10
庆隆（上海）投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	8,088,365	0.03	8,829,689	0.04
泛太平洋（上海）酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	5,691,714	0.02	-	-
御道津旅（天津）发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	5,644,254	0.02	5,678,450	0.02
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	5,241,967	0.02	8,546,296	0.03
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	2,733,627	0.01	2,623,410	0.01
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	1,183,669	-	654,798	-
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	1,083,156	-	3,626,282	0.01
华业商务咨询（上海）有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	567,578	-	857,319	-
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	1,547	-	-	-
关键管理人员	Key Management Personnel	19,526,797	0.06	21,343,430	0.08
合计	Total	1,362,451,103	4.49	1,288,884,105	5.09

应收利息	Interest receivables	31-12-2017		31-12-2016	
		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 (%)
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	572,594	0.24	593,684	0.32
大华银行有限公司	United Overseas Bank Limited	173,039	0.07	-	-
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	30,262	0.01	-	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	-	-	592,457	0.32
合计	Total	775,895	0.32	1,186,141	0.64

应付利息		Interest payables		31-12-2017		31-12-2016	
		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	38,805,310	13.00	14,033,057	4.84		
上海华新置业有限公司	UOB Property China Co., Ltd.	3,613,960	1.21	1,786,317	0.62		
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	2,305,042	0.77	64,044	0.02		
虎豹企业有限公司	Haw Par Corporation Limited	395,572	0.13	94,322	0.03		
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd.	390,279	0.13	575,429	0.20		
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	29,911	0.01	30,837	0.01		
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	20,583	0.01	8,475	-		
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	3,846	-	304	-		
庆隆（上海）投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	1,006	-	19,970	0.01		
泛太平洋（上海）酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	583	-	-			
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	292	-	287	-		
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	129	-	702	-		
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	127	-	70	-		
华业商务咨询（上海）有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	61	-	91	-		
大华银行（泰国）有限公司	United Overseas Bank (Thai) Public Company Limited	2	-	16	-		
关键管理人员	Key Management Personnel	85,643	0.03	87,540	0.03		
合计	Total	45,652,346	15.29	16,701,461	5.76		

应收款项 – 其他应收款		Receivables- other Receivables		31-12-2017		31-12-2016	
		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.	12,892,048	4.09	12,892,048	21.55		
大华银行有限公司	United Overseas Bank Limited	1,914,124	0.61	2,838,109	4.74		
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	-	-	14,818	0.02		
合计	Total	14,806,172	4.70	15,744,975	26.31		

应付款项 – 其他应付款		Payables - other payables		31-12-2017		31-12-2016	
		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	36,601,109	19.82	8,422,067	11.10		

利息收入	Interest income	2017		2016	
		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	4,763,635	0.29	3,542,990	0.27
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	4,113,178	0.25	16,534,822	1.25
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	3,085,478	0.19	1,344,432	0.10
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	612,676	0.04	-	-
合计	Total	12,574,967	0.77	21,422,244	1.62

利息支出	Interest expense	2017		2016	
		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	242,521,764	29.13	116,970,363	17.30
上海华新置业有限公司	UOB Property China Co., Ltd.	5,236,147	0.63	4,806,575	0.71
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	4,975,627	0.60	507,655	0.08
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd.	4,253,640	0.51	4,360,606	0.64
虎豹企业有限公司	Haw Par Corporation Limited	587,295	0.07	2,993,616	0.44
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	413,617	0.05	201,110	0.03
御道津旅（天津）发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	100,061	0.01	32,308	-
庆隆（上海）投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	78,759	0.01	78,558	0.01
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	20,936	-	65,224	0.01
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	15,907	-	16,620	-
泛太平洋（上海）酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	13,440	-	-	-
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	8,961	-	12,463	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	5,855	-	3,131	-
华业商务咨询（上海）有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	2,128	-	3,364	-
大华银行（泰国）有限公司	United Overseas Bank (Thai) Public Company Limited	227	-	6,386	-
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	347	-	-	-
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	-	-	159,424	0.02
关键管理人员	Key Management Personnel	310,560	0.04	374,847	0.06
合计	Total	258,545,271	31.05	130,592,250	19.30

手续费及佣金收入	Fee and commission income	2017		2016	
		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	2,915,362	1.94	2,276,625	1.39
大华资产管理有限公司	UOB Asset Management	2,693,158	1.79	34,581	0.02
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	76,226	0.05	-	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	75,536	0.05	2,475,932	1.52
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	53,019	0.04	571	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	16,866	0.01	17,324	0.01
大华银行（泰国）有限公司	United Overseas Bank (Thai) Public Company Limited	7,963	0.01	7,935	-
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	7,472	-	16,575	0.01
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	4,956	-	2,739	-
上海华新置业有限公司	UOB Property China Co., Ltd.	2,204	-	2,064	-
泛太平洋（上海）酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	1,002	-	-	-
华大（上海）信息科技有限公司	UOBBF Information Technology Pte Ltd.	606	-	189	-
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	62	-	4,001	-
华业商务咨询（上海）有限公司	UOL Business Consulting (Shanghai) Co., Ltd.	28	-	24	-
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd.	14	-	177	-
虎豹企业有限公司	Haw Par Corporation Limited	-	-	4,108	-
UOB Holdings (USA) Inc.	UOB Holdings (USA) Inc.	-	-	1,061	-
<b>合计</b>	<b>Total</b>	<b>5,854,474</b>	<b>3.89</b>	<b>4,843,906</b>	<b>2.95</b>

手续费及佣金支出	Fee and commission expense	2017		2016	
		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	47,551	0.13	87,392	0.31

业务及管理费	General and administrative expenses	2017		2016	
		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	34,727,973	3.97	29,380,179	3.61
房屋租金及服务费	Rental and service fee				
- 上海华新置业有限公司	-UOB Property China Co., Ltd.	36,605,665	4.19	17,047,550	2.09
- 大华银行有限公司	-United Overseas Bank Limited	885,015	0.10	869,842	0.11
- 华业（厦门）酒店有限公司	-Hua Ye Xiamen Hotel Limited	115,874	0.01	115,874	0.01
<b>合计</b>	<b>Total</b>	<b>72,334,527</b>	<b>8.27</b>	<b>47,413,445</b>	<b>5.82</b>

开发软件	Software development	2017		2016	
		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	12,128,439	53.09	20,111,755	49.05
受托业务	Fiduciary activities	31-12-2017		31-12-2016	
		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	0.46	11,040,000	0.61
不可撤销的贷款承诺	Irrevocable loan commitments	31-12-2017		31-12-2016	
		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 (%)
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	254,149,726	10.56	275,000,000	11.52
御道津旅（天津）发展有限公司	UIC JinTravel (Tianjin) Co., Ltd.	28,000,000	1.16	28,000,000	1.17
合计	Total	282,149,726	11.72	303,000,000	12.69
衍生金融工具合约	Derivatives	31-12-2017		31-12-2016	
		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	33,139,208,426	5.26	15,902,422,599	6.71
恒丰银行股份有限公司	Evergrowing Bank Co., Limited	-	-	1,562,133,899	0.66
合计	Total	33,139,208,426	5.26	17,464,556,498	7.37

## 其他

本年度内，本公司作为经营租赁承租人向上海华新置业有限公司租入办公用房，除已在附注十一、4 中列示的业务及管理费外，另支付上海华新置业有限公司装修期间房屋租金人民币 3,256,352 元，确认为长期待摊费用。

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。

除上述交易外，本公司支付给关键管理人员薪金福利如下：

## Other transactions:

In 2017, apart from the general and administrative expense disclosed in Note 11.4, the Bank as a lessee under an office operating lease agreement with UOB Property China Co., Ltd. , paid UOB Property China Co., Ltd. rental amounting to RMB3,256,352 during the renovation period and the amount was recognised as long-term deferred expenses.

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

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

	2017	2016
雇员薪金及其他短期福利 Employee salaries and other short-term benefits	63,626,561	59,010,469

与本公司年金计划的交易情况如下：

本公司与本年设立的企业年金基金除正常的供款业务外，本年未发生其他关联交易。

Transactions between the Bank and the annuity are as follows:

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

## 十二、资产负债表日后事项

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

## 12. Post balance sheet events

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

## 十三、比较数据

若干比较数据乃经过重新编排，以符合本年度之列报要求。

## 13. Comparative amounts

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

## 十四、财务报表之批准

本财务报表业经本公司董事会于 2018 年 3 月 23 日决议批准。

## 14. Approval of the financial statements

The financial statements were approved for issue by the Board of Directors on 23 March 2018.





**大华银行（中国）有限公司**

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敬请关注大华银行

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