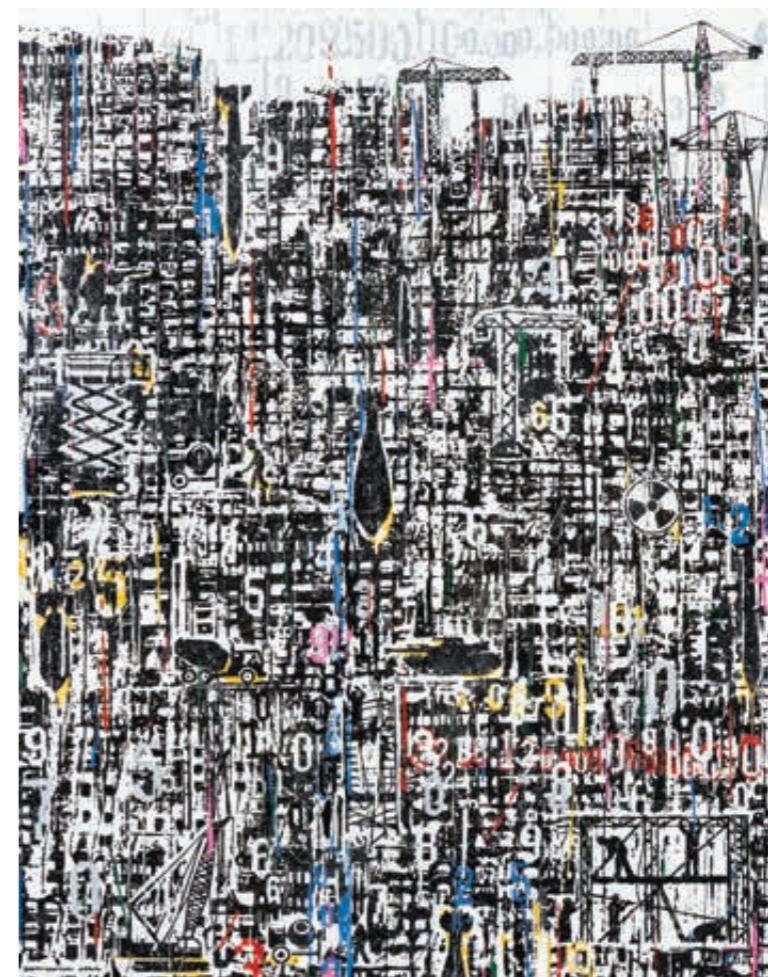


缔造东盟美好未来
Building the Future of ASEAN



《建造、重建》 *Build and Rebuild*
法翰·斯基 Farhan Siki



《建造、重建》

法翰·斯基
珐琅彩画
140 x 110 厘米

《建造、重建》是2022年“大华银行年度绘画大赛”印度尼西亚站最佳画作奖的获奖作品，也是今年年报封面的设计灵感来源。这幅作品描绘了一个国家尽管直面充满不确定性的未来，依然稳步推进重建工作，实现国家复兴与发展的场景。

画面中工人们热火朝天地砌砖、搅拌水泥以及在脚手架上攀爬的场面，展现了住宅、办公楼以及公共设施正拔地而起的场景。画作反映了当前东盟快速发展的势头，也呼应了大华银行致力于为东盟民众和企业打造更美好明天的决心。

作为亚洲艺术的坚守者，大华银行坚信艺术在连接社区、凝聚人心方面所起到的重要作用。作为大华银行的艺术旗舰项目，“大华银行年度绘画大赛”已在该行拥有影响力的五个主要东南亚市场落地，迄今已经举办了42届。

Build and Rebuild

Farhan Siki
Synthetic enamel on canvas
140 x 110 cm

Build and Rebuild, the top winner of the 2022 UOB Painting of the Year (Indonesia) competition, Established Artist Category, is the design inspiration for this year's Annual Report. The artwork depicts the scene of reconstruction work to advance a nation despite the uncertain future.

Through the images of people laying bricks, working on cement mixers and climbing up and down the scaffolding, we see the building of homes, places of work and public facilities. This is a reflection of the fast development of our home region, where UOB strives to build a brighter future for the people and businesses in ASEAN.

As the leading patron of the arts in Asia, UOB believes in the vital role of art in connecting communities. The UOB Painting of the Year competition, the Bank's flagship art programme now in its 42nd year, is currently held across five Southeast Asian markets where UOB has a deep presence.

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诚挚如一 未来与共

40年来
大华银行中国始终与您风雨同行
今后让我们继续携手
每一步,共未来



大华银行有限公司(大华银行)是亚洲银行业的翘楚,大华银行总部位于新加坡,并在中国、印度尼西亚、马来西亚、泰国及越南设立了全资法人银行,在全球拥有约500间分行及办事处,分布在亚太、欧洲与北美的19个国家和地区。

自1935年成立以来,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,标普国际评级和惠誉分别给予“AA-”评级。

在过去近90年里,大华银行始终以客户为中心,以创造长远价值为目标,与时俱进,勇于担当,对客户始终诚挚如一,信守相伴。大华银行专注于联结东盟内外各方力量,共建惠及个人和企业的美好未来。

依托首屈一指的区域化业务网络,大华银行帮助企业开启东盟市场新商机。通过数据分析和客户洞察,大华银行贴合每位客户独特需求及不断变化的偏好,为其量身定制服务体验和解决方案。

大华银行致力于共筑商业可持续未来,因此积极促进社会和谐共融,为环境带来积极影响,推动经济的增长。大华银行矢志做严谨负责的金融服务机构,坚定不移地支持艺术、儿童和教育的发展,坚守对社区和利益相关方诚挚如一的承诺。

我们的业务

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。这包括个人银行、私人银行、中小企业银行、商业银行、企业银行和机构银行服务,以满足不同客户群体的需求。通过各个附属公司,大华银行也提供资产管理、私募股权基金及保险等服务。

UOB is a leading bank in Asia. Operating through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, UOB has a global network of around 500 offices in 19 countries and territories in Asia Pacific, Europe and North America.

Since its incorporation in 1935, 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 Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For nearly nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN - for the people and businesses within, and connecting with, ASEAN.

UOB connects businesses to opportunities in the region with its unparalleled regional footprint and leverages data and insights to innovate and create personalised banking experiences and solutions catering to each customer's unique needs and evolving preferences.

UOB is also committed to help businesses forge a sustainable future, by fostering social inclusiveness, creating positive environmental impact and pursuing economic progress. UOB believes in being a responsible financial services provider. The Bank is steadfast in its support of support of art, children and education, and doing right by our communities and stakeholders.

What We Do

UOB provides a wide range of financial services globally through our three core business segments - Group Retail, Group Wholesale Banking and Group Global Markets. The range of services cover its customers' needs across consumer banking, private banking, business banking, commercial banking, corporate banking and institutional banking. Through its subsidiaries, UOB also provides asset management, private equity fund management and insurance services, among others.

我们的营运所在
Where We Operate

~500

大华银行在亚太、欧洲和北美地区拥有约500家分行及办事处。
branches and offices in Asia Pacific, Europe and North America.

亚洲 Asia

文莱 Brunei	2	缅甸 Myanmar	2
中国香港 Hong Kong SAR	2	菲律宾 Philippines	1
印度 India	2	新加坡 Singapore	65
印度尼西亚 Indonesia	133	韩国 South Korea	1
日本 Japan	2	中国台湾 Taiwan	2
中国内地(大陆) Mainland China	20	泰国 Thailand	194
马来西亚 Malaysia	58	越南 Vietnam	7

澳大利亚 Australia	2
加拿大 Canada	3
法国 France	1
英国 United Kingdom	1
美国 USA	3

大华银行中国介绍

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

自1984年,大华银行在北京开设了第一间办事处以来,大华银行中国目前已在主要城市拥有十余家分支机构。

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,2021年再次增资20亿元。目前,大华银行中国总注册资本金达到75亿元人民币,综合财务实力获惠誉“A+”评级,中诚信“AAA”级,评级展望均为稳定。

作为一家严谨负责的金融服务机构,我们致力为广大利益相关方和营运所在社区带来改变生活的正能量。我们不仅全力以赴协助客户合理管理个人财富和帮助企业取得业务增长,同时也坚定不移地在艺术、儿童和教育三大领域推动社会发展。

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

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

UOB Group increased the registered capital of UOB China by RMB2.5 billion in 2015 followed by another capital injection of RMB2 billion in 2021. UOB China's current registered capital is RMB7.5 billion and the Bank is rated A+ with a stable outlook by Fitch Ratings and AAA with a stable outlook by China Cheng Xin International.

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



发展历程

1984

1984s - 1999s

2000s - 2007s

2008s - 2013s

2014s - 2020s

2024

1984

大华银行北京办事处成立
Opens Beijing Office



1985

大华银行厦门分行正式开业
Opens Xiamen Branch



1993

大华银行深圳分行正式开业
Opens Shenzhen Branch



大华银行广州分行正式开业
Opens Guangzhou Branch



1999

大华银行上海分行正式开业
Opens Shanghai Branch



2002

大华银行北京分行正式开业
Opens Beijing Branch



2006

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
1st bank from Southeast Asia authorised to settle capital accounts in Shanghai

大华银行成都分行正式开业
Opens Chengdu Branch



2007

大华银行沈阳分行正式开业
Opens Shenyang Branch



大华银行中国于2007年12月18日注册成立

UOB China incorporated on 18 December 2007

2008

大华银行中国正式开业
UOB China officially commences business

大华银行中国获得了人民币零售业务牌照
Receives a retail renminbi (RMB) licence

2009

大华银行中国天津分行正式开业
Opens Tianjin Branch



2011

大华银行中国获得了上海黄金交易所授予的在华黄金交易会员资格
Receives Shanghai Gold Exchange (SGE) trading membership

2012

大华银行中国获得合格境内机构投资者 (QDII) 资格
Awarded a Qualified Domestic Institutional Investors license

大华银行中国杭州分行正式开业
Opens Hangzhou Branch



大华银行中国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
Becomes one of the four foreign banks to participate in bullion trading on SGE's platforms

2013

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
One of the first foreign banks to obtain a local mutual fund license in China

2014

大华银行中国设立上海自贸试验区支行
Opens Shanghai Pilot Free Trade Zone Sub-branch



大华银行中国首批获得银行间外汇市场人民币对新元直接做市商资格
Becomes one of the first market makers for direct trading between RMB and Singapore Dollar

大华银行中国成为银行间黄金询价交易尝试做市商资质的外资银行之一
Obtains a trial market maker license for interbank gold bilateral transactions

大华银行中国重庆分行正式开业
Opens Chongqing Branch



2015

大华银行中国苏州分行正式开业
Opens Suzhou Branch



大华银行向大华银行中国增资25亿
UOB increased the registered capital of UOB China by RMB2.5 billion

大华银行中国获得了黄金进出口的行政许可
Granted an administrative licence for the import and export of gold

2017

大华银行中国昆明分行正式开业
Opens Kunming Branch



2018

大华银行中国成为首批人民币对泰铢直接交易做市商之一
Becomes one of the first market makers for direct trading between the RMB and the Thai Baht

大华银行中国成功发行了其三年期的金融债。这是银行间市场首单由东南亚银行发行的境内“债券通”金融债
Prices a three-year onshore RMB Financial bond through the China interbank market and the Bond Connect scheme (BCS), which is the first onshore financial bond issued by a Southeast Asian bank through the BCS

大华银行中国总部大楼——
大华银行大厦开幕
UOB Plaza opens



2019

大华银行中国成为上海期货交易所第三家外资银行成员
3rd foreign bank member of the Shanghai Futures Exchange

大华银行中国成为首家获得上海银定价成员资质的外资金融机构
1st foreign bank to become the Fixing Member of the SGE's Shanghai Silver Benchmark Price Trading

大华银行中国中山分行正式开业
Opens Zhongshan Branch



2020

大华银行中国成为跨境人民币贸易融资资产转让平台首批外资银行会员
1st foreign bank member of the Cross-border RMB Trade Finance Asset Transfer Platform



2021

大华银行中国获得中国银行间外汇市场即期、远掉和期权尝试做市商
Becomes RMB/FX Spot/Forward/Swap/Option Trial Market Maker

大华银行中国成为首批人民币对印尼卢比直接做市商银行之一
One of the first banks to be a direct market maker for RMB against Indonesian Rupiah

2022

大华银行完成向大华银行中国增资20亿
UOB completes a capital increase by RMB2 billion

大华银行中国成为首家落户中国(上海)自由贸易试验区临港新片区的外资银行
1st foreign bank to set presence in the Lingang Special Area of the China (Shanghai) Pilot Free Trade Zone



		2023	2022	Increase (Decrease)
经营成果	Operating result	人民币千元 RMB'000		%
营业收入合计	Total operating income	1,887,133	1,778,561	6.1
营业费用	Total operating expenses	1,244,535	1,107,938	12.3
资产减值损失	Impairment charges	160,610	29,891	437.3
税前利润	Profit before tax	481,162	640,401	(24.9)
资产负债	Balance sheet	人民币千元 RMB'000		%
资产总计	Total assets	82,280,883	77,203,355	6.6
财务指标	Financial indicators	%	%	%
净资产利润率	Return on equity	3.6	5.8	(2.2)
资产利润率	Return on average total assets	0.5	0.7	(0.2)
成本收入比	Expenses/income ratio	65.0	61.4	3.6
手续费及佣金净收入比总收入	Net fee and commission income/ total operating income	8.4	10.2	(1.8)
存贷比	Loan-to-deposit ratio	83.5	95.4	(11.9)
杠杆率	Leverage ratio	9.5	9.7	(0.2)
不良贷款率	Non-performing loan ratio	0.7	0.6	0.1
拨备覆盖率	Non-performing loan coverage ratio	339.5	424.9	(85.4)
贷款拨备率	Provision-to-loan ratio	2.5	2.5	-
流动性匹配率	Liquidity matching ratio	134.4	129.8	4.6
优质流动性资产充足率	High-quality liquid asset adequacy ratio	205.4	194.8	10.6
资本充足率指标	Capital adequacy ratio			
核心一级资本充足率	Core Tier 1 CAR	16.3	16.8	(0.5)
一级资本充足率	Tier 1 CAR	16.3	16.8	(0.5)
资本充足率	Total CAR	18.9	19.6	(0.7)



作品《建造、重建》是今年年报封面的设计灵感来源。这幅作品描绘了一个国家在巨大变化后，建设、推倒、重建的景象。它提醒我们，尽管世界正在经历百年未有之大变局，而我们有能力先立后破，于变局中开新局。

这也是对大华银行的现实写照。在经历疫情之后，我们变得更好更强。在变革的巨浪之中，我们始终屹立不倒，践行对客户“诚挚如一”的承诺，并逐步拓展在东盟的业务规模和网络，与各方共建美好的未来。

引领中国—东盟互联互通业务

2023年全球经济依然遭遇重重挑战和不确定性，受需求增长缓慢影响，恢复之路仍现曲折。

尽管国内有效需求亟待提升，中国经济仍然保持了一定的韧性。中国东盟合作也释放出更多积极信号，双方连续第四年互为最大的贸易伙伴。随着越来越多企业在中国东盟之间优化升级区域供应链，双边经贸纽带愈加稳固。

2024年，我们迎来了在中国内地发展的第40个年头。忆往昔，从在北京设立第一个办事处开始，我们乘着改革开放的东风，把握业务发展机遇，见证并参与了中国的经济发展和中国企业的国际化进程，与员工、客户和合作伙伴共同成长。

看今朝，随着大华银行集团正在向东盟首选银行的目标稳步迈进，我行也将继续深耕中国—东盟互联互通业务，深化与国家同频共振，与客户、合作伙伴并肩同程，与员工和社区同行致远的坚定承诺。

"Build and Rebuild" is the title of the painting on the cover of this year's Annual Report. It depicts construction, de-construction and rebuilding following unprecedented changes. It is a reminder that while the world has gone through an intense period of change in the past few years, we also have the capacity to transform and to regenerate.

This has been the case for UOB. We have emerged stronger and better since the pandemic. Amid the sea of changes, we remain steadfast in our commitment to doing right by our customers. We are progressively building our scale and franchise in ASEAN as we build a brighter future together.

Championing China-ASEAN connectivity

In 2023, the global economy faced uncertainties and challenges, as global economic activity moderated on the back of slower demand.

While domestic demand remained challenging, China's economy has demonstrated resilience. China and ASEAN remained as each other's largest trading partner for the fourth year. With Chinese businesses recalibrating their value chains between China and ASEAN, economic ties have grown even stronger.

In 2024, UOB China is celebrating our 40th anniversary. Reflecting on the journey since the establishment of our first representative office in Beijing, we have witnessed the country's rapid economic development and the global expansion of Chinese companies. In tandem with China's reform and opening up, we have grown together with our colleagues, clients and partners.

We will continue to champion China-ASEAN connectivity as we set our sights on becoming the most preferred bank in Southeast Asia. We will deepen our commitment to help businesses connect with and within ASEAN, and to do right by our customers, communities and the environment.

董事长致辞

财务业绩平稳有韧性

2023年,我行营业收入同比增长了6.1%至人民币18.9亿元,主要得益于交易及投资类收益的双位数增长。受到信用减值损失有所上升的影响,2023年税后净利润为人民币3.6亿元,同比下降27.9%。

受益于贵金属交易良好表现,我行交易及投资类收益同比增长26.5%至人民币5.2亿元。

营业支出同比上升12.3%至人民币12.4亿元,主要由于员工成本以及业务相关费用的上升。由于提高了一般减值准备水平以应对市场环境的不确定性,信用减值损失上升1.3亿元。

2023年末,贷款规模为人民币378.4亿元,存款规模为人民币453.7亿元。我行的资产质量保持良好,不良贷款率为0.7%。

截止2023年12月31日,我行保持良好的流动性水平,流动性匹配率和优质流动性资产充足率分别为134.4%和205.4%,远超过最低监管要求。

我行的核心一级资本充足率和总资本充足率分别为16.3%和18.9%,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+以及中诚信AAA级,评级展望均为稳定。

助推经济增长,助力互联互通

借助大华银行一体化的区域网络,我们为企业在海内外拓展业务提供强有力的支持。我们专业的行业洞察和本地市场经验,令我们能够帮助企业应对复杂的市场环境,把握增长机遇。

我们代表性的服务之一就是多元的人民币解决方案。2023年,依托人民币/印尼卢比特许交叉货币做市商银行的资质,我行推出首创性的中国直连印尼的跨境双向资金池一站式扫码方案。该方案帮助企业在合规合法的前提下,在外汇管制国家之间,顺畅建立海外资金连接的通道,实现了双向人民币扫码。我行也推出数字人民币(e-CNY)商户收款解决方案,帮助某总部位于北京的汽车经销集团升级门店的数字人民币收款服务,并完成首批电子人民币交易。

Resilient financial performance

In 2023, operating income grew 6.1 per cent to RMB1.9 billion, driven by double-digit growth in trading and investment income. Net profit after tax fell 27.9 per cent to RMB363.9 million due to impairment charges.

Trading and investment income rose 26.5 per cent to RMB517.3 million, mainly from improved gains from precious metals trading.

Total operating expenses increased 12.3 per cent to RMB1.2 billion, led by an increase in staff costs and business-related expenses. Impairment charges increased by RMB130.7 million, as a higher general allowance was set aside to cushion against market uncertainties and volatilities.

Loans stood at RMB37.8 billion and deposits were RMB45.4 billion as at 31 December 2023. Asset quality remains resilient with non-performing loan (NPL) ratio at 0.7 per cent.

As at 31 December 2023, our liquidity and funding positions remained healthy, with liquidity matching ratio at 134.4 per cent and high-quality liquid asset adequacy ratio at 205.4 per cent, both well above the minimum regulatory requirements.

Our Common Equity Tier 1 and Total Capital Adequacy Ratios were 16.3 per cent and 18.9 per cent respectively, also above the regulatory minimum requirements.

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

Catalysing business growth and powering connectivity

Through our extensive regional footprint, UOB supports businesses as they expand domestically and across borders. Our unique combination of strong sector expertise and local market knowledge enables us to help businesses navigate market complexities and to seize growth opportunities.

An example of our expertise is our comprehensive Renminbi solutions. Tapping our Appointed Cross-Currency Dealer for Chinese Yuan/Indonesia Rupiah (CNY/IDR) license, we developed a China-Indonesia cross-border RMB cash pool, the first of its kind in the market. With this solution, clients are able to sweep surplus funds and conduct currency swap between CNY and IDR between accounts in China and Indonesia while meeting the stringent requirements on foreign exchange transactions of the two countries. We also launched the digital RMB (e-CNY) collection solution and completed our first batch of e-CNY transactions for a Beijing-headquartered automobile dealership group.

我行首创的“《区域全面经济伙伴关系协定》(RCEP)成员国黄金进口跨境人民币结算服务”也荣获2021-2022年度上海市金融创新成果奖三等奖。这也是我行2020年获奖后再度收获这一荣誉。

2023年11月,我行也在企业数字银行UOB Infinity推出的供应链金融服务模块。凭借新推出的供应链金融服务,客户可与中国和整个东盟地区的供应链买家、供应商和经销商相连接,协助企业更清晰地了解财务需求并作出相应的融资决策。

为个人客户提供定制化的服务

2023年,大华银行完成收购花旗集团在印度尼西亚、马来西亚、泰国和越南四个东盟市场零售业务之后,在东盟的零售客户增长至800万。我们希望与客户同程,成为他们的首选银行。因此我们为富裕及高净值客户提供“千人千面”的定制化财富管理及权益体验,以满足他们不同层面的需求和期望。

我行在2023年继续与全球知名资产管理公司合作,在引进两家基金公司作为新合作伙伴的同时,增加了22款代客境外理财环球基金系列产品,帮助客户获取更多境外基金的投资机遇,构建灵活多元的全球资产配置组合。

我行也强化了医疗服务、生活权益等尊贵体验和资源,并联合合作伙伴及业内专家,为高端尊享客户打造了“一日身心疗愈”之旅,家族财富的中国式现代化等不同主题的专属定制活动。

共筑可持续未来

支持社会走向净零碳排放的过程中,大华银行倡导有序公正的转型,以实现经济的全面增长,人民生活 and 生计的持续改善。因此,我们积极发挥“金融催化剂”作用,为客户的可持续转型提供所需资金。

结合自身优势以及母行的国际实践经验,我们相继推出可持续挂钩贷款、绿色保理、可持续发展挂钩贸易融资等产品,并在2023年荣获了多个最佳实践奖项。大华银行中国也一直是多家中国领先汽车制造商在中国本土开展电动汽车业务以及开拓东盟市场的主要合作伙伴,支持客户在该地区的创新和绿色发展。

Our cross-border RMB settlement service for gold imports from the Regional Comprehensive Economic Partnership member countries won the Shanghai Financial Innovation Awards in 2023, the second time we have achieved this award since 2020.

In November 2023, we launched new financial supply chain management capabilities on UOB Infinity, our digital banking platform for businesses. With this platform, clients can now connect efficiently with their supply chain ecosystem partners. These include suppliers, buyers and distributors within China, and across China and ASEAN.

Personalising banking experiences for aspiring individuals

In 2023, UOB grew our retail customer base to more than eight million across the region as we completed the acquisition of Citigroup's consumer banking businesses in four ASEAN markets - Indonesia, Malaysia, Thailand and Vietnam. Our ambition is to be the Bank of choice for aspiring individuals. This includes providing affluent and high-net-worth customers wealth management advisory and experiences that meet their needs and aspirations.

UOB China collaborated with world-renowned asset management companies to introduce two new fund houses and added 22 qualified domestic institutional investor (QDII) fund products. Our customers can seize investment opportunities in the QDII fund market and build a more diversified portfolio against market volatility.

We also enhanced our wellness and lifestyle privilege services for our customers such as working with our ecosystem partners to hold exclusive events across cities, including cross generations private wealth management seminar and personalised wellness programmes.

Forging a sustainable future

UOB supports an orderly and just transition to net zero so that economies can continue to grow, and people's lives and livelihood continue to improve. We aim to catalyse funding and to support our customers on their transition journeys.

Building on our strengths and in-depth experience, we provide progressive solutions such as sustainability-linked loans, green financing and sustainability-linked trade financing, that received multiple industry recognitions in 2023. UOB China was also an instrumental partner to China's leading automakers, as they expanded their electric vehicle businesses locally and across ASEAN.

董事长致辞

本年度,我行进一步完善运营管理和可持续发展组织架构,在公司治理层面正式组建可持续发展委员会,同时多措并举地减少运营碳排放,包括通过试点形式在公务用车中引进新能源汽车,将重庆分行和广州分行办公区域照明升级为节能灯具。同时按照集团节能减排的部署,完成了对总部大厦冷站的节能改造,年耗电量可节约182,500千瓦时。

大华银行大厦在2023年同时获得美国绿色建筑委员会授予的LEED和新加坡建设局授予的Green Mark绿色建筑双铂金认证。

强化以人为本的企业文化:The UOB Way

文化是大华银行的差异化优势。“树定根,人定心”,我们关爱、成长和信任的企业文化,帮助大华银行这个大家庭始终脚踏实地向前进,也塑造了我们发展的轨迹。

我们在大中华区启动了企业文化建设项目——The UOB Way,令每位员工都能传承大华银行的文化基因和信念责任。这一文化是建立在我行诚信、进取、齐心、担当的企业价值观之上。大华银行中国全年共开展了15场培训,让同事们理解我行特有的文化、价值观和人才理念。

人才是我们最重要的资产。我们在2023年推出一系列项目,帮助他们实现更健康的工作和生活方式。同时我们也提供一系列培训,帮助员工增进可持续发展意识,提升职业技能,拓展多样的职业发展路径。

同时我们继续打造积极高效的工作环境,增强员工的归属感和参与感,并为其赋能。这一切都是为确保培养一支秉承共同信念和价值观的人才团队,为客户和各方创造更长远价值。

In the year, we transformed our operating processes and established a Sustainability Committee to strengthen our governance framework. We also implemented sustainable measures, such as adopting electric vehicles for our corporate fleet and upgrading the lighting system of our Chongqing and Guangzhou branches with LED lighting. By optimising a chiller plant system, UOB Plaza in Shanghai saved 182,500kwh of electricity consumption annually.

UOB Plaza achieved both the Green Mark Platinum certification from Singapore's Building and Construction Authority and the LEED (Leadership in Energy and Environmental Design) Platinum certification in 2023.

Strengthening our people culture The UOB Way

Culture is a key differentiator for UOB. Just like strong roots providing foundation and anchor to a tree, our culture of care, growth and trust helps our UOB family stay grounded and shapes how we grow.

We introduced The UOB Way in Greater China to codify our unique culture and belief system among our people. This is built upon our core values of Honourable, Enterprising, United, and Committed. Throughout the year, we organised 15 sessions to engage our colleagues in discussions about our people culture and values.

Our people are our greatest asset. In the year, we launched programmes to enhance employees' physical and mental well-beings. We also rolled out initiatives to raise our colleagues' awareness around sustainability issues and to help our people grow their skills and careers.

We continue to invest to create a conducive environment where our people are engaged and energised. This ensures that we have the right culture and talent pool to deliver value to our customers and stakeholders.

成为推动社区转变的“催化剂”

大华银行致力成为推动社区转变的“催化剂”,并尽己所能地连接业务所在社区,推动其繁荣发展。我们通过多种方式创造改变生活的正能量,包括公益筹款、志愿服务以及支持与艺术、儿童和教育相关的各种社会事业。

本年度,我行标志性的“大华银行爱心公益跑/行”活动在中国回归线下,并先后在13个城市举办。近900名员工,客户及合作伙伴参与其中,共筹集人民币逾54万元,善款惠及1.2万云南师生和有需要的儿童。我们的同事也在各项公益活动中贡献了1,500小时。

我们相信艺术可以连接心灵,启迪方向。今年,大华银行中国推出了首届“大华银行年度校园水墨大奖”,推动艺术传承和创新,发掘青年艺术人才,为他们提供展示才华的机会和平台。

致谢

2024年2月,我们沉痛告别大华银行荣誉主席兼名誉顾问,大华银行中国前监事黄祖耀博士。作为一位有远见的银行家、成功的商业领袖以及社会栋梁,黄祖耀博士在新加坡乃至整个亚洲都留下了不可磨灭的印记。他对于大华银行成长为亚洲银行业的翘楚,起到举足轻重的作用。不管是他所开拓的商业版图、所灌注的价值观和企业精神、还是他所造福的社区人群,这些宝贵财富都将代代相传、历久弥新。

我们当前所取得的成就离不开所有同事们的付出。在此,我要感谢每位同事在这一年中坚守工作、辛勤耕耘,以及在工作中相互扶持,共同践行我们对于客户和社区的承诺。我也要对董事会对管理层所给予的大力支持表示感谢,你们的远见卓识令大华银行中国可以更从容地应对当下各种挑战。

最后,我要感谢我行所有的客户对大华银行中国的信任。值大华银行中国40周年之际,我们将秉承“诚挚如一 未来与共”的初心,致力成为个人和企业拓展东盟业务的首选银行。

黄一宗
董事会主席
2024年3月

Supporting our community as a catalyst for change

UOB believes in doing our part to strengthen social bonds and enrich lives as a catalyst for change. We do this through a variety of ways including fundraising, volunteering and supporting various social causes related to art, children and education.

Our annual UOB Global Heartbeat Run/Walk event in China attracted close to 900 colleagues, customers and partners across 13 cities. The Bank raised a record sum of more than RMB 541,000 in cash donations to improve the lives of 12,000 children in the rural area of Yunnan and children with special needs. Our colleagues also contributed more than 1,500 hours in support of our community initiatives.

We believe that art is a powerful source of inspiration and connection. In the year, we launched our inaugural Art in Ink Awards campus edition in Mainland China to uncover and nurture young talents and to provide them with avenues to further their artistic careers.

Acknowledgements

It was with deep sorrow that we bade farewell to UOB's Chairman Emeritus and Honorary Adviser and UOB China's former Supervisor, Dr Wee Cho Yaw, in February 2024. As an entrepreneur, business and community leader, Dr Wee had left an indelible mark in Singapore and the region. He had been instrumental in building UOB into a leading regional bank today. His legacy will live on in the businesses he had built, the values he had instilled in us and the many lives that he had touched.

UOB will not be where we are today without our colleagues' dedication. I would like to express my appreciation to our colleagues for their commitment and hard work in the past year. Our colleagues have displayed collaboration and unity to support our customers and one another. I would also like to thank the Board for its wise counsel and support to the UOB China management in navigating the various challenges.

Finally, thank you to our customers for your belief in UOB China. I look forward to your continued support as we focus our efforts on becoming the most preferred bank for consumers and businesses in, and connecting with, ASEAN.

Wee Ee Cheong
Chairman
March 2024

2023大事记

一月 January

- 优化员工弹性福利计划“CARE”并启动新员工入职体检提升项目
提升了体检套餐金额,为新员工提供一站式的入职解决方案

Kicked off Project Summit II to provide one-stop onboarding experience for new hires and enhanced Flexible Benefit Programme "CARE" by upgrading medical check-up benefit

二月 February

- 获得上海环境能源交易所碳排放交易会员资格

Became a member of Shanghai Environment and Energy Exchange



三月 March

- 与中国机电产品进出口商会和新加坡中华总商会签署了合作备忘录
以发挥各自优势,为进一步提升中国、新加坡及其他《区域全面经济伙伴关系协定》(RCEP)成员国之间的经贸合作水平作出积极努力

Signed a trilateral memorandum of understanding (MOU) with the China Chamber of Commerce for Import and Export of Machinery and Electronic Products and the Singapore Chinese General Chamber of Commerce & Industry

to jointly promote industrial cooperation and green and sustainable development between China and Singapore as well as other Regional Comprehensive Economic Partnership (RCEP) countries



- 大华银行艺术画廊特别呈现史金淞与杨泳梁——“对影”艺术展

UOB Art Gallery Shanghai presented 'Reflection' ink art exhibition featuring Artists Shi Jinsong and Yang Yongliang



- 启动大中华区领导力培训项目
为关键领导岗位建立可持续的大中华区人才储备

Launched UOB Greater China Leadership Programme to build a sustainable talent pipeline for critical leadership roles

- 大华银行大厦获得美国绿色建筑委员会授予的LEED铂金认证

Our Head Office building-UOB Plaza, received the Leadership in Energy and Environmental Design (LEED) Platinum certification.



四月 April

- 与战略合作伙伴恒丰银行下属理财子公司——恒丰理财有限责任公司合作推出了代销恒丰理财的产品业务

Collaborated with Heng Feng Wealth Management Co., Ltd. (HF Wealth), a subsidiary of Hengfeng Bank to distribute wealth management products issued by HF Wealth

- 启动全面风险管理项目——Risk Outreach
在分行开展四场活动,展示最佳风险管理实践,分享案例研究,探讨最新的风险政策

Launched the 'Risk Outreach' Programme hosting four sessions to showcase best risk management practices, share case studies and new or updated risk policies with branch colleagues



五月 May

- 启动大中华区环境保护、社会责任、公司治理(ESG)培训项目和企业文化项目 The UOB Way
先后开展15场The UOB Way培训,以增强企业文化,建立员工自豪感

Conducted Greater China environment, social and governance (ESG) Training Programme and introduced The UOB Way, our unique culture and belief system rolling out 15 The UOB Way workshops across China to strengthen our culture and build employee pride

- 推出“华彩绽放”项目
关注女性职场健康、助力职场女性成长

Launched Women @ Work programme to provide care and support for working women's healthcare and growth

- 在广州举办第二届“领航家俱乐部”臻享会
邀请多个东盟国家驻广州领事馆相关代表、知名媒体人及学者、商业领袖共聚一堂,展望东盟美好未来



Hosted the UOB ASEAN Captains' Club Summit in Guangzhou

The event featured notable speakers from the media and academic arenas, C-suite executives and distinguished guests from Southeast Asia which underscored our commitment to forging the future together



- 发布《大华银行企业展望调查报告(中国篇)》
报告指出,中国与东盟企业“走出去”和“引进来”热情不减,中国与东盟的经贸合作正“跨”向未来

Released 2023 UOB Business Outlook Study 2023 (small- and medium-sized enterprises and Large Enterprises) - China Report

The survey shows that businesses are looking to tap the enhanced connectivity between China and ASEAN to expand overseas in a bid to grow revenue and profits



六月 June

- 员工健康管理项目“华彩人生”升级呈现
从五大方面(身体健康、心理健康、社交健康、财务健康,以及职业健康)帮助员工实现更健康的工作和生活方式

Expanded UOB China Employee Wellness Programme by introducing activities across five dimensions of wellness - physical, mental, social, financial and career- to enable colleagues to have a healthier work-life balance

- 出席首届上海国际碳中和、产品与成果博览会
与临港集团签署框架协议,推进新加坡绿色金融周相关活动,并共同启动“呼吸计划”可持续公益项目

Participated in the inaugural Shanghai International Carbon Neutrality Expo by signing an agreement with Lingang Group to jointly host Singapore Green Financing Week and launching 'Breathe' Programme, a sustainability initiative to raise the awareness of a green lifestyle to the public



- 承办中印尼两国央行主导的中国与印尼双边本币结算框架下人民币/印尼卢比外汇市场发展与应用研讨会

Organised the seminar on Chinese Yuan/Indonesia Rupiah Direct Conversion and Applications under Local Currency Settlement Framework between China and Indonesia



- 作为委任牵头安排行和簿记行,与国内某跨国汽车集团旗下的合资公司签署了可持续发展挂钩的银团贷款合同

Signed a sustainability-linked syndicated loan contract with a joint venture company under a Chinese multinational automotive group as the appointed bookrunner and mandated lead arranger

七月 July

- 启动大华银行中国员工援助计划(EAP)
通过提供电话咨询等服务帮助员工实现身心健康

Launched UOB China Employee Assistance Programme (EAP) to provide employees access to professional counselling services to improve their physical and mental wellbeing

- 出席工业和信息化部、广东省人民政府、深圳市人民政府共同主办的中国——东盟新兴产业论坛
作为唯一一家总部在东盟的银行,出席并发表主旨演讲

Attended the China-ASEAN Forum on Emerging Industries organised by Ministry of Industry and Information Technology of China, Provincial Government of Guangdong and Municipal Government of Shenzhen Being the only ASEAN-headquartered bank invited to speak at the forum



- 上线了新一代票据系统
适应了上海票交所票据系统所增加的票据分包流转和银票到期自动发起、自动应答功能,方便客户根据实际业务需求分包票据,同时减免了客户在银票到期时的手工操作

Rolled out new generation draft system Adapting to the auto collection and auto clearance functions required by new draft system of Shanghai Commercial Paper Exchange (SHCPE), which brings flexibility for clients to endorse and discount certain amount of bank drafts as needed and release clients from manual work upon draft due date

2023大事记

- 启动大华银行中国2023爱心公益季与禾邻美育、梦想城市艺术公益联合呈现儿童艺术公益特展并开展三场“呼吸”系列可持续艺术工作坊



Unveiled 2023 UOB China Heartbeat Season

The activities included a charity children art exhibition and three sustainable art-making workshops



八月 August

- 举办一年一度的“感恩月”鼓励员工向同事、朋友、家人表达感谢，培育平等关爱尊重的文化氛围

Hosted the annual Appreciation Month to encourage colleagues to take the time to express gratitude to those who have helped us

- “大华银行爱心公益跑/行”在中国回归线下举办
活动先后在13个城市举办，近900名我行员工、客户及合作伙伴参与其中，共筹集善款逾人民币54万元，善款惠及1.2万云南师生



UOB Heartbeat Run/Walk returned as a physical event

Rallied close to 900 colleagues, customers and partners across 13 cities and raised more than RMB 541,000 to support more than 12,000 disadvantaged children in Yunnan and children with special needs



- 联合呈现《促融合 增动能——RCEP落地观察报告》
就RCEP协定落地给企业带来的影响进行观察，分析RCEP在区域融合中起到的作用进行分析。同时，选取了五个RCEP成员国分别深入观察这些国家的特点和产品进出口情况

Released a joint research report on the RCEP agreement

discussing how the RCEP agreement boosts trade collaboration and integration across the region, emerging opportunities within different sectors in ASEAN markets, and how businesses can be benefitted from this trade agreement to expand across the border

九月 September

- 与银联商务股份有限公司合作推出企业数字人民币收款解决方案并完成首笔数字人民币收款交易

Partnered with China UnionPay Merchant Services Co., Ltd to launch the digital renminbi (e-CNY) merchant collection solution and completed the first e-CNY merchant collection transaction

- 在企业数字银行UOB Infinity推出数字密码器Infinity Secure

用户只需通过手机客户端App即可生成数字密钥，为企业客户带来更高效、更安全的数字化移动办公新体验。

Launched the soft token Infinity Secure on UOB Infinity, a new digital banking experience for business

which enables faster login and authenticate transactions with the convenience of a digital security token



- 大华银行大厦获得新加坡建设局绿色建筑标志 (Green Mark) 铂金认证

UOB Plaza received the Green Mark Platinum certification from the Building and Construction Authority of Singapore



十月 October

- 成功完成零售财富管理系统技术升级项目
全面升级了系统的软硬件环境，提升了我行零售财富管理系统的服务能力和业务运营的韧性

Completed the Local Retail Investment System (LRIS) application refresh

With the improvement of software and hardware, the upgrades enhanced the service capabilities and our operating resilience of our retail wealth product system

十一月 November

- 先后亮相第六届中国国际进口博览会，及首届中国国际供应链促进博览会
展出多项首创跨境金融解决方案，包括在进博会首次发布企业数字银行UOB Infinity供应链金融服务，以及中国直连印尼的跨境双向资金池一站式扫码方案

Showcased the progressive banking solutions at the sixth China International Import Expo (CIIE) and China's first International Supply Chain Expo

exhibiting several leading cross-border solutions including the new financial supply chain management capabilities on UOB Infinity and China-Indonesia cross-border renminbi cash sweeping solution



- 举办了第一届主题风险论坛
论坛关注如何有效管理风险，贯彻张弛有度的风险文化，以支持业务的可持续发展，并为评出的2023年度风险文化之星颁奖

Held the first annual Risk Forum

to inculcate a resilient risk culture to support sustainable business growth and presented the Top Risk Culture Stars Awards

- 启动大华银行中国“长期服务奖”
以表彰员工长期所付出的努力，并感谢他们为银行作出的贡献

Launched UOB China Long Service Awards

to recognise colleagues who consistently demonstrate dedication and to express the Bank's appreciation for their contributions over the years

- 首届“大华银行年度校园水墨艺术大奖”揭晓
15位年轻艺术家中脱颖而出，大华银行艺术画廊特别举办“墨华新声”艺术展，展出此次大奖的最终入围及获奖作品

Recognised young art talents at the inaugural UOB Art in Ink Awards Campus Edition

15 young artists received the Awards and UOB Art Gallery curated an art exhibition titled 'The Beauty of Ink' presenting artworks from the winners and finalists



- 作为首席合作伙伴，连续第四年支持艺术与设计创新未来教育博览会 (FutureLab)
献上400余平米的多功能艺术空间，呈现了首届“大华银行年度校园水墨艺术大奖”的获奖选手作品以及“乡村美育计划”等我行所支持的艺术项目

Supported the Art and Design Education: FutureLab as the Lead Partner for the fourth year

by hosting a 400-square-metre UOB Art Space to showcase artworks from the winners of the UOB Art in Ink Awards Campus Edition and our art programmes



- 发挥与大华银行香港的境内外联动优势，为某全球领先的全天然功能材料研发制造商提供可持续发展挂钩贷款
该笔绿色金融为大华银行中国首笔在该行业领域内投放的可持续挂钩绿色贸易融资贷款

Provided a sustainability-linked trade financing to a global leader in the manufacturing of all-natural performance materials

This is our first sustainability-linked trade financing solution in the respective industry sector

十二月 December

- 大华银行中国行长兼首席执行官符懋赞荣获上海市“白玉兰纪念奖”

Mr Peter Foo, President and CEO, UOB China, received the Magnolia Silver Award from Shanghai Foreign Affairs Office



- 联合恒丰银行举办“恒丰-大华贸易直通车”之山东-东盟专场推介会

Jointly hosted a Shandong-ASEAN trade promotion event with Hengfeng Bank



奖项荣誉

大华银行中国着眼于长期发展,并力争成为个人和企业拓展东盟业务的首选银行。

我们创新的金融解决方案,内外联动的业务网络,以及我行对各利益相关方的长期诚挚如一承诺,令我们可以与客户携手共赢,共同迈向可持续发展的明天。

2023年,我们在各领域所获奖项及荣誉,离不开客户、员工和合作伙伴们对我行的信任与支持。

We are committed to building the future of ASEAN with the long term in mind.

Our progressive solutions, comprehensive network and unwavering commitment to do Right By You continue to drive the success of our customers towards a sustainable tomorrow.

We dedicate these 2023 wins to our customers, colleagues and partners.

可持续奖项 Championing sustainability for the long term

- 上海浦东民政局
· 上海浦东新区“慈善公益典范”(企业类)
- 2023福布斯中国最佳雇主 — 福布斯中国
· 年度最佳ESG (环境保护、社会责任、公司治理) 实践雇主
- 凯信睿中国
· 2023年可持续发展组织
- 2023中国年度最佳雇主 — 智联招聘
· 最佳雇主100强
· 最受女性关注雇主
- 2023中国人力资源先锋评选 — 第一人力资源
· 人力资源先锋雇主

- Shanghai Pudong District Civil Affairs Bureau
· Corporate Philanthropy Awards
- 2023 Best Employers Selections - *Forbes China*
· Best Employer in environment, social and governance (ESG)
- Kincentric China
· Sustainable Organisation 2023
- 2023 China Best Employer Awards - Zhaopin.com
· Top 100 China Best Employers
· Best Employers for Female Employees
- 2023 China HR Pioneer Awards - Tophr.net
· China HR Pioneer Employer



业务奖项 Leading in banking excellence



- 2023 Triple A 资金、贸易、供应链及风险管理奖 — 《财资》
· 最佳流动资金管理和投资解决方案
· 电子元器件、餐饮和机械制造领域三项客户案例获奖
· 最佳ESG流动资金管理和投资解决方案
· 汽车服务领域一项客户案例获奖
· 最佳人民币国际化解决方案
· 环保和机械制造领域两项客户案例获奖
- 2023亚洲银行家商业成就奖 — 《亚洲银行家》
· 中国最佳可持续贸易融资实践奖
- 2021-2022年度上海市金融创新奖 — 上海市政府
· 金融创新成果奖三等奖 — 《区域全面经济伙伴关系协定》(RCEP) 成员国黄金进口跨境人民币结算服务
- 2023年度优秀会员及最佳单项奖 — 上海黄金交易所
· 年度优秀特别会员
· 年度最佳定价交易会员
· 年度最佳竞价流动性提供会员
- 第二届“0碳未来·ESG创新实践榜” — 华尔街见闻
· 绿色金融创新案例
- 第一财经金融价值榜 — 第一财经
· 最佳亚洲外国直接投资服务银行
- 2023年资本市场金帆案例 — 《21世纪经济报道》
· 年度卓越中国东盟跨境金融服务银行
- 2023年度“中国鼎”金融业优秀案例 — 中国网
· 年度跨境金融服务服务优秀案例
- The Triple A Awards 2023 - Treasury, Trade, Supply Chain and Risk Management - *The Asset*
· Best Liquidity and Investments Solution
· three cases
· Best ESG Solution - Liquidity and Investments
· one case
· Best Renminbi Internationalisation Solution
· two cases
- The Asian Banker Business Achievement Awards 2023 - *The Asian Banker*
· Most Sustainable Trade Finance Initiative, China
- 2021-2022 Shanghai Financial Innovation Awards - Shanghai Municipal People's Government
· Third Prize - Cross-border RMB settlement service for gold imports from the Regional Comprehensive Economic Partnership member countries
- Shanghai Gold Exchange 2023
· Best Special Member
· Best Benchmark Price Trading Member
· Best Price Matching Liquidity Provider
- The Second Zero Carbon Future ESG Awards - *Wallstreet.cn*
· Best Green Financing Case
- 2023 China Financial Value Ranking - *Yicai Media Group*
· Best Foreign Direct Investment Bank in Asia
- 2023 Golden Sail Awards - *21st Century Business Herald*
· Outstanding Bank of the Year for China-ASEAN Cross-border Financial Service
- 2023 China Top Financial Service Case Awards - *China.com*
· Best Cross-border Financial Service Case of the Year

FORGING A SUSTAINABLE FUTURE FOR ALL 共筑可持续未来

作为深化可持续发展的重要举措，我们制订了可持续发展战略，并着力从商业可持续、服务可持续、人才可持续和企业责任可持续四个支柱领域推进可持续发展战略，与客户、员工和社区“共筑可持续未来”。

我行的可持续发展战略也建立在大华银行集团可持续发展定位和战略的基础上。集团可持续战略把企业发展目标与2030年可持续发展议程中的17项可持续发展目标挂钩，自上而下为可持续发展指明方向。基于这一战略，结合自身业务特点和中国“十四五”规划等国家发展战略，积极制定可持续发展目标和行动计划。

We are reinforcing our commitment to forging a sustainable future with our customers, colleagues and communities. Our sustainability strategy is guided by our four pillars:

1. Drive Growth Sustainably
2. Keep Customers at the Centre
3. Develop Professionals of Principle
4. Uphold Corporate Responsibility

The four pillars are consistent with UOB Group's overall sustainability strategy, which is aligned to the 17 United Nations Sustainable Development Goals. The pillars provide the Bank with a clear direction and purpose, as well as guide the Bank's initiatives in line with our business focus, China's 14th Five-Year Plan and the country's economic and social development strategies.

和各方携手推动联合国可持续发展目标的实现 Promote United Nations Sustainable Development Goals with our stakeholders



商业可持续 Drive Growth Sustainably

- 为社区经济发展贡献力量
Contribute economically to the progress of our communities
- 将环境保护、社会责任和公司治理 (ESG) 相关风险的管理纳入自身风险管理体系
Embed environmental, social and governance risk in our approach to risk management
- 将社会和环境因素纳入我行贷款评估和批准的流程
Integrate social and environmental considerations into our credit evaluation and approval processes
- 采纳并推广应对气候变化的实践和绿色方案，积极支持客户拥抱低碳经济
Adopt and promote climate-resilient practices to support our customers in their transition to a low carbon economy
- 开发并提供可持续投融资的解决方案
Develop and provide sustainable financing and sustainable investment solutions



服务可持续 Keep Customers at the Centre

- 通过安全和稳健的系统及操作，保护客户数据和隐私安全
Protect customer data and privacy through secure and robust systems and practices
- 保护消费者权益、确保公平交易
Ensure Fair Dealing
- 打造更富人性化和感染力的客户体验
Create intuitive and impactful customer experiences
- 遵循专业伦理准则运用金融科技和数据，进而提供更智能、便捷和安全的银行服务
Make banking simpler, smarter and safer through ethical use of technology and data
- 提供无障碍且“有温度”的银行服务
Make banking more accessible and inclusive
- 为不同发展阶段和规模的企业提供支持
Support businesses across all stages of growth



人才可持续 Develop Professionals of Principle

- 着力打造高绩效团队和面向未来的银行人才
Develop high-performing teams and future-focused individuals
- 倡导工作与生活的平衡
Promote work-life harmony
- 鼓励员工投身各类志愿工作并为社会和环境发展贡献正能量
Encourage volunteerism and advocacy for social and environmental causes
- 积极提升员工参与度和满意度
Ensure employee engagement and satisfaction
- 打造健康、安全及关爱员工的工作环境
Ensure workplace health, safety and well-being
- 鼓励多元的文化、技能和能力
Embrace diverse abilities and strengths



社会责任可持续 Uphold Corporate Responsibility

- 遵循公司治理和风险文化的最高标准
Maintain highest standards of governance and risk culture
- 确保监管合规
Ensure regulatory compliance
- 防范金融系统被恶意滥用
Protect the financial system against abuse
- 将可持续发展原则贯彻到我行的采购行为中
Incorporate sustainability principles into our procurement practices
- 管理自身对环境的影响，鼓励关爱保护环境
Manage direct environmental impact and encourage environmental stewardship
- 积极推动艺术、儿童和教育领域的发展
Champion social development in art, children and education

以我行诚信、进取、齐心和担当的价值观为基石
Rooted in Our Values of Honour, Enterprise, Unity and Commitment

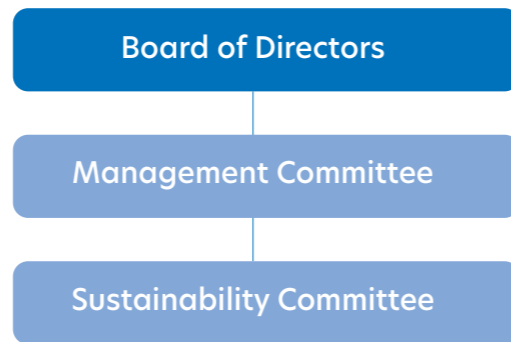
可持续发展治理结构

Sustainability governance

2023年,我行进一步完善可持续发展组织架构,在公司治理层面正式组建可持续发展委员会。该委员会由首席可持续发展官担任主席,与来自各业务以及支持部门的成员协作,共同推进可持续发展战略和目标的落实并向管理委员会以及董事会汇报工作。



In 2023, the Sustainability Committee (SC) was established to strengthen the governance framework. The committee is chaired by Chief Sustainability Officer, who collaborates with members from business and support units to ensure that our sustainability strategy and objectives are effectively being implemented. The SC reports directly to the Management Committee and the Board on sustainability matters.



持续实现运营碳中和

Maintaining carbon neutrality

我行自2021年以来持续实现运营碳中和。我行倡导绿色运营,积极采取各项节能减排举措,并通过购买可再生能源证书(RECs)和碳信用证书,来中和难以消减的运营碳排放以及支持可再生能源以及碳减排项目。

我行本年度开始试点引进新能源汽车的使用,通过该措施在一定范围内减低范围一碳排放量。受益于2022年完成的总行办公区域节能灯具升级以及2023年在重庆分行和广州分行的进一步推广,我行年耗电量以及范围二碳排放量实现同比下降。此外,我行自2022年底启用“安全打印”功能后,2023年实现纸张耗用量减少约35%。

我行总部大楼—大华银行大厦在节约能耗方面处于行业前列。除照明系统的升级外,2023年按照集团节能减排的部署,完成了对大厦冷站的节能改造,年耗电量可节约182,500千瓦时。此外,大华银行大厦成为同时获得了美国绿色建筑委员会授予的LEED (Leadership in Energy and Environmental Design) 和新加坡建设局授予的Green Mark双铂金认证的甲级写字楼。

We have been maintaining operational carbon neutrality for our own footprint since 2021. We encourage green operation and work actively to conserve energy and reduce carbon emissions at the workplace. The hard-to-abate operational emissions are offset through the purchase of renewable energy certificates and carbon credits, which also support various renewable energy generation and carbon emissions reduction programmes.

To mitigate the scope 1 emissions, we launched a pilot programme to adopt electric vehicle for our corporate fleet in the year. Benefitting from lighting system upgrade rollout of our head office building in 2022 and in Chongqing and Guangzhou branches in 2023, our electricity consumption and scope 2 emissions reduced compared with last year. With implementation of bank-wide Secure Print function in late 2022, our paper consumption in 2023 reduced by 35 per cent.

Our head office building, UOB Plaza is leading in the energy conservation achievements. Besides the lighting system upgrades, the chiller plant was optimised in 2023 as part of UOB Group's decarbonisation deployment, which enables UOB Plaza to save 182,500kwh of electricity consumption annually. Meanwhile, UOB Plaza has been awarded both LEED (Leadership in Energy and Environmental Design) Platinum certification by the US Green Building Council and Green Mark Platinum certification by Singapore's Building and Construction Authority.

法定名称

大华银行(中国)有限公司

法定代表人

Peter Foo Moo Tan

注册地址

上海市浦东新区银城路116、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1601室(实际十四层)、十七层(实际十五层)、十八层(实际十六层)、十九层(实际十七层)、二十层(实际十八层)
 邮政编码: 200120
 电话: (86) (21) 6061 8888
 传真: (86) (21) 6886 0908
 SWIFT: UOVBCNSH
 网址: www.UOBChina.com.cn

公司成立日期

2007年12月18日

登记机关

上海市市场监督管理局

企业法人统一社会信用代码

913100006694147236

注册资本

人民币750,000万元

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

詹道存

董事会

黄一宗(董事长)
 符懋赞(行长兼首席执行官)
 叶杨诗明
 吴玉华
 聂明

执行委员会

黄一宗(主席)
 符懋赞
 叶杨诗明

提名及薪酬委员会

吴玉华(主席)
 黄一宗
 叶杨诗明
 聂明

审计委员会

聂明(主席)
 叶杨诗明
 吴玉华

关联交易控制委员会

吴玉华(主席)
 叶杨诗明
 聂明

董事会风险管理委员会

叶杨诗明(主席)
 吴玉华
 聂明

董事会秘书

王媛

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

Peter Foo Moo Tan

Registered Office

Floor 3, Room 501 of Floor 5 (Actual Floor 4), Floor 13 (Actual Floor 12), Floor 15 (Actual Floor 13), Room 1601 of Floor 16 (Actual Floor 14), Floor 17 (Actual Floor 15), Floor 18 (Actual Floor 16), Floor 19 (Actual Floor 17) and Floor 20 (Actual Floor 18), No 116 and No 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

Date of Incorporation

18 December 2007

Registration Authority

Shanghai Administration for Market Regulation

Unified Social Credit Code

913100006694147236

Paid Up Share Capital

RMB 7,500,000,000

Shareholder (Founder)

United Overseas Bank Limited

Type of Company

Limited Company (Wholly Foreign-owned)

Supervisor

Cham Tao Soon

Board of Directors

Wee Ee Cheong (Chairman)
 Peter Foo Moo Tan (President and CEO)
 Christine Ip
 Wu Yu Hua
 Nie Ming

Executive Committee

Wee Ee Cheong (Chairman)
 Peter Foo Moo Tan
 Christine Ip

Nominating and Remuneration Committee

Wu Yu Hua (Chairman)
 Wee Ee Cheong
 Christine Ip
 Nie Ming

Audit Committee

Nie Ming (Chairman)
 Christine Ip
 Wu Yu Hua

Connected Transactions Control Committee

Wu Yu Hua (Chairman)
 Christine Ip
 Nie Ming

Board Risk Management Committee

Christine Ip (Chairman)
 Wu Yu Hua
 Nie Ming

Company Secretary

Eliza Wang Yuan

Auditors

Ernst & Young Hua Ming (LLP) Shanghai Office



詹道存
Cham Tao Soon
监事
Supervisor

自2023年1月1日起担任大华银行中国监事之职。詹教授曾于2017年至2022年期间担任本行副监事之职，并曾于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。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社科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。

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

Prof Cham was appointed as the Supervisor of United Overseas Bank (China) with effective from 1 January 2023. Prof Cham was the Deputy Supervisor of the Bank from 2017 to 2022 and 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. He is a former director of MFS Technology, WBL Corporation and UOB and its subsidiary, Far Eastern Bank.

A prominent figure in the Singapore education scene, Prof Cham is the former Chancellor of Singapore University of Social Sciences 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.

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, United Kingdom. He is also a Fellow of the Institution of Engineers, Singapore, Academy of Engineering, Singapore, Royal Academy of Engineering, United Kingdom and Institution of Mechanical Engineers, United Kingdom and a foreign member of Royal Swedish Academy of Engineering Sciences.

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40余年经验的职业银行家，他于1979年加入新加坡大华银行，并自1990年起担任大华银行董事。目前担任大华银行董事局副主席兼总裁。

黄先生同时也是大华保险的董事局主席、大华银行(马来西亚)的董事局副主席及大华银行(泰国)的董事局主席。他还兼任大华银行(印尼)的监事长，并曾任远东银行的董事。

黄先生积极参与促进行业及社区发展，是新加坡银行公会以及新加坡银行与金融学院理事会的成员。他亦是新中教育基金会理事会的成员，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、新加坡港务局、华业集团、泛太平洋酒店集团和大华证券的董事，以及Visa AP资深客户理事会成员。

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。

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”。

2022年，黄先生荣获《亚洲银行家》颁发的“CEO领袖成就奖”，并获新加坡董事协会授予“最佳CEO称号(大盘上市公司)”。黄先生亦获《商业时报》颁发的2021年度及2022年度“杰出商人奖”。

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。

Mr Wee 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 40 years' experience in the UOB Group, Mr Wee joined UOB in 1979 and has been a director of UOB since 1990. He is currently the Deputy Chairman and Chief Executive Officer of UOB.

He also holds directorships in United Overseas Insurance (Chairman), United Overseas Bank (Malaysia) (Deputy Chairman) and United Overseas Bank (Thai) Public Company (Chairman). He is the President Commissioner of PT Bank UOB Indonesia. Mr Wee was also formerly a director of Far Eastern Bank.

Active in industry and community development, Mr Wee serves as a Council Member of The Association of Banks in Singapore and The Institute of Banking and Finance. He is also a member of the Board of Governors of the Singapore-China Foundation and Honorary Council Member of the Singapore Chinese Chamber of Commerce and Industry. He was previously Deputy Chairman of the Housing and Development Board, a director of the Port of Singapore Authority, UOL Group, Pan Pacific Hotels Group and United International Securities, and a member of Visa AP Senior Client Council.

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.

In 2013, he was awarded the Singapore Public Service Star by the Singapore Government for his contributions to the financial industry.

In 2022, Mr Wee was conferred The Asian Banker CEO Leadership Achievement for Singapore Award and named the Best CEO by the Singapore Institute of Directors for large-cap listed companies. Mr Wee was also awarded The Business Times Businessman of the Year 2021/2022.

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



黄一宗
Wee Ee Cheong
董事长
Chairman



符懋赞
Peter FOO Moo Tan
行长兼首席执行官
President and Chief
Executive Officer

于2016年12月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日受委任加入大华银行中国董事会。作为大华银行中国董事会执行董事，他也是执行委员会成员。

符先生于2011年加入大华银行，主管资金和环球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信贷银行担任管理职务。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。

符先生是现任恒丰银行非执行董事，亚洲影响力投资基金公司(AIIF Capital Partners Limited)董事。同时，他也是中国新加坡商会-上海委员会顾问。符先生也曾担任CFA协会资本市场政策委员会的委员，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，新加坡银行公会(ABS)委员以及淡马锡控股旗下新加坡交易所(SGX)上市公司新源基础设施信托的独立董事。

自履职以来，符先生运用其丰富的国际银行管理经验，积极带领大华银行中国推动中国与东盟在经贸领域的互联互通，深度参与中国金融市场开放，踊跃参与上海国际金融中心建设。因此，符先生在新华社主办的2020“沪上金融家”评选中，荣膺“沪上金融行业创新人物”，并于2023年被上海市人民政府授予“白玉兰纪念奖”。基于其多年深度参与场外交易市场及国际主要金融衍生品和期货市场的业务经验，符先生自2021年9月起，被中国金融期货交易所特聘为第一届市场发展咨询委员会委员。

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。

Mr Foo was appointed President and Chief Executive Officer (CEO) in December 2016 and a director of the Board of UOB China on 18 January 2017. An executive and non-independent director, he is a member of UOB China's Executive Committee.

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

Mr Foo 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 non-executive director of Hengfeng Bank and the Director of AIIF Capital Partners Limited, the general partner of Asia Impact Investment Fund I L.P. He is also appointed as the Advisor to China SingCham Shanghai Committee. Previously, he served as a Council Member of Capital Markets Policy Council (CMPC) of CFA Institute, the Executive Committee Member and Regional Representative of South East Asia of ACI-The Financial Markets Association, Board Member of CFA Singapore, Council Member of the Association of Banks in Singapore and an independent director of SGX listed/Temasek's CitySpring Infrastructure Investment Trust.

Tapping his international banking experience, Mr Foo leads UOB China to promote connectivity between China and ASEAN, deeply involve in China's financial liberalisation and contribute to Shanghai's development as an international financial centre. In recognition of his contribution, Mr Foo was awarded as a 2020 Shanghai Financial Industry Innovation Figure at the Shanghai Financiers Awards hosted by Xinhua News Agency. He also received the Magnolia Silver Awards from Shanghai Municipal People's Government in 2023. With his deep knowledge and understanding on over-the-counter trades and international financial derivative and commodity markets, Mr Foo is also appointed as the member of the first Market Development Advisory Committee by China Financial Futures Exchange effective from September 2021.

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

2011年8月22日受委任加入董事会。作为非执行非独立董事，她同时也是本行董事会风险管理委员会主席以及执行委员会、审计委员会、提名及薪酬委员会和关联交易控制委员会成员。

叶杨女士于2011年加入大华银行，担任董事总经理，负责大中华区业务策略。叶杨女士于2012年获委任为大华银行香港行政总裁，及后于2016年获扩大职权范围成为大中华区行政总裁。于2023年10月，叶杨女士获委任为大华银行策略传讯与品牌管理部主管。叶杨女士是一位经验丰富的银行家，在零售和机构银行领域拥有超过30年的经验，对大中华区银行业的情况十分了解。

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

鉴于其在金融行业中的卓越成就，叶杨女士于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”。

叶杨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。

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

Mrs Ip joined UOB in 2011 as a Managing Director responsible for developing the Bank's Greater China strategy. In 2012, she was appointed CEO of UOB Hong Kong. In 2016, she took on an expanded role as CEO of Greater China. In October 2023, Christine assumed the role of Head of Group Strategic Communications and Brand of UOB. Mrs Ip is a seasoned banker with more than 30 years of experience in both consumer and wholesale banking, with significant experience 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.

In recognition of her achievements, Mrs Ip received the Asia Retail Congress Award for "Best International Retail Banker" 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.



叶杨诗明
Christine Ip

董事会



吴玉华
Wu Yu Hua (Werner)

2018年8月29日受委任加入董事会。作为独立董事，他同时也是本行关联交易控制委员会和提名及薪酬委员会主席，及审计委员会和董事会风险管理委员会成员。

吴玉华教授现任中国留学人才发展基金会副理事长、上海市张江科技园发展有限公司常务总裁、长三角科技城联合创始人兼执行总裁、上海华夏文化经济促进会副会长、德国联邦经济发展和对外贸易协会新丝绸之路委员会全球副理事长兼中国区理事长，德意志联邦德中联合总会全球董事会副主席兼亚太区主席。

吴玉华教授曾任中国宝武钢铁集团高层管理职务包括集团驻欧洲非洲大区首席代表和总经理、战略与投资管理主管、集团首席翻译(兼)；曾任德国西门子集团高层管理职务包括西门子(中国)有限公司资深副总裁、西门子全球房地产中国区投资总裁和西门子世博中心总裁；曾任法国阿尔斯通集团高层管理职务包括技术服务中国区总裁；还曾任中国外商投资企业协会投资性公司工作委员会首届办公室主任。

吴玉华教授拥有高级经济师职称、德国经济学硕士学位、工商管理博士学位。2019年，他被上海外国语大学聘任为客座教授，同年，被复旦大学聘任为金融研究中心兼职研究员；2020年，吴玉华教授被任命为东华大学人工智能研究院理事会理事长；2021年，被续聘为上海海洋大学兼职教授。

Prof Werner Wu was appointed to the Board on 29 August 2018. As an independent director, he is the Chairman of the Connected Transactions Control Committee and the Nominating and Remuneration Committee, and a member of the Audit and Board Risk Management Committees.

Prof Werner Wu is currently Vice Chairman of the China Overseas-Educated Scholars Development Foundation (COSDF), Executive President of Shanghai Zhangjiang High-tech Park Development Company Limited, Co-founder and Executive President of Shanghai Yangtze River Delta Sci-tech City, Vice Chairman of Shanghai Huaxia Culture and Economy Promotion Association, Vice President of the New Silk Road Committee and President of China Region of the German Federal Association for Economic Development and Foreign Trade, the Global Vice Chairman of the German Federal Association of German-Chinese Alliance (BDCA) and Chairman of Asia-Pacific.

Prof Werner Wu formerly served as the Chief Representative and General Manager for Europe and Africa Regions, Director of Corporate Strategy and Investment Management, and Chief Translator for China Baowu Steel Group. He took senior positions in Siemens worldwide, including Senior Vice President of Siemens (China) Company Limited, President of Siemens Real Estate Investment China and President of Siemens World EXPO Centre. He also held senior positions in ALSTOM Group including President of technical services in China. Prof Werner Wu assumed the position of Director of Executive Committee of Foreign Invested Companies of China Association of Enterprises with Foreign Investment (CAEFI).

Prof Werner Wu is a Certified Senior Economist in China. He holds a Master's Degree in Economics from German Siegen University and a DBA. In 2019, Prof Werner Wu was appointed as the guest professor of Shanghai International Studies University and as the Adjunct Researcher of the Financial Research Center of Fudan University. In 2020, Prof Werner Wu was officially nominated as Chairman of the Council of Artificial Intelligence Research Institute of Donghua University. In 2021, Prof Werner Wu was reappointed as a part-time professor of Shanghai Ocean University.

2022年9月7日受委任加入董事会。作为独立董事，他同时也是本行审计委员会主席，以及提名及薪酬委员会、关联交易控制委员会和董事会风险管理委员会成员。

聂先生现任北京安理(上海)律师事务所专职律师，同时也担任上海农商银行外部监事以及华澳国际信托有限公司独立董事。

聂先生曾担任瑞穗银行(中国)有限公司董事、副行长。他还曾在日本富士银行上海分行、日本瑞穗实业银行上海分行、上海浦东发展银行总行、上海社会科学院法学所金融法研究中心担任高级管理层职位。聂先生亦曾担任上海市浦东新区政协常委及连续当选为上海市第十三、十四、十五届人大代表。

聂先生拥有东京大学大学院法律专业博士研究生学历(硕士学位)，也是上海仲裁委员会金融仲裁院仲裁员。

Mr Nie was appointed to the Board on 7 September 2022. As an independent director, he is the Chairman of the Audit Committee, and a member of the Nominating and Remuneration, Connected Transactions Control and Board Risk Management Committees.

Mr Nie is currently an attorney-at-law of Anli Partners Law Firm. He also serves as external supervisor of Shanghai Rural Commercial Bank, as well as an independent director of Sino-Australian International Trust.

Mr Nie was formerly the director and deputy CEO of Mizuho Bank (China) Limited. He had previously held senior management positions in Fuji Bank Shanghai Branch, Mizuho Corporate Bank Shanghai Branch, Shanghai Pudong Development Bank and Research Center of Financial Law of Shanghai Academy of Social Sciences. Mr Nie used to be a member of the Standing Committee of the Chinese People's Political Consultative Conference Pudong New Area and was successively elected as the representative of the 13th, 14th and 15th Shanghai Municipal People's Congress.

He holds a Doctorate Course of Laws from Tokyo University (Master degree) and is an arbitrator of Shanghai Arbitration Commission.



聂明
Nie Ming

缅怀大华银行荣誉主席兼名誉顾问; 大华银行中国前监事黄祖耀博士



大华银行集团荣誉主席兼名誉顾问, 大华银行中国前监事黄祖耀博士于2024年2月3日与世长辞, 享年95岁。作为有远见的银行家、成功的商业领袖以及社会栋梁, 黄祖耀博士对于大华银行成长为亚洲银行业的翘楚, 起到举足轻重的作用。

在黄祖耀博士50余年的卓越领导下, 大华银行从一家只有一间网点的银行, 不断壮大至今, 成为业务遍及19个国家和地区、拥有约500家分支机构的区域性银行。有赖于黄祖耀博士坚定审慎、有条不紊的可持续发展策略, 在他2013年卸任大华银行主席时, 大华银行资产已从最初28亿新加坡元增长至2,530亿新加坡元。

黄祖耀博士热心公益, 并坚信教育的重要性。从1985-2010年, 他是新加坡宗乡会馆联合总会的创会会长。在1972-2010年间, 他在新加坡福建会馆担任主席。他坚信教育的价值, 积极为多所学校建设以及各种教育活动做贡献。秉承对社会的承诺, 大华银行设立了5,000万新加坡元“黄祖耀未来领袖奖学金”, 来资助自贫困家庭的学生。

Dr Wee Cho Yaw, Chairman Emeritus and Honorary Adviser to the UOB Group and former Supervisor to UOB China passed away on 3 February 2024 at the age of 95. Dr Wee, a visionary banker, celebrated businessman and community pillar, was pivotal to UOB's development into a leading bank in Asia.

In the more than five decades under his leadership, UOB grew from a one-branch bank to a regional bank with around 500 branches and offices in 19 countries and territories. Through his unwavering focus on prudent, disciplined and sustainable growth, the Group's assets increased from S\$2.8 billion in 1974 to more than S\$253 billion at the time of his retirement as Chairman in 2013.

Dr Wee believed in the importance of education and giving back to the community. He was founding president of the Singapore Federation of Chinese Clan Associations from 1985 to 2010. He also headed the Singapore Hokkien Huay Kuan from 1972 to 2010. He was a firm believer in the value of education and contributed to schools and various education initiatives. Encouraged by his commitment to the community, UOB also setup the S\$50 million Wee Cho Yaw Future Leaders Award scholarship programme to provide financial assistance to students from disadvantaged backgrounds.



2024年2月7日, 近千名大华银行集团员工和公众齐聚大华银行大厦中庭, 向黄祖耀博士做最后的告别。随着黄祖耀博士的灵柩车队抵达, 现场举行了一场简短的追思仪式。为表达对黄祖耀博士的敬意, 所有来宾在悼念活动上默哀一分钟。

On 7 February 2024, hundreds of UOB employees and the public gathered at the UOB Plaza Atrium to bid a final farewell to Dr Wee, as his cortege arrived for a brief memory. As a mark of respect, the attendees observed a minute of silence during the memorial.

大批民众对黄祖耀博士的逝世表达了深切的悼念。数千人在黄祖耀博士的追思会上向他表示敬意, 其中包括员工、客户、商业伙伴以及社区、政府和企业领导人。

黄祖耀博士一生载誉无数, 包括新加坡最高荣耀国庆奖章—殊勋勋章、东盟商业理事会颁发的“东盟商业奖”—“传承奖”(新加坡), 以及新加坡国立大学和南洋理工大学分别颁发的荣誉文学博士学位。

Dr Wee's passing was met by an outpouring of tributes. Thousands of people paid their respects to Dr Wee at his wake. These included employees, clients, business associates, and leaders from the community, government and businesses.

Dr Wee received many accolades over his career. They included the Distinguished Service Order, one of Singapore's highest National Day Awards, ASEAN Business Advisory Council Legacy Award for Singapore and Honorary Degrees of Doctor of Letters from the National University of Singapore and Nanyang Technological University.

缅怀大华银行荣誉主席兼名誉顾问; 大华银行中国前监事黄祖耀博士



黄祖耀博士早年在办公室的工作照。
Dr Wee in his office in the early days of his career.



1995年,在大华银行成立60周年之际,新加坡首任总理李光耀先生(右)与黄祖耀博士共同出席大华银行大厦一座大楼的开幕仪式。
Singapore's first Prime Minister, Mr Lee Kuan Yew (right) with Dr Wee at the opening ceremony of the new UOB Plaza 1 on the Bank's 60th anniversary in 1995.



大华银行在中国大陆的首家分行厦门分行于1985年获批成立,黄祖耀博士出席分行的开业典礼。
Dr Wee at the official opening of UOB's first branch in mainland China in Xiamen in 1985.



20世纪70年代,黄祖耀博士(右)与其父亲,大华银行创始人拿督黄庆昌(中)的合影。
Dr Wee (right) with his father, Datuk Wee Kheng Chiang (middle), founder of UOB, in the 1970s.



2001年,黄祖耀博士与新加坡华联银行前主席李喜盛先生(右)一同出席大华银行收购新加坡华联银行的媒体发布会。
Dr Wee with ex-OUB Chairman, Mr Lee Hee Seng (right), at the media conference announcing UOB's acquisition of OUB in 2001.

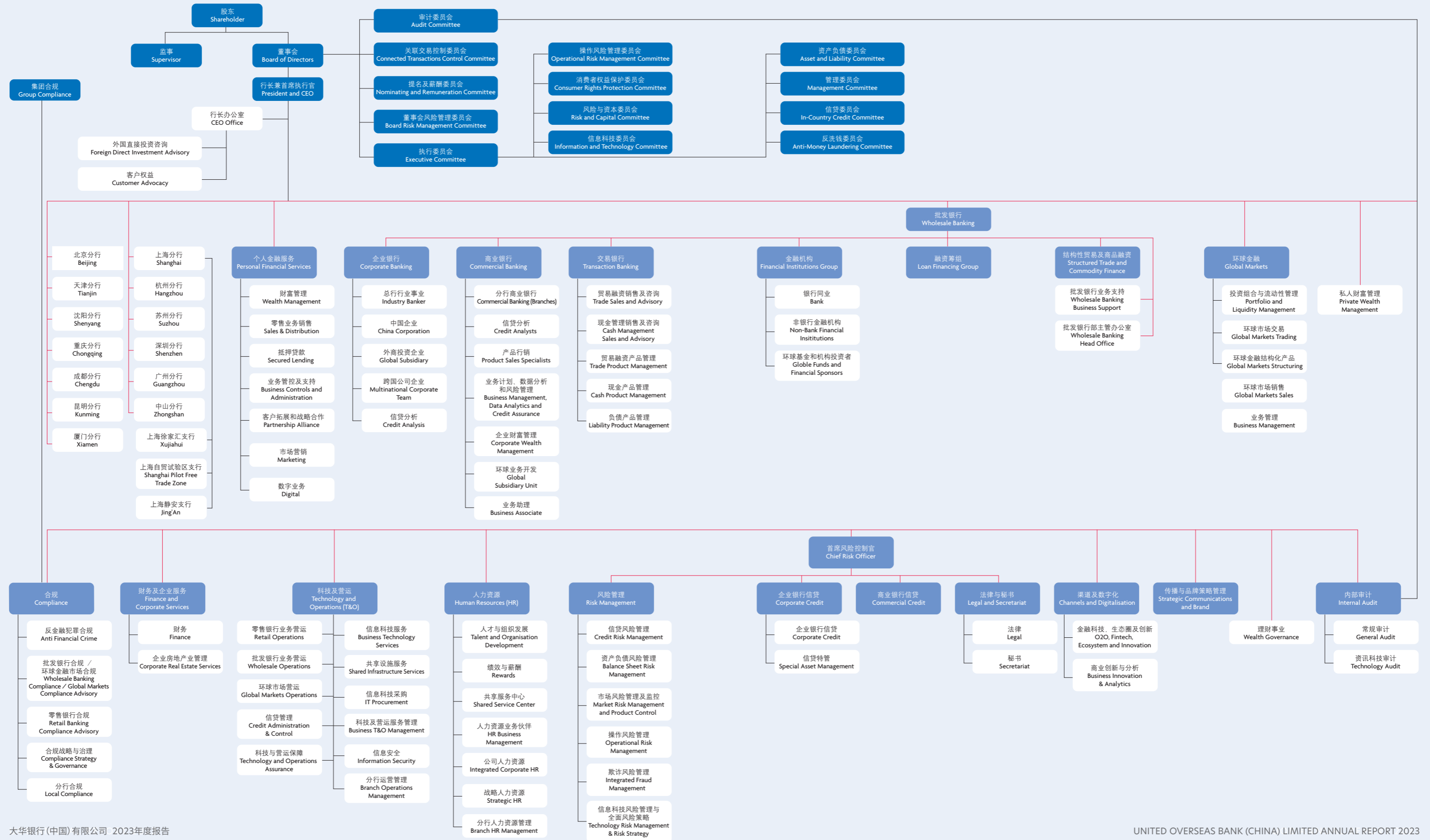
“黄祖耀博士是新加坡极富传奇色彩的企业家之一,他为银行业乃至各界都做出了巨大的贡献。在他的领导下,大华银行的业务规模和范围都得到了极大的拓展。他还带领大华银行渡过了数次国际和区域金融与经济危机。在大华银行工作的近60年中,黄祖耀博士用自己过人的才智,全心全意地为大华银行集团谋求发展。在他的谆谆教导下,同事们认识到培养正确的态度和能力对于发展业务和保持增长的重要性。黄祖耀博士永远活在我们的心中,他的精神将永伴大华银行。”

黄根成先生
大华银行主席

“Dr Wee was one of Singapore's legendary entrepreneurs who made immense contributions to the banking industry and beyond. Under his leadership, UOB expanded greatly, both in scale and scope. He also guided UOB through several international and regional financial and economic crises. Throughout his 60 years at the Bank, Dr Wee applied his qualities in full concentration for the benefit of the UOB Group. He also instilled in colleagues the importance of possessing the right attitudes and aptitudes to build the business and to sustain its growth. Dr Wee will always be remembered and an integral part of UOB.”

Mr Wong Kan Seng
Chairman

大华银行中国组织架构图



公司治理

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、《银行保险机构公司治理准则》等相关监管要求。

我行董事会及其下设专门委员会、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

董事会现有五名董事，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;
- the Code of Corporate Governance of Banking and Insurance Institutions; and
- other relevant regulatory requirements.

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

Board of Directors

The current Board comprises five 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. Details of the Board members are shown in the table below:

姓名 Name	性别 Gender	职务 Position	本届任期 Current Term of Office
黄一宗 Wee Ee Cheong	男 Male	董事长 / 非执行非独立董事 Chairman/Non-executive and non-independent director	2022年9月17日至2025年9月16日 From 17 September 2022 to 16 September 2025
符懋赞 Peter Foo Moo Tan	男 Male	执行非独立董事（行长兼首席执行官） Executive and non-independent director (President and Chief Executive Officer)	2022年10月28日至2025年10月27日 From 28 October 2022 to 27 October 2025
叶杨诗明 Christine Ip	女 Female	非执行非独立董事 Non-executive and non-independent director	2023年7月12日至2026年7月11日 From 12 July 2023 to 11 July 2026
吴玉华 Wu Yu Hua	男 Male	独立董事 Independent director	2021年6月6日至2024年6月5日 From 6 June 2021 to 5 June 2024
聂明 Nie Ming	男 Male	独立董事 Independent director	2022年9月7日至2025年9月6日 From 7 September 2022 to 6 September 2025

董事会的主要职能如下：

- 为银行设立长期战略目标，批准银行战略发展方案和投资方案，制定银行资本规划，承担资本或偿付能力管理最终责任；
- 确定银行的环境、社会及治理关键影响因素，要考虑到发展战略的可持续性，包括重大的环境、社会及治理因素，并监督重大的环境、社会及治理情况的管理及监控；
- 制订银行增加或者减少注册资本以及发行债券或者其他证券及上市的方案；
- 制订银行重大收购、回购银行股份或者合并、分立、解散或者变更银行形式的方案；
- 审议批准银行对外投资、资产购置、资产处置与核销、资产抵押、关联交易等事项；
- 监督银行的业务及财务表现并批准银行的财务报表；
- 审核并批准银行的年度经营计划，审阅银行的年度预算及绩效考核指标；
- 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人员的继任事宜；
- 监督建立全面的、针对各种风险类型的风险管理政策、流程的风险管理框架；
- 决定银行的风险容忍度、风险偏好、风险状况并核准相关信贷审批限额；
- 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；
- 制定章程修改方案；
- 确保管理层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；
- 建立企业文化、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；
- 审议及批准董事会及其下属委员会架构及议事规程；
- 审议并向股东建议董事费；

The main responsibilities of the Board are to:

- set long-term strategic goals, approve strategic business initiatives and investment schemes, formulate the capital plans of the Bank and assume the ultimate responsibility for capital or solvency management;
- determine the environmental, social and governance (ESG) factors that are material to the Bank, consider sustainability issues, including material ESG factors in formulating its strategies, and oversee the management and monitoring of the material ESG factors;
- determine plans for increase or reduction of registered capital, issuance of bonds or other securities and the IPO of the Bank;
- determine plans for any significant acquisition, repurchase shares of the Bank, amalgamation, split, winding-up or conversion of the Bank;
- approve external investments, asset purchase, asset disposal and write-off, asset mortgage and connected transactions;
- monitor the business and financial performance of the Bank, and approve the financial statements of the Bank;
- review and approve annual business plan, budget and key performance indicators;
- determine an appropriate capital/debt structure;
- set dividend policy and declare dividends;
- plan for the succession of Board members and Senior Executives;
- oversee the establishment of a comprehensive risk governance framework, including the strategy, policy and process for managing various types of risk;
- determine the risk tolerance, risk appetite and risk profile of the Bank, and approve credit discretionary limits;
- review and monitor the risk management, internal audit and compliance functions, and ensure that these functions are adequately resourced;
- recommend amendments of Articles of Associations to shareholders;
- ensure that Management establishes appropriate procedures and processes to avoid situations that may give rise to improper personal gains or conflicts of interests;
- 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 hold responsibility for the authenticity, accuracy and integrity of the information disclosed;
- review and approve the composition and terms of reference of the Board and Board Committees;
- endorse directors' fees for recommendation to the shareholder;

公司治理

- 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。

2023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。

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。

2023年，我行董事会还通过传签的方式，做出了九项决议。

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。

- report to the shareholder; and
- exercise such other power as authorised by the shareholder and perform such other functions as required by relevant laws, regulations and the Bank's Articles of Association.

The Board meets at least four times a year. Additional Board meetings would be convened whenever necessary.

In 2023, the Board held four meetings. The quorum for each meeting was met.

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

The Board passed nine resolutions by way of circulation in 2023.

The procedures for convening Board meetings, the quorum required for constituting the meetings, the proceedings at the meetings, and the procedures for voting and passing of resolutions were in compliance with the requirements of applicable PRC laws and regulations and the Bank's Articles of Association. The minutes of all Board meetings and circular resolutions were properly maintained by the Company Secretary.

关于董事会下设专门委员会

大华银行中国董事会目前下设五个专门委员会，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。

(1) 执行委员会

a. 委员会成员：黄一宗先生（主席）、符懋赞先生、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
- 处理银行高级管理人员以下的人力资源管理事项。

c. 2023年，为提高议事效率，执行委员会采用了线上审批系统审议 / 批准了相关事项，因此未召开会议。

(2) 关联交易控制委员会

a. 委员会成员：吴玉华先生（主席），叶杨诗明女士，聂明先生。

b. 关联交易控制委员会的主要职能如下：

- 建立并执行关联交易管理制度；
- 管理关联交易并控制由此而生的风险；
- 审查一般关联交易；及
- 审核重大关联交易并提交董事会批准。

c. 2023年，关联交易控制委员共召开会议一次。

d. 2023年，关联交易控制委员还通过传签的方式，做出了七项决议。

Board Committees

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

(1) Executive Committee

a. The EXCO members are Mr Wee Ee Cheong (Chairman), Mr Peter Foo Moo Tan 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
- human resource matters for employees below Senior Executives positions.

c. In 2023, the EXCO leveraged electronic means to facilitate the review and approval of matters. Hence, it did not hold any meeting in the year.

(2) Connected Transactions Control Committee

a. The CTCC members are Mr Wu Yu Hua (Chairman), Mrs Christine Ip and Mr Nie Ming.

b. The CTCC's main responsibilities are to:

- establish the framework for managing connected transactions;
- oversee the management of connected transactions and associated risks;
- review non-material connected transactions; and
- review and recommend material connected transactions to the Board for approval.

c. The CTCC held one meeting in 2023.

d. The CTCC passed seven resolutions by way of circulation in 2023.

(3) 审计委员会

a. 委员会成员：聂明先生（主席）、叶杨诗明女士、吴玉华先生。

b. 审计委员会的主要职能为审议 / 监督以下相关事宜：

- 财务报告，内部、外部审计计划及报告；
- 内部会计控制及重大内部控制的充分性；
- 内部及外部审计的范围及结果；
- 有关会计准则或会计实务的质量及重大变化；
- 内部审计资源的充分性；
- 内部审计及外部审计的重大发现；
- 全面治理框架的建立，包括举报事件管理的政策和程序；
- 批准外部审计费用；及
- 外部审计机构及内部审计部门负责人的提名。

c. 2023 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：吴玉华先生（主席），黄一宗先生，叶杨诗明女士，聂明先生。

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门委员会推荐候选人；
- 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。

c. 2023 年，提名及薪酬委员会召开会议一次。

d. 2023 年，提名及薪酬委员会还通过传签的方式，做出了一项决议。

(3) Audit Committee

a. The AC members are Mr Nie Ming (Chairman), Mrs Christine Ip and Mr Wu Yu Hua.

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 of internal and external auditors;
- the establishment of a comprehensive governance framework, including the policy and procedures for managing whistle-blowing cases;
- the approval of the external auditor's fees; and
- the nominations of the external auditor and the head of the internal audit function.

c. The AC held four meetings in 2023.

(4) Nominating and Remuneration Committee

a. The NRC members are Mr Wu Yu Hua (Chairman), Mr Wee Ee Cheong, Mrs Christine Ip and Mr Nie Ming.

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
- establish a mechanism for the formal assessment of the effectiveness of the Board as a whole, the contribution of the various Board Committees and individual directors.

c. The NRC held one meeting in 2023.

d. The NRC passed one resolution by way of circulation in 2023.

(5) 董事会风险管理委员会

a. 委员会成员：叶杨诗明女士（主席）、吴玉华先生、聂明先生。

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及实践的充分性和有效性；
- 审阅全行压力测试情景、假设、参数和报告；
- 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. 2023 年，董事会风险管理委员会共召开会议四次。

(5) Board Risk Management Committee

a. The BRMC members are Mrs Christine Ip (Chairman), Mr Wu Yu Hua and Mr Nie Ming.

b. The BRMC's main responsibilities are to:

- review and recommend risk management strategies, policies and risk appetite 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 and practices for identifying, measuring, monitoring and mitigating various types of risks;
- review bank-wide stress test scenarios, assumptions, parameters and reports;
- 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 2023.

关于监事

大华银行中国现有监事一名，现任监事詹道存教授由股东委派。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。

2023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人员实施监督的职责。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、消费者权益保护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，同时会见了董事及高级管理人员，并列席董事会会议。

Supervisor

The Bank has one Supervisor, Prof Cham Tao Soon, who was nominated by the shareholder and appointed in accordance with regulatory requirements and the Bank's Articles of Association.

The main responsibilities of the Supervisor include:

- inspecting the accounts and financial statements of the Bank;
- supervising the Board and Senior Executives to ensure that the Bank is run in a prudent manner and that the Board and Senior Executives take 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 relevant laws, regulations and the Bank's Articles of Association, and as may be authorised by the shareholder.

In 2023, the Supervisor duly discharged his responsibility of supervising the Board and Senior Executives strictly, in accordance with relevant requirements, including the provisions under the *PRC Company Law* and the Bank's Articles of Association. In discharging his responsibility, the Supervisor received and reviewed regular reports on the Bank's operations and risk management, and conducted supervision of the operations and financial position, and rights of consumers of the Bank and the performance of the Directors and Senior Executives. The Supervisor also met with Directors and Senior Executives, and attended Board meetings.

独立董事履行职责情况

2023年度，我行设两名独立董事，分别为吴玉华先生及聂明先生。其中，吴玉华先生担任董事会下设的提名及薪酬委员会和关联交易控制委员会主席，以及审计委员会和董事会风险管理委员会成员。聂明先生担任董事会下设的审计委员会主席，以及提名及薪酬委员会、关联交易控制委员会和董事会风险管理委员会成员。

报告期内，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。独立董事为董事会、董事会下设专门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消费者、存款人、股东及其他利益相关者的合法权益。

(1) 2023年独立董事出席董事会会议的情况

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
吴玉华 Wu Yu Hua	4	4	0	/
聂明 Nie Ming	4	4	0	/

(2) 独立董事对我行有关事项提出异议的情况

2023年，独立董事均未对我行本年度的议案事项提出异议。

监事及董事知情权

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

Performance of Independent Directors

There were two independent directors on the Board in 2023, namely Mr Wu Yu Hua and Mr Nie Ming. Mr Wu Yu Hua is the Chairman of the NRC and CTCC, as well as a member of the AC and BRMC. Mr Nie Ming is the Chairman of the AC, as well as a member of the NRC, CTCC and BRMC.

In the year under review, all 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 rights and overall interests of the Bank, consumers, depositors, the shareholder and other stakeholders.

(1) Attendance of Independent Directors at Board Meetings in 2023

(2) Dissent of Independent Directors

In 2023, Management did not give cause for the independent directors to record their dissent on any matter.

Supervisor's and Directors' Access to Information

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

高级管理层成员构成 Senior Management Structure

姓名 Name	职务 Position	性别 Sex	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 Chief Executive Officer	男 Male	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	35
杨瑞琪 YANG Rui Qi Mark	副行长 Alternate Country CEO 兼任环球金融部主管 Head, Global Markets	男 Male	2020年10月 Oct 2020 2016年10月 Oct 2016	澳大利亚墨尔本大学应用金融硕士 Master of Applied Finance The University of Melbourne, Australia	22
郑澹 ZHENG Jun Adaline	批发银行部主管 Head, Wholesales Banking	女 Female	2021年4月 Apr 2021	上海交通大学国际金融学士 Bachelor of International Finance Shanghai Jiao Tong University	22
杨国林 YEONG Kok Leng Vincent	首席风险控制官 Chief Risk Officer	男 Male	2022年1月 Jan 2022	新加坡国立大学工商管理学士 Bachelor of Business Administration National University of Singapore	30
方霄恩 FANG Xiao En Andrew	渠道及数字化部主管 Head, Channels and Digitalisation	男 Male	2022年1月 Jan 2022	纽约大学斯特恩商学院工商管理硕士 Master of Business Administration Leonard N. Stern School of Business, New York University	22
郑裕龙 CHENG Yu Lung Rahmi	首席技术官 Chief Information Officer	男 Male	2023年3月 Mar 2023	伦敦国王学院电子工程硕士 Master of Science King's College, University of London	32
朱轩 ZHU Xuan Brian	首席财务官 Chief Financial Officer 兼任首席永续发展执行官 Chief Sustainability Officer	男 Male	2018年7月 Jul 2018 2023年4月 Apr 2023	复旦大学会计硕士 Master of Professional Accounting Fudan University	21
辛韬 XIN Tao Cynthia	企业银行部主管 Head, Corporate Banking 兼任北京分行行长 General Manager of Beijing Branch	女 Female	2020年1月 Jan 2020 2022年1月 Jan 2022	英国诺丁汉大学经济学硕士 Master of Science in Economics University of Nottingham, UK	17
黄莹 HUANG Ying Christina	商业银行部非南区主管 Head, Commercial Banking - Non-South China	女 Female	2018年4月 Apr 2018	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, UK	29

姓名 Name	职务 Position	性别 Sex	任期 起始 Assignment Commencement	最高学历 Highest Academic Degree	相关经验 年限 Relevant Years of Experience
袁泉 YUAN Quan Albert	交易银行业务部主管 Head, Transaction Banking 兼任上海分行行长 General Manager of Shanghai Branch	男 Male	2018年5月 May 2018	日本立教大学经济学硕士 Master of Economics Rikkyo University, Japan	20
陆梦嘉 LU Meng Jia David	个人金融服务部主管 Head, Personal Financial Services	男 Male	2022年4月 Apr 2022	上海大学信息管理与信息系统专业学士 Bachelor of Information Administration and Information System Shanghai University	21
郑伟仁 TEH Wee Jin	企业银行信贷部主管 Head, Corporate Credit	男 Male	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	42
杨健顺 YEOH Kian Soon Benedict	商业银行信贷部非南区主管 Head, Commercial Credit - Non-South China	男 Male	2014年7月 Jul 2014	美国卡耐基梅隆大学理学学士 Bachelor of Science Carnegie Mellon University, USA	28
范南鸿 FAN Nan Hong Frank	商业银行信贷部南区主管 Head, Commercial Credit - South China	男 Male	2021年12月 Nov 2021	香港浸会大学工商管理硕士 Master of Business Administration Hong Kong Baptist University	27
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head, Human Resources	女 Female	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	26
张飒 ZHANG Sa Sarah	内部审计部主管 Head, Internal Audit	女 Female	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, USA	30
王媛 WANG Yuan Eliza	法律与秘书部主管 Head, Legal and Secretariat	女 Female	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	27
熊大永 XIONG Da Yong	合规部主管 Head, Compliance	男 Male	2017年8月 Aug 2017	复旦大学金融学博士 Doctor of Finance Fudan University	20

公司治理

姓名	职务	性别	任期 起始	最高学历	相关经验 年限
Name	Position	Sex	Assignment Commencement	Highest Academic Degree	Relevant Years of Experience
付玥 FU Yue Sabrina	传播与品牌策略管理部主管 Head, Strategic Communications and Brand 兼任外国直接投资咨询机 构合作及市场策略部主管 Head, Network Partnership and Strategic Marketing of FDI 兼任客户权益部主管 Head, Country Customer Advocacy	女 Female	2011年5月 May 2011 2022年3月 Mar 2022 2023年12月 Dec 2023	英国利兹大学国际市场管理学硕士 Master of Science in International Marketing Management University of Leeds, UK	23
盛天有 SHING Tin Yau Gordon	深圳分行行长 General Manager of Shenzhen Branch 兼任商业银行部南区主管 Head, Commercial Banking - South China	男 Male	2019年8月 Aug 2019 2019年3月 Mar 2019	香港理工大学中国商贸管理理学硕士 Master of Science in China Business Studies Hong Kong Polytechnic University	29
曾小婷 ZENG Xiao Ting Christina	广州分行行长 General Manager of Guangzhou Branch	女 Female	2021年12月 Dec 2021	新西兰怀卡托大学工商管理硕士 Master of Business Administration The University of Waikato	18
胡维 HU Wei Tony	苏州分行行长 General Manager of Suzhou Branch	男 Male	2021年11月 Nov 2021	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, France	23
缙微 GOU Wei Helen	沈阳分行行长 General Manager of Shenyang Branch	女 Female	2020年8月 Aug 2020	辽宁大学经济学学士及法学学士 Bachelor of Economics and Laws Liaoning University	22
何川 HE Chuan Charlie	成都分行行长 General Manager of Chengdu Branch	男 Male	2021年11月 Nov 2021	新西兰梅西大学银行管理学硕士 Master of Management in Banking Massey University	17
周晓舟 ZHOU Xiao Zhou Alan	天津分行行长 General Manager of Tianjin Branch	男 Male	2020年4月 Apr 2020	英国赫特福德大学会计金融学士 Bachelor of Accounting and Finance University of Hertfordshire, UK	16
叶艳 YE Yan Beicy	杭州分行行长 General Manager of Hangzhou Branch	女 Female	2018年12月 Dec 2018	哈尔滨工程大学电子工程学士 Bachelor of Electrical Engineer Harbin Engineering University	29
王灏 WANG Hao	重庆分行行长 General Manager of Chongqing Branch	男 Male	2022年3月 Mar 2022	南开大学经济学博士 Doctor of Public Finance Nankai University	20

姓名	职务	性别	任期 起始	最高学历	相关经验 年限
Name	Position	Sex	Assignment Commencement	Highest Academic Degree	Relevant Years of Experience
蔡炜玲 CAI Wei Ling Cissy	厦门分行行长 General Manager of Xiamen Branch	女 Female	2020年7月 Jul 2020	英国中兰开夏大学商务金融和国际商务硕士 Master of Business Finance and International Business University of Central Lancashire, UK	17
邵一宁 SHAO Yi Ning	昆明分行行长 General Manager of Kunming Branch	女 Female	2020年6月 Jun 2020	云南财经大学市场学学士 Bachelor of Marketing Yunnan University of Finance and Economics	17
沈维建 SHUM Wai Kin Gary	中山分行行长 General Manager of Zhongshan Branch	男 Male	2022年9月 Sep 2022	香港城市大学金融学理学硕士 Master of Science in Finance City University of Hong Kong	29
闫米娅 YAN Mi Ya Mia	上海自贸试验区支行 代理行长 Branch Manager of Shanghai Pilot Free Trade Zone Sub-Branch	女 Female	2023年8月 Aug 2023	上海理工大学经济学学士 Bachelor of Economics The University of Shanghai for Science and Technology	14
陈晓苓 CHEN Xiao Ling	上海徐家汇支行行长 Branch Manager of Xujiahui Sub-Branch	女 Female	2019年3月 Mar 2019	上海理工大学计算机科学与技术学士 Bachelor of Engineering (Science and Technology) The University of Shanghai for Science and Technology	15
杜艳 DU Yan Cherry	上海静安支行行长 Branch Manager of Jingan Sub-Branch	女 Female	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, Belgium	21

大华银行中国薪酬管理 Remuneration

薪酬政策与管理

大华银行中国薪酬政策的目标是提供具有市场竞争力的薪酬水平使得我行能够合理并较为恰当地吸引、保留和激励与我行组织文化、价值观相契合，与岗位胜任力相匹配的高素质人才。同时，该薪酬政策体现了我行将薪酬支付与我行的业绩、长期利益以及风险管控有效的结合。该薪酬政策适用于我行全体正式员工。

根据我行薪酬政策的规定，员工的薪酬水平主要与集团、员工所在的部门及个人的绩效考核结果相挂钩。绩效考核的目标设置则体现了我行对该部门及员工个人对于风险管控及长中短期绩效的要求和期望。此外，我行从事合规和风险管理部门员工的薪酬水平与其所监督的业务条线的绩效水平相独立。

我行可变薪酬包括现金奖金、递延奖金或递延股票，或佣金，该支付方式可以合理地将薪酬与我行的绩效以及与当前和未来的风险挂钩。根据中国银行保险监督管理委员会颁布的《商业银行稳健薪酬监管指引》，我行的高级管理人员以及对风险有重要影响岗位上的员工有部分可变薪酬将被递延支付。根据我行最新的薪酬递延框架，主要高级管理人员可变薪酬的递延比例为 50%，其他高级管理人员以及对风险有重要影响岗位上的员工可变薪酬的递延比例为 40%，该递延支付工具以限制型股票或递延奖金（如适用）的方式进行操作。我行已就可变薪酬制定了追索扣回机制。在以下任何一种情况下，管理层将决定扣发未归属薪酬和 / 或追回已支付薪酬的百分比。该扣发或追回比例由我行根据违规行为的严重程度自行决定，最高可达 100%。

- 严重违反风险限额。
- 由于疏忽的冒险或不适当的个人行为而造成的全行损失或重大风险。
- 财务业绩的重大重述。
- 不当行为、渎职或欺诈。

我行目前未发生可变薪酬的追索及 / 或扣回情况。

为了更好地发挥薪酬在我行治理中的积极作用，大华银行中国已成立了提名及薪酬委员会（以下简称“委员会”），该委员会由四名董事组成，其中委员会主席由独立董事担任。报告期内，委员会共召开会议 1 次。

Remuneration Policy and Management

The remuneration policy of UOB China aims to provide competitive remuneration package and ensure the Bank is able to appropriately attract, retain and motivate high quality talents who not only fit the Bank's culture and share the same values but also meet the competencies the positions require. Meanwhile, the remuneration policy outlines how our remuneration entitlement links to the Bank's performance, long-term benefits and risk management. This remuneration policy applies to all of the full-time employees with the Bank.

According to the Bank's remuneration policy, the employee's salary is mainly linked to the individual performance, UOB Group's and function's performance. The performance target setting clearly shows the requirements and expectations of the Bank for risk management and long-term and short-term performance of the function and the individual. In addition, the compensation review of the employees who are taking compliance and risk management's roles is independent with the performance of the business lines they supervise.

The Bank's variable pay includes cash bonus, deferrals in deferred cash or deferred shares, or commission, which links the staff variable pay to the Bank's performance and current and future risks. In line with the Supervisory Guidelines on Sound Compensation in Commercial Banks issued by China Banking and Insurance Regulatory Commission, senior management and employees whose roles have material impacts on the Bank's risk exposure would have a portion of their variable pay deferred. Under the Bank's latest deferral framework, the 50 per cent deferral rate will be applied to the variable pay for key senior managements whereas for other senior managements and employees whose roles have material impacts on the Bank's risk exposure, the 40 per cent deferral rate will be applied to the variable pay. This deferral will be in the form of deferred shares or deferred cash (where applicable). The Bank has developed a mechanism to forfeit the unvested variable pay and/or claw back the paid variable pay. In any of the following situations, the management will determine the percentage of unvested compensation to be forfeited and/or paid compensation to be claw-back. Such percentage is at the Bank's discretion based on the severity of violations, up to 100%.

- Material violation of risk limits.
- Bank-wide losses or material risks due to negligent risk-taking or inappropriate individual behavior.
- Material restatement of financial results.
- Misconduct, malfeasance or fraud.

To maintain sound corporate governance practices and an effective remuneration management, UOB China has established a Nominating and Remuneration Committee (NRC), which consists of four Board Directors. The chairman of NRC is an independent director. During the reporting period, the committee held one meeting in total.

董事、监事和高级管理人员薪酬

2023 年我行向大华银行中国独立董事支付的董事费总计为人民币 965,000 元，向监事支付的监事费总计为人民币 400,000 元。

截至 2023 年 12 月 31 日，我行共 34 名高级管理人员及对风险有重要影响岗位上的员工，在 2023 年我行对其支付的薪酬总额为人民币 106,082,485 元，其中固定薪酬总额为人民币 56,302,332 元，可变薪酬总额为人民币 49,780,153 元。

Compensation for Board Directors, Supervisors and Senior Management

In 2023, the Bank paid a total of RMB965,000 directors' fees to the independent directors of UOB China, and paid a total of RMB400,000 supervisors' fees to the supervisors.

As of 31 December 2023, there are total 34 senior executives and material risk takers whose roles have material impacts on the Bank's risk exposure. The total compensation for these executives and material risk takers in 2023 was RMB 106,082,485, including RMB 56,302,332 fixed pay and RMB 49,780,153 variable pay.

内部控制和内部审计情况 Internal Control and Internal Audit

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和制度，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体系和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。该内控体系和制度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。在职能层面，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，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通过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、运营和合规控制的充分性和有效性，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。2023年，我行内审部及时协调部门资源、根据各业务状况调整审计计划安排，通过利用大数据分析等工具、促进内审工作的正常推进。在日常工作中，内部审计部持续关注监管重点，有效完成监管部门的指定审计项目，及时落实相关的监管意见。在内外

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 and systems that enable the Bank to set strategic and practical objectives to support its business development.

The Board assesses the Bank's internal control framework and systems 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 risk identification/assessment, monitoring processes and risk mitigation techniques; and constantly reviewing communication/feedback as well as evaluation/correction mechanisms. The internal control framework and systems are 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 reports to the President and Chief Executive Officer ("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. In 2023, Internal Audit function promptly coordinated internal resource, adjusted audit plans according to various business requests, and promoted a smooth audit progress by applying technical tools such as data analysis and others. During daily routine, Internal Audit continuously concentrated on regulatory focus areas, effectively completed thematic audits designated by

部合作方面，我行审计部增加与集团审计部的线上线下合作，持续与业务部门的合作分享，并通过与同业及时沟通，促进审计工作成效的改善和提高。

内部审计部遵照中国国家金融监督管理总局（原“银行保险监督管理委员会”）颁布的《商业银行内部审计指引》，以及国际内部审计师协会制定的《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和审计频率，并根据对被审计对象的固有风险、内控有效性的评估结果、管理层关注和监管热点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等。该审计计划每年经过审计委员会审批后执行。

内部审计部根据经审计委员会批准的内部审计计划开展审计，同时按照监管部门、审计委员会、大华银行中国行长兼首席执行官或高级管理层的要求开展专项审计或检查，向审计委员会、行长兼首席执行官、相关管理层或董事会（如适用）汇报最终审计结果，并对重大审计发现提请关注。此外，内部审计部负责监督管理层针对内部审计、外部审计以及监管机构所提出的任何需整改事项所采取的后续行动的实施情况，对整改结果予以独立评价，并按季度向审计委员会和监管部门上报跟踪结果。

regulators, and addressed to regulator comments in a timely manner. For internal and external cooperation, Internal Audit enhanced online and onsite cooperation with Group Audit, strengthened collaboration and sharing with business and support units, and increased communication with industry peers, so as to promote better effectiveness and efficiency in Audit activities.

Internal Audit performs its function according to the Internal Audit Guidelines for Financial Institutions as governed by the National Financial Regulatory Administration (former China Banking and Insurance 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, management concerns and regulatory hotspots. 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 audit plan is annually reviewed and approved by the AC prior to its implementation.

Internal Audit conducts audits in accordance with the internal audit plan approved by the AC, and carries out investigations or reviews that may be ad hoc requested by the regulator, the AC, the CEO or senior management. All internal audit reports are provided to the AC, the CEO, relevant management and/or the Board (where required) with significant issues highlighted. Internal Audit is responsible for closely monitoring and assessing the follow-up actions taken by the management on the issues raised by Internal Audit, external audit and regulators, with reporting to the AC and the regulator on quarterly basis.

风险管理

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。

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 upholding high standards of corporate governance, sound risk management principles and robust business practices to achieve sustainable, long-term growth. We continually strengthen our risk management practices to support our strategic objectives.

2023管理重点 | 2023 HIGHLIGHTS

2023年，基于国家金融监督管理总局的监管要求，我行发布了大华银行金融资产风险分类管理内部指引并于7月1日起正式执行。该指引全面指导我行风险分类的识别、分类和监测工作，旨在可稳健管理我行金融资产，而不仅仅是贷款，有助于我行更准确、更动态地把握资产质量的评估工作。

此外，我们还将气候风险纳入环境风险偏好的考量，这一改进旨在更好地支持集团实现净零承诺。

2023年，根据国家金融监督管理总局发布的商业银行资本管理办法，实施了“交易账簿根本性审查-标准法”（FRTB-SA）的系统升级，纳入本地新资本管理办法监管要求，具备以本位币来计量和报告市场风险新标准法资本计量结果的能力，为2024年开始采用新标准法计量和监管市场风险资本做好充分的准备。此外，通过扩大虚假清洗交易监控涵盖的产品范围进一步增强了交易监控流程和能力。

在风险管理部的主导和推动下，大华银行中国在2023年内进一步开展了促进我行风险文化建设的一系列举措和宣导：于2023年11月8日举办了第一届主题为“砥砺前行”的风险论坛，着重于如何管理风险，贯彻张弛有度的风险文化，以支持中国和东盟未来一年可持续的业务发展，并首次为2023年我行的风险文化之星颁奖。此外，2023年还启动了Risk Outreach项目，风险管理团队的同事深入大华银行中国区各个分行展示最佳风险实践，并与来自四大区域的分行同事分享案例研究，探讨最新的风险政策。

In 2023, in response to China regulator, National Financial Regulatory Administration's (hereinafter known as NFRA) requirements, we released an internal guideline on risk classification of financial assets which took effect since July 1st. This guideline sets out a comprehensive guidance on the identification, classification and monitoring process of risk classification for robust management of financial assets of the bank, not only loans, strengthened asset quality assessment in a more accurate and dynamic way.

In addition, we have strengthened our environmental risk appetite statement with specific consideration on climate-risk. This improvement aims to better support the Group in achieving its climate commitment.

In 2023, we implemented the system enhancement of Fundamental Review of Trading Book Standardised Approach (FRTB-SA) to incorporate local jurisdiction's regulatory requirements based on new Capital Management Rules issued by the NFRA and prepared to calculate and report the regulatory market risk capital under standardised approach in local currency effective from 2024. We also enhanced our Trade Surveillance monitoring capabilities with increased product scope coverage for the wash trades monitoring process.

As part of our ongoing efforts to improve the risk culture within the Bank and raise colleagues' awareness on how to balance sustainable growth, UOB China (UOBC) Risk Management held its first annual Risk Forum on 8 November 2023 with the theme 'Charting the Way Forward in Turbulent Times'. The focus was on managing risks and inculcating a resilient risk culture to support sustainable business growth for China and ASEAN in the years ahead. The session included an award ceremony held for the first time for the UOBC Top Risk Culture Stars. A 'Risk Outreach' Programme was also launched during the year, and Risk Management team travel to UOBC branches to showcase best risk practices and to share case studies, as well as new or updated risk policies, with branches colleagues across the 4 Regions of China.

保持健全的风险文化

强健的风险文化对银行业务的长期可持续发展至关重要。具体而言，风险文化是指与风险意识、风险承担和风险管理相关的准则、态度和行为，以及影响风险决策的控制措施。大华银行风险文化深深植根于我行的价值观。强健的风险文化确保我们的决策和行动是在深思熟虑之后做出的，一言一行都以客户为中心，并且确保我们不仅着眼于眼前的短期收益。

大华银行的风险文化理念

在大华银行为客户和其他利益相关方创造长期价值的过程中，风险管理不可或缺。我们的风险文化基于以下四项原则：

- 健全的风险治理，确保风控有法可依；
- 平衡的风控原则，确保业务稳中求进；
- 明确的职责分工，确保各方各司其责；
- 有效的激励机制，确保管控始终如一。

每一项原则都是基于大华银行特有的价值观。通过在整个业务分支中贯彻统一的风险文化，我们坚守对金融安全和稳定的承诺；坚持为股东呈现公平结果和恰如其分的支持；坚持可持续和审慎的经营方式；在诚信、商业道德和自律的基础上取得业绩成果。

Maintaining A Sound Risk Culture

A strong risk culture is vital to the long-term sustainability of the Bank's business franchise. Specifically, risk culture refers to the norms, attitudes and behaviours related to risk awareness, risk-taking and risk management, and controls that shape decisions on risks. At UOB, our risk culture is based on our values. A strong risk culture ensures that our decisions and actions are considered and focused on our stakeholders, and that we are not distracted by short-term gains.

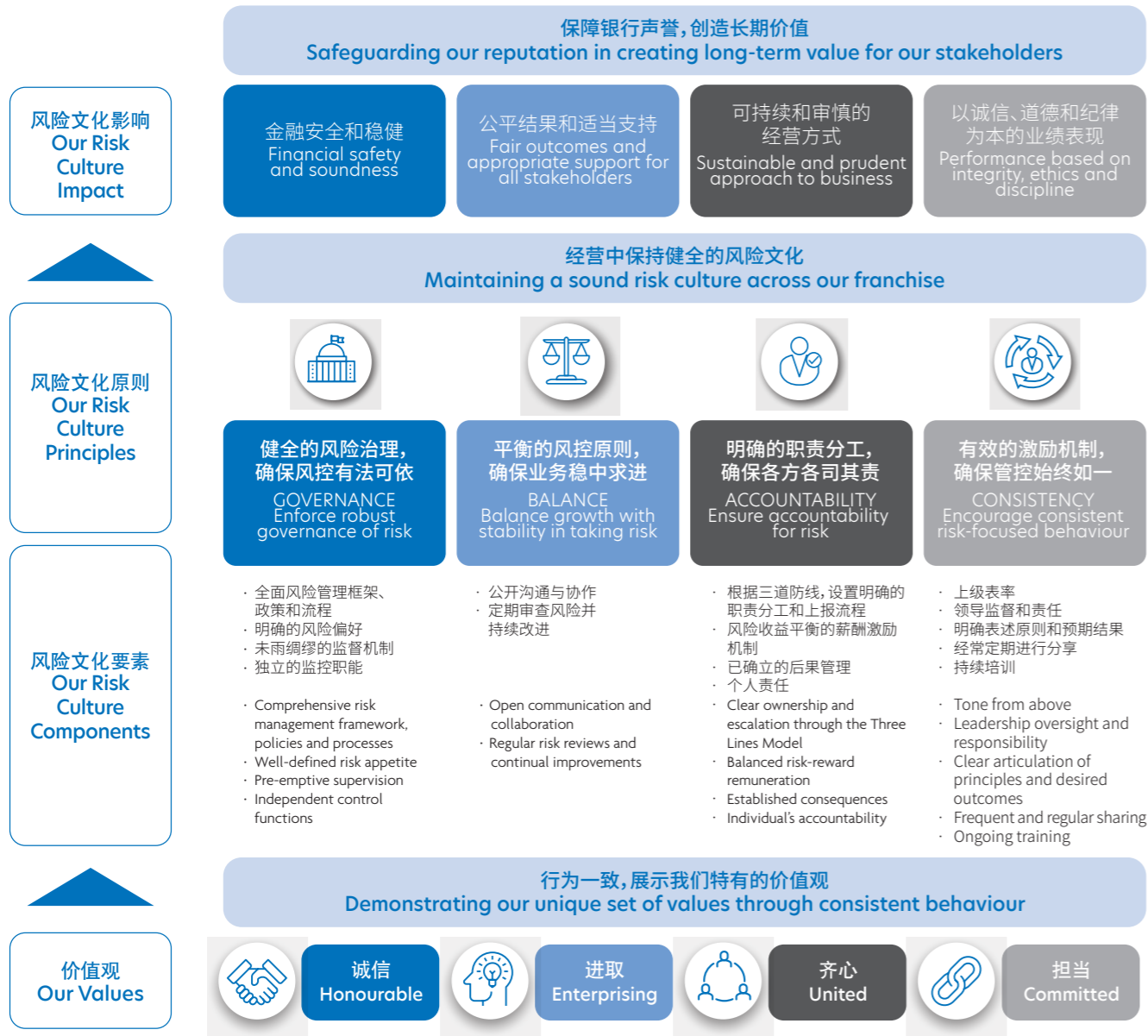
UOB's Risk Culture Statement

Managing risk is integral to how UOB creates long-term value for our customers and other stakeholders. Our risk culture is built on four principles:

- Enforcing robust risk governance;
- Balancing growth with stability;
- Ensuring accountability for all our risk-based decisions and actions;
- Encouraging awareness, engagement and consistent behaviour in every employee.

Each of these principles is based on our distinctive set of values that guides every action we take. In entrenching our risk culture further across our franchise, we uphold our commitment to financial safety and soundness; fair outcomes and appropriate support for our stakeholders; sustainable and prudent approach to business and performance based on integrity, ethics and discipline.

风险管理



我们的风险管理策略旨在融入我们的风险文化, 以促进持续有效地发现、管理和缓释风险, 以应对业务活动和外部因素引致的风险, 并且高效地使用资本以控制风险。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。

Our risk culture is embedded in our risk management strategy across the Bank so as to facilitate ongoing effective discovery, management and mitigation of risks arising from our business activities and external factors, and to use capital efficiently to address these risks. Risks are managed within levels established by senior management committees and approved by the Board and its committees. We have put in place frameworks, policies, methodologies, tools and processes that help us to identify, measure, monitor and to manage material risks faced by the Bank. These enables us to focus on the fundamentals of banking and to create long-term value for all our stakeholders.

风险治理

本行的风险治理框架、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。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。

大华银行中国采纳了巴塞尔框架要求并遵守国家金融监督管理总局对商业银行的资本管理措施。我们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。

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

本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, 旨在确保本行的业务活动:

- 以安全有效的方式开展并符合高标准及健全的商业惯例;
- 符合本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。

本行执行委员会 (EXCO) 和董事会风险管理委员会 (BRMC) 协助董事会进行风险监督。董事会也对银行的整体风险偏好和维持的风险资本水平进行审阅。

在充分考虑风险和回报因素的前提下, 由行长兼首席执行官 (CEO) 建立的高高级管理委员会负责协助进行业务决策。涉及的主要高级管理委员会包括管理委员会 (MC), 资产负债委员会 (ALCO), 信贷委员会 (ICCC), 操作风险管理委员会 (ORMC), 消费者权益保护委员会 (CRPC), 风险与资本委员会 (RCC), 反洗钱委员会 (AMLC), 关联交易管理委员会 (CTMC) 和信息科技委员会 (ITC)。这些委员会还协助董事会就具体风险领域的管理。

Risk Governance

Our risk frameworks, policies and appetite provide the principles and guidance for the Bank's risk management activities. They guide our key decisions for capital management, strategic planning and budgeting, and performance management to ensure that the risk dimension is appropriately and adequately considered. Risk reports are submitted regularly to senior management committees and the Board to keep them apprised of the Bank's risk profile.

UOB China has adopted the Basel Framework and observes capital management measures on commercial banks by NFRA. We take 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 taking into account all material risks. Stress testing is conducted to determine capital adequacy under stressed conditions.

Responsibility for risk management starts with Board oversight of Bank's governance structure, which 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.

Our Board is assisted by the Executive Committee (EXCO) and Board Risk Management Committee (BRMC) in the oversight of risks. The Board also reviews the overall risk appetite and level of risk capital to maintain for the Bank.

Our Chief Executive Officer (CEO) has established senior management committees to assist him in making business decisions with due consideration for 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), Risk and Capital Committee (RCC), Anti Money Laundering Committee (AMLC), Connected Transactions Management Committee (CTMC) and Information & Technology Committee (ITC). These committees also assist the Board committees in specific risk areas.

风险管理

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

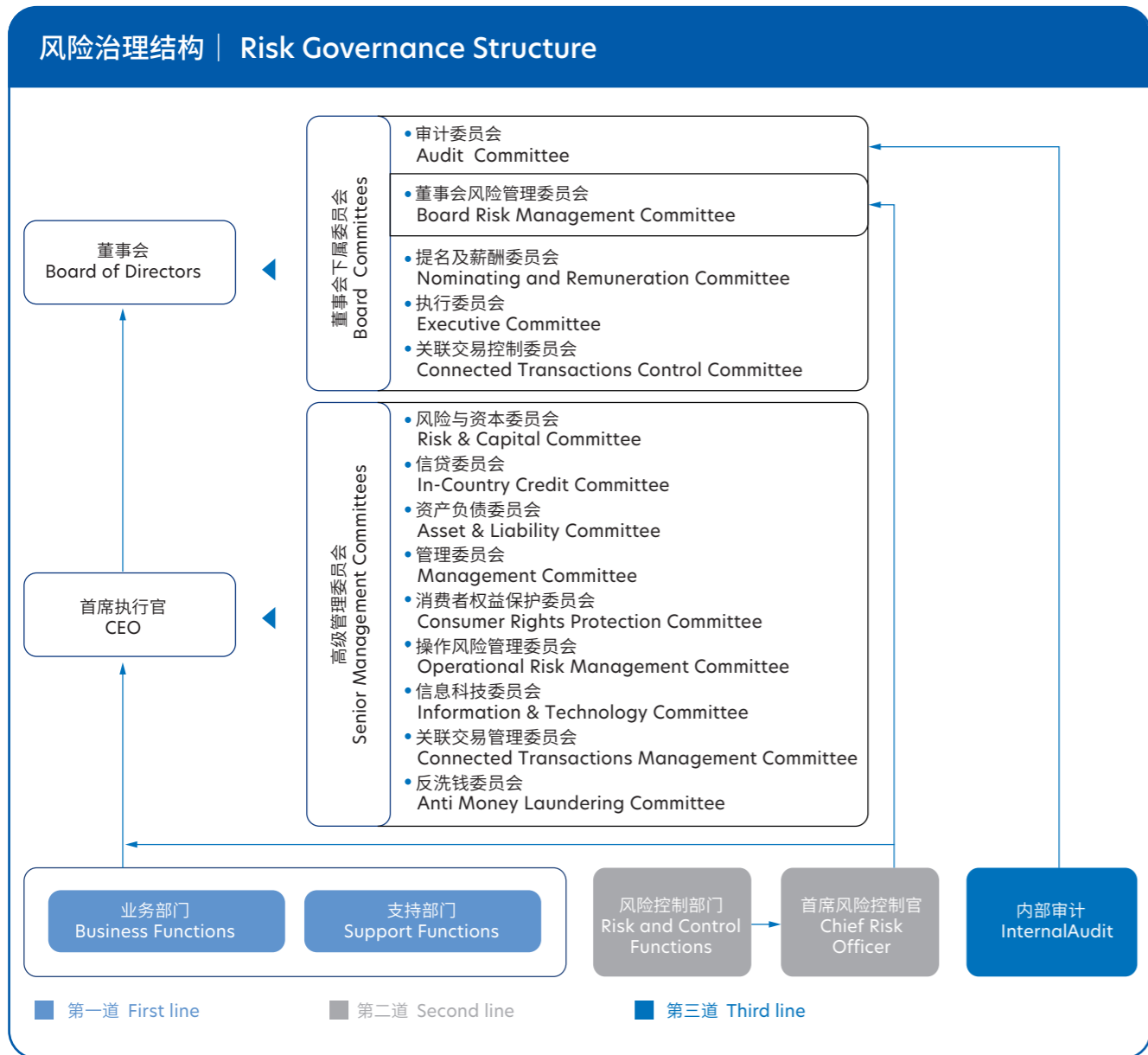
风险管理也是银行内每个员工的责任。风险意识和职责通过一个既定的框架嵌入到我们的企业文化中，确保对整个银行和各种类型的风险得到有效监控和管理。

这是通过如下所示的“三道防线模式”的组织控制结构实现的：

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

Risk management is the responsibility of every employee in the Bank. We strive to instill awareness of the risks created by their actions and be accountable for the consequences of those actions in our employees. We have an established framework to ensure appropriate oversight, accountability and management of all risk types encountered in the course of our business.

Our organisational control structure is based on the Three Lines model as follows:



第一道防线 - 风险所有者。 各业务支持部门应对由于自身业务活动产生的风险承担并负首要责任，实施并执行有效的风险管理控制措施。包括建立充分的管理和监督控制措施以确保遵循风险管理制度、风险偏好、风险限额以及控制要求，关注并报告控制失效、流程缺陷及突发风险事件。

第二道防线 - 风险监督： 风险控制监督部门（即风险管理部及合规部）和首席风险官为第二道防线，为支持本行实现平衡增长和稳定的发展策略，制定风险框架、政策、风险偏好和限额，并要求业务部门在经营过程中必须坚持加以遵循。风险控制监督部门亦负责对全行整体风险概况进行独立审查及监测，并向相应高级管理委员会报告重大隐患及风险问题。

风险控制监督部门与业务部门保持独立，以确保必要的查验和制约机制落实到位。

第三道防线 - 独立审计： 内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，并就风险管理及内部控制体系的充分性和有效性向行长兼首席执行官、审计委员会（AC）及董事会独立提供保障，并年度向审计委员会和董事会汇报总体意见和建议。

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。

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

Second line - Risk Oversight: The risk and control oversight functions (i.e. Risk Management and Compliance), and the Chief Risk Officer as the Second line, support the Bank's strategy of balancing growth with stability by establishing risk frameworks, policies, appetite and limits within which the business functions must adhere to and comply with in their operation. They are also responsible for the independent review and monitoring of the Bank's risk profile and for highlighting any significant vulnerabilities and risk issues to the respective senior management committees.

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

Third line - Independent Audit: Internal auditors conduct risk-based audits covering all aspects of the First and Second lines to provide independent assurance to the CEO, the Audit Committee (AC) and the Board, on the adequacy and effectiveness of our system of risk management and internal controls. The internal auditor's overall opinion of the internal controls and risk management system is provided to the AC and the Board annually.

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 our business objectives. It ensures that the Bank's risk profile remains within well-defined and tolerable boundaries. The framework was formulated based on the following key criteria:

- alignment to the Bank's key business strategy;
- relevance to respective stakeholders, with appropriate levels of granularity;
- practical, consistent and easy-to-understand metrics for communication and implementation; and
- analytically-substantiated and measurable metrics.

风险管理

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、国别风险、市场风险、流动性风险、操作风险、信息科技风险和声誉风险。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，我们的目标是尽量控制盈余波动和集中度风险，确保银行良好的信用评级、充足的资本和稳定的资金来源得到保持。这使我们能够在不断变化的经济条件和周期中，成为我们客户的坚定的合作伙伴。

我行的风险偏好框架和风险偏好每年定期更新并由董事会批准通过。银行管理层负责定期将风险概况和风险偏好限额的监测情况上报董事会及董事会风险管理委员会知悉。

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。它促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。下表列举了可能影响银行战略目标实现的重大风险，各重大风险的具体内容请参考后续章节：

The risk appetite defines suitable thresholds and limits across key areas of credit risk, country risk, market risk, liquidity risk, operational risk, technology risk and conduct risk. Our risk-taking approach is focused on businesses which we understand and whose risk we are well-equipped to manage. This approach helps us to minimise earnings volatility and concentration risk, and ensures that our high credit ratings, strong capital and stable funding base remain intact. This way, we will remain a steadfast partner of our customers through changing economic conditions and cycles.

UOB China's risk appetite framework and risk appetite are reviewed and approved annually by the Board. Management monitors and reports the risk profiles and compliance with the risk appetite to the Board and BRMC on a regular basis.

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 enables us to make proper assessment and to mitigate these risks proactively across the Bank. The table below summarises the key risks that could impact the achievement of the Bank's strategic objectives. Details of these key risks can be found on the following pages.

重大风险 Material Risk	定义 Definition	风险管控 How risk is managed
信贷风险 Credit Risk	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。 The risk of loss arising from failure by a borrower or counterparty to meet its financial obligations when they are due.	本行制定了信贷风险管理框架、政策、风险模型和风险限额进行风险管控。 Through the Bank's credit risk management framework, policies, models and limits.
市场风险 Market Risk	市场风险指由于相关资产的市场价格变动（例如利率，汇率，股票价格，商品价格和信贷息差的变化）给银行造成损失的风险。也包括银行账簿中的利率风险，这是由于利率环境变化而导致的潜在资本损失或收益减少。 The risk of loss from movements in the market rates or prices (such as changes in interest rates, foreign exchange rates, equity prices, commodity prices and credit spreads) of the underlying asset. It includes interest rate risk in the banking book which is the potential loss of capital or reduction in earnings due to changes in the interest rates environment.	本行制定了市场风险管理框架、政策、风险价值模型和风险限额进行风险管控。制定了资产负债风险管理框架、银行账簿利率风险管理政策和风险限额进行银行账簿利率风险管控。 Through the Bank's market risk management framework, policies, Value-at-Risk (VaR) models and limits. Interest rate risk in the banking book is managed through the Bank's balance sheet risk management framework and interest rate risk in the banking book management policies and limits.
流动性风险 Liquidity Risk	流动性风险是指银行无法获得充足资金或无法以合理成本获得充足资金以应对资产增长或到期债务支付的风险。 The risk that arises from the Bank's inability to meet its obligations or fund increases in assets as they fall due.	本行制定了资产负债风险管理框架进行风险管控，包含各项政策和风险限额。 Through the Bank's balance sheet risk management framework, liquidity risk management policies, ratios and limits.
行为风险 Conduct Risk	行为风险是由于员工行为或行动不当而导致对客户产生不公平的结果、对市场诚信产生的负面影响以及其他损害集团声誉的问题。这也包含监督主管未合理管理其员工行为问题或未及时上报行为失当的失职情况。 The risk of improper employee behaviour or action that results in unfair stakeholder outcomes, negative impact on market integrity and other issues that damage the reputation of the Bank.	通过利用操作风险管理、内部欺诈管理、举报、员工纪律、个人问责、行为守则、薪酬、公平交易和反洗钱方面的框架、政策和程序多种方法进行管控。 Through a multi-faceted approach leveraging on the frameworks, policies and procedures in operational risk management, internal fraud management, whis-tle-blowing, employee discipline, individual accounta-bility, code of conduct, remuneration, fair dealing, and anti-money laundering.
操作风险 Operational Risk	操作风险是指由不完善或有问题的内部程序、员工和信息科技系统，以及外部事件所造成损失的风险。这些损失可为财务损失或其它方面的损失，例如：可能对本行声誉造成严重损害、公众丧失对本行的信心从而影响本行的可信度和 / 或交易能力、维持资金流动性的能力和 / 或获得新业务的能力。操作风险包括银行营运风险、信息科技风险、监管合规风险、法律风险、声誉风险、外包风险、第三方非外包风险以及欺诈风险，但不包括战略风险和业务风险。 The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Such loss may be in the form of financial loss or other damage, for example, loss of reputation and public confidence that will impact our creditability and/or ability to transact, to maintain liquidity and/or to obtain new business. Operational Risk includes banking operations risk, technology risk, regulatory compliance risk, legal risk, reputational risk, outsourcing risk, third party non-outsourcing risk and fraud risk but excludes strategic and business risk.	本行制定了操作风险管理框架，政策、管理工具进行操作风险管控，包括关键风险控制自我评估、关键操作风险指标、操作风险事件报告、管理风险意识、第三方非外包风险评估问卷和情景分析。 Through the respective risk management frameworks, policies, and operational risk management programmes including Key Risk and Control Self-Assessments, Key Operational Risk Indicators, Incident Reporting, Management Risk Awareness, Outsourcing Risk Assessment, Third Party Non-Outsourcing Risk Assessment and Scenario Analysis.

风险管理

重大风险 Material Risk	定义 Definition	风险管控 How risk is managed
策略和 业务风险 Strategic and Business Risk	<p>策略风险指由于不利的战略决策，决策执行不当或对行业，经济或科技变化缺乏响应而对收益，资本或声誉造成的当前或预期的负面影响。业务风险指由于业务参数的变化，例如业务量，利润和成本的变化而对收益或资本产生不利影响。</p> <p>Strategic risk refers to the current or prospective negative impact on earnings, capital or reputation arising from adverse strategic decisions, improper implementation of decisions or a lack of responsiveness to industry, economic or technological changes. Business risk refers to the adverse impact on earnings or capital arising from changes in business parameters such as volumes, margins and costs.</p>	<p>根据整体风险治理框架进行策略风险管控，并由高级管理层委员会负责监督。</p> <p>Through overall risk governance framework and over-sight by senior management committees.</p>
模型风险 Model Risk	<p>模型风险指由于以下原因所引起的风险：</p> <ul style="list-style-type: none"> 使用无法准确评估市场价格的模型，或不是市场主流的模型（如定价模型）； 无法准确地估计未来损失的可能性或大小（如风险度量模型）。 <p>This is the risk arising from:</p> <ul style="list-style-type: none"> the use of inappropriate model which cannot accurately evaluate market prices, or which is not a mainstream model in the market (such as pricing models); or inaccurately estimating the probability or magnitude of future losses (such as risk measurement models) and the use of those estimates. 	<p>通过各项重大风险类型下的定量模型管理要求进行管理。</p> <p>Managed under the respective material risk types for which there is a quantitative model.</p>
环境、社会及 治理风险 Environmental, Social and Governance Risk	<p>环境、社会及治理风险是指由 ESG 问题（包括气候变化）引致的财务风险，包括信用风险，市场风险，流动性风险等，还包括非财务风险，如操作风险，声誉损失等。ESG 风险不仅可直接源于对客金融服务，也可由银行自身的运营行为间接引起。</p> <p>ESG risk refers to financial risks, i.e. credit risk, market risk, liquidity risk, and non-financial risks, such as operational risk and reputational damage, arising from ESG issues, including climate change. While a key component of ESG risk arises indirectly from the financial services we provide to our customers, it can also result directly from our own operations.</p>	<p>本行制定了相关管理框架、政策和指引（包括适用的负责任融资政策和环境风险管理框架）进行各项 ESG 风险的管控。</p> <p>The different aspects of ESG risk are managed through the relevant frameworks, policies and guidelines, including the Environment Risk Management Framework and Responsible Financing Policy.</p>

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核心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。

我行采用全面的信贷风险评估方法并确保信贷风险管理成为企业风险管理的有机组成部分，完整的信贷风险管理框架下清晰地定义了信贷风险识别、计量和管理相关的政策和流程。我行持续监测运营环境，以识别新出现的风险，并制定适当的缓解措施。

信贷风险治理和组织

风险与资本委员会以及信贷委员会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，并商讨所有信贷相关的问题。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批准信贷风险管理政策，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。

风险管理部下属信贷风险管理部负责制订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。该部门负责信贷风险相关的报告、分析和管理，向银行相关的管理层委员会提交涵盖各业务部门的详实的信贷风险报告（涉及信贷组合行业、产品和国别风险等）。

风险政策和程序

我们建立了信贷政策和流程来管理以下关键领域的信贷风险：

Credit Risk

Credit risk is the risk of loss arising from any failure by a borrower or counterparty to meet its financial obligations when they are due. It 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.

We adopt a holistic approach towards assessing credit risk and ensure that managing credit risk is part of an integrated approach to enterprise risk management. Integral to the management of credit risk is a framework that clearly defines policies and processes relating to the identification, measurement and management of credit risk. We continually monitor the operating environment to identify emerging risks and formulate appropriate mitigating measures.

Credit Risk Governance and Organisation

The RCC and ICCC support the CEO and board committees in managing the Bank's overall credit risk exposures and serve as executive forums for discussions on all credit-related matters. The RCC approves the Bank's credit risk management policies, and also reviews and assesses the Bank's credit portfolios and credit risk profiles. The ICCC is delegated with credit discretionary limits by the EXCO to approve credit facilities and exposures to borrowers and/or counterparties.

The Credit Risk Management Division develops bank-wide credit policies and guidelines and facilitates business development within a framework that results in prudent, consistent and efficient credit risk management. It is responsible for the reporting, analysis and management of credit risk to the relevant management committees. The comprehensive credit risk reports cover business segments at the overall portfolio level by various dimensions including industry, product and country.

Credit Risk Policies and Processes

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

风险管理

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，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对信贷敞口进行归类。内部评级的使用贯穿于信贷审批、信贷复审和监测、信贷压力测试、限额设定、定价和催收等领域。相关信用风险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。

交易对手信用风险

与贷款业务在其合约期限内风险敞口按名义金额计量不同，交易对手信用风险敞口随市场变动因素而波动。我行的交易对手信用风险的计量是将当前盯市价值加上反映潜在风险暴露（PFE）的附加因子（add-on）。潜在风险暴露因子是对交易存续期内风险暴露上限的估计，被用于外汇 / 衍生品交易的限额设立及内部风险管理。

外汇、衍生品和证券融资交易的风险敞口通过签订国际掉期及衍生工具协会（ISDA）主协议，中国银行间市场金融衍生产品交易主协议（NAFMII）或中国证券期货市场衍生品交易主协议（SAC）得到缓释。此类安排允许在发生违约事件时以净额结算方式平盘未了结的交易，从而将我行的风险敞口降到最低。我行还建立了管控对手方错向风险（Wrong Way Risk）的政策，以管理交易对手方信贷敞口同其违约风险呈现正相关的情形。

Credit Approval Process

Credit origination and approval functions are segregated to maintain the independence and integrity of the credit approval process. Credit approval authority is delegated to officers based on their experience, seniority and track record. All credit approval officers are guided by credit policies and credit acceptance guidelines which are reviewed periodically 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 credit risk 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.

Counterparty Credit Risk

Unlike normal lending risk where the notional amount at risk can be determined with a high degree of certainty during the contractual period, counterparty credit risk exposure fluctuates with market variables. Counterparty credit risk is measured as the sum of current mark-to-market value and an appropriate add-on factor for potential future exposure (PFE). The PFE factor is an estimate of the maximum credit exposure over the remaining life of the foreign exchange (FX) / derivative transaction and it is used for limit-setting and internal risk management.

Exposures arising from FX, 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) Master Agreements or Derivatives Trading of China Securities and Futures Market(SAC) Master Agreements. Such agreements help to minimise credit exposure by allowing us to offset what we owe to counterparty against what is due from that counterparty in the event of a default. We have also established policies and processes to manage wrong-way risk, i.e. where the counterparty credit exposure is positively correlated with its default risk.

此外，衍生品交易也可通过中央交易对手方进行清算，并在可能情况下通过多边净额结算和每日保证金调整进一步减少交易对手方的信贷敞口。

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、特定组合、借款人、行业和国别等，通常限定为银行资本额的一定百分比。我行通过稳健的信贷接纳标准、授信结构和监测流程管理信贷风险敞口。我行积极地降低信贷资产组合可能的集中度风险，目前信贷资产投放主要集中在国内。

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。我行组织实施信贷压力测试，用以评估是否有足够资本应对压力情景下导致的信贷损失，以及压力情景对盈利和资产负债表质量的影响。压力测试也帮助识别业务组合中的薄弱环节，以便制订和采取适当的风险缓释措施。

银行订立的压力测试情景将潜在和可能出现的宏观经济和地缘政治事件纳入考量，并区分该类事件不同的可能性和严重程度。压力测试情景通常会同相关业务部门讨论决定并由相应高级管理层委员会批准通过。

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、衍生的交易安排、担保和净额结算等起到风险缓释目的。作为一项基本信贷原则，我行不允许仅凭建立抵押安排即给予客户授信，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。抵押品多为房地产，同时也可接受现金、有价证券、设备、存货和应收款项等。抵押品集中度受相关政策和流程监控。抵押品的市场价值会作一定的扣减，以反映该抵押品的质量、价格波动和可变现性等基本素质。

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的承诺和支持。当客户的信用可靠程度不足以支撑授信时通常会要求公司担保。

In addition, derivative transactions are cleared through Central Counterparties, where possible, to reduce counterparty credit exposure further through multilateral netting and the daily margining process.

Credit Concentration Risk

Credit concentration risk may arise from a single large exposure or from multiple exposures that are closely correlated. We manage such risks by setting exposure limits on borrowers, obligor groups, portfolios, industries and countries, generally expressed as a percentage of the Bank's eligible capital base. We manage our credit risk exposures through a robust credit underwriting, structuring and monitoring process.

Credit Stress Test

Credit stress-testing is a core component of our credit portfolio management process. We conduct stress tests to assess if our capital can withstand credit portfolio losses resulting from stress scenarios, and their impact on our profitability and balance sheet quality. Stress tests also help us to identify the vulnerability of various business units and enable us to formulate appropriate mitigating measures.

Our internal stress test scenarios consider potential and plausible macroeconomic and geopolitical events in varying degrees of likelihood and severity. These are developed in consultation with relevant business units and approved by senior management committees.

Credit Risk Mitigation

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

The Bank takes collateral whenever possible to mitigate the credit risk assumed. The value of the collateral is monitored periodically and the frequency of valuation depends on the type, liquidity and volatility of the collateral value. The collaterals are mostly in the form of properties. Cash, marketable securities, equipment, inventories and receivables may also be accepted. We have policies and processes to monitor collateral concentration. Haircuts that reflect the underlying nature, quality, volatility and liquidity of the collaterals would be applied to the market value of collaterals as appropriate.

When extending credit facilities to small- and medium-sized enterprises (SMEs), we often take personal guarantees to secure the moral commitment from the principal shareholders and directors. Corporate guarantees are often obtained when the borrower's creditworthiness is not sufficient to justify an extension of credit.

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，以便商讨应对策略并采取行动。

逾期账户管理

我行密切监控逾期账户，并以此作为信贷质量的一个重要指示标志。当客户未能按时还本和/或付息时，相应账户即构成逾期。所有逾期账户包括循环授信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密切监控和管理。当认为必要时，此类账户的信贷复审间隔将被缩短。

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，并设立独立的信贷复审职能以强化信贷风险分类和损失准备计提的合理性。

所有对客户的贷款和垫付款项按照监管指引要求被分为“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。任何逾期或循环授信项下发生额度超限达到90天以上的账户将被自动归为“不良”类。另外，任何因显现信用弱点并可能对按目前合约还款产生负面影响的账户可被归为“不良”类。会计处理上对于信贷损失的定义同监管定义总体上一致。

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。

当借款人财务状况恶化或已无力按原定的计划还款，银行会考虑对贷款进行重组。重组贷款须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。

Credit Monitoring and Remedial Management

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

Delinquency Monitoring

We closely monitor the delinquency of borrowing accounts, a key indicator of credit quality. An account is considered delinquent when payment has not received by the payment due date. All delinquent accounts, including revolving credit facilities with limit excesses, are closely monitored and managed through a disciplined process by officers from business units and risk management function. Where appropriate, such accounts are also subject to more frequent credit reviews.

Classification, Provisioning and Write-Off

We classify our credit portfolios according to the borrower's ability to repay the credit facilities from their normal source of income. There is an independent credit review process to ensure the appropriateness of loan grading and provisioning.

All borrowing accounts are categorised as 'Pass', 'Special Mention' or 'Non-performing'. 'Non-performing' or impaired accounts are further sub-divided into 'Substandard', 'Doubtful' or 'Loss' in accordance with the guidelines of regulator. Any account which is delinquent (or in excess of the approval limit for a revolving credit facility) for more than 90 days will automatically be categorised automatically as 'Non-performing'. In addition, any account that exhibits weaknesses which are likely to adversely affect repayment on existing terms may be categorised as 'Non-performing'. The accounting definition of impaired and the regulatory definition of default are generally aligned.

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

A credit facility is restructured when a bank grants concessions to a borrower because of a deterioration in the financial position of the borrower or the inability of the borrower to meet the original repayment schedule.

A restructured account shall be placed on the appropriate grade based on our assessment of the financial condition of

the borrower and the ability of the borrower to repay under the restructured terms.

贷款损失准备的计提严格按照监管指引和银行政策要求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。当回收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

特殊资产管理 (SAM) 职能由独立团队对银行的企业和个人住房贷款的不良资产组合进行重组、重整或清收。对不良账户进行主动管理的首要目标是尽量使这些账户恢复财务健康并转回相应业务部门进行管理，或决定退出该业务关系并最大限度地争取不良贷款的回收。

Loan loss provision is made in line with the Bank's impairment policy and regulatory guidelines after careful consideration of the future recovery value including liquidation of collateral of the non-performing account. A non-performing 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 functions are in place with independent units that respectively manage the restructuring, workout and recovery of Bank's corporate and retail mortgage non-performing portfolios. The primary objectives are to nurse non-performing accounts back to financial health whenever possible for transfer back to business unit for management; and to maximise recovery of such accounts that the Bank intends to exit.

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**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	38,081	98.69%
关注 Special Mention	221	0.57%
次级 Substandard	150	0.74%
可疑 Doubtful	84	0.39%
损失 Loss	50	0.22%
合计 Total	38,587	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.)

2023年底，不良贷款合计人民币284.3百万元，占贷款总额比例为0.7%。拨备覆盖率为339.5%，贷款拨备率为2.5%，符合我行2023年度150.0%及2.5%的最低监管要求*。
(*2024年上述指标的最低监管要求分别调整为130.0%和1.8%)

基于2023年信贷组合管理和定期报告，我行大额风险暴露各项指标均符合监管要求。

As at 31 December 2023, total non-performing loans amounted to RMB 284.3 million, representing 0.7 per cent of the Bank's total loans portfolio. Non-performing loan coverage ratio was 339.5 per cent and provision-to-loan ratio was 2.5 per cent, meet the regulatory minimum requirement of 150.0 per cent and 2.5 per cent respectively*. (*In 2024, above mentioned requirements are adjusted to 130.0 per cent and 1.8 per cent respectively)

Based on portfolio management and regulatory reporting in 2023, the Bank has no breach on regulatory Large Exposure Management requirement.

市场风险

市场风险是指由于相关资产的市场汇率或价格（例如利率，汇率，股票价格，商品价格和信贷利差）的变动给银行造成损失的风险。市场风险由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，供董事会风险管理委员会、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包括市场风险在内的相关风险得到充分识别和监控管理。我行开展交易账簿业务的主要目标之一是提供以客户为中心的产品和服务，支持客户的业务和对冲需求。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。

Market Risk

Market risk refers to the risk of loss from movements in the market rates or prices (such as changes in interest rates, FX rates, equity prices, commodity prices and credit spreads) of the underlying asset.

Market risk is governed by the ALCO, which 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 BRMC, RCC and ALCO with independent assessment of the market risk profile of the Bank.

The Bank's market risk framework comprises market risk policies, practices, and governance structure with appropriate delegation of authority and market risk limits. We employ valuation methodologies that are in line with sound market practices and validate valuation and risk models independently. In addition, the Product/Service Programme process ensures that different risks, including market risk issues, are identified and adequately addressed prior to launch.

One of our main objectives in undertaking trading activities is to provide customer-centric products and services to support our customers' business and hedging needs. We continually review and enhance our management of derivatives risks to ensure that the complexities of the Bank's business are appropriately controlled.

Our overall market risk appetite is balanced with targeted revenue at the Bank and business unit levels 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 are set based on expected returns that are commensurate with the risks taken.

Market risk appetite is provided for all trading exposure within the Bank and the Bank's non-trading FX exposures. The Bank is mainly exposed to market risk in its trading portfolios that arises from changes in interest rates, FX 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.

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 97.5% 置信区间下测算日预期尾部损失（ES）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。ES 是尾部损失分布的均值，认为通常计量结果大于某一置信区间点计量的潜在损失。

为弥补 ES 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 2023 年 12 月 31 日的 ES 为人民币 2,021 万元。

在回溯测试中，我行采用历史模拟法 99% 置信区间下的日风险价值（VaR）。VaR 与 ES 的损失分布一致。通过回溯测试比较交易账簿的损益与 VaR 的差异来验证是否有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。在 2023 年审查年度中，交易账簿出现了四次回溯测试的例外情况。

The Internal Models Approach is used to measure and to control trading market risks. The Bank estimates a daily Expected Shortfall (ES) within a 97.5 per cent confidence interval over a one-day holding period, using the historical VaR simulation method, as a control for market risk. This method assumes observed historical market movements can be used to imply possible future changes in market rates. ES is the average of the worst losses in the distribution, assuming that the losses exceed the specified percentile.

To complement the ES 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.

The Bank's daily ES on 31 December 2023 was RMB 20.21 million.

For back testing purpose, the Bank uses daily VaR within a 99 per cent confidence interval over a one-day holding period. VaR uses the same loss distribution as ES. The backtesting process analyses whether the exceptions are due to model deficiencies or market volatility. All backtesting exceptions are tabled to ALCO with recommended actions and resolutions. Four backtesting exceptions were noted for trading book in the year under review.

银行账簿利率风险

银行账簿利率风险指由于利率的不利变动可能导致银行经济价值或者整体收益遭受损失的风险。

我们致力于满足客户对于不同利率结构和期限的产品的需求和偏好。资产负债的重定价期限和其他特征的错配使其对利率变动有不同的敏感度，而随着利率水平和收益率曲线的变动，将导致银行的经济价值的变动或者收益的减少。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。

资产负债委员会负责监督利率风险管理框架的有效性，包括对政策、流程和限额的批准。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。对银行账簿的利率风险管理主要是通过基于整体资产负债表的结构和市场展望的考虑，来塑造预期的银行账簿风险暴露和期限结构。各种应用的行为模型均依据相应的政策经过独立的验证和管理。拟采用对冲工具和策略对银行账簿利率风险进行管理须遵循资产负债委员批准的特定币种、期限和和限额的产品授权，以确保所有的风险管理和对冲行为在批准的授权范围内开展。作为对冲银行账簿风险工具的衍生产品均需确保满足对冲会计要求。不满足有效对冲会计关系的衍生品均按公允价值计入损益。

我行每月定期通过动态模拟的方法计量银行帐户利率风险。通过使用集成流动性风险和银行账簿利率风险管理的内部统一风险平台确保及时的风险报告，并进行全面的资产负债风险管理。

Interest Rate Risk In The Banking Book

Interest rate risk in the banking book (IRRBB) is defined as the risk of potential loss of capital or reduction in earnings due to changes in the interest rates environment.

We strive to meet customers' demands and preferences for products with various interest rate structures and maturities. Mismatches in repricing and other characteristics of assets and liabilities give rise to sensitivity to interest rate movements. As interest rates and yield curves change over time, these mismatches may result in a change in the bank's economic net worth and/or a decline in earnings. Our primary objective of managing IRRBB 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.

The ALCO oversees the effectiveness of the interest rate risk management structure including approval of policies, controls and limits. The BSRM Division supports the ALCO in monitoring the interest rate risk profile of the banking book. IRRBB is mainly managed by shaping the desired risk exposure and tenor profile of the banking book taking into consideration the overall balance sheet position and market outlook. Behavioral models used are independently validated and governed by approved policy. The management and mitigation of IRRBB through hedging are managed through ALCO-approved product mandates with specified currencies, tenors and limits to ensure that the risk management and hedging activities operate within an approved delegation of authority structure. Derivatives used for hedging banking book positions are designated as hedging instruments where the qualifying criteria for hedge accounting are met. Derivatives not designated in an effective hedge accounting relationship are accounted for at fair value through profit or loss.

Our Bank's banking book interest rate risk exposure is quantified on a monthly basis using dynamic simulation techniques. We employs a holistic approach towards balance sheet risk management, using an in-house enterprise risk management system to integrate liquidity risk and IRRBB into a single platform to facilitate the Bank's reporting in a timely manner.

利率敏感度受重新定价期限、币种，隐含的期权和基准利率的影响。隐含的期权包括贷款的提前还款和定期存款的提取支取。我行采用基于经济价值的方法计量银行账簿表内外业务的未来重定价现金流的净现值，来揭示利率变动对银行经济价值潜在影响；同时采用基于净利息的方法来计量未来利率走势和可能的业务变化对银行净利息收入的潜在影响。相比于短期错配，长期的利率错配对利率头寸经济价值的影响更大，而短期的利率错配对净利息收入的影响更大。模拟利率变动的情景包括巴塞尔银行监督委员会定义的六种标准化利率冲击情景以及银行内部定义的包括利率历史变化和假设情景：这些情景包括收益率曲线的不同的形状变化，包括陡峭或平缓，平行移动以及短期利率上升和下降的情景。

我行亦采用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簿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 varies with different repricing periods, currencies and embedded options and interest rate basis. Embedded options may be in the form of loan prepayment and time deposit early withdrawal. In Economic Value of Equity (EVE) sensitivity simulations, we compute the present value for repricing cash flows, with the focus on changes in EVE under different interest rate scenarios. This economic perspective measures interest rate risks across the full maturity profile of the balance sheet, including off-balance sheet items. We estimate the potential effects of interest rate changes on Net Interest Income (NII) by simulating the possible future course of interest rates and expected changes in business activities over time. Mismatches in the longer tenor will experience greater change in EVE than similar positions in the shorter tenor while mismatches in the shorter tenor will have a greater impact on NII. Interest rate scenarios used in simulations include the six standard scenarios prescribed by Basel Committee on Banking Supervision as well as internal scenarios covering historical interest rate movement and hypothetical scenarios. These scenarios cover changes in the shape of the yield curve, including Steepener and flattener, parallel shift, as well as short rate up and down scenarios.

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.

流动性风险

流动性风险是指商业银行无法以合理成本及时获得充足资金，用于偿付到期债务、履行其他支付义务和满足正常业务开展的其他资金需求的风险。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。具体措施：

- 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。我行的流动性比率、优质流动性资产充足率、流动性匹配率均高于监管要求的水平。

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、沟通计划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

Liquidity risk is the risk that arises from our inability to meet its obligations or fund increases in assets as they fall due. We maintain 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 that addresses 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 us to monitor and to manage liquidity risk to ensure that sufficient sources of funds are available over a range of market conditions. This is done by:

- minimising excessive funding concentrations by diversifying the sources and terms of funding, and
- 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 potential cash shortfall.

The distribution of deposits is actively managed 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. Our Liquidity Ratio (LR), High Quality Liquid Asset Adequacy Ratio (HQLAAR) and Liquidity Matching Ratio (LMR) are above the regulatory requirements.

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 plans have been developed to minimise the impact of any liquidity crunch.

操作风险

操作风险是指由不完善或有问题的内部程序、员工和信息科技系统，以及外部事件所造成损失的风险。操作风险涵盖银行营运风险、信息科技风险、监管合规风险、法律风险、声誉风险、外包风险、第三方非外包风险与欺诈风险，但不包括战略风险和业务风险。

我行的主要目标是促进建立良好的声誉和经营环境。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，帮助业务和支持部门合理地识别、评估、监测、缓释和及时上报各自业务领域相应操作风险进行。操作风险管理委员会定期召开月度会议监督管理操作风险有关事宜。

我行操作风险治理架构采用“三道防线”的模式。操作风险管理部作为第二道防线的组成部分，通过相应框架、政策、程序和系统对操作风险进行总体治理。同时，监测操作风险损失事件、关键风险自我评估结果、外包和第三方非外包问题、关键操作风险指标超过预警阈值、产品服务管理方面问题以及第一道防线所识别的操作风险。将重大风险问题呈报相应高级管理委员会及董事会以确保及时予以上报和处置。

风险识别和控制自我评估是我行操作风险管理框架的两项重要组成部分。通过在全行范围实施一系列操作风险管理程序加以实现。我行制定了多项风险缓释政策和程序以维持稳健的经营环境。

我行的业务连续性和危机管理程序，确保了在发生意外事件或业务中断时，关键业务服务和职能得以迅速恢复。开展情景演练以检验业务连续性计划和危机管理规则的有效性。管理层向董事会提交年度验证报告，陈述本行当前业务连续性就绪情况。2023年，本行参与了由集团统一部署的综合危机管理桌面演练，关注流动性管理、资本管理和业务连续性管理等方面主题，以确保本行应对此类危机做好准备。

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 banking operations risk, technology risk, regulatory compliance risk, legal risk, reputational risk, outsourcing risk, third party non-outsourcing risk and fraud risk but excludes strategic and business risk.

Our primary objective is to foster a sound reputation and operating environment. Operational risk is managed through a framework of policies and procedures to help business and support units properly identify, assess, monitor, mitigate and report their risks. The ORMC meets monthly to provide oversight of operational risk matters in the bank.

The Operational Risk Governance structure adopts the Three Lines Model. The Operational Risk Management Division, as part of the Second line, provides overarching governance of operational risk through relevant frameworks, policies, programmes and systems. The division also monitors operational risk incidents, key risk and control self-assessment results, outsourcing and third-party non-outsourcing matters, key operational risk indicator breaches, product and services programme matters and operational risks identified by the First Line. Material risks are then reported to the relevant senior management committees and the Board to ensure they are promptly escalated and addressed.

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

Our business continuity and crisis management programmes ensure prompt recovery of critical business services and functions in the event of unforeseen events or business disruptions. Scenario exercises are conducted to test the effectiveness of the business continuity plans and crisis management protocol. An annual attestation is provided to the Board on the current state of business continuity readiness of the Bank. In 2023, we have conducted an integrated crisis management desktop exercise initiated by Group, focusing on the theme of liquidity, capital management and business continuity management, to prepare the Bank for crises of such nature.

风险管理

我行的保险计划覆盖刑事和民事责任，网络责任，财产毁损，恐怖行动，公共责任以及董事和高级管理人员责任，通过充分的保险保障以减轻操作损失。

我行采用基本指标法计提操作风险资本。

我行所关注的操作风险项下主要风险包括但不限于下述风险类型：

信息科技风险

信息科技风险是指由于使用或依赖信息和通信技术而产生的任何潜在的不利后果、损坏、损失、违规、失败或中断。操作风险管理委员会负责信息科技风险的治理，其对全行的操作风险事项进行全面监督。我行的信息科技风险管理框架确保我行以系统且一致的方式管理信息科技和网络风险。信息科技风险管理的范围涵盖很多方面，包括信息科技资产管理、业务连续性管理中的技术韧性和服务连续性问题、网络安全管理以及信息安全管理。

作为第二道防线的组成部分，我行的信息科技风险管理部对全行的信息科技风险管理进行监督，该团队与包括信息科技和安全团队在内的业务和支持部门密切合作，监督、检查和加强各部门在信息科技风险管理方面的现行做法。我行采用风险导向的方法评估及管理信息科技和网络风险，并定期向董事会、高级管理层以及操作风险管理委员会报告信息科技风险偏好及信息科技风险事项。

Our insurance programme covers crime and civil liability, cyber liability, property damage, terrorism, public liability, as well as directors' and officers' liability. The programme reduces operational losses through adequate insurance coverage.

We adopt the Basic Indicator Approach for the calculation of Operational Risk Capital.

The subject-specific key risks that we focus on include but are not limited to the risks discussed below:

Technology Risk

Technology risk is defined as any potential adverse outcome, damage, loss, violation, failure or disruption arising from the use of or reliance on information and communication technologies. The governance of technology risk rests with the ORMC, which facilitates a holistic oversight of operational risk matters across the Bank. Our Technology Risk Management Framework ensures that technology and cyber risks are managed in a systematic and consistent manner. The scope of technology risk management covers many aspects, including technology asset management, technology resiliency and the service continuity aspects of business continuity management, cybersecurity management and information security management.

The Technology Risk Management Division, as part of the Second Line, has governance and oversight of technology risk management across the Bank. The team works closely with business and support units, including the technology and information security teams, to oversee, to review and to strengthen their current practices in technology risk management. We adopt a risk-based approach in assessing and managing technology and cyber risks. The Board, senior management and the ORMC are briefed regularly on technology risk appetite and technology risk matters.

监管合规风险

监管合规风险是指违反银行业务经营相关的法律、法规、规定、标准或行业行为准则所可能导致的监管制裁、财务损失、声誉受损及银行价值遭受损害的风险，或因监管法律法规变更所增加银行的运营和资金成本从而影响银行收益或回报的风险。为防范此类风险，我行通过监管合规风险治理框架及其相应政策、流程和指引对合规风险加以识别、监测和管理。

制裁风险

制裁风险是指因对潜在威胁或风险隐患忽视或不当处置，可能导致违反制裁规定从而对组织声誉和业务造成负面影响的风险。我行承诺遵守制裁法律和规定，且不参与任何超出制裁法律允许范围或本行风险承受能力的与制裁个人、实体、国家或地区相关的任何活动。我行受制裁法律约束的风险没有实质性变化。

法律风险

法律风险来自不可执行的、不利的、有缺陷的或违背意愿的合同；与我行有关的诉讼或请求；法律法规的发展；或与适用的法律法规不合规。业务和支持部门协同我行内外部法律顾问管理法律风险。

声誉风险

声誉风险是指因银行利益相关方对我行经营方式、业务活动和财务状况的负面预期或看法，进而对我行盈利能力、流动性或资本产生不利影响的风险。我行充分认识到声誉风险影响并通过声誉风险管理框架和政策管理我行声誉风险，就声誉风险的识别、监测、报告、降低风险暴露及与利益相关者沟通等方面确定了指导性原则。此外，银行还制定了与媒体沟通和社交媒体相关的政策，以维护本行声誉。

Regulatory Compliance Risk

Regulatory compliance risk refers to the risk of regulatory sanctions, financial loss, or damage to the Bank's reputation and franchise value that may arise when the Bank fails to comply with laws, regulations, rules, standards or industry Codes of Conduct applicable to the bank's business activities and operations, or the risk that a change in laws and regulations can increase the cost of operation and the cost of capital for the Bank thereby impacting the Bank's earnings or returns. To mitigate such risks, we identify, monitor and manage risk via the Regulatory Compliance Risk Governance framework, supported by policies, procedures and guidelines.

Sanctions Risk

Sanction risk refers to the risk of potential threats or vulnerabilities that, if ignored or not properly handled, can lead to violations of sanctions regulations and negatively affect an organisation's reputation and business. The Bank is committed to complying with the sanctions laws and regulations and do not engage in any activity involving sanctioned individuals, entities, countries or territories, subject to the extent permissible by sanctions laws or if these activities fall outside the Bank's risk appetite. There is no material change in the Bank's risk of being subject to any Sanctions Law.

Legal Risk

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

Reputational Risk

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. We recognise the impact of reputational risk and manage the risk through the Bank's Reputational Risk Management Framework and Policy, which sets the guiding principles for risk identification, monitoring, reporting and mitigation of risk exposure, and communication with our stakeholders. There are also policies relating to media communication and social media to protect the Bank's reputation.

风险管理

外包风险

外包风险是由于服务提供商未能提供外包服务、未遵守法律和监管要求、违反保密规定而对我行财务、经营、声誉，法律和合规产生负面影响的风险。我行通过外包风险管理框架、政策和规程与指引，以及全面操作风险管理系统的模块的辅助支持，对外包风险加以管理。

第三方非外包风险

由第三方供应商向我行或我行客户提供产品和服务的安排可能引发第三方非外包风险。一旦第三方无法提供产品或服务，或发生数据泄露等违反信息安全事件将对我行财务、经营、声誉、法律和合规等方面造成不良影响。我行建立了第三方非外包风险管理政策和指引，结合全面操作风险管理系统（GRC）的第三方风险管理模块，对第三方非外包风险进行管理。

行为风险

行为风险是由于员工行为或行动不当而导致对客户产生不公平的结果、对市场诚信产生的负面影响以及其他损害集团声誉的问题。我们通过多方面的方式如利用操作风险管理、内部欺诈管理、举报、员工纪律、个人问责、行为准则、薪酬、公平交易和反洗钱等框架、政策和流程管理行为风险。我行通过操作风险管理、内部欺诈管理、举报、员工纪律、个人问责、行为守则、薪酬、公平交易和反洗钱方面的框架、政策和流程等多种方法进行管控。公司治理通过董事会风险管理委员会以及操作风险管理委员会对行为风险进行管理。

Outsourcing Risk

Outsourcing risk is the risk of adverse financial, operational, reputational, legal, and compliance impacts arising from the failure of a service provider to provide the outsourced service or to comply with legal and regulatory requirements, or a service provider's breaches of security. We manage this risk through the Bank's Outsourcing Risk Management Framework, policy, procedures and guidelines, supported by the outsourcing module in the Governance, Risk and Compliance (GRC) system.

Third Party Non-Outsourcing Risk

Third party non-outsourcing risk arises from arrangements where a third party provides a product or service to us or our customers. This risk could result in adverse financial, operational, reputational, legal, and compliance impacts arising from the failure of a third party to provide the product or service, or the third party's breaches of security, including data leakages. We manage this risk through the Third Party Non-Outsourcing Risk Management Policy and Guidelines, supported by the GRC system.

Conduct Risk

Conduct risk is the risk of improper employee behaviour or action that results in unfair stakeholder outcomes, negative impact on market integrity and other issues that damage the reputation of the bank. We manage conduct risk through a multi-faceted approach leveraging the frameworks, policies and procedures on operational risk management, internal fraud management, whistle-blowing, employee discipline, individual accountability, code of conduct, remuneration, fair dealing and anti-money laundering. The corporate governance oversight of conduct risk is provided by the BRMC and is supported by the ORMC.

欺诈风险

欺诈是指个人或团体为了个人或商业利益或避免不利而故意进行歪曲、欺骗或隐瞒的行为或企图。欺诈不仅限于金钱或实质利益相关。大华中国对内部欺诈、贿赂、侵占以及其他任何非法或不道德交易均秉持零容忍的态度。我们的经营行为完全符合所适用的全部法律法规。

在公司治理方面，欺诈风险由董事会下设董事会风险管理委员会负责监督，在高级管理层由操作风险管理委员会实施监督，并根据监管部门相关要求由分别设立于总行及各分行的案件防控工作组提供支持，以推动和协调涉刑案件风险防控工作的开展。

欺诈风险管理部作为第二道防线的组成部分，推动欺诈风险管理策略与治理的实施，并监督欺诈风险管理框架与政策的执行，包括涉刑案件风险防控相关要求。欺诈风险管理部负责管理的大华银行中国欺诈事件举报热线，其提供了一个举报疑似欺诈的安全渠道。欺诈风险管理部实施独立的欺诈调查、组织案件警示教育并提供涉刑案件风险及欺诈风险防控意见。该部门也与业务及支持部门紧密协作，从预防、侦测、调查、解决、整改及报告等六个方面持续加强全行欺诈风险管理体系的运行。

Fraud Risk

Fraud is defined as any intentional act or attempt to misrepresent, deceive, or conceal, by an individual or by a group for a personal or business gain, or to avoid a disadvantage. Fraud is not restricted to monetary or material benefits. UOB China has a zero tolerance approach to internal fraud, bribery and corruption, and all other illegal or unethical dealings. We conduct our business activities in full compliance with all applicable laws and regulations.

The corporate governance oversight of fraud risk is provided by the BRMC at the Board level and primarily by the ORMC at the senior management level, supported by Anti-Fraud Working Group set up in headquarters and branches to drive and co-ordinate Anti-fraud tasks in accordance with regulatory requirements.

The Integrated Fraud Management (IFM) Division, as part of the Second Line, drives strategy and governance and oversees the framework and policy of fraud risk management across the country, which covers Anti-Fraud tasks as well. The UOB China's fraud hotline managed by IFM provides a safe channel to report suspected fraud. IFM conducts independent fraud investigations and develops Anti-fraud training and fraud advisories. The division also works closely with business and support units to strengthen its practices across the six pillars of prevention, detection, response, resolution, remediation and reporting.

环境、社会及治理风险

环境、社会及治理风险是指由 ESG 问题（包括气候改变）引致的财务风险，包括信用风险，市场风险，流动性风险等，还包括非财务风险，如操作风险，声誉损失等。ESG 风险不仅可直接源于对客金融服务，也可由银行自身的运营行为间接引起。已建立的 ESG 治理和控制流程，可识别和审阅就我行而言有实质影响的 ESG 因素，并确保我行业务各方面（包括日常决策）都考虑了可持续发展因素。各因素范畴的特定风险则根据各自的框架、政策或指导方针进行监控和管理。

针对批发银行融资和债市业务活动，我行确保将 ESG 纳入信贷评估和批准流程。为此，我们已将负责任融资政策（经风险与资本委员会批准）作为银行企业信贷政策的一部分付诸实施。

在新客户引入和年度信贷审阅期间，客户经理必须对新增和现有客户做完善的尽职调查。根据负责任融资政策，银行需要对客户是否存在重大 ESG 风险进行评估，包括是否满足负责任融资禁入名单的要求，或者客户 ESG 风险管控的能力、意愿和过往记录等方面。根据负责任融资指引要求，针对 ESG 风险敏感行业的客户需要强化尽职调查要求。所有借款人都要根据 ESG 风险水平进行分类，并持续监测任何与 ESG 相关的不利消息。如果发生任何已知重大 ESG 事件，应对相关客户立即进行审阅以确定 ESG 风险状况并采取妥善的缓释措施。

Environmental Social And Governance Risk

ESG risk includes both financial risks, i.e. credit risk, market risk and liquidity risk, and non-financial risks, such as operational risk and reputation damage, arising from ESG issues such as climate change. While a key component of ESG risk arises indirectly from the financial services we provide to our customers, it can also result directly from our own operations. ESG governance and control process are put in place to identify and review ESG factors material to the Bank, and ensures that sustainability factors are considered in aspects of our operations (including day-to-day decision-making processes). The specific risk associated with each factor is monitored and managed in accordance with the respective framework, policy or guidelines.

Specific to our wholesale financing and capital market activities, the Bank ensure that ESG considerations are integrated into the credit evaluation and approval processes. To this end, we have incorporated our Responsible Financing Policy (approved by the RCC) a part of the Bank's Corporate Credit Policy.

Account officers are required to conduct due diligence on all new and existing customers during the client onboarding process and annual credit review. Under our Responsible Financing Policy, customers are assessed for material ESG risk, including alignment with the Bank's responsible financing exclusion list, as well as their capacity for, commitment to and track record in ESG risk management. Customers in the ESG-sensitive industries per responsible financing guidelines are subject to enhanced due diligence with sector-specific guidelines. All customers are classified based on the level of ESG risk in their business and are monitored on an ongoing basis for any adverse ESG-related news. Those with any known material ESG-related incidents would trigger an immediate review to address the ESG risks appropriately.

策略风险和业务风险

策略风险指由于不利的战略决策，决策执行不当或对行业，经济或科技变化缺乏响应，而对收益、资本或声誉造成当前或预期的负面影响。策略风险可能导致无法实现银行的战略目标。

业务风险指由于业务参数的变化，例如业务量，利润和成本的变化而对收益或资本产生不利影响。业务风险的来源包括产品或价格缺乏竞争力，内部效率低下以及总体业务环境的变化，例如市场收缩或客户期望和需求的变化。业务风险可能导致无法实现银行的短期业务目标。

我行董事会和高级管理层委员会负责与银行业务相关的风险治理。董事会下执行委员会协助董事会处理策略风险和业务风险管理事宜。行长兼首席执行官，在高级管理层委员会的支持下，负责银行日常管理，并在银行的风险偏好内进行业务决策。在考虑到宏观经济环境的情况下，本行的战略转化为年度财务目标，并传导至业务条线制定和实施有针对性的业务部门战略。

Strategic And Business Risk

Strategic risk refers to the current or prospective negative impact on earnings, capital or reputation arising from adverse strategic decisions, improper implementation of decisions or a lack of responsiveness to industry, economic or technological changes. It is the risk of not achieving the Bank's strategic goals.

Business risk refers to the adverse impact on earnings or capital arising from changes in business parameters such as volumes, margins and costs. The sources of business risk include uncompetitive products or pricing, internal inefficiencies, and changes in general business conditions such as market contraction or changes in customers' expectations and demand. It is the risk of not achieving the Bank's short-term business objectives.

The Board of Directors and senior management committees are responsible for managing risks associated with the Bank's business. The Executive Committee assist the Board in relation to the management of strategic and business risks. The CEO, supported by senior management committees oversee the day-to-day management of the Bank and make business decisions within the Bank's risk appetite. The Bank's strategy is then translated into annual financial targets, taking into account the macroeconomic environment, and cascaded to specific business for development and implementation.

消费者权益保护

保护消费者权益, 推进金融知识普及 Ensuring Fair Dealing and promoting financial literacy

2023 年我行持续以实际行动履行社会责任, 关注 “一老一少”, 推进消费者金融教育普及工作, 积极组织线上线下活动并探索微创新宣传模式, 帮助消费者提升金融素养以及反诈意识。

3 月, 我行借消费者权益保护教育宣传活动之际, 创新推出 “消费者权益保护元宇宙” 空间, 为金融消费者提供 3D 虚拟数字平台以宣传消费者八大权益。全年, 我们通过大华银行中国微信号、大华银行尊享财富微信号、大华银行中国微信视频号, 中国网财经频道、腾讯视频等官方及主流媒体先后发布了 5 部原创消保微电影以及 31 篇消保微课堂推文。此外我们还深入到多个社区、学校以及企业为老年群体、青少年群体和企业财务人员带去金融知识讲解以及反诈、信息保护等相关宣传活动。

我行消保活动广受好评, 所创作宣传内容也多次荣获监管单位所授予的奖项。

In 2023, UOB China continued to play our part in corporate social responsibility. With a focus on the vulnerable groups particularly the elderly and young consumers, we actively carried out various online and offline activities to promote financial literacy and consumer rights protection. We took some of most innovative approaches to raise consumer awareness relating to fraud and improve their ability to make informed decision.

In March, we tapped the consumer rights protection month to launch UOB China Consumer Rights Protection Metaverse. It is a virtual three-dimension digital platform where financial consumers can explore advanced financial knowledge such as the eight rights of financial consumers. Throughout the year, we produced five micro films and published 31 articles pertaining to anti-fraud and anti-illegal fundraising topics on our official website, WeChat accounts and external social media channels. Furthermore, we have reached out to residential communities, colleges and companies to provide financial literacy as well as fraud prevention and privacy security knowledge to the elderly, students and financial managers.

Our consumer rights protection activities garnered positive feedbacks and our microfilms and articles won a number of awards from local regulators.



我行客户权益部员工进社区为金融消费者普及消保知识
A community outreach session on consumer rights protection conducted by our Customer Advocacy colleagues.

我行客户投诉主要涉及的业务分类 Customer complaints classified by business segments

其他银行业务 Other banking services	15	个人住房贷款 Mortgage	13
个人外汇汇款 Foreign exchange remittance	7	借记卡账户管理 Account services	7
功能类业务 Functionality	4	自管理财 Wealth management products	4
资金汇划 Remittance	2	个人结售汇 Foreign exchange settlement and sale	2
代理保险业务 Insurance products	1	个人外汇储蓄 Foreign exchange savings	1
人民币储蓄 Renminbi savings	1	其他 Others	1

我行积极履行金融机构投诉处理主体责任, 始终以客户为中心, 确保 “公平、透明、全面、高效” 解决客户投诉。

2023 年度, 我行全年共受理客户投诉 66 起, 其中 58 起为个人银行业务, 涉及上海、北京、天津、杭州和厦门, 8 起为批发银行业务, 涉及上海、广州、重庆和杭州。投诉处理率为 100%, 15 天内结案率为 95%, 平均处理时效为 5 个自然日。

We are committed to providing an independent, accountable and objective process that address customer complaints in a fair, transparent, comprehensive and efficient manner.

In 2023, we received 66 customer complaints, of which 58 were Retail Banking complaints mainly from Shanghai, Beijing, Tianjin, Hangzhou and Xiamen branches and eight were Wholesale Banking complaints from Shanghai, Guangzhou, Chongqing and Hangzhou branches. We ensured all customer complaints were addressed within the established processes and timelines and about 95 per cent of complaints were closed within 15 days. We took an average of five calendar days to resolve each complaint case.

(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

- 2023 年 1 月，经上海银保监局国家金融监督管理总局上海监管局（原上海银保监局）行政审批核准，上海分行变更后的住所地址为：上海市浦东新区银城路 116 号、128 号大华银行大厦 102 室（一层及二层）及十六层（实际十四层）1602 室。
- 2023 年 3 月，杭州分行搬迁。
- 2023 年 5 月，经董事会批准，大华银行中国的法定代表人由黄一宗先生变更为 PETER FOO MOO TAN 先生。
- 2023 年 7 月，上海静安支行搬迁。

1) Shareholder Status Update

Name of Shareholder: United Overseas Bank Limited.
Shareholdings: 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, supervisor or senior executives was penalised by the regulatory authorities during the reporting period.

(4) Highlights during the reporting period:

- In January 2023, with the approval of National Financial Regulatory Administration Shanghai Office, the Shanghai Branch registered address has been changed to: Unit 102 (Floor 1 and Floor 2) and Room 1602, Floor 16 (Actual Floor 14), No 116 and No 128, Yincheng Road, Pudong New Area Shanghai 200120.
- In March 2023, Hangzhou Branch relocated.
- In May 2023, with the approval of the Board, the Legal Representative of UOB China was changed from Mr Wee Ee Cheong to Mr Peter Foo Moo Tan.
- In July 2023, Shanghai Jing'An Sub-branch relocated.

<p>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</p>	<p>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</p>	<p>北京分行 北京市朝阳区景华南街 5 号 远洋光华国际 C 栋 27 层 2701、2707、2708、2709 单元 邮编：100020 电话：(86) (10) 5879 2626 传真：(86) (10) 8590 6725</p>	<p>Beijing Branch Unit 2701, 2707, 2708, 2709, 27 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</p>
<p>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</p>	<p>Shanghai Branch Room 102, No 116, 128 Yincheng Road, Pudong New Area, Shanghai 200120 Tel: (86) (21) 6061 8288 Fax: (86) (21) 6886 1113</p>	<p>成都分行 成都市锦江区红星路三段 1 号 国际金融中心一号办公楼 21 楼 单元 8,9 及 10 邮编：610021 电话：(86) (28) 6879 2888 传真：(86) (28) 8653 1878</p>	<p>Chengdu Branch Unit 8, 9, 10, 21 Floor, Office Tower 1, Chengdu IFS, No 1 Section 3 Hongxing Road, Jinjiang District, Chengdu 610021 Tel: (86) (28) 6879 2888 Fax: (86) (28) 8653 1878</p>
<p>静安支行 (上海) 上海市静安区南京西路 1468 号 中欣大厦 1P 层 1P01 室 邮编：200040 电话：(86) (21) 6080 9366 传真：(86) (21) 6289 1001</p>	<p>Jing'An Sub-branch (Shanghai) Room 1P01, 1P Floor, United Plaza, 1468 Nanjing Road West, Jing'An District, Shanghai 200040 Tel: (86) (21) 6080 9366 Fax: (86) (21) 6289 1001</p>	<p>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</p>	<p>Kunming Branch (Wholesale Banking Only) Unit 2105 and 2106, 21 Floor, East Tower, MASTER, No 1 Chongren Street, Wuhua District, Kunming 650000 Tel: (86) (871) 6555 0777 Fax: (86) (871) 6361 6191</p>
<p>徐家汇支行 (上海) 上海市徐汇区虹桥路 1 号 港汇广场办公楼第一座 30 层 01-03 号单元 邮编：200030 电话：(86) (21) 6091 5788 传真：(86) (21) 6323 3015</p>	<p>Xujiahui Sub-branch (Shanghai) Unit 01-03, 30 Floor, Grand Gateway Tower 1, 1 Hongqiao Road, Xuhui District, Shanghai 200030 Tel: (86) (21) 6091 5788 Fax: (86) (21) 6323 3015</p>	<p>广州分行 (对公业务) 广州市天河区天河路 385 号 太古汇 1 座 3801 室 邮编：510620 电话：(86) (20) 2881 3688 传真：(86) (20) 8755 8830</p>	<p>Guangzhou Branch (Wholesale Banking Only) Suite 3801, TaiKoo Hui Tower 1 385 Tianhe Road, Tianhe District, Guangzhou 510620 Tel: (86) (20) 2881 3688 Fax: (86) (20) 8755 8830</p>
<p>上海自贸试验区支行 (对公业务) 上海市浦东新区南汇新城镇 环湖西一路 849、855 弄 8 号 408 室 邮编：201306 电话：(86) (21) 6061 8176 传真：(86) (21) 6886 0906</p>	<p>Shanghai Pilot Free Trade Zone Sub-branch (Wholesale Banking Only) Unit 408, No. 8, Gangzheng Building, No. 849 and No. 855 Huanhuxiyi Road, Pudong New District Shanghai, 201306 Tel: (86) (21) 6061 8176 Fax: (86) (21) 6886 0906</p>	<p>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 21 层 06/07 号 邮编：110013 电话：(86) (24) 3121 2168 传真：(86) (24) 3116 2078</p>	<p>Shenyang Branch Unit 06/07, 21 Floor, Fortune Plaza Tower A, No 61, Beizhan Road, Shenhe District, Shenyang 110013 Tel: (86) (24) 3121 2168 Fax: (86) (24) 3116 2078</p>

营业网点

深圳分行 (对公业务) 深圳市罗湖区深南东路 5016 号 京基一百大厦 A-6001-03 单元 邮编: 518001 电话: (86) (755) 2294 5688 传真: (86) (755) 8246 3326	Shenzhen Branch (Wholesale Banking Only) Unit 6001-03, Tower A, KingKey 100, No 5016 Shennan Road East, Luohu District, Shenzhen 518001 Tel: (86) (755) 2294 5688 Fax: (86) (755) 8246 3326	重庆分行 重庆市渝中区长江滨江路 2 号 重庆来福士广场 T4N 塔楼 第 26 层 08、09 单元 邮编: 400010 电话: (86) (23) 6037 2888 传真: (86) (23) 6037 2788	Chongqing Branch 26F Unit 08-09, Tower T4N, Raffles City Chongqing, No. 2 Changjiang Binjiang Road, Yuzhong District, Chongqing 400011 Tel: (86) (23) 6037 2888 Fax: (86) (23) 6037 2788
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 North Hubin Road, Xiamen 361012 Tel: (86) (592) 508 1601 Fax: (86) (592) 508 1605	苏州分行 (对公业务) 苏州工业园区华池街 88 号 星合广场 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, Suzhou 215000 Tel: (86) (512) 6298 5200 Fax: (86) (512) 8686 2006
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 and 2209, RongHui Plaza, Changjiang Road, Nankai District, Tianjin 300100 Tel: (86) (22) 8701 7070 Fax: (86) (22) 873 80500	中山分行 (对公业务) 广东省中山市中山三路 16 号 之三国际金融中心 37 层 1、2、12 卡 邮编: 528400 电话: (86) (760) 8770 7666 传真: (86) (760) 8989 2900	Zhongshan Branch (Wholesale Banking Only) Unit 1,2 and 12, 37 Floor, Zhisan International Financial Centre, No 16 Zhongshan San Road, Zhongshan 528400 Tel: (86) (760) 8770 7666 Fax: (86) (760) 8989 2900
杭州分行 浙江省杭州市拱墅区香积寺路 350 号 英蓝中心 1 幢第 6 层 601、602 室 邮编: 310005 电话: (86) (571) 2809 0666 传真: (86) (571) 8190 9619	Hangzhou Branch Unit 601&602, 6 Floor, Bank Tower, Winland Center, No. 350 Xiangjisi Road, Hangzhou 310005 Tel: (86) (571) 2809 0666 Fax: (86) (571) 8190 9619		

大华银行 (中国) 有限公司

2023 年 12 月 31 日

United Overseas Bank (China) Limited

31 December 2023

已审财务报表

Audited Financial Statements

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Ernst & Young Hua Ming LLP
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安永华明会计师事务所(特殊普通合伙)
上海分所
中国上海市浦东新区世纪大道100号
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邮政编码: 200120

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ey.com

审计报告

安永华明(2024)审字第70042513_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2023年12月31日的资产负债表,2023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2023年12月31日的财务状况以及2023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(2024)审字第70042513_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(包括披露)、结构和内容,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。

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（2024）审字第70042513_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



周明骏

中国注册会计师：周明骏



虞良玉

中国注册会计师：虞良玉

中国 上海

2024年4月9日

本分所已获安永华明会计师事务所（特殊普通合伙）总所授权执行业务

Ernst & Young Hua Ming (2024) Shen Zi No 70042513_B01
United Overseas Bank (China) Limited

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

(I) Opinion

We have audited the financial statements of United Overseas Bank (China) Limited (hereinafter referred to as "the Bank"), which comprise the balance sheet as at 31 December 2023, 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 2023 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:

2023年12月31日 31 December 2023
人民币 Expressed in RMB Yuan

- (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: Zhou, Mingjun

Chinese Certified Public Accountant: Yu, Liangyu


Shanghai China

9 April 2024

	附注五 Notes V	2023年12月31日 31 December 2023	2022年12月31日 31 December 2022
资产:			
现金及存放中央银行款项	1	5,272,223,492	6,466,567,706
贵金属		2,659,155,486	3,069,452,064
存放同业款项	2	1,582,601,736	2,754,411,843
拆出资金	3	3,847,736,934	4,281,810,991
交易性金融资产	4	5,044,798,336	1,837,337,491
衍生金融资产	5	5,403,309,645	4,490,365,337
买入返售金融资产	6	6,597,500,278	4,096,388,908
发放贷款和垫款	7	37,840,758,528	38,246,872,930
其他债权投资	8	11,413,490,160	8,151,488,340
固定资产	9	37,836,562	33,227,568
使用权资产	10	105,610,643	28,709,172
无形资产	11	54,507,666	65,388,551
递延所得税资产	12	390,653,834	237,172,755
其他资产	13	2,030,699,894	3,444,161,690
资产总计		82,280,883,194	77,203,355,346
负债:			
同业及其他金融机构存放款项	14	3,142,041,426	3,511,122,636
拆入资金	15	10,289,696,362	9,446,283,331
交易性金融负债	16	2,827,366,352	3,499,822,350
衍生金融负债	5	5,456,157,045	4,547,848,726
吸收存款	17	45,374,714,077	40,925,778,377
应付职工薪酬	18	177,942,245	167,259,630
应交税费	19	238,438,982	166,327,638
应付债券	20	3,830,066,856	3,553,115,045
预计负债	21	151,892,068	52,766,476
租赁负债	22	99,734,875	26,276,656
其他负债	23	395,682,602	1,387,622,892
负债合计		71,983,732,890	67,284,223,757
所有者权益:			
实收资本	24	7,500,000,000	7,500,000,000
资本公积	25	24,630,034	21,593,798
其他综合收益	26	34,564,042	23,481,333
盈余公积	27	258,566,764	222,176,787
一般风险准备	28	916,490,307	881,039,371
未分配利润	29	1,562,899,157	1,270,840,300
所有者权益合计		10,297,150,304	9,919,131,589
负债及所有者权益总计		82,280,883,194	77,203,355,346

后附财务报表附注为本财务报表的组成部分

The accompanying notes to financial statements form an integral part of these financial statements.

本财务报表由以下人士签署:
The financial statements have been signed by:行长兼首席执行官、董事: 符懋赞
President and CEO, Director: Peter Foo Moo Tan

首席财务官: 朱轩
CFO: Brian Zhu Xuan

利润表

2023年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

	附注五 Notes V	2023年 2023	2022年 2022
一、营业收入	1. Operating income		
利息收入	Interest income	2,457,293,784	2,189,160,581
利息支出	Interest expense	(1,259,319,588)	(1,002,169,920)
利息净收入	Net interest income	1,197,974,196	1,186,990,661
手续费及佣金收入	Fee and commission income	201,233,271	231,938,574
手续费及佣金支出	Fee and commission expense	(43,644,444)	(51,203,567)
手续费及佣金净收入	Net fee and commission income	157,588,827	180,735,007
投资收益	Investment income	652,614,534	386,484,206
公允价值变动损失	Losses from changes in fair value	(435,073,481)	(250,334,720)
汇兑收益	Foreign exchange gains	299,759,533	272,673,500
资产处置损益	Gains/(losses) on disposal of assets	97,712	(15,713)
其他收益	Other income	14,171,389	2,028,553
营业收入合计	Total operating income	1,887,132,710	1,778,561,494
二、营业支出	2. Operating expenses		
税金及附加	Taxes and surcharges	(17,113,337)	(15,892,617)
业务及管理费	General and administrative expenses	(1,227,421,212)	(1,092,045,518)
信用减值损失	Credit impairment losses	(160,610,053)	(29,890,702)
营业支出合计	Total Operating expenses	(1,405,144,602)	(1,137,828,837)
三、营业利润	3. Operating profit	481,988,108	640,732,657
加：营业外收入	Add: Non-operating income	134,836	134,854
减：营业外支出	Less: Non-operating expenses	(960,492)	(466,823)
四、税前利润总额	4. Profit before income taxes	481,162,452	640,400,688
减：所得税费用	Less: Income tax expenses	(117,262,682)	(135,390,174)
五、净利润	5. Net profit	363,899,770	505,010,514
六、其他综合收益的税后净额	6. Other comprehensive income, net of tax		
(一) 不能重分类进损益的其他综合收益	(1) Other comprehensive income that will not be reclassified to profit or loss		
企业自身信用风险公允价值变动	Change in the fair value of the Bank's own credit risks	52,378	(216,484)
(二) 将重分类进损益的其他综合收益	(2) Other comprehensive income that may be reclassified to profit or loss		
以公允价值计量且其变动计入其他综合收益的债务工具投资公允价值变动	Change in the fair value of debt investments at fair value through other comprehensive income	7,369,699	(17,894,412)
以公允价值计量且其变动计入其他综合收益的债务工具投资信用损失准备	Credit impairment losses of debt investments at fair value through other comprehensive income	3,660,632	(26,442,880)
七、综合收益总额	7. Total comprehensive income	374,982,479	460,456,738

后附财务报表附注为本财务报表的组成部分

The accompanying notes to financial statements form an integral part of these financial statements.

所有者权益变动表

2023年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

		实收资本 Paid-up capital	资本公积 Capital reserve	其他综合收益 Other comprehensive income	盈余公积 Surplus reserves	一般风险准备 General reserves	未分配利润 Unappropriated profit	合计 Total
本年年初余额	Balance at beginning of year	7,500,000,000	21,593,798	23,481,333	222,176,787	881,039,371	1,270,840,300	9,919,131,589
本年增减变动金额	Changes for the year	-	3,036,236	11,082,709	36,389,977	35,450,936	292,058,857	378,018,715
(一) 综合收益总额	(i) Total comprehensive income	-	-	11,082,709	-	-	363,899,770	374,982,479
(二) 所有者投入和减少资本	(ii) Owner's contributions and reduction in capital	-	3,036,236	-	-	-	-	3,036,236
1. 股份支付计入所有者权益的金额	1. Share-based payment	-	3,036,236	-	-	-	-	3,036,236
2. 所有者投入资本	2. Capital contributions by owners	-	-	-	-	-	-	-
(三) 利润分配	(iii) Profit distribution	-	-	-	36,389,977	35,450,936	(71,840,913)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	-	36,389,977	-	(36,389,977)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	-	35,450,936	(35,450,936)	-
本年年末余额	Balance at end of year	7,500,000,000	24,630,034	34,564,042	258,566,764	916,490,307	1,562,899,157	10,297,150,304

2022年度 Year ended 31 December 2022
人民币 Expressed in RMB Yuan

		实收资本 Paid-up capital	资本公积 Capital reserve	其他综合收益 Other comprehensive income	盈余公积 Surplus reserves	一般风险准备 General reserves	未分配利润 Unappropriated profit	合计 Total
本年年初余额	Balance at beginning of year	5,500,000,000	18,674,334	68,035,109	171,675,736	878,275,849	819,094,359	7,455,755,387
本年增减变动金额	Changes for the year	2,000,000,000	2,919,464	(44,553,776)	50,501,051	2,763,522	451,745,941	2,463,376,202
(一) 综合收益总额	(i) Total comprehensive income	-	-	(44,553,776)	-	-	505,010,514	460,456,738
(二) 所有者投入和减少资本	(ii) Owners' contributions and reduction in capital	2,000,000,000	2,919,464	-	-	-	-	2,002,919,464
1. 股份支付计入所有者权益的金额	1. Share-based payment	-	2,919,464	-	-	-	-	2,919,464
2. 所有者投入资本	2. Capital contributions by owners	2,000,000,000	-	-	-	-	-	2,000,000,000
(三) 利润分配	(iii) Profit distribution	-	-	-	50,501,051	2,763,522	(53,264,573)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	-	50,501,051	-	(50,501,051)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	-	2,763,522	(2,763,522)	-
本年年末余额	Balance at end of year	7,500,000,000	21,593,798	23,481,333	222,176,787	881,039,371	1,270,840,300	9,919,131,589

后附财务报表附注为本财务报表的组成部分

The accompanying notes to financial statements form an integral part of these financial statements.

现金流量表

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

	附注五 Notes V	2023 年 2023	2022 年 2022
一、经营活动产生/(使用)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	-	456,990,512
拆出资金净减少额	Net decrease in placements with banks and other financial institutions	-	597,541,374
发放贷款和垫款净减少额	Net decrease in loans and advances to customers	355,956,748	-
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	2,764,221,842	3,117,275,075
拆入资金净增加额	Net increase in placements from banks and other financial institutions	1,055,944,358	-
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	2,360,736,890	2,197,331,176
为交易目的而持有的金融资产净减少额	Net decrease in financial assets at fair value through profit or loss	-	519,893,495
收到其他与经营活动有关的现金	Cash received from other operating activities	2,539,018,354	1,109,388,644
经营活动现金流入小计	Sub-total of cash inflows from operating activities	9,075,878,192	7,998,420,276
存放中央银行款项净增加额	Net increase in due from the Central Bank	643,360,937	-
存放同业款项净增加额	Net increase in due from banks and other financial institutions	140,205,634	140,292,481
拆出资金净增加额	Net increase in placements with banks and other financial institutions	312,142,500	-
拆入资金净减少额	Net decrease in placements from banks and other financial institutions	-	9,629,771,201
发放贷款和垫款净增加额	Net increase in loans and advances to customers	-	522,960,845
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission	1,013,445,190	803,590,093
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	786,519,076	722,082,930
支付的各项税费	Cash paid for all types of taxes	204,462,350	220,653,501
为交易目的而持有的金融资产净增加额	Net increase in financial assets at fair value through profit or loss	3,326,979,813	-
支付其他与经营活动有关的现金	Cash paid for other operating activities	1,446,171,667	3,610,657,874
经营活动现金流出小计	Sub-total of cash outflows from operating activities	7,873,287,167	15,650,008,925
经营活动产生/(使用)的现金流量净额	Net cash flows from operating activities	39 1,202,591,025	(7,651,588,649)

后附财务报表附注为本财务报表的组成部分

The accompanying notes to financial statements form an integral part of these financial statements.

	附注五 Notes V	2023 年 2023	2022 年 2022
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	8,829,292,000	8,578,222,000
取得投资收益收到的现金	Cash received from investment income	263,517,769	261,311,354
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	600,620	410,112
投资活动现金流入小计	Sub-total of cash inflows from investing activities	9,093,410,389	8,839,943,466
投资所支付的现金	Cash paid for investment	8,908,000,000	5,680,000,000
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	33,627,327	23,570,659
投资活动现金流出小计	Sub-total of cash outflows from investing activities	8,941,627,327	5,703,570,659
投资活动产生的现金流量净额	Net cash flows from investing activities	151,783,062	3,136,372,807
三、筹资活动产生/(使用)的现金流量	3. CASH FLOWS FROM FINANCING ACTIVITIES		
吸收投资收到的现金	Cash proceeds from investments by others	-	2,000,000,000
发行债券及同业存单收到的现金	Cash received from debt securities issuance and negotiable certificate of deposits	2,590,083,642	4,020,577,310
筹资活动现金流入小计	Sub-total of cash inflows from financing activities	2,590,083,642	6,020,577,310
偿还债务支付的现金	Cash repayments for debts	2,360,000,000	2,240,000,000
分配股利、利润或偿付利息支付的现金	Cash payments for distribution of dividends or profit and interest expenses	76,800,000	48,000,000
支付其他与筹资活动有关的现金	Cash paid to other financing activities	62,141,713	60,480,227
筹资活动现金流出小计	Sub-total of cash outflows from financing activities	2,498,941,713	2,348,480,227
筹资活动产生的现金流量净额	Net cash flows from financing activities	91,141,929	3,672,097,083
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	115,368,638	396,335,485
五、现金及现金等价物净增加/(减少)额	5. NET (DECREASE)/ INCREASE IN CASH AND CASH EQUIVALENTS	39 1,560,884,654	(446,783,274)
加: 年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year	14,241,012,334	14,687,795,608
六、年末现金及现金等价物余额	6. CASH AND CASH EQUIVALENTS AT END OF THE YEAR	40 15,801,896,988	14,241,012,334

后附财务报表附注为本财务报表的组成部分

The accompanying notes to financial statements form an integral part of these financial statements.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 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“本行”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。

经原中国银行保险监督管理委员会（以下简称“原银保监会”，现为国家金融监督管理总局，以下简称“金融监管总局”）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、厦门分行、成都分行、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。

本行持有原银保监会颁发的金融许可证，机构编码为：B0308H231000001 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 1601 室（实际十四层）、十七层（实际十五层）、十八层（实际十六层）、十九层（实际十七层）、二十层（实际十八层）。注册资本为人民币 75 亿元。

根据本行营业执照的规定，本行经营期限为不约定期限。本行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 日为本行与原中国区分行的业务切换日。

截至 2023 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，本行已在上海、北京、深圳、广州、厦门、成都、沈阳、天津、杭州、重庆、苏州、昆明与中山设立了 13 家分行及 3 家支行。

I. General 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 (hereinafter referred to as "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 and Insurance Regulatory Committee ("former CBIRC", now National Financial Regulatory Administration or "NFRA") 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, Xiamen Branch, Chengdu 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 former CBIRC (Institution Code: B0308H231000001) and obtained its business licence (Uniform Social Credit Code: 913100006694147236) from Shanghai Administration for Industry and Commerce. The registered address is Floor 3, Room 501 of Floor 5 (Actual Floor 4), Floor 13 (Actual Floor 12), Floor 15 (Actual Floor 13), Room 1601 of Floor 16 (Actual Floor 14), Floor 17 (Actual Floor 15), Floor 18 (Actual Floor 16), Floor 19 (Actual Floor 17) and Floor 20 (Actual Floor 18), No.116 and 128 Yincheng Road, China (Shanghai) Pilot Free Trade Zone. The registered capital of the Bank is RMB7.5 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 2023, besides the Head Office incorporated in Shanghai, the Bank has set up 13 branches and three sub-branches respectively in Shanghai, Beijing, Shenzhen, Guangzhou, Xiamen, Chengdu, Shenyang, Tianjin, Hangzhou, Chongqing, Suzhou, Kunming and Zhongshan.

二、编制基础

本财务报表按照财政部（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。

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、完整地反映了本行于 2023 年 12 月 31 日的财务状况以及 2023 年度的经营成果和现金流量。

三、重要会计政策和会计估计

本行 2023 年度财务报表所载财务信息根据下列依照企业会计准则所制定的重要会计政策和会计估计编制。

1. 会计期间

本行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

本行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表示。

3. 现金及现金等价物

现金，是指本行的库存现金以及可以随时用于支付的存款；现金等价物，是指本行持有的期限短、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。

II. Preparation Basis of the Financial Statements

These financial statements have been prepared in accordance with Accounting Standards for Business Enterprises-Basic Standard and specific accounting standards, implementation guidance, interpretations and other relevant provisions issued and revised subsequently by the Ministry of Finance (the "MOF") (collectively referred to as "ASBEs").

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

Statement of compliance with Accounting Standards for Business Enterprises.

The financial statements present truly and completely the financial positions of the Bank at 31 December 2023, and the financial performance and the cash flows for the year then ended in accordance with Accounting Standards for Business Enterprises.

III. Material Accounting Policies and Significant Estimates

The financial information presented in the 2023 annual financial statements was prepared based on the following material accounting policies and significant estimates under ASBEs.

(1) Accounting year

The accounting year of the Bank is a calendar year, i.e., from 1 January to 31 December of each year.

(2) Functional currency

The Bank's functional and presentation currency is Renminbi (RMB). The currency unit is RMB Yuan, unless otherwise stated.

(3) Cash and cash equivalents

Cash comprises the Bank's cash on hand and deposits that can be readily withdrawn on demand. Cash equivalents are short-term, highly liquid investments that are readily convertible into known amounts of cash, subject to an insignificant risk of changes in value.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

4. 外币业务和外币折算

本行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, 除属于与购建符合资本化条件的资产相关的外币专门借款产生的差额按照借款费用资本化的原则处理之外, 均计入当期损益。以历史成本计量的外币非货币性项目, 仍采用初始确认时所采用的汇率折算, 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

固定资产仅在与有关的经济利益很可能流入本行, 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 Useful lives	预计净残值率 Estimated residual value rate	年折旧率 Annual depreciation rate
运输设备	Motor vehicles	5 年	-	20%
办公设备	Office equipment	3-10 年	-	10%-33%

(4) Foreign currency transactions and foreign currency translation

The Bank translates foreign currency transactions into its functional currency.

Foreign currency transactions are initially recorded in the functional currency using the spot exchange rates prevailing at the dates of transactions. Monetary items denominated in foreign currencies are translated at the spot exchange rates ruling at the balance sheet date. Differences arising on settlement or translation of monetary items are recognised in profit or loss, with the exception of those relating to foreign currency borrowings specifically for the construction and acquisition of qualifying assets, which are capitalised in accordance with the guidance for capitalisation of borrowing costs. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using exchange rate on initial transactions, and the amount denominated in the functional currency is not changed. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value is measured. The resulting exchange differences are recognised in profit or loss or other comprehensive income depending on the nature of the non-monetary items.

(5) Fixed assets

A fixed asset is recognised only when the economic benefits associated with the asset will probably flow into the Bank and the cost of the asset can be measured reliably. Subsequent expenditures incurred for a fixed asset that meets the recognition criteria shall be included in the cost of the fixed asset, and the carrying amount of the component of the fixed asset that is replaced shall be derecognised. Otherwise, such expenditures are recognised in profit or loss as 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 calculated using the straight-line method. The useful lives, estimated residual value rates and annual depreciation rates of each category of the fixed assets are as follows:

本行至少于每年年度终了, 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。

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

本行的无形资产为软件, 无形资产在使用寿命内采用直线法摊销, 其使用寿命为 8 年。

8. 长期待摊费用

长期待摊费用采用直线法摊销。

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。

金融工具的确认和终止确认

本行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。

The Bank reviews the useful life and estimated residual value of a fixed asset and the depreciation method applied at least at each year end, and make adjustments if necessary.

(6) Construction in progress

The cost of construction in progress is determined according to the actual expenditure incurred for the construction, including all necessary construction expenditures incurred during the construction period and other relevant expenditures.

An item of construction in progress is transferred to fixed assets, intangible assets or other long-term assets when the asset is ready for its intended use.

(7) Intangible assets

The Bank's intangible assets are software which are amortised using the straight-line method over their eight years' useful lives.

(8) Long-term deferred expenses

Long-term deferred expenses are amortised using the straight-line method.

(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.

Recognition and derecognition

The Bank recognises a financial asset or a financial liability when it becomes a party to the contractual provisions of a financial instrument.

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满足下列条件的，终止确认金融资产（或金融资产的一部分，或一组类似金融资产的一部分），即从其账户和资产负债表内予以转销：

- (1) 收取金融资产现金流量的权利届满；
- (2) 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，或者，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。

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。

以常规方式买卖金融资产，按交易日会计进行确认和终止确认。以常规方式买卖金融资产，是指按照合同规定购买或出售金融资产，并且该合同条款规定，根据通常由法规或市场惯例所确定的时间安排来交付金融资产。交易日，是指本行承诺买入或卖出金融资产的日期。

金融资产分类和计量

本行的金融资产于初始确认时根据本行管理金融资产的业务模式和金融资产的合同现金流量特征分类为：以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的金融资产、以公允价值计量且其变动计入当期损益的金融资产。当且仅当本行改变管理金融资产的业务模式时，才对所有受影响的相关金融资产进行重分类。

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised (i.e., removed from the Bank's balance sheet) when:

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

A financial liability is derecognised when the obligation under the liability is discharged or cancelled, or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and a recognition of a new liability, and the difference between the respective carrying amounts is recognised in profit or loss.

Regular way purchases and sales of financial assets are recognised and derecognised using trade date accounting. Regular way purchases or sales are purchases or sales of financial assets under contracts whose terms require delivery within the time frame generally established by regulation or convention in the marketplace concerned. The trade date is the date that the Bank committed to purchase or sell a financial asset.

Classification and measurement of financial assets

The classification of financial assets at initial recognition depends on the financial asset's contractual cash flow characteristics and the Bank's business model for managing them: financial assets at amortised cost, financial assets at fair value through other comprehensive income, and financial assets at fair value through profit or loss. All related affected financial assets will be reclassified only if the Bank changes its business model for managing financial assets.

金融资产在初始确认时以公允价值计量，但是因销售商品或提供服务等产生的应收账款或应收票据未包含重大融资成分或不考虑不超过一年的融资成分的，按照交易价格进行初始计量。

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。

金融资产的后续计量取决于其分类：

以摊余成本计量的债务工具投资

金融资产同时符合下列条件的，分类为以摊余成本计量的金融资产：管理该金融资产的业务模式是以收取合同现金流量为目标；该金融资产的合同条款规定，在特定日期产生的现金流量仅为对本金和以未偿付本金金额为基础的利息的支付。此类金融资产采用实际利率法确认利息收入，其终止确认、修改或减值产生的利得或损失，均计入当期损益。

以公允价值计量且其变动计入其他综合收益的债务工具投资

金融资产同时符合下列条件的，分类为以公允价值计量且其变动计入其他综合收益的金融资产：本行管理该金融资产的业务模式是既以收取合同现金流量为目标又以出售金融资产为目标；该金融资产的合同条款规定，在特定日期产生的现金流量仅为对本金和以未偿付本金金额为基础的利息的支付。此类金融资产采用实际利率法确认利息收入。除利息收入、减值损失及汇兑差额确认为当期损益外，其余公允价值变动计入其他综合收益。当金融资产终止确认时，之前计入其他综合收益的累计利得或损失从其他综合收益转出，计入当期损益。

Financial assets are measured at fair value on initial recognition, but accounts receivable or notes receivable arising from the sale of goods or rendering of services that do not contain significant financing components or for which the Bank has applied the practical expedient of not adjusting the effect of a significant financing component due within one year, are initially measured at the transaction price.

For financial assets at fair value through profit or loss, relevant transaction costs are directly recognised in profit or loss, and transaction costs relating to other financial assets are included in the initial recognition amounts.

The subsequent measurement of financial assets depends on their classification as follows:

Debt investments measured at amortised cost

The Bank measures financial assets at amortised cost if both of the following conditions are met: the financial asset is held within a business model with the objective to hold financial assets in order to collect contractual cash flows; the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets at amortised cost are subsequently measured using the effective interest method and are subject to impairment. Gains and losses are recognised in profit or loss when the asset is derecognised, modified or impaired.

Debt investments at fair value through other comprehensive income

The Bank measures debt investments at fair value through other comprehensive income if both of the following conditions are met: the financial asset is held within a business model with the objective of both holding to collect contractual cash flows and selling; the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Interest income is recognised using the effective interest method. The interest income, impairment losses and foreign exchange revaluation are recognised in profit or loss. The remaining fair value changes are recognised in other comprehensive income. Upon derecognition, the cumulative fair value change recognised in other comprehensive income is recycled to profit or loss.

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以公允价值计量且其变动计入当期损益的金融资产

上述以摊余成本计量的金融资产和以公允价值计量且其变动计入其他综合收益的金融资产之外的金融资产，分类为以公允价值计量且其变动计入当期损益的金融资产。对于此类金融资产，采用公允价值进行后续计量，除与套期会计有关外，所有公允价值变动计入当期损益。

金融负债分类和计量

除了签发的财务担保合同、以低于市场利率贷款的贷款承诺及由于金融资产转移不符合终止确认条件或继续涉入被转移金融资产所形成的金融负债以外，本行的金融负债于初始确认时分类为：以公允价值计量且其变动计入当期损益的金融负债、以摊余成本计量的金融负债。对于以公允价值计量且其变动计入当期损益的金融负债，相关交易费用直接计入当期损益，以摊余成本计量的金融负债的相关交易费用计入其初始确认金额。

金融负债的后续计量取决于其分类：

以公允价值计量且其变动计入当期损益的金融负债

以公允价值计量且其变动计入当期损益的金融负债，包括交易性金融负债（含属于金融负债的衍生工具）和初始确认时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。交易性金融负债（含属于金融负债的衍生工具），按照公允价值进行后续计量，除与套期会计有关外，所有公允价值变动均计入当期损益。对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，按照公允价值进行后续计量，除由本行自身信用风险变动引起的公允价值变动计入其他综合收益之外，其他公允价值变动计入当期损益；如果由本行自身信用风险变动引起的公允价值变动计入其他综合收益会造成或扩大损益中的会计错配，本行将所有公允价值变动（包括自身信用风险变动的影响金额）计入当期损益。

Financial assets at fair value through profit or loss

The financial assets other than the above financial assets measured at amortised cost and financial assets at fair value through other comprehensive income are classified as financial assets at fair value through profit or loss. Such financial assets are subsequently measured at fair value with net changes in fair value recognised in profit or loss except for the derivatives designated as hedging instruments in an effective hedge.

Classification and measurement of financial liabilities

Except for financial guarantee contracts, commitments to provide a loan at a below-market interest rate and financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach applies, the Bank's financial liabilities are, on initial recognition, classified into financial liabilities at fair value through profit or loss, or financial liabilities measured at amortised cost. For financial liabilities at fair value through profit or loss, relevant transaction costs are directly recognised in profit or loss, and transaction costs relating to financial liabilities measured at amortised cost are included in the initial recognition amounts.

The subsequent measurement of financial liabilities depends on their classification as follows:

Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss include financial liabilities held for trading (including derivative instruments attributable to financial liabilities) and financial liabilities designated upon initial recognition as at fair value through profit or loss. Financial liabilities held for trading (including derivative instruments attributable to financial liabilities) are subsequently measured at fair value. All changes in fair value of such financial liabilities are recognised in profit or loss except for the derivatives designated as hedging instruments in an effective hedge. Financial liabilities designated at fair value through profit or loss are subsequently measured at fair value and gains or losses are recognised in profit or loss, except for the gains or losses arising from the Bank's own credit risk which are presented in other comprehensive income. If gains or losses arising from the Bank's own credit risk which are presented in other comprehensive income will lead to or expand accounting mismatch in profit or loss, the Bank will include all the changes in fair value (including the amount affected by changes in the Bank's own credit risk) of such financial liabilities in profit or loss.

以摊余成本计量的金融负债

对于此类金融负债，采用实际利率法，按照摊余成本进行后续计量。

本行以预期信用损失为基础，对以摊余成本计量的金融资产、以公允价值计量且其变动计入其他综合收益的债务工具投资、贷款承诺及财务担保合同进行减值处理并确认损失准备。

对于不含重大融资成分的应收款项以及合同资产，本行运用简化计量方法，按照相当于整个存续期内的预期信用损失金额计量损失准备。

除上述采用简化计量方法以外的金融资产、贷款承诺及财务担保合同，本行在每个资产负债表日评估其信用风险自初始确认后是否已经显著增加，如果信用风险自初始确认后未显著增加，处于第一阶段，本行按照相当于未来 12 个月内预期信用损失的金额计量损失准备，并按照账面余额和实际利率计算利息收入；如果信用风险自初始确认后已显著增加但尚未发生信用减值的，处于第二阶段，本行按照相当于整个存续期内预期信用损失的金额计量损失准备，并按照账面余额和实际利率计算利息收入；如果初始确认后发生信用减值的，处于第三阶段，本行按照相当于整个存续期内预期信用损失的金额计量损失准备，并按照摊余成本和实际利率计算利息收入。

本行在每个资产负债表日评估相关金融工具的信用风险自初始确认后是否已显著增加。本行通过比较金融工具在资产负债表日发生违约的风险与在初始确认日发生违约的风险，以确定金融工具预计存续期内发生违约风险的变化情况。对于资产负债表日只具有较低信用风险的金融工具，本行假设其信用风险自初始确认后未显著增加。

Financial liabilities measured at amortised cost

After initial recognition, such financial liabilities are measured at amortised cost using the effective interest method.

Based on the expected credit losses ("ECLs"), the Bank recognises an allowance for ECLs for the financial assets measured at amortised cost, debt investments at fair value through other comprehensive income, loan commitments and financial guarantee contracts.

For accounts receivable and contract assets that do not contain a significant financing component, the Bank applies the simplified approach to recognise a loss allowance based on lifetime ECLs.

Except for financial assets, loan commitments and financial guarantee contracts which apply the simplified approach as mentioned above, the Bank assesses whether the credit risk has increased significantly since the initial recognition at each balance sheet date. If the credit risk has not increased significantly since initial recognition (stage 1), the loss allowance is measured at an amount equal to 12-month ECLs by the Bank and the interest income is calculated according to the carrying amount and the effective interest rate; if the credit risk has increased significantly since initial recognition but are not credit-impaired (stage 2), the loss allowance is measured at an amount equal to lifetime ECLs by the Bank and the interest income is calculated according to the carrying amount and the effective interest rate; if such financial assets are credit-impaired after initial recognition (stage 3), the loss allowance is measured at an amount equal to lifetime ECLs by the Bank and the interest income is calculated according to the amortised cost and the effective interest rate.

At each balance sheet date, the Bank assesses whether the credit risk on the relevant financial instruments has increased significantly since initial recognition. The Bank compares the risk of a default occurring as at the balance sheet date with the risk of a default as at the date of initial recognition, to determine changes in the risk of a default occurring of the financial instrument in the expected lifetime. If the credit risk of financial instruments is low at the balance sheet date, the Bank assumes that the credit risk has not increased significantly since initial recognition.

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本行计量金融工具预期信用损失的方法反映的因素包括：通过评价一系列可能的结果而确定的无偏概率加权平均金额、货币时间价值，以及在资产负债表日无须付出不必要的额外成本或努力即可获得的有关过去事项、当前状况以及未来经济状况预测的合理且有依据的信息。

当对金融资产预期未来现金流量具有不利影响的一项或多项事件发生时，该金融资产成为已发生信用减值的金融资产。

当本行不再合理预期能够全部或部分收回金融资产合同现金流量时，本行直接减记该金融资产的账面余额。

金融工具抵销

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。

财务担保合同

财务担保合同，是指特定债务人到期不能按照债务工具条款偿付债务时，发行方向蒙受损失的合同持有人赔付特定金额的合同。财务担保合同在初始确认时按照公允价值计量，除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外，其余财务担保合同在初始确认后按照资产负债表日确定的预期信用损失准备金额和初始确认金额扣除按照收入确认原则确定的累计摊销额后的余额两者孰高者进行后续计量。

The Bank measures expected credit losses on a financial instrument in a way that reflects: (a) an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; (b) the time value of money; and (c) reasonable and supportable information that is available without undue cost or effort at the balance sheet date about past events, current conditions and forecasts of future economic conditions.

When there are one or more events that have adverse effects on the expected future cash flows of a financial asset, the financial asset is credit impaired.

The Bank directly reduces the gross carrying amount of a financial asset when the Bank has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof.

Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount is reported in the balance sheet if there is a currently enforceable legal right to offset the recognised amounts; and there is an intention to settle on a net basis, or to realise the assets and settle the liabilities simultaneously.

Financial guarantee contracts

Financial guarantee contracts are those contracts that require a payment to be made by the issuer to reimburse the holder for a loss it incurs because the specified debtor fails to make a payment when due in accordance with the terms of a debt instrument. Financial guarantee contracts are measured, on initial recognition, at fair value. For financial guarantee contracts that are not designated as financial liabilities at fair value through profit or loss, they are, after initial recognition, subsequently measured at the higher of: (i) the amount of provisions for ECLs at the balance sheet date, and (ii) the amount initially recognised less the cumulative amortisation recognised in accordance with the guidance for revenue recognition.

衍生金融工具

本行使用衍生金融工具，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计量，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。

除与套期会计有关外，衍生工具公允价值变动产生的利得或损失直接计入当期损益。

金融资产转移

本行已将金融资产所有权上几乎所有的风险和报酬转移给转入方的，终止确认该金融资产；保留了金融资产所有权上几乎所有的风险和报酬的，不终止确认该金融资产。

本行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的，分别下列情况处理：放弃了对该金融资产控制的，终止确认该金融资产并确认产生的资产和负债；未放弃对该金融资产控制的，按照其继续涉入所转移金融资产的程度确认有关金融资产，并相应确认有关负债。

通过对所转移金融资产提供财务担保方式继续涉入的，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。

10. 买入返售和卖出回购金融资产

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。

Derivative financial instruments

The Bank uses derivative financial instruments. Such derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently measured at fair value. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Any profit or loss arising from changes in fair value of derivatives are taken directly in profit or loss, except for those related to the hedge accounting.

Transfer of financial assets

A financial asset is derecognised when the Bank has transferred substantially all the risks and rewards of the asset to the transferee. A financial asset is not derecognised when the Bank retains substantially all the risks and rewards of the financial asset.

When the Bank has neither transferred nor retained substantially all the risks and rewards of the financial asset, it either (i) derecognises the financial asset and recognises the assets and liabilities created in the transfer when it has not retained control of the asset; or (ii) continues to recognise the transferred asset to the extent of the Bank's continuing involvement, in which case, the Bank also recognises an associated liability.

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 financial asset and the guarantee amount. The guarantee amount is the maximum amount of consideration that the Bank could be required to repay.

(10) Repurchase and reverse repurchase financial assets

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 "Repurchase agreements". 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 profit or loss over the life of the agreements using the effective interest method.

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11. 贵金属

贵金属主要包括黄金和白银。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。

12. 资产减值

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：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，本行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和尚未达到可使用状态的无形资产，无论是否存在减值迹象，至少于每年末进行减值测试。

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。本行以单项资产为基础估计其可收回金额；难以对单项资产的可收回金额进行估计的，以该资产所属的资产组为基础确定资产组的可收回金额。资产组的认定，以资产组产生的主要现金流入是否独立于其他资产或者资产组的现金流入为依据。

当资产或者资产组的可收回金额低于其账面价值时，本行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。

(11) Precious metals

Precious metals comprise gold and silver. 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 profit or loss.

(12) Impairment of assets

Impairment of assets other than the impairment of financial assets and deferred tax assets is determined in the following way: The Bank assesses at the balance sheet date whether there is any indication that an asset may be impaired; if any indication exists that an asset may be impaired, the Bank estimates the recoverable amount of the asset and performs impairment testing; Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment at least at each year end, irrespective of whether there is any indication that the asset may be impaired.

The recoverable amount of an asset is the higher of its fair value less costs to sell and the present value of the future cash flows expected to be derived from the asset. The Bank estimates the recoverable amount on an individual basis unless it is not possible to estimate the recoverable amount of the individual asset, in which case the recoverable amount is determined for the asset group to which the asset belongs. Identification of an asset group is based on whether major cash inflows generated by the asset group are largely independent of the cash inflows from other assets or asset groups.

When the recoverable amount of an asset or asset group is less than its carrying amount, the carrying amount is reduced to the recoverable amount by the Bank. The reduction in the carrying amount is treated as an impairment loss and recognised in profit or loss. A provision for impairment loss of the asset is recognised accordingly.

Once an impairment loss is recognised, it cannot be reversed in the subsequent accounting period.

13. 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，与或有事项相关的义务是本行承担的现时义务且该义务的履行很可能导致经济利益流出本行，同时有关金额能够可靠地计量的，本行将其确认为预计负债。

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。于资产负债表日对预计负债的账面价值进行复核并进行适当调整以反映当前最佳估计数。

(13) Provisions

An obligation related to a contingency shall be recognised by the Bank as a provision when the obligation is a present obligation of the Bank and it is probable that an outflow of economic benefits from the Bank will be required to settle the obligation, together with a reliable estimate can be made of the amount of the obligation, except for contingent considerations and contingent liabilities assumed in a business combination not involving entities under common control.

A provision is initially measured at the best estimate of the expenditure required to settle the related present obligation, taking into account factors pertaining to a contingency such as the risks, uncertainties and time value of money as a whole. Provisions are reviewed and adjusted appropriately at each balance sheet date to reflect the current best estimate.

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14. 收入及支出确认原则和方法

利息收入和利息支出

本行利润表中的“利息收入”和“利息支出”，为按实际利率法确认的以摊余成本计量及以公允价值计量且其变动计入其他综合收益的金融资产和以摊余成本计量的金融负债产生的利息收入与支出。

实际利率法，是指计算金融资产或金融负债的摊余成本以及将各期利息收入或利息支出分摊计入各会计期间的方法。实际利率，是指将金融资产或金融负债在预计存续期间的估计未来现金流量，折现为该金融资产或金融负债当前账面价值所使用的利率。在确定实际利率时，本行在考虑金融资产或金融负债所有合同条款的基础上估计未来现金流量，但不考虑预期信用损失。本行支付或收取的、属于实际利率组成部分的各项收费、交易费用及溢价或折价等，在确定实际利率时予以考虑。

对于购入或源生的已发生信用减值的金融资产，本行自初始确认起，按照该金融资产的摊余成本和经信用调整的实际利率计算确定其利息收入。经信用调整的实际利率，是指将购入或源生的已发生信用减值的金融资产在预计存续期的估计未来现金流量，折现为该金融资产摊余成本的利率。

对于购入或源生的未发生信用减值、但在后续期间成为已发生信用减值的金融资产，本行在后续期间，按照该金融资产的摊余成本和实际利率计算确定其利息收入。

手续费及佣金收入

本行通过向客户提供各类服务收取手续费及佣金。其中，通过在一定期间内提供服务收取的手续费及佣金在相应期间内按照履约进度确认，其他手续费及佣金于相关交易完成时确认。

(14) Recognition of income and expense

Interest income and expense

"Interest income" and "interest expense" item in the income statement of the Bank are the interest income and expense calculated by using the effective interest method on financial assets at amortised cost, financial assets at fair value through other comprehensive income and financial liabilities at amortised cost.

The effective interest method is used in the calculation of the amortised cost of a financial asset or a financial liability and in the allocation and recognition of the interest income or interest expense in profit or loss over the relevant period. The effective interest rate is that exactly discounts estimated future cash flows through the expected life of a financial asset or financial liability to the gross carrying amount of a financial asset or the amortised cost of a financial liability. When calculating the effective interest rate, the Bank estimates the expected cash flows by considering all contractual terms of the financial instrument but does not consider expected credit losses. The calculation includes all amounts paid or received by the Bank that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

For those purchased or originated credit-impaired financial assets, the Bank calculates the interest income by applying the credit-adjusted effective interest rate to the amortised cost of the financial asset from initial recognition. The credit-adjusted effective interest rate is that exactly discounts the estimated future cash flows through the expected life of the financial asset to the amortised cost of a financial asset that is a purchased or originated credit-impaired financial asset.

For those financial assets that are not purchased or originated credit-impaired financial assets but subsequently have become credit-impaired financial assets, the Bank calculates the interest income by applying the effective interest rate to the amortised cost of the financial asset in subsequent reporting periods.

Fee and commission income

The Bank earns fee and commission income from a diverse range of services it provides to its customers. For those services that are provided over a period of time, fee and commission income is accrued in accordance with the terms and conditions of the service agreement. For other services, fee and commission income is recognised when the transactions are completed.

15. 租赁

在合同开始日，本行评估合同是否为租赁或者包含租赁，如果合同中一方让渡了在一定期间内控制一项或多项已识别资产使用的权利以换取对价，则该合同为租赁或者包含租赁。

作为承租人

除了短期租赁和低价值资产租赁，本行对租赁确认使用权资产和租赁负债。

合同中同时包含租赁和非租赁部分的，本行按照各部分单独价格的相对比例分摊合同对价。

使用权资产

在租赁期开始日，本行将其可在租赁期内使用租赁资产的权利确认为使用权资产，按照成本进行初始计量。使用权资产成本包括：租赁负债的初始计量金额；在租赁期开始日或之前支付的租赁付款额，存在租赁激励的，扣除已享受的租赁激励相关金额；承租人发生的初始直接费用；承租人为拆卸及移除租赁资产、复原租赁资产所在场地或将租赁资产恢复至租赁条款约定状态预计将发生的成本。本行因租赁付款额变动重新计量租赁负债的，相应调整使用权资产的账面价值。本行后续采用年限平均法对使用权资产计提折旧。能够合理确定租赁期届满时取得租赁资产所有权的，本行在租赁资产剩余使用寿命内计提折旧。无法合理确定租赁期届满时能够取得租赁资产所有权的，本行在租赁期与租赁资产剩余使用寿命两者孰短的期间内计提折旧。

(15) Leases

The Bank assesses at contract inception whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration.

As lessee

The Bank recognises lease liabilities and right-of-use assets, except for short-term leases and leases of low-value assets.

For a contract that contains a lease component and non-lease component(s), the Bank allocates the consideration in the contract to each component on a relative stand-alone selling price basis.

Right-of-use assets

At the commencement date of the lease, the Bank recognises a right-of-use asset. Right-of-use assets are initially measured at cost. The cost of the right-of-use asset comprises: (i) the amount of the initial measurement of the lease liability; (ii) any lease payments made at or before the commencement date of the lease less any lease incentives received; (iii) any initial direct cost incurred; and (iv) an estimate of costs incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease. The Bank remeasures the lease liability for the revision to the lease payments and adjusts the carrying amount of the right-of-use assets accordingly. The right-of-use assets are depreciated on a straight-line basis subsequently by the Bank. If the Bank is reasonably certain that the ownership of the underlying asset will be transferred to the Bank at the end of the lease term, the Bank depreciates the asset from the commencement date to the end of the useful life of the asset. Otherwise, the Bank depreciates the assets from the commencement date to the earlier of the end of the useful life of the asset or the end of the lease term.

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租赁负债

在租赁期开始日，本行将尚未支付的租赁付款额的现值确认为租赁负债，短期租赁和低价值资产租赁除外。租赁付款额包括固定付款额及实质固定付款额扣除租赁激励后的金额、取决于指数或比率的可变租赁付款额、根据担保余值预计应支付的款项，还包括购买选择权的行权价格或行使终止租赁选择权需支付的款项，前提是本行合理确定将行使该选择权或租赁期反映出本行将行使终止租赁选择权。

在计算租赁付款额的现值时，本行采用承租人增量借款利率作为折现率。本行按照固定的周期性利率计算租赁负债在租赁期内各期间的利息费用，并计入当期损益，但另有规定计入相关资产成本的除外。未纳入租赁负债计量的可变租赁付款额于实际发生时计入当期损益，但另有规定计入相关资产成本的除外。

租赁期开始日后，本行确认利息时增加租赁负债的账面金额，支付租赁付款额时减少租赁负债的账面金额。当实质固定付款额发生变动、担保余值预计的应付金额发生变化、用于确定租赁付款额的指数或比率发生变动、购买选择权、续租选择权或终止选择权的评估结果或实际行权情况发生变化时，本行按照变动后的租赁付款额的现值重新计量租赁负债。

短期租赁和低价值资产租赁

本行将在租赁期开始日，租赁期不超过 12 个月，且不包含购买选择权的租赁认定为短期租赁；将单项租赁资产为全新资产时价值较低的租赁认定为低价值资产租赁。本行对房屋及建筑物、运输工具类别的短期租赁和低价值资产租赁选择不确认使用权资产和租赁负债。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。

Lease liabilities

At the commencement date of the lease, the Bank measures the lease liabilities at the present value of the lease payments that are not paid at that date, except for short-term leases and leases of low-value assets. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Bank and payments of penalties for termination of a lease, if the lease term reflects the Bank exercising the option to terminate the lease.

In calculating the present value of the lease payments, the Bank uses the lessee's incremental borrowing rate. The Bank calculates the interest expenses of the lease liability in each period during the lease term using the constant periodic rate of interest, and recognises such interest expenses in profit or loss, except those in the costs of the related asset as required. Variable lease payments that are not included in the measurement of the lease liabilities are recognised in profit or loss as incurred, except those in the costs of the related asset as required.

After the commencement date of the lease, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the Bank remeasures the lease liability at the present value of revised lease payments upon a change in any of the following: in-substance fixed payments, the amounts expected to be payable under residual value guarantees, the index or rate used to determine lease payments, or the assessment or exercise of the purchase option, the renewal option or the option to terminate the lease.

Short-term leases and leases of low-value assets

The Bank considers a lease that, at the commencement date of the lease, has a lease term of 12 months or less, and does not contain any purchase option as a short-term lease; and a lease of the individual underlying asset with low value, when new, as a lease of low-value assets. The Bank does not recognise the right-of-use assets and lease liabilities for buildings and vehicles related short-term leases and low-value assets. The Bank recognises lease payments on short-term leases and leases of low-value assets in the costs of the related asset or profit or loss on a straight-line basis over the lease term.

16. 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。

(16) Government subsidies

Government subsidies will be recognised 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 recognised 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 recognised. 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 recognised as deferred expenditures. Government subsidies related to assets are recognised 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 recognised 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 recognised in current profit and loss on asset disposal.

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17. 股份支付

本行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，是指本行为获取服务以股份或其他权益工具作为对价进行结算的交易。

以权益结算的股份支付换取职工提供服务的，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，以对可行权权益工具数量的最佳估计为基础，按照授予日的公允价值，将当期取得的服务计入相关成本或费用，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。

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，增加所授予权益工具公允价值的修改，或在修改日对职工有利的变更，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。职工或其他方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。

(17) Share-based payment

The Bank's share-based compensation programme is measured as an equity-settled share-based payment. An equity-settled share-based payment is a transaction in which the Bank receives services and uses shares or other equity instruments in exchange for settlement.

An equity-settled share-based payment in exchange for services received from employees is measured at the fair value of the equity instruments granted to the employees. If such equity-settled share-based payment could vest immediately, related expenses at an amount equal to the fair value on the grant date are recognised, with a corresponding increase in capital reserves; if such equity-settled share-based payment could not vest until the completion of services for a vesting period, or until the achievement of a specified performance condition, the Bank at each balance sheet date during the vesting period recognises the services received for the current period as related costs and expenses, with a corresponding increase in capital reserves, at an amount equal to the fair value of the equity instruments at the grant date, based on the best estimate of the number of equity instruments expected to vest. The fair values of the equity instruments are estimated using the Trinomial valuation methodology.

Where the terms of an equity-settled share-based award are modified, as a minimum an expense is recognised as if the terms had not been modified. In addition, an expense is recognised for any modification that 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 share-based 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 either the Bank or the employee are not met. However, if a new award is substituted for the cancelled award, and is designated as a replacement on the date that it is granted, the cancelled and new awards are treated as if they were a modification of the original award.

18. 职工薪酬

职工薪酬，是指本行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行员工提供服务的期间计提。

离职后福利（设定提存计划）

本行的职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。

本行职工还可自愿参加本行设立的企业年金计划。本行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。

辞退福利

本行向职工提供辞退福利的，在下列两者孰早日确认辞退福利产生的职工薪酬负债，并计入当期损益：公司不能单方面撤回因解除劳动关系计划或裁减建议所提供的辞退福利时；公司确认与涉及支付辞退福利的重组相关的成本或费用时。

(18) Employee benefits

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

Short-term employee benefits

Salaries and bonuses, social security contributions and other short-term employee benefits are accrued in the period in which services have been rendered by the employees of the Bank.

Post-employment benefits (defined contribution plan)

The employees of the Bank participate in a pension scheme and unemployment insurance managed by the local government, the corresponding expenses shall be included in the cost of related assets or profit or loss.

The 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 profit or loss accordingly.

Termination benefits

The Bank provides termination benefits to employees and recognises an employee benefits liability for termination benefits, with a corresponding charge to profit or loss, at the earlier of when the Bank can no longer withdraw the offer of those benefits resulting from an employment termination plan or a curtailment proposal and when the Bank recognise costs involving the payment of termination benefits.

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19. 递延所得税

本行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。

各种应纳税暂时性差异均据以确认递延所得税负债。

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，本行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。

本行于资产负债表日，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，本行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，本行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。

(19) Deferred income tax

Deferred tax is provided using the balance sheet liability method, on all temporary differences at the balance sheet date between the tax bases of assets and liabilities and their carrying amounts, and temporary differences between the tax bases and the carrying amounts of the items, which have a tax base according to related tax laws but are not recognised as assets and liabilities.

Deferred tax liabilities are recognised for all taxable temporary differences.

Deferred tax assets are recognised for all deductible temporary differences, and the carryforward of unused tax losses and any unused tax credits. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, the carryforward of unused tax losses and unused tax credits can be utilised.

At the balance sheet date, 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, in accordance with the requirements of tax laws. The measurement of deferred tax assets and deferred tax liabilities reflects the tax consequences that would follow from the manner in which the Bank expects, at the balance sheet date, to recover the assets or settle the liabilities.

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

Deferred tax assets and deferred tax liabilities are offset if and only if the Bank has a legally enforceable right to set off current tax assets and current tax liabilities, and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

20. 公允价值计量

本行于每个资产负债表日以公允价值计量衍生金融工具、交易性金融资产、其他以公允价值计量且其变动计入当期损益的金融资产、其他债权投资以及交易性金融负债。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：第一层次输入值，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；第二层次输入值，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；第三层次输入值，相关资产或负债的不可观察输入值。

每个资产负债表日，本行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。

21. 关联方

一方控制、共同控制另一方或对另一方施加重大影响，以及两方或两方以上同受一方控制、共同控制或重大影响的，构成关联方。

仅同受国家控制而不存在其他关联方关系的企业，不构成本行的关联方。

22. 受托业务

本行以被任命者、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。

(20) Fair value measurement

The Bank measures its derivative financial instruments, financial assets at fair value through profit or loss, other debt investments and financial liabilities at fair value through profit or loss at fair value at each balance sheet date. 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.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 - based on quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 - based on valuation techniques for which the lowest level input that is significant to the fair value measurement is observable, either directly or indirectly.

Level 3 - based on valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

For assets and liabilities that are measured at fair value in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in the hierarchy by reassessing categorisation at each balance sheet date.

(21) Related parties

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party. Parties are also considered to be related if they are subject to common control or common significant influence.

The state-owned enterprises without other relationships do not constitute related parties.

(22) 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.

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23. 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。

本行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。

24. 重大会计判断和会计估计

编制财务报表要求管理层作出判断、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，以及资产负债表日或有负债的披露。这些假设和估计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价值进行重大调整。

判断

在应用本行的会计政策的过程中，管理层作出了以下对财务报表所确认的金额具有重大影响的判断：

业务模式

金融资产于初始确认时的分类取决于本行管理金融资产的商业模式，在判断业务模式时，本行考虑包括企业评价和向关键管理人员报告金融资产业绩的方式、影响金融资产业绩的风险及其管理方式以及相关业务管理人员获得报酬的方式等。在评估是否以收取合同现金流量为目标时，本行需要对金融资产到期日前的出售原因、时间、频率和价值等进行分析判断。

(23) 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, provisions will be made.

(24) Significant accounting judgment and estimates

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenue, expenses, assets and liabilities, and their accompanying disclosures, and the disclosure of contingent liabilities at the balance sheet date. Uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amounts of the assets or liabilities affected in the future.

Judgment

In the process of applying the accounting policies, management has made the following judgements which have a significant effect on the amounts recognised in the financial statements:

Business model

The classification of financial assets at initial recognition depends on the Bank's business model for managing financial assets. When determining the business model, the Bank's considerations include the methods to evaluate and report financial asset performance to key management, the risks affecting the performance of financial assets and the risk management measures, and the manner in which the relevant management receives remuneration. When assessing whether the objective is to collect contractual cash flows, the Bank needs to analyse and judge the reason, timing, frequency and value of the sale before the maturity date of the financial assets.

合同现金流量特征

金融资产于初始确认时的分类取决于金融资产的合同现金流量特征，需要判断合同现金流量是否仅为对本金和以未偿付本金为基础的利息的支付时，包含对货币时间价值的修正进行评估时，需要判断与基准现金流量相比是否具有显著差异、对包含提前还款特征的金融资产，需要判断提前还款特征的公允价值是否非常小等。

估计的不确定性

以下为于资产负债表日有关未来的关键假设以及估计不确定性的其他关键来源，可能会导致未来会计期间资产和负债账面价值重大调整。

金融工具减值

本行采用预期信用损失模型对金融工具的减值进行评估，应用预期信用损失模型需要做出重大判断和估计，需考虑所有合理且有依据的信息，包括前瞻性信息。在做出这些判断和估计时，本行根据历史还款数据结合经济政策、宏观经济指标、行业风险等因素推断债务人信用风险的预期变动。不同的估计可能会影响减值准备的计提，已计提的减值准备可能并不等于未来实际的减值损失金额。

Characteristics of the contractual cash flows

The classification of financial assets at initial recognition depends on the financial asset's contractual cash flow characteristics, and the judgements on whether the contractual cash flows are solely payments of principal and interest on the principal amount outstanding, including when assessing the modification of the time value of money, the judgement on whether there is any significant difference from the benchmark cash flow and whether the fair value of the prepayment features is insignificant for financial assets with prepayment features, etc.

Estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the future accounting periods, are described below.

Impairment of financial instruments

The Bank uses the expected credit loss model to assess the impairment of financial instruments. The Bank is required to perform significant judgement and estimation and take into account all reasonable and supportable information, including forward-looking information. When making such judgements and estimates, the Bank infers the expected changes in the debtor's credit risk based on historical repayment data combined with economic policies, macroeconomic indicators, industry risks and other factors. The different estimates may impact the impairment assessment, and the provision for impairment may also not be representative of the actual impairment loss in the future.

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除金融资产之外的非流动资产减值

本行于资产负债表日对除金融资产之外的非流动资产判断是否存在可能发生减值的迹象。对使用寿命不确定的无形资产，除每年进行的减值测试外，当其存在减值迹象时，也进行减值测试。其他除金融资产之外的非流动资产，当存在迹象表明其账面价值不可收回时，进行减值测试。当资产或资产组的账面价值高于可收回金额，即公允价值减去处置费用后的净额和预计未来现金流量的现值中的较高者，表明发生了减值。公允价值减去处置费用后的净额，参考公平交易中类似资产的销售协议价格或可观察到的市场价格，减去可直接归属于该资产处置的增量成本确定。预计未来现金流量现值时，管理层必须估计该项资产或资产组的预计未来现金流量，并选择恰当的折现率确定未来现金流量的现值。

递延所得税资产

在很可能有足够的应纳税所得额用以抵扣可抵扣亏损的限度内，应就所有尚未利用的可抵扣亏损确认递延所得税资产。这需要管理层运用大量的判断来估计未来取得应纳税所得额的时间和金额，结合纳税筹划策略，以决定应确认的递延所得税资产的金额。

金融工具的公允价值

对于存在活跃市场的金融工具，本行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，本行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。

Impairment of non-current assets besides financial assets

The Bank assesses whether there are any indications of impairment for all non-current assets other than financial assets at the balance sheet date. Intangible assets with indefinite useful lives are tested for impairment annually and at other times when such an indication exists. Other non-current assets other than financial assets are tested for impairment when there are indications that the carrying amounts may not be recoverable. An impairment exists when the carrying amount of an asset or asset group exceeds its recoverable amount, which is the higher of its fair value less costs of disposal and the present value of the future cash flows expected to be derived from it. The calculation of the fair value less costs of disposal based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing of the assets. When the calculations of the present value of the future cash flows expected to be derived from an asset or asset group are undertaken, management must estimate the expected future cash flows from the asset or asset group and choose a suitable discount rate in order to calculate the present value of those cash flows.

Deferred tax assets

Deferred tax assets are recognised for all unused tax losses to the extent that it is probable that taxable profit will be available against which the losses can be utilised. Significant management judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

Fair value of financial instruments

The Bank establishes fair value of financial instruments with reference to a quoted market price in an active market or, if there is no active market, using valuation techniques. These valuation techniques include the use of recent arm's length transactions, observable prices for similar instruments, discounted cash flow analysis using risk-adjusted interest rates, and commonly used market pricing models. Whenever possible these models use observable market inputs and data including, for example, interest rate yield curves, foreign currency rates and option volatilities. The results of using valuation techniques are calibrated against the industry practice and observable current market transactions in the same or similar instruments.

金融工具终止确认

于金融工具转移交易中，本行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。

承租人增量借款利率

本行采用承租人增量借款利率作为折现率计算租赁付款额的现值。确定增量借款利率时，本行根据所处经济环境，以可观察的利率作为确定增量借款利率的参考基础，在此基础上，根据自身情况、标的资产情况、租赁期和租赁负债金额等租赁业务具体情况对参考利率进行调整以得出适用的增量借款利率。

25. 会计政策和会计估计变更

本行本会计年度无会计政策和会计估计变更。

Derecognition of financial instruments

The Bank assesses and judges 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.

Lessee's incremental borrowing rate

The Bank measures the lease liability at the present value of the lease payments discounted using the lessee's incremental borrowing rate. According to the economic environment, the Bank takes the observable interest rate as the reference basis for determining the incremental borrowing rate, then adjusts the observable interest rate based on its own circumstances, underlying assets, lease terms and amounts of lease liabilities to determine the applicable incremental borrowing rate.

(25) Changes in accounting policies and estimates

There is no change in accounting policies in the accounting year of the Bank.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

四、税项

本行本年度主要税项及其税率列示如下：

增值税 Value-added tax (VAT)	应税收入按 13% 或 6% 的税率计算销项税，并按扣除当期允许抵扣的进项税额后的差额计缴增值税。 VAT payable is the difference between VAT output and deductible VAT input for the current period. VAT output has been calculated by applying a rate of 13 per cent or six per cent to the taxable value.
城市维护建设税 Urban maintenance and construction tax	按实际缴纳的流转税的 7% 计缴。 It is levied at seven per cent on the turnover taxes paid.
教育费附加 Educational surcharge	按实际缴纳的流转税的 3% 计缴。 It is levied at three per cent on the turnover taxes paid.
企业所得税 Corporate income tax	按应纳税所得额的 25% 计缴。 It is levied at 25 per cent on the taxable profit.
代扣缴个人所得税 Withholding Individual Income tax	本行支付给雇员的薪金，由本行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.

IV. Taxation

The Bank is mainly subject to the following taxes and the respective tax rates of the Bank for the current year are as follows:

五、财务报表主要项目附注

1. 现金及存放中央银行款项

		2023	2022
库存现金	Cash on hand	1,650,244	1,008,691
存放中央银行法定准备金 - 人民币	Statutory deposits reserve with the Central Bank - RMB	2,586,936,192	2,506,775,632
存放中央银行法定准备金 - 外币	Statutory deposits reserve with the Central Bank - foreign currency	535,965,845	488,694,872
存放中央银行外汇风险准备金	Foreign exchange risk reserve with the Central Bank	564,652,742	48,723,337
存放中央银行的其他款项	Other deposits with the Central Bank	1,582,146,963	3,420,630,756
应计利息	Interest receivable	1,345,445	1,406,092
减：存放中央银行款项减值准备	Less: allowance for impairment losses	(473,939)	(671,674)
合计	Total	5,272,223,492	6,466,567,706

根据中国人民银行的有关规定，本行必须按一定比率缴付存款准备金于中国人民银行。于 2023 年 12 月 31 日，本行人民币及外币存款准备金缴存比例分别为 7% 及 4% (2022 年 12 月 31 日：7.5% 及 6%)。

从 2015 年 10 月起，根据中国人民银行的有关规定，本行按月缴纳外汇风险准备金，每月按上月远期售汇签约额的一定比例缴存外汇风险准备金。2022 年 9 月 28 日起，外汇风险准备金的缴存比例由 0% 调整至 20%。

于 2023 年 12 月 31 日及 2022 年 12 月 31 日，本行将存放中央银行款项纳入阶段一，按其未来 12 个月内预期信用损失计量减值准备。按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第 1 号）要求五级分类全部为正常类。

V. Notes to Financial Statements

(1) Cash and deposits with the Central Bank

The Bank places statutory deposit reserves with the People's Bank of China (PBOC) in accordance with relevant regulations issued by it. As at 31 December 2023, statutory deposit reserves placed with the PBOC were calculated at seven per cent and four per cent (31 December 2022: 7.5 per cent and six per cent) of qualified RMB deposits and foreign currency deposits from customers respectively.

The Bank places foreign exchange risk reserve with the PBOC monthly in accordance with relevant regulations since October 2015. The foreign exchange risk reserve is calculated at a certain percentage of the contractual amount of forward sales of exchanges in the preceding month. The foreign exchange risk reserve ratio increased from zero per cent to 20 per cent since 28 September 2022.

As at 31 December 2023 and 31 December 2022, the Bank included all deposits with the Central Bank in Stage I, and measured the impairment losses based on expected credit losses in the next 12 months (12-month ECL). According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), all related exposures were classified as Pass.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

2. 存放同业款项

(2) Due from banks and other financial institutions

		2023	2022
存放境内银行同业及其他金融机构	Due from domestic banks and other financial institutions	1,223,406,136	1,488,021,028
存放境外银行同业	Due from overseas banks	364,125,676	1,274,590,295
应计利息	Interest receivable	104,231	110,194
小计	Sub-total	1,587,636,043	2,762,721,517
减：存放同业减值准备	Less: allowance for impairment losses	(5,034,307)	(8,309,674)
合计	Total	1,582,601,736	2,754,411,843

存放同业减值准备为本行在国家金融监督管理总局关于印发《银行业金融机构国别风险管理办法》的通知（金规〔2023〕12号）发布前计提的存量国别风险减值准备，以及按照12个月预期信用损失计提的减值准备。

于2023年12月31日及2022年12月31日，本行将全部存放同业款项纳入阶段一，按其未来12个月内预期信用损失计量减值准备。按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第1号）要求五级分类全部为正常类。

Impairment provisions for due from banks and other financial institutions represented the country risk provision made by the Bank prior to the issuance of the Rules for Country Risk Management of Banking Institutions (Jin Gui [2023] No. 12) issued by the NFRA, and the provision for impairment measured according to 12-month expected credit loss.

As at 31 December 2023 and 31 December 2022, the Bank included all due from banks and other financial institutions in Stage I, and measured the impairment losses based on expected credit losses in the next 12 months (12-month ECL). According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), all related exposures were classified as Pass.

3. 拆出资金

(3) Placements with banks and other financial institutions

		2023	2022
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	3,172,780,500	1,975,465,141
拆放及借出境外银行同业	Placements with overseas banks	663,996,810	2,306,686,600
应计利息	Interest receivable	19,154,767	17,118,645
小计	Sub-total	3,855,932,077	4,299,270,386
减：拆放同业减值准备	Less: allowance for impairment losses	(8,195,143)	(17,459,395)
合计	Total	3,847,736,934	4,281,810,991

拆放同业减值准备为本行在国家金融监督管理总局关于印发《银行业金融机构国别风险管理办法》的通知（金规〔2023〕12号）发布前计提的存量国别风险减值准备，以及按照12个月预期信用损失计提的减值准备。

于2023年12月31日及2022年12月31日，本行将全部拆出资金纳入阶段一，按其未来12个月内预期信用损失计量减值准备。按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第1号）要求五级分类全部为正常类。

Impairment provisions for placements represented the country risk provision made by the Bank prior to the issuance of the Rules for Country Risk Management of Banking Institutions (Jin Gui [2023] No. 12) issued by the NFRA, and the provision for impairment measured according to 12-month expected credit loss.

As at 31 December 2023 and 31 December 2022, the Bank included all placements with banks and other financial institutions in Stage I, and measured the impairment losses based on expected credit losses in the next 12 months (12-month ECL). According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), all related exposures were classified as Pass.

4. 交易性金融资产

(4) Financial assets held for trading

		2023	2022
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:		
商业银行债	Commercial bank bonds	1,970,846,350	471,392,980
政策性银行债	Policy bank bonds	1,280,977,590	280,748,530
中央银行票据及国债	Central Bank bills and government bonds	919,707,080	854,373,700
政府机构债券	Government agency bonds	502,206,070	-
企业债	Corporate bonds	302,589,400	190,240,560
地方政府债	Municipal bonds	-	10,048,770
应计利息	Interest receivable	68,471,846	30,532,951
合计	Total	5,044,798,336	1,837,337,491

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。本行运用的衍生金融工具包括远期合约、掉期、期权和期货。

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行的衍生金融工具的风险敞口而非公允价值。

本行无为套期保值目的而被指定为套期工具的衍生金融工具。

(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, swaps, options and futures.

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.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

本行于资产负债表日所持有的衍生金融工具如下：

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

		2023			2022		
		公允价值 Fair Value			公允价值 Fair Value		
		名义金额 Notional Amount	资产 Assets	负债 Liabilities	名义金额 Notional Amount	资产 Assets	负债 Liabilities
外汇衍生工具：	Foreign exchange contracts:						
远期合约	Forward	8,127,915,989	124,853,777	63,973,079	11,960,636,230	139,073,831	183,620,933
掉期合约	Swaps	186,921,533,538	1,566,046,976	1,572,744,639	195,883,926,169	1,916,354,954	2,070,114,617
期权合约	Options	16,751,919,830	111,909,492	99,487,298	31,178,008,869	288,035,992	211,483,135
小计	Sub-total	211,801,369,357	1,802,810,245	1,736,205,016	239,022,571,268	2,343,464,777	2,465,218,685
利率衍生工具：	Interest rate contracts:						
掉期合约	Swaps	231,425,964,451	1,050,283,398	1,057,313,452	205,223,694,107	865,770,067	867,001,612
小计	Sub-total	231,425,964,451	1,050,283,398	1,057,313,452	205,223,694,107	865,770,067	867,001,612
商品价格挂钩工具：	Commodity contracts:						
掉期合约	Swaps	2,490,756,996	33,203,262	32,841,333	3,505,836,561	96,445,053	95,739,664
期权合约	Options	19,123,290	191,955	191,962	61,288,480	2,408,588	2,408,572
小计	Sub-total	2,509,880,286	33,395,217	33,033,295	3,567,125,041	98,853,641	98,148,236
股票价格挂钩工具：	Equity contracts:						
期权合约	Options	428,395,070	489	232,788	485,125,475	127,428	148,756
小计	Sub-total	428,395,070	489	232,788	485,125,475	127,428	148,756
贵金属衍生工具：	Precious metal derivatives:						
远期合约	Forwards	26,854,113,075	2,221,919,956	2,389,300,873	22,864,249,257	1,043,472,626	927,693,238
掉期合约	Swaps	13,196,123,558	274,814,967	229,516,417	7,932,222,061	129,821,593	151,898,075
期货合约	Futures	1,939,002,276	18,585,336	9,248,654	1,851,631,714	8,099,222	37,166,605
小计	Sub-total	41,989,238,909	2,515,320,259	2,628,065,944	32,648,103,032	1,181,393,441	1,116,757,918
信用衍生工具：	Credit derivatives:						
掉期合约	Swaps	56,708,346	1,500,037	1,306,550	55,762,766	755,983	573,519
小计	Sub-total	56,708,346	1,500,037	1,306,550	55,762,766	755,983	573,519
合计	Total	488,211,556,419	5,403,309,645	5,456,157,045	481,002,381,689	4,490,365,337	4,547,848,726

6. 买入返售金融资产

(6) Reverse repurchase financial assets

		2023	2022
按交易对手分类：	Classified by counter-party:		
同业	Financial institutions	6,593,098,000	4,097,430,000
应计利息	Interest receivable	5,512,755	609,889
减：减值准备	Less: allowance for impairment losses	(1,110,477)	(1,650,981)
合计	Total	6,597,500,278	4,096,388,908
按质押品分类：	Classified by type of pledged assets:		
债券	Bonds	6,593,098,000	4,097,430,000
应计利息	Interest receivable	5,512,755	609,889
减：减值准备	Less: allowance for impairment losses	(1,110,477)	(1,650,981)
合计	Total	6,597,500,278	4,096,388,908

于 2023 年 12 月 31 日及 2022 年 12 月 31 日，本行将全部买入返售金融资产纳入阶段一，按其未来 12 个月内预期信用损失计量减值准备。按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第 1 号）要求五级分类全部为正常类。

As at 31 December 2023 and 31 December 2022, the Bank included all reverse repurchase financial assets in Stage I, and measured the impairment losses based on expected credit losses in the next 12 months (12-month ECL). According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), all related exposures were classified as Pass.

7. 发放贷款和垫款

(7) Loans and advances to customers

7.1 按个人和企业分布

(7.1) Distribution of loans and advances by individual and corporate

		2023	2022
以摊余成本法计量的发放贷款和垫款	Loans and advances to customers at amortised cost		
个人贷款和垫款：	Retail loans and advances:		
住房按揭	Mortgages	3,304,531,853	4,226,952,758
其他	Others	326,007	534,164
小计	Sub-total	3,304,857,860	4,227,486,922
企业贷款和垫款：	Corporate loans and advances:		
贷款	Loans	20,348,804,529	19,372,438,648
贸易融资	Trade finance	14,434,902,227	14,755,048,609
小计	Sub-total	34,783,706,756	34,127,487,257
以公允价值计量且其变动计入其他综合收益的发放贷款和垫款	Loans and advances to customers at fair value through other comprehensive income	498,016,028	696,434,857
合计	Total	38,586,580,644	39,051,409,036
应计利息	Interest receivable	219,065,746	225,248,787
发放贷款和垫款总额	Total amount of loans and advances	38,805,646,390	39,276,657,823
减：贷款减值准备	Less: allowance for impairment losses	(964,887,862)	(1,029,784,893)
发放贷款和垫款账面价值	Net value of loans and advances to customers	37,840,758,528	38,246,872,930

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

7.2 按行业分布

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

		2023	
		账面余额 Amount	比例 Percentage
房地产业	Real estates	8,118,216,166	21%
批发和零售业	Wholesale and retail	7,895,703,361	20%
制造业	Manufacturing	7,428,544,904	19%
交通运输、仓储和邮政业	Transportation, storage and post	2,692,435,975	7%
信息传输、软件和信息技术服务业	Telecommunication, software and information management services	2,062,331,048	5%
金融业	Finance	1,527,581,312	4%
农林牧渔业	Agriculture, forestry, farming and fishing	1,364,692,500	4%
住宿和餐饮业	Accommodation and catering	1,362,592,762	4%
租赁和商务服务业	Leasing and commercial services	1,290,069,214	3%
卫生、社会保障和社会福利业	Health, social security and social welfare	713,797,689	2%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	438,731,708	1%
建筑业	Construction	343,216,136	1%
科学研究和技术服务业	Scientific research and technical services	40,556,009	-
居民服务、修理和其他服务业	Residents services, repair and other services	3,000,000	-
教育业	Education	254,000	-
个人贷款	Retail loan	3,304,857,860	9%
合计	Total	38,586,580,644	100%
应计利息	Interest receivable	219,065,746	
发放贷款和垫款总额	Total amount of loans and advances	38,805,646,390	
减：贷款减值准备	Less: allowance for impairment losses	(964,887,862)	
发放贷款和垫款账面价值	Net value of loans and advances to customers	37,840,758,528	

		2022	
		账面余额 Amount	比例 Percentage
房地产业	Real estates	8,594,829,608	22%
批发和零售业	Wholesale and retail	6,053,170,947	16%
制造业	Manufacturing	8,584,216,017	22%
交通运输、仓储和邮政业	Transportation, storage and post	2,662,316,600	7%
信息传输、软件和信息技术服务业	Telecommunication, software and information management services	2,250,934,397	6%
金融业	Finance	1,016,644,622	3%
农林牧渔业	Agriculture, forestry, farming and fishing	930,466,901	2%
住宿和餐饮业	Accommodation and catering	1,148,436,984	3%
租赁和商务服务业	Leasing and commercial services	2,338,700,051	6%
卫生、社会保障和社会福利业	Health, social security and social welfare	289,979,367	1%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	528,541,197	1%
建筑业	Construction	279,721,106	1%
科学研究和技术服务业	Scientific research and technical services	98,310,000	-
居民服务、修理和其他服务业	Residents services, repair and other services	46,670,000	-
教育业	Education	984,317	-
个人贷款	Retail loan	4,227,486,922	10%
合计	Total	39,051,409,036	100%
应计利息	Interest receivable	225,248,787	
发放贷款和垫款总额	Total amount of loans and advances	39,276,657,823	
减：贷款减值准备	Less: allowance for impairment losses	(1,029,784,893)	
发放贷款和垫款账面价值	Net value of loans and advances to customers	38,246,872,930	

7.3 按地区分布

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

		2023	2022
东北	North-east	746,880,410	743,909,523
华东	East	17,377,636,785	17,140,263,060
华北	North	7,520,234,677	7,963,219,174
华中	Central	1,329,940,276	1,750,995,723
华南	South	7,298,190,784	7,241,295,369
西南	South-west	2,160,770,145	2,528,261,065
西北	North-west	582,885,032	532,885,807
境外地区	Overseas	1,570,042,535	1,150,579,315
合计	Total	38,586,580,644	39,051,409,036
应计利息	Interest receivable	219,065,746	225,248,787
发放贷款和垫款总额	Total amount of loans and advances	38,805,646,390	39,276,657,823
减：贷款减值准备	Less: allowance for impairment losses	(964,887,862)	(1,029,784,893)
发放贷款和垫款账面价值	Net value of loans and advances to customers	37,840,758,528	38,246,872,930

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7.4 按担保方式分布

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

		2023	2022
信用贷款	Unsecured loans	8,623,923,156	8,778,356,548
保证贷款	Guaranteed loans	7,434,791,211	6,680,893,819
附担保物贷款	Loans with collaterals	22,527,866,277	23,592,158,669
其中:	Of which:		
抵押贷款	Secured by mortgages	18,605,959,030	18,840,151,008
质押贷款	Secured by pledges	3,921,907,247	4,752,007,661
合计	Total	38,586,580,644	39,051,409,036
应计利息	Interest receivable	219,065,746	225,248,787
发放贷款和垫款总额	Total amount of loans and advances	38,805,646,390	39,276,657,823
减: 贷款减值准备	Less: allowance for impairment losses	(964,887,862)	(1,029,784,893)
发放贷款和垫款账面价值	Net value of loans and advances to customers	37,840,758,528	38,246,872,930

7.5 逾期贷款

(7.5) Overdue Loan

						2023
		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	Over 91 days to 1 year (inclusive)	Overdue 1 year to 3 years (inclusive)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	-	-	-	-	-
附担保物贷款	Loans with collaterals	58,708,180	131,778,492	50,954,925	67,741,599	309,183,196
其中:	Of which:					
抵押贷款	Secured by mortgages	338,244	122,081,001	10,378,000	57,832,804	190,630,049
质押贷款	Secured by pledges	58,369,936	9,697,491	40,576,925	9,908,795	118,553,147
合计	Total	58,708,180	131,778,492	50,954,925	67,741,599	309,183,196
2022						
		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	Over 91 days to 1 year (inclusive)	Overdue 1 year to 3 years (inclusive)	Overdue 3 years above	Total
保证贷款	Guaranteed loans	-	117,147,694	-	-	117,147,694
附担保物贷款	Loans with collaterals	38,191,501	10,378,000	64,243,816	8,197,920	121,011,237
其中:	Of which:					
抵押贷款	Secured by mortgages	514,606	10,378,000	54,477,571	8,197,920	73,568,097
质押贷款	Secured by pledges	37,676,895	-	9,766,245	-	47,443,140
合计	Total	38,191,501	127,525,694	64,243,816	8,197,920	238,158,931

逾期贷款是指本金或利息逾期 1 天或以上的贷款。

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

7.6 贷款损失准备

以摊余成本法计量的发放贷款和垫款减值准备按照本行 12 个月预期信用损失及整个存续期预期信用损失分别计提，减值准备的变动如下：

(7.6) Loan impairment provision

The allowances for loans and advances measured at amortised cost are measured according to the 12-month expected credit loss and lifetime expected credit loss respectively. The movement of impairment provisions is as follows:

						2023
		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计	Total
		未来 12 个月预期信用损失 12-month expected credit loss	整个存续期预期信用损失 (未发生信用减值) Lifetime expected credit losses (not yet credit-impaired)	整个存续期预期信用损失 (已发生信用减值) Lifetime expected credit losses (credit-impaired)		
2023 年 1 月 1 日	At 1 January 2023	798,009,868	57,552,654	174,222,371	1,029,784,893	
-- 转入第二阶段	Transfer to Stage II	(5,069,443)	5,069,443	-	-	
-- 转入第三阶段	Transfer to Stage III	(15,141,621)	-	15,141,621	-	
-- 转回第一阶段	Transfer to Stage I	40,500,470	(40,499,305)	(1,165)	-	
本年计提与转回	Charge/(reverse) during the year	(36,519,056)	6,553,054	74,010,452	44,044,450	
本年核销	Write-off	-	-	(115,191,207)	(115,191,207)	
收回以前年度核销	Recovery of loans and advances previously written off	-	-	6,090,028	6,090,028	
汇率变动	Exchange rate difference	-	-	159,698	159,698	
2023 年 12 月 31 日	Closing balance	781,780,218	28,675,846	154,431,798	964,887,862	
2022						
		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计	Total
		未来 12 个月预期信用损失 12-month expected credit loss	整个存续期预期信用损失 (未发生信用减值) Lifetime expected credit losses (not yet credit-impaired)	整个存续期预期信用损失 (已发生信用减值) Lifetime expected credit losses (credit-impaired)		
2022 年 1 月 1 日余额	At 1 January 2022	801,848,305	75,054,473	88,325,299	965,228,077	
- 转入第二阶段	Transfer to Stage II	(1,097,507)	1,097,507	-	-	
- 转入第三阶段	Transfer to Stage III	(13,987,923)	-	13,987,923	-	
- 转回第一阶段	Transfer to Stage I	7,316,165	(7,316,165)	-	-	
本年计提与转回	Charge/(reverse) during the year	3,930,828	(11,283,161)	67,210,471	59,858,138	
收回以前年度核销	Recovery of loans and advances previously written off	-	-	320,349	320,349	
汇率变动	Exchange rate difference	-	-	4,378,329	4,378,329	
2022 年 12 月 31 日	Closing balance	798,009,868	57,552,654	174,222,371	1,029,784,893	

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以公允价值计量且变动计入其他综合收益的发放贷款和垫款损失准备按照本行 12 个月预期信用损失及整个存续期预期信用损失分别计提的减值准备的变动如下：

The allowance for loans and advances at fair value through other comprehensive income are measured according to the 12-month expected credit loss and lifetime expected credit loss respectively. The movement of impairment provisions is as follows:

		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计 Total
		未来 12 个月 预期信用损失 12-month expected credit loss	整个存续期 预期信用损失 (未发生信用减值) Lifetime expected credit losses (not yet credit- impaired)	整个存续期 预期信用损失 (已发生信用减值) Lifetime expected credit losses (credit-impaired)	
2023 年 12 月 31 日	At 31 December 2023	280,322	5,960	-	286,282
2022 年 12 月 31 日	At 31 December 2022	711,725	204,933	-	916,658

8. 其他债权投资

(8) Other debt investments

		2023	2022
政策性银行及商业银行债券	Bonds issued by policy banks and commercial banks	3,605,000,128	2,178,516,610
中央银行票据及国债	Central Bank bills and government bonds	1,539,679,570	3,234,988,930
企业债	Corporate bonds	1,460,098,216	250,204,560
政府机构债券	Government agency bonds	520,942,360	-
地方政府债	Municipal bonds	353,226,100	-
同业存单	Negotiable certificate of deposits	3,653,348,550	2,407,915,513
其他	Others	180,258,990	-
其他债权投资总额	Total amount of other debt investments	11,312,553,914	8,071,625,613
应计利息	Accrued interest	100,936,246	79,862,727
合计	Total	11,413,490,160	8,151,488,340

于 2023 年 12 月 31 日及 2022 年 12 月 31 日，本行将全部其他债权投资纳入阶段一，按其未来 12 个月内预期信用损失计量减值准备。按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第 1 号）要求五级分类全部为正常类。

本年在其他综合收益中确认的利得金额为人民币 47,361,107 元（2022 年：人民币 6,451,237 元），本年终止确认时从其他综合收益转入当期损益的利得金额为人民币 32,023,622 元（2022 年：人民币 30,081,585 元）。

As at 31 December 2023 and 31 December 2022, the Bank included all other debt investments in Stage I, and measured the impairment losses based on expected credit losses in the next 12 months (12-month ECL). According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), all related exposures were classified as Pass.

The amount of gains recognised in other comprehensive income in 2023 was RMB47,361,107 (2022: RMB6,451,237), and the amount transferred from other comprehensive income to the current profit was RMB32,023,622 (2022: RMB30,081,585).

9. 固定资产

(9) Fixed assets

		运输设备 Motor vehicles	办公设备 Office equipment	合计 Total
原价：	Cost:			
年初余额	Opening balance	2,527,221	118,354,884	120,882,105
购置	Additions	511,310	16,790,157	17,301,467
处置或报废	Disposal or retirements	(388,625)	(11,587,763)	(11,976,388)
年末余额	Closing balance	2,649,906	123,557,278	126,207,184
累计折旧：	Accumulated depreciation:			
年初余额	Opening balance	1,592,450	86,062,087	87,654,537
计提	Depreciation provided during the year	256,211	12,068,878	12,325,089
转销	Disposal or retirements	(388,625)	(11,220,379)	(11,609,004)
年末余额	Closing balance	1,460,036	86,910,586	88,370,622
账面价值：	Carrying amount			
年末	At end of year	1,189,870	36,646,692	37,836,562
年初	At beginning of year	934,771	32,292,797	33,227,568

		运输设备 Motor vehicles	办公设备 Office equipment	合计 Total
原价：	Cost:			
年初余额	Opening balance	2,482,091	110,607,223	113,089,314
购置	Additions	413,343	11,452,783	11,866,126
在建工程转入（附注五、13.3）	Transfer from construction in progress (Notes V.13.3)	-	229,442	229,442
处置或报废	Disposal or retirements	(368,213)	(3,934,564)	(4,302,777)
年末余额	Closing balance	2,527,221	118,354,884	120,882,105
累计折旧：	Accumulated depreciation:			
年初余额	Opening balance	1,750,480	78,476,058	80,226,538
计提	Depreciation provided during the year	210,143	11,210,134	11,420,277
转销	Disposal or retirements	(368,173)	(3,624,105)	(3,992,278)
年末余额	Closing balance	1,592,450	86,062,087	87,654,537
账面价值：	Carrying amount			
年末	At end of year	934,771	32,292,797	33,227,568
年初	At beginning of year	731,611	32,131,165	32,862,776

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10. 使用权资产

(10) Right-of-use assets

				2023
		房屋及建筑物 Properties and buildings	运输工具 Motor vehicles	合计 Total
成本:	Cost:			
年初余额	Opening balance	55,263,323	3,999,488	59,262,811
本年增加	Additions	128,824,584	3,163,580	131,988,164
本年减少	Disposals	(8,626,229)	(2,816,620)	(11,442,849)
年末余额	Closing balance	175,461,678	4,346,448	179,808,126
累计折旧:	Accumulated depreciation:			
年初余额	Opening balance	27,932,114	2,621,525	30,553,639
本年计提	Depreciation provided during the year	53,518,733	1,567,960	55,086,693
本年减少	Disposals	(8,626,229)	(2,816,620)	(11,442,849)
年末余额	Closing balance	72,824,618	1,372,865	74,197,483
账面价值:	Carrying amount			
年末	At end of year	102,637,060	2,973,583	105,610,643
年初	At beginning of year	27,331,209	1,377,963	28,709,172
2022				
		房屋及建筑物 Properties and buildings	运输工具 Motor vehicles	合计 Total
成本:	Cost:			
年初余额	Opening balance	185,987,885	3,912,206	189,900,091
本年增加	Additions	9,100,757	768,308	9,869,065
本年减少	Disposals	(139,825,319)	(681,026)	(140,506,345)
年末余额	Closing balance	55,263,323	3,999,488	59,262,811
累计折旧:	Accumulated depreciation:			
年初余额	Opening balance	113,079,236	1,942,219	115,021,455
本年计提	Depreciation provided during the year	54,678,197	1,360,332	56,038,529
本年减少	Disposals	(139,825,319)	(681,026)	(140,506,345)
年末余额	Closing balance	27,932,114	2,621,525	30,553,639
账面价值:	Carrying amount			
年末	At end of year	27,331,209	1,377,963	28,709,172
年初	At beginning of year	72,908,649	1,969,987	74,878,636

11. 无形资产

(11) Intangible assets

		2023	2022
软件设备	Software		
原价:	Cost:		
年初余额	Opening balance	263,694,863	249,036,644
购置	Additions	5,165,267	2,444,601
在建工程转入 (附注五、13.3)	Transfer from construction in progress (Notes V.13.3)	4,680,297	12,213,618
处置	Disposal	(4,184,706)	-
年末余额	Closing balance	269,355,721	263,694,863
累计摊销:	Accumulated amortisation:		
年初余额	Opening balance	198,306,312	175,990,038
计提	Amortisation provided during the year	20,726,449	22,316,274
处置	Disposals	(4,184,706)	-
年末余额	Closing balance	214,848,055	198,306,312
账面价值:	Carrying amount		
年末	At end of year	54,507,666	65,388,551
年初	At beginning of year	65,388,551	73,046,606

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12. 递延所得税资产

(12) Deferred tax assets

本行在资产负债表中将已确认的递延所得税资产和已确认的递延所得税负债以抵销后的净额列示如下：

The net amount after the offsetting of the Bank's deferred tax assets and liabilities is as below:

递延所得税资产	Deferred tax assets	2023			
		年初余额 Opening balance	本年计入损益 Credited/(Charged) to profit or loss	本年计入所有者权益 Credited/ (Charged) to equity	年末余额 Closing balance
贷款及拆放同业损失准备	Allowance for impairment losses on loan and placement	209,551,203	23,370,145	-	232,921,348
其他金融资产减值准备	Allowance for impairment losses on other financial assets	15,422,355	(6,207,007)	-	9,215,348
预计负债	Provisions	13,191,619	24,781,398	-	37,973,017
以公允价值计量且其变动计入其他综合收益的金融资产的未实现损益	Unrealised profit or loss of financial assets at fair value through other comprehensive income	(7,190,061)	-	(2,456,566)	(9,646,627)
企业自身信用风险变动	Changes in the fair value of the Bank's own credit risks	72,161	-	(17,459)	54,702
衍生金融工具公允价值变动损益	Changes in fair value of derivatives	(15,574,762)	45,140,371	-	29,565,609
其他以公允价值计量且其变动计入当期损益的金融工具的公允价值变动	Changes in fair value of other financial instruments at fair value through profit or loss	17,961,276	63,866,219	-	81,827,495
预提职工工资及奖金	Accrued employee salary and bonus	6,524,462	1,863,477	-	8,387,939
预提费用	Accrued liabilities	1,905,703	5,084,442	-	6,990,145
其他	Others	(4,691,201)	(1,943,941)	-	(6,635,142)
合计	Total	237,172,755	155,955,104	(2,474,025)	390,653,834

递延所得税资产	Deferred tax assets	2022			
		年初余额 Opening balance	本年计入损益 Credited/(Charged) to profit or loss	本年计入所有者权益 Credited/ (Charged) to equity	年末余额 Closing balance
贷款及拆放同业损失准备	Allowance for impairment losses on loan and placement	177,930,069	31,621,134	-	209,551,203
其他金融资产减值准备	Allowance for impairment losses on other financial assets	22,723,914	(7,301,559)	-	15,422,355
预计负债	Provisions	11,527,754	1,663,865	-	13,191,619
以公允价值计量且其变动计入其他综合收益的金融资产的未实现损益	Unrealised profit or loss of financial assets at fair value through other comprehensive income	(13,154,865)	-	5,964,804	(7,190,061)
企业自身信用风险变动	Changes in the fair value of the Bank's own credit risks	-	-	72,161	72,161
衍生金融工具公允价值变动损益	Changes in fair value of derivatives	(58,742,734)	43,167,972	-	(15,574,762)
其他以公允价值计量且其变动计入当期损益的金融工具的公允价值变动	Changes in fair value of other financial instruments at fair value through profit or loss	(1,515,980)	19,477,256	-	17,961,276
预提职工工资及奖金	Accrued employee salary and bonus	4,861,257	1,663,205	-	6,524,462
预提费用	Accrued liabilities	5,991,797	(4,086,094)	-	1,905,703
其他	Others	(3,634,511)	(1,056,690)	-	(4,691,201)
合计	Total	145,986,701	85,149,089	6,036,965	237,172,755

13. 其他资产

(13) Other assets

	附注 Notes	2023	2022
贵金属拆出	Precious metal lending	1,722,880,360	2,105,378,784
长期待摊费用	Long-term deferred expenses	35,492,057	47,460,179
在建工程	Construction in process	3,353,402	390,063
其他应收款	Other receivables	252,733,378	1,272,960,442
待认证进项税额及增值税留抵税额	Input VAT to be verified and VAT retained	16,240,697	17,972,222
合计	Total	2,030,699,894	3,444,161,690

13.1 贵金属拆出

(13.1) Precious metal lending

贵金属拆出本金部分以实物贵金属进行交割。于 2023 年 12 月 31 日及 2022 年 12 月 31 日，本行按资产负债表日贵金属价格对其按照公允价值进行核算。

The principal of the precious metal lending is settled in physical precious metals. As at 31 December 2023 and 31 December 2022, it was measured at fair value based on precious metal prices at the balance sheet date.

13.2 长期待摊费用

(13.2) Long-term deferred expenses

		2023		
		租入固定资产改良支出 Leasehold improvement	其他 Others	合计 Total
年初余额	Opening balance	43,555,450	3,904,729	47,460,179
增加	Additions	2,210,309	-	2,210,309
在建工程转入 (附注五、13.3)	Transfer from construction in progress (Notes V.13.3)	1,306,648	-	1,306,648
处置	Disposals	(398,944)	-	(398,944)
摊销	Amortisation	(13,210,252)	(1,875,883)	(15,086,135)
年末余额	Closing balance	33,463,211	2,028,846	35,492,057

		2022		
		租入固定资产改良支出 Leasehold improvement	其他 Others	合计 Total
年初余额	Opening balance	52,381,224	3,667,656	56,048,880
增加	Additions	3,104,365	2,398,404	5,502,769
在建工程转入 (附注五、13.3)	Transfer from construction in progress (Notes V.13.3)	2,582,509	-	2,582,509
处置	Disposal	(157,823)	-	(157,823)
摊销	Amortisation	(14,354,825)	(2,161,331)	(16,516,156)
年末余额	Closing balance	43,555,450	3,904,729	47,460,179

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13.3 在建工程		(13.3) Construction in progress	
		2023	2022
年初余额	Opening balance	390,063	11,760,356
增加	Additions	8,950,284	3,757,163
转入固定资产 (附注五、9)	Transfer to fixed assets (Notes V.9)	-	(229,442)
转入无形资产 (附注五、11)	Transfer to intangible assets (Notes V.11)	(4,680,297)	(12,213,618)
转入长期待摊费用 (附注五、13.2)	Transfer to long-term deferred expenses (Notes V.13.2)	(1,306,648)	(2,582,509)
转入管理费用	Transfer to administrative expenses	-	(101,887)
年末余额	Closing balance	3,353,402	390,063

13.4 其他应收款		(13.4) Other receivables	
		2023	2022
应收及暂付款项	Other receivable and prepayments	282,976,047	1,277,366,086
减值准备	Allowance for impairment losses	(30,242,669)	(4,405,644)
年末余额	Closing balance	252,733,378	1,272,960,442

应收及暂付款项主要包括应收待结算及清算款项。应收及暂付款项的账龄分析列示如下： Other receivable and prepayments mainly include items in the process of clearing and settlement. The aging analysis is as follows:

账龄：		Aging		2023	2022
1 年以内	Within 1 year	254,275,723	1,247,319,424		
1 年至 2 年	1-2 years	1,210,354	1,727,845		
2 年至 3 年	2-3 years	1,723,427	3,836,291		
3 年以上	More than 3 years	25,766,543	24,482,526		
小计	Sub-total	282,976,047	1,277,366,086		
减：减值准备	Less: allowance for impairment losses	(30,242,669)	(4,405,644)		
合计	Total	252,733,378	1,272,960,442		

其他应收款按照未来 12 个月预期信用损失及整个存续期预期信用损失分别计提的减值准备的变动如下：

The impairment provisions are measured according to the 12-month expected credit loss and lifetime expected credit loss. The movement of allowance for impairment losses is as follows:

		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	2023
		未来 12 个月预期信用损失 12-month expected credit loss	整个存续期 预期信用损失(未发生信用减值) Lifetime expected credit losses (not yet credit-impaired)	整个存续期 预期信用损失(已发生信用减值) Lifetime expected credit losses (credit-impaired)	合计 Total
年初余额	Opening Balance	4,405,644	-	-	4,405,644
本年计提	Provision during the year	4,567,302	-	21,269,723	25,837,025
年末余额	Closing Balance	8,972,946	-	21,269,723	30,242,669

于 2023 年 12 月 31 日，本年度第三阶段预期信用损失主要来源于按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第 1 号）要求其五级分类为次级类的债权。

As at 31 December 2023, the current year's Stage III expected credit losses arose primarily from debt classified as Sub Standard, according to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China).

		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	2022
		未来 12 个月预期信用损失 12-month expected credit loss	整个存续期 预期信用损失(未发生信用减值) Lifetime expected credit losses (not yet credit-impaired)	整个存续期 预期信用损失(已发生信用减值) Lifetime expected credit losses (credit-impaired)	合计 Total
年初余额	Opening Balance	1,638,030	-	-	1,638,030
本年计提	Provision during the year	2,767,614	-	-	2,767,614
年末余额	Closing Balance	4,405,644	-	-	4,405,644

14. 同业及其他金融机构存放款项

(14) Due to banks and other financial institutions

		2023	2022
境内银行同业及其他金融机构存放	Due to domestic banks and other financial institutions	2,921,313,429	3,256,042,641
境外银行同业存放	Due to overseas banks	217,212,698	252,253,487
应计利息	Interest payable	3,515,299	2,826,508
合计	Total	3,142,041,426	3,511,122,636

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18. 应付职工薪酬

(18) Employee benefits payable

		2023			
		年初余额 Opening balance	本年增加 Increase	本年减少 Decrease	年末余额 Closing balance
工资、奖金、津贴和补贴	Salary, bonus, allowance and subsidy	143,870,769	625,665,161	618,725,027	150,810,903
社会保险费	Social insurance	2,431,173	30,676,145	30,338,964	2,768,354
住房公积金	Housing fund	11,338	33,070,133	33,081,471	-
工会经费和职工教育经费	Labour union expenditure and staff education fee	-	3,813,434	3,813,434	-
其他短期薪酬	Other short-term benefits	-	16,395,703	16,395,703	-
小计	Sub-total	146,313,280	709,620,576	702,354,599	153,579,257
设定提存计划	Defined contribution plan	20,946,350	76,898,415	73,481,777	24,362,988
其中：基本养老保险费	Including: Pension fund	4,547,686	45,938,763	45,424,507	5,061,942
企业年金缴费	Annuity	16,398,664	30,959,652	28,057,270	19,301,046
合计	Total	167,259,630	786,518,991	775,836,376	177,942,245

		2022			
		年初余额 Opening balance	本年增加 Increase	本年减少 Decrease	年末余额 Closing balance
工资、奖金、津贴和补贴	Salary, bonus, allowance and subsidy	131,192,966	578,020,480	565,342,677	143,870,769
社会保险费	Social insurance	2,457,510	28,846,047	28,872,384	2,431,173
住房公积金	Housing fund	-	30,182,542	30,171,204	11,338
工会经费和职工教育经费	Labour union expenditure and staff education fee	-	3,164,389	3,164,389	-
其他短期薪酬	Other short-term benefits	-	18,585,880	18,585,880	-
小计	Sub-total	133,650,476	658,799,338	646,136,534	146,313,280
设定提存计划	Defined contribution plan	21,986,159	64,535,627	65,575,436	20,946,350
其中：基本养老保险费	Including: Pension fund	4,256,560	42,149,240	41,858,114	4,547,686
企业年金缴费	Annuity	17,729,599	22,386,387	23,717,322	16,398,664
合计	Total	155,636,635	723,334,965	711,711,970	167,259,630

19. 应交税费

(19) Tax payables

		2023	2022
增值税	Value added tax	26,814,985	35,270,509
附加税	Tax surcharges	3,272,155	3,099,704
企业所得税	Corporate income tax	167,804,476	97,828,829
代扣代缴税项	Withholding tax	40,088,752	29,259,489
其他	Others	458,614	869,107
合计	Total	238,438,982	166,327,638

20. 应付债券

(20) Bonds payable

		2023	2022
金融债	Financial bond	1,008,881,147	1,008,207,443
二级资本债	Tier-two capital bond	1,004,884,918	1,004,325,682
同业存单	Negotiable certificates of deposit	1,816,300,791	1,540,581,920
合计	Total	3,830,066,856	3,553,115,045

于 2023 年 12 月 31 日，应付债券余额列示如下：

As at 31 December 2023, the amount of bonds payable is listed below:

发行日期 Issue date	债券期限 Tenor	发行金额 Issue amount	本年发行 Issue amount during the year	本年计提利息 Accrued interest	本年偿还 / 支付利息 Repayment	年末余额 Closing balance
2019/11/15	10 年 (10 years)	1,000,000,000	-	47,984,550	(48,000,000)	1,004,884,918
2022/08/24	3 年 (Three years)	1,000,000,000	-	28,772,405	(28,800,000)	1,008,881,147

2019 年 11 月 15 日发行的第一期二级资本债属于 10 年期固定利率债券，面值为人民币 100 元，票面利率为 4.8%，每年付息一次。本行在满足相关条件下有权选择在第 5 年末按面值提前一次性部分或全部赎回本期债券。

The tier-two capital bond issued on 15 November 2019 is a 10-year bond with RMB100 par value and interest is paid annually at a fixed rate of 4.8 per cent per annum. The bond is redeemable at par at the option of the Bank, in part or in whole, at the end of the 5th year subject to the relevant conditions.

2022 年 8 月 24 日发行的第一期金融债属于 3 年期固定利率债券，面值为人民币 100 元，票面利率为 2.88%，每年付息一次。本期债券持有人在本期债券到期前无权向发行人要求提前赎回本期债券。

The financial bond issued on 24 August 2022 is a 3-year bond with RMB100 par value and interest is paid annually at a fixed rate of 2.88 per cent per annum. The bond holder does not have the right to redeem the bond before maturity.

本行于 2023 年度在全国银行间市场发行 15 期人民币同业存单，面值均为人民币 100 元，贴息发行。

15 negotiable certificates of deposit were issued in 2023. The par value was RMB100 and the interest rate was zero.

本行应付债券没有出现拖欠本金、利息，或赎回款项的违约情况。

The Bank did not default on any principal, interest or redemption amounts with respect to its bonds payable.

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21. 预计负债

(21) Provisions

		2023	2022
信用承诺及财务担保减值准备：	Allowance for impairment losses on loan commitments and financial guarantee contracts:		
年初余额	Opening balance	52,766,476	46,111,016
本年增加	Increase during the year	99,125,592	6,655,460
年末余额	Closing balance	151,892,068	52,766,476

信用承诺及财务担保按照 12 个月预期信用损失及整个存续期预期信用损失计提减值准备，减值准备的变动如下：

The allowance for impairment losses on loan commitments and financial guarantee contracts are measured according to the 12-month expected credit loss and lifetime expected credit loss. The movement of allowance for impairment losses are as follows:

		2023			2023
		第一阶段 Stage I 未来 12 个月 预期信用损失 12-month expected credit loss	第二阶段 Stage II 整个存续期预期信用损失 (未发生信用减值) Lifetime expected credit loss (not yet credit-impaired)	第三阶段 Stage III 整个存续期预期信用损失 (已发生信用减值) Lifetime expected credit losses (credit-impaired)	合计 Total
年初余额	Opening balance	42,890,068	8,237	9,868,171	52,766,476
本年计提	Accrue during the year	78,496,334	14,044,160	6,585,098	99,125,592
年末余额	Closing balance	121,386,402	14,052,397	16,453,269	151,892,068
		2022			2022
		第一阶段 Stage I 未来 12 个月 预期信用损失 12-month expected credit loss	第二阶段 Stage II 整个存续期预期信用损失 (未发生信用减值) Lifetime expected credit loss (not yet credit-impaired)	第三阶段 Stage III 整个存续期预期信用损失 (已发生信用减值) Lifetime expected credit losses (credit-impaired)	合计 Total
年初余额	Opening balance	41,895,339	735,506	3,480,171	46,111,016
本年计提/(转回)	Accrue/(reverse) during the year	994,729	(727,269)	6,388,000	6,655,460
年末余额	Closing balance	42,890,068	8,237	9,868,171	52,766,476

22. 租赁负债

(22) Lease liability

		2023	2022
房屋及建筑物	Properties and buildings	96,665,619	24,823,558
运输工具	Motor vehicles	3,069,256	1,453,098
合计	Total	99,734,875	26,276,656

23. 其他负债

(23) Other liabilities

		2023	2022
待结算及清算款项	Settlement and clearing	207,266,961	1,279,377,011
应付 IT 系统服务费	IT system service fee	110,296,653	60,104,899
预提费用	Accrued expense	34,144,858	28,915,723
装修尾款	Renovation payable	696,072	1,541,457
其他	Others	43,278,058	17,683,802
合计	Total	395,682,602	1,387,622,892

24. 实收资本

(24) Paid-up capital

注册及实收资本	Paid-up capital	2023		2022	
		等值人民币 RMB equivalent	%	等值人民币 RMB equivalent	%
大华银行有限公司	United Overseas Bank Limited	7,500,000,000	100	7,500,000,000	100

上述实收资本已由安永华明会计师事务所（特殊普通合伙）上海分所审验，并于 2022 年 1 月 24 日出具了安永华明(2022) 验字第 60658622_B01 号验资报告。

The above paid-up capital has been verified by Ernst & Young Hua Ming LLP Shanghai Branch with Ernst & Young Hua Ming (2022) Yan Zi No. 60658622_B01 capital verification report issued on 24 January 2022.

25. 资本公积

(25) Capital reserves

资本公积系本行为换取员工服务，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.

		2023	2022
年初余额	Opening balance	21,593,798	18,674,334
本年变动	Change in current year	3,036,236	2,919,464
年末余额	Closing balance	24,630,034	21,593,798

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26. 其他综合收益

资产负债表中其他综合收益累积余额:

		1-1-2023	增减变动 Increase/(decrease)	31-12-2023
以公允价值计量且其变动计入其他综合收益的债务工具投资公允价值变动	Change in the fair value of debt investments at fair value through other comprehensive income	21,570,182	7,369,699	28,939,881
以公允价值计量且其变动计入其他综合收益的债务工具投资信用损失准备	Credit impairment losses of debt investments at fair value through other comprehensive income	2,127,635	3,660,632	5,788,267
企业自身信用风险公允价值变动	Change in the fair value of the Bank's own credit risks	(216,484)	52,378	(164,106)
合计	Total	23,481,333	11,082,709	34,564,042

		1-1-2022	增减变动 Increase/(decrease)	31-12-2022
以公允价值计量且其变动计入其他综合收益的债务工具投资公允价值变动	Change in the fair value of debt instruments at fair value through other comprehensive income	39,464,594	(17,894,412)	21,570,182
以公允价值计量且其变动计入其他综合收益的债务工具投资信用损失准备	Credit impairment losses of debt investments at fair value through other comprehensive income	28,570,515	(26,442,880)	2,127,635
企业自身信用风险公允价值变动	Change in the fair value of the Bank's own credit risks	-	(216,484)	(216,484)
合计	Total	68,035,109	(44,553,776)	23,481,333

利润表中本年在其他综合收益中确认的金额为人民币当期发生额: Other comprehensive income in the income statement:

		2023	减: 前期计入其他综合收益当期转入损益 Less: Transfer to profit or loss	减: 所得税 Less: Income Tax	税后金额 After tax
不能重分类进损益的其他综合收益	Other comprehensive income that will not be reclassified to profit or loss				
企业自身信用风险公允价值变动	Change in the fair value of the Bank's own credit risks	69,837	-	(17,459)	52,378
将重分类进损益的其他综合收益	Other comprehensive income that may be reclassified to profit or loss				
以公允价值计量且其变动计入其他综合收益的债务工具投资公允价值变动	Change in the fair value of debt investments at fair value through other comprehensive income	41,849,887	(32,023,622)	(2,456,566)	7,369,699
以公允价值计量且其变动计入其他综合收益的债务工具投资信用损失准备	Credit impairment losses of debt investments at fair value through other comprehensive income	4,880,844	-	(1,220,212)	3,660,632
合计	Total	46,800,568	(32,023,622)	(3,694,237)	11,082,709

(26) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

		2022	减: 前期计入其他综合收益当期转入损益 Less: Transfer to profit or loss	减: 所得税 Less: Income Tax	税后金额 After tax
不能重分类进损益的其他综合收益	Other comprehensive income that will not be reclassified to profit or loss				
企业自身信用风险公允价值变动	Change in the fair value of the Bank's own credit risks	(288,645)	-	72,161	(216,484)
将重分类进损益的其他综合收益	Other comprehensive income that may be reclassified to profit or loss				
以公允价值计量且其变动计入其他综合收益的债务工具投资公允价值变动	Change in the fair value of debt investments at fair value through other comprehensive income	6,222,369	(30,081,585)	5,964,804	(17,894,412)
以公允价值计量且其变动计入其他综合收益的债务工具投资信用损失准备	Credit impairment losses of debt investments at fair value through other comprehensive income	(35,257,174)	-	8,814,294	(26,442,880)
合计	Total	(29,323,450)	(30,081,585)	14,851,259	(44,553,776)

27. 盈余公积

(27) Surplus reserves

		2023	2022
年初余额	Opening balance	222,176,787	171,675,736
本年增加	Increase	36,389,977	50,501,051
年末余额	Closing balance	258,566,764	222,176,787

根据公司法和本行章程的规定,并经2024年4月9日董事会决议,本行按净利润的10%提取法定盈余公积金。法定盈余公积累计额为 本行注册资本 50% 以上的,可不再提取。

本行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。根据本行董事会会议的决议,本年度不提取任意盈余公积金。

According to the Company Law of the PRC and the Bank's Articles of Association, accompanied with resolution passed by the Board of Directors on 9 April 2024, the Bank has appropriated 10 per cent of its net profit to the statutory surplus reserves. Where the accumulated amount of the surplus reserves reaches 50 per cent or more of the Bank's registered capital, further appropriation is not required.

After the appropriation to the statutory surplus reserves, the Bank may appropriate the discretionary surplus reserves. When approved, the discretionary surplus reserves can be used to make up for accumulated losses or converted to the paid-in capital. It has been determined by the Board of Directors of the Bank that no discretionary surplus reserves are to be appropriated this year.

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28. 一般风险准备

(28) General reserves

		2023	2022
年初余额	Opening balance	881,039,371	878,275,849
本年增加	Increase	35,450,936	2,763,522
年末余额	Closing balance	916,490,307	881,039,371

本行依照财金[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。本行根据2024年4月9日的董事会决议，提取一般风险准备计人民币35,450,936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 RMB35,450,936 according to the resolution passed by the Board of Directors on 9 April 2024 and the amount has been up to 1.5 per cent of its total risk assets.

29. 未分配利润

(29) Unappropriated profit

		2023	2022
上年年末未分配利润	Balance at end of the prior year	1,270,840,300	819,094,359
净利润	Net profit for the year	363,899,770	505,010,514
减：提取法定盈余公积	Less: Appropriation to statutory surplus reserves	(36,389,977)	(50,501,051)
提取一般风险准备	Less: Appropriation to general reserves	(35,450,936)	(2,763,522)
年末未分配利润	Balance at end of the current year	1,562,899,157	1,270,840,300

根据《中华人民共和国公司法》及本行的公司章程，本行利润在(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，由本行董事会决定。分配利润的决定由本行董事会决定，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.

30. 利息净收入

(30) Net interest income

		2023	2022
利息收入：	Interest income:		
存放及拆放同业	Due from and placement with banks and other financial institutions	339,947,786	176,394,094
存放中央银行	Deposits with the Central Bank	43,552,161	45,066,778
发放贷款和垫款	Loans and advances to customers	1,735,906,385	1,663,644,499
买入返售债券	Reverse repurchase financial assets - bonds	99,799,038	57,033,351
债券及同业存单	Bond and negotiable certificate of deposits	238,088,414	247,021,859
小计	Sub-total	2,457,293,784	2,189,160,581
利息支出：	Interest expense:		
同业及其他金融机构往来	Due to and placement from banks and other financial institutions	231,186,963	172,549,437
吸收存款	Customer deposits	900,852,690	725,834,114
债券及同业存单	Bond and negotiable certificate of deposits	123,668,169	102,106,305
租赁负债	Lease liabilities	3,611,766	1,680,064
小计	Sub-total	1,259,319,588	1,002,169,920
利息净收入	Net interest income	1,197,974,196	1,186,990,661

31. 手续费及佣金净收入

(31) Net fees and commission income

		2023	2022
手续费及佣金收入：	Fees and commission income:		
结算与清算手续费	Settlement and clearing fees	23,460,467	25,877,068
代理业务手续费	Agency brokerage fees	21,791,828	15,651,281
信用承诺手续费	Credit commitment fees	51,128,359	55,819,389
与授信有关的收入	Credit related income	62,923,763	99,616,318
托管及其他受托业务佣金	Commissions of trusteeship and others	37,810,919	32,834,836
其他	Others	4,117,935	2,139,682
小计	Sub-total	201,233,271	231,938,574
手续费及佣金支出：	Fees and commission expense:		
手续费支出	Fee expenses	43,644,444	51,203,567
小计	Sub-total	43,644,444	51,203,567
手续费及佣金净收入	Net fees and commission income	157,588,827	180,735,007

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32. 投资收益

(32) Investment income

		2023	2022
衍生金融工具已实现净收益	Net realised gain on derivatives	617,469,091	299,815,102
债券及同业存单投资净收益	Net realised gain on bond and negotiable certificate of deposits	149,654,034	79,476,268
其他	Others	(114,508,591)	7,192,836
合计	Total	652,614,534	386,484,206

33. 公允价值变动损失

(33) Losses from changes in fair values

		2023	2022
贵金属拆借	Precious metal borrowing and lending	(268,501,120)	(59,660,286)
衍生产品业务收入 - 公允价值变动损益	Changes of fair value of derivatives	(179,754,906)	(172,118,541)
交易性金融资产	Financial assets held for trading	12,480,935	(9,912,045)
交易性金融负债	Financial liabilities held for trading	701,610	(8,643,848)
合计	Total	(435,073,481)	(250,334,720)

34. 汇兑收益

(34) Foreign exchange gain

汇兑收益包括外币交易因汇率变动而产生的损益以及外汇衍生金融工具产生的损益。

Foreign exchange gain includes gain/(loss) of foreign business related to the changes of exchange rate and gain/(loss) arising from derivative financial instruments.

35. 其他收益

(35) Other income

		2023	2022
政府补助	Government grants	14,171,389	2,028,553
合计	Total	14,171,389	2,028,553

36. 业务及管理费

(36) General and administrative expenses

		2023	2022
员工费用	Staff costs	801,905,091	736,837,907
其中：股份支付费用	Of which: share-based payment	15,386,100	13,502,942
折旧费	Depreciation	67,411,782	67,458,806
无形资产摊销费	Amortisation of intangible assets	20,726,449	22,316,274
长期待摊费用摊销费	Amortisation of long-term deferred expenses	15,086,135	16,516,156
业务费用	Other operating expenses	322,291,755	248,916,375
合计	Total	1,227,421,212	1,092,045,518

37. 信用减值损失

(37) Credit impairment losses

		2023	2022
存放中央银行款项减值损失	Impairment losses for deposits with the Central Bank	(197,735)	26,760
存放同业减值损失	Impairment losses for due from banks and other financial institutions	(3,275,367)	(4,546,296)
拆放同业减值损失	Impairment losses for placements with banks	(9,264,252)	(1,194,804)
贷款减值损失	Impairment losses for loans	43,414,074	24,372,096
信用承诺减值损失	Impairment losses for credit commitment	99,125,592	6,655,460
其他债权投资减值损失	Impairment losses for other debt investments	5,511,220	228,868
买入返售金融资产减值损失	Impairment losses for reverse repurchase financial assets	(540,504)	1,581,004
其他资产减值损失	Impairment losses for other assets	25,837,025	2,767,614
合计	Total	160,610,053	29,890,702

38. 所得税费用

(38) Income tax expenses

		2023	2022
当期所得税	Current tax	274,437,998	211,724,969
递延所得税	Deferred tax	(157,175,316)	(76,334,795)
合计	Total	117,262,682	135,390,174

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 income tax is as follows:

		2023	2022
利润总额	Profit before income tax	481,162,453	640,400,688
按法定税率 25% 计算的所得税	Tax at 25 per cent tax rate	120,290,613	160,100,172
对以前期间当期所得税的调整	Adjustments in respect of current tax of previous periods	(197,208)	(49,490)
免税的国债利息收入	Tax-free interest income of government bonds	(18,474,058)	(35,810,426)
不可抵扣的费用	Expenses not deductible for tax	15,643,335	11,149,918
所得税费用	Income tax expenses	117,262,682	135,390,174

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39. 现金流量表补充资料

(39) Supplementary information for the statement of cash flows

		2023	2022
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	363,899,770	505,010,514
加：信用减值损失	Add:Credit impairment loss	160,610,053	29,890,702
固定资产折旧	Fixed assets depreciation	12,325,089	11,420,277
使用权资产折旧	Right-of-use assets depreciation	55,086,693	56,038,529
无形资产摊销	Amortisation expenses for intangible assets	20,726,449	22,316,274
长期待摊费用摊销	Amortisation for long-term deferred expenses	15,086,135	16,516,156
处置固定资产 / 其他长期资产损失	Losses on disposal of fixed assets and other long-term assets	165,708	160,097
债券、同业存单及租赁负债利息支出	Interest expenses of bond, negotiable certificates of deposit and lease liabilities	127,279,935	103,786,369
公允价值变动损失	Losses from changes in fair value	435,073,481	250,334,720
其他债权投资利息收入及投资收益	Interest income and investment income from other debt investments	(270,112,036)	(277,103,446)
汇兑收益	Foreign exchange gains	(299,759,533)	(272,673,500)
递延所得税款的增加	Increase in deferred tax assets/liabilities	(157,175,316)	(76,334,795)
经营性应收项目的增加	Increase in operating receivables	(2,334,962,216)	(2,402,848,421)
经营性应付项目的增加 / (减少)	Increase/(decrease) in operating payables	3,074,346,813	(5,618,102,125)
经营活动产生 / (使用) 的现金流量净额	Net cash flows from operating activities	1,202,591,025	(7,651,588,649)
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	1,650,244	1,008,691
减：现金的年初余额	Less: Cash on hand at beginning of year	1,008,691	2,039,982
加：现金等价物的年末余额	Add: Cash equivalents at end of year	15,800,246,744	14,240,003,643
减：现金等价物的年初余额	Less: Cash equivalents at beginning of year	14,240,003,643	14,685,755,626
现金及现金等价物净增加 / (减少) 额	Net increase / (decrease) in cash and cash equivalents	1,560,884,654	(446,783,274)

40. 现金及现金等价物

(40) Cash and cash equivalents

		2023	2022
现金	Cash	1,650,244	1,008,691
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 and other financial institutions	1,120,819,651	2,436,104,796
拆出资金	Placements with banks and other financial institutions	2,538,882,810	3,296,399,741
买入返售金融资产	Reverse repurchase financial assets	6,593,098,000	4,097,430,000
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)	3,965,299,320	989,438,350
存放中央银行其他款项	Other deposits with the Central Bank	1,582,146,963	3,420,630,756
小计	Sub-total	15,800,246,744	14,240,003,643
合计	Total	15,801,896,988	14,241,012,334

41. 股份支付

(41) Share-based compensation plans

本行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 2023 年 12 月 31 日发行在外的限制性股票激励计划的股份数为 314,498 份，剩余合同期限范围为 1 至 3 年；于 2023 年 12 月 31 日可行权的股票增值权为 0 份。

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 2023, the number of outstanding grants of Restricted Shares was 314,498, the remaining contractual period of 1~3 years. As at 31 December 2023, the number of outstanding grants of Share Appreciation Rights was zero.

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42. 租赁

1. 作为承租人

本行承租的租赁资产包括经营过程中使用的房屋及建筑物和运输工具，房屋及建筑物的租赁期通常为 2-5 年，运输工具的租赁期通常为 3-4 年。少数租赁合同包含续租选择权、终止选择权。

		2023	2022
租赁负债利息费用	Interest expense on lease liabilities	3,611,766	1,680,064
计入当期损益的采用简化处理的短期租赁费用	Expenses relating to short-term leases accounted for applying practical expedients	4,399,318	7,154,520
与租赁相关的现金流出	Cash outflow related to lease	62,141,713	58,480,228

未纳入租赁负债计量的未来潜在现金流出

本行未纳入租赁负债计量的未来潜在现金流出主要来源于可变租赁付款额，租赁合同中的续租选择权与终止选择权，租赁担保余值，已承诺但尚未开始的租赁等风险敞口。

续租选择权与终止租赁选择权

2023 年，本行无因续租选择权或终止选择权的评估结果或实际行使情况发生变化而导致租赁期变化。

(42) Leases

(1) As lessee

The Bank has lease contracts for various items of houses and buildings and vehicles used in its operations. Leases of houses and buildings generally have lease terms of two to five years, while those of vehicles generally have lease terms of three to four years. A few lease contracts have an option to extend the lease or an option to terminate the lease.

Potential future cash outflows not included in the measurement of lease liabilities

The potential future cash outflows that the Bank does not include in the measurement of lease liabilities mainly arise from variable lease payments, extension and termination options in lease contracts, residual value guarantees, and risk exposures such as leases that have been promised but not yet commenced.

Extension options and termination options

There is no change on lease terms arose from the change on the assessment of option to extend the lease, option to terminate the lease or actual option exercise situation in 2023.

已承诺但尚未开始的租赁

本行本年已承诺但尚未开始的租赁预计未来年度现金流出的情况如下：

		2023	2022
1 年以内 (含 1 年)	Within one year (including one year)	-	40,989,712
1 年至 2 年 (含 2 年)	One to two years (including two years)	-	40,989,712
2 年至 3 年 (含 3 年)	Two to three years (including three years)	-	40,989,712
		-	122,969,136

其他租赁信息

使用权资产，参见附注三、15 和附注五、10；租赁负债的利息费用，参见附注五、30；对短期租赁和低价值资产租赁的简化处理，参见附注三、15；租赁负债，参见附注三、15 和附注三、22。

Leases that have been promised but not yet commenced

The leases that the Bank has promised but have not yet commenced are expected to have future cash outflows as follows:

Other information relating to leases

For right-of-use assets, refer to Notes III.15 and Notes V.10; for interest expense of lease liabilities, refer to Notes V.30; for practical expedients of short-term leases and leases of low-value assets, refer to Notes III.15; and for lease liabilities, refer to Notes III.15 and Notes III.22.

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六、分部报告

本行根据内部组织结构、管理要求及内部报告制度确定了批发银行业务分部、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。本行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。

本行报告分部的的主要业务如下：

批发银行业务分部

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

零售银行业务分部

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

环球金融业务分部

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

其他业务及未分配项目分部

指不能直接归属上述某个分部或未能合理分配的资产、负债、收入及支出。

为了评价各个分部的业绩及向其配置资源，本行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。

VI. 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, precious metals and interest rate 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 financial performance 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.

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。

Segment financial performance refers 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.

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1. 分部业绩、资产及负债

(1) Segment profit and loss, assets and liabilities

						2023
		批发银行业务	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	1,173,022,471	127,405,938	427,370,686	159,333,615	1,887,132,710
利息净收入	Net interest income	918,029,439	67,471,696	117,476,306	94,996,755	1,197,974,196
其中：对外利息净收入	Of which: External interest income	610,351,322	102,040,659	508,504,114	(22,921,899)	1,197,974,196
分部间利息净收入	Internal interest income	307,678,117	(34,568,963)	(391,027,808)	117,918,654	-
手续费及佣金净收入	Net fee and commission income	136,366,547	48,300,220	(31,565,761)	4,487,821	157,588,827
其他净收入	Other net income	118,626,485	11,634,022	341,460,141	59,849,039	531,569,687
二、营业支出	2. Operating expenses	(744,835,794)	(144,875,058)	(178,197,207)	(337,236,543)	(1,405,144,602)
其中：信用减值损失	Of which: Credit impairment losses	(145,572,644)	12,028,720	-	(27,066,129)	(160,610,053)
三、净营业外收支	3. Net non-operating income/(expenses)	104,859	(255,531)	7	(674,991)	(825,656)
四、税前利润	4. Profit before tax	428,291,536	(17,724,651)	249,173,486	(178,577,919)	481,162,452
五、折旧与摊销费用	5. Depreciation and amortisation	17,175,939	9,657,499	2,484,908	73,906,020	103,224,366
六、资本支出	6. Capital expenditure	1,314,377	3,051,082	669,451	28,221,698	33,256,608
七、资产总额	7. Total assets	38,117,106,652	3,297,401,260	42,044,451,676	(1,178,076,394)	82,280,883,194
八、负债总额	8. Total liabilities	45,956,747,790	3,900,309,637	18,954,731,646	3,171,943,817	71,983,732,890

						2022
		批发银行业务	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	1,158,603,713	127,282,092	321,871,217	170,804,472	1,778,561,494
利息净收入	Net interest income	866,344,681	86,968,880	72,872,245	160,804,855	1,186,990,661
其中：对外利息净收入	Of which: External interest income	752,195,748	176,431,887	401,707,626	(143,344,600)	1,186,990,661
分部间利息净收入	Internal interest income	114,148,933	(89,463,007)	(328,835,381)	304,149,455	-
手续费及佣金净收入	Net fee and commission income	170,864,340	35,308,548	(40,051,526)	14,613,645	180,735,007
其他净收入	Other net income	121,394,692	5,004,664	289,050,498	(4,614,028)	410,835,826
二、营业支出	2. Operating expenses	(636,695,805)	(149,555,822)	(156,891,996)	(194,685,214)	(1,137,828,837)
其中：信用减值损失	Of which: Credit impairment losses	(107,574,675)	6,878,217	-	70,805,756	(29,890,702)
三、净营业外收支	3. Net non-operating income/(expenses)	125,903	(14,351)	(4)	(443,517)	(331,969)
四、税前利润	4. Profit before tax	522,033,811	(22,288,081)	164,979,217	(24,324,259)	640,400,688
五、折旧与摊销费用	5. Depreciation and amortisation	17,405,798	9,921,286	3,187,930	75,776,222	106,291,236
六、资本支出	6. Capital expenditure	1,401,747	853,562	3,064,898	17,934,169	23,254,376
七、资产总额	7. Total assets	36,631,243,633	4,207,134,656	38,796,850,887	(2,431,873,830)	77,203,355,346
八、负债总额	8. Total liabilities	44,142,437,796	2,713,760,663	18,182,884,748	2,245,140,550	67,284,223,757

2. 其他信息

(2) Other information

(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，本行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)	2023	2022
境内	Domestic	1,533,951,491	2,344,491,818
境外	Overseas	353,181,219	(565,930,324)
合计	Total	1,887,132,710	1,778,561,494

于资产负债表日，本行没有中国境外的非流动资产。

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

(2) 主要客户信息

(2) Major customers' information

本行来源于年末十大企业贷款客户的利息收入为人民币 1.41 亿元 (2022 年度: 人民币 1.29 亿元)，占本行贷款利息收入的 6% (2022 年度: 8%)。

Among loans and advances to customers, interest income amounting to RMB141 million comes from top 10 largest corporate loan customers (2022: RMB129 million), which contributed six per cent of the total loan interest income for the year (2022: eight per cent).

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

七、承诺及或有负债

1. 财务承诺

资本性支出承诺	Capital commitments	2023	2022
已批准但未签约	Approved but not contracted	138,375	3,205,568
已签约但未拨付	Contracted but not provided for	5,447,160	7,151,768
合计	Total	5,585,535	10,357,336

2. 信贷承诺

		2023	2022
财务担保合同:	Financial guarantee contracts:		
银行承兑汇票	Banker's acceptance	1,722,902,962	2,267,648,800
保函款项	Letter of guarantee	2,724,260,856	2,477,174,047
备用信用证	Standby letter of credit	5,234,371,274	5,353,062,730
开出即期信用证	Letter of credit, at sight	1,463,595,058	1,572,724,552
开出远期信用证	Letter of credit, usance	20,178,935	134,228,503
小计	Sub-total	11,165,309,085	11,804,838,632
不可撤销的贷款承诺:	Irrevocable loan commitments with original maturity of:		
原到期日在 1 年或以上	More than one year	1,955,555,360	2,214,564,357
小计	Sub-total	1,955,555,360	2,214,564,357
合计	Total	13,120,864,445	14,019,402,989
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	7,083,377,434	7,154,644,893

本行定期评估或有损失并在必要时确认预计负债。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。

贷款承诺是指本行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。

VII. Commitments and Contingent Liabilities

(1) Commitments

	2023	2022
已批准但未签约	138,375	3,205,568
已签约但未拨付	5,447,160	7,151,768
合计	5,585,535	10,357,336

(2) Credit commitments

		2023	2022
财务担保合同:	Financial guarantee contracts:		
银行承兑汇票	Banker's acceptance	1,722,902,962	2,267,648,800
保函款项	Letter of guarantee	2,724,260,856	2,477,174,047
备用信用证	Standby letter of credit	5,234,371,274	5,353,062,730
开出即期信用证	Letter of credit, at sight	1,463,595,058	1,572,724,552
开出远期信用证	Letter of credit, usance	20,178,935	134,228,503
小计	Sub-total	11,165,309,085	11,804,838,632
不可撤销的贷款承诺:	Irrevocable loan commitments with original maturity of:		
原到期日在 1 年或以上	More than one year	1,955,555,360	2,214,564,357
小计	Sub-total	1,955,555,360	2,214,564,357
合计	Total	13,120,864,445	14,019,402,989
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	7,083,377,434	7,154,644,893

The Bank regularly assesses contingent losses and recognises estimated liabilities where necessary. 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.

于 2023 年 12 月 31 日，按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第 1 号）要求，人民币 67,407,998 元的信用承诺及财务担保其五级分类归为次级类，人民币 329,622,360 元归为关注类。本行将除此之外的信用承诺及财务担保均归为正常类。

3. 受托业务

		2023	2022
委托资金	Entrusted deposits	12,411,469,897	10,439,999,910
委托贷款	Entrusted loans	12,411,469,897	10,439,999,910

		2023	2022
委托理财资金	Entrusted fund	2,044,411,222	1,910,277,314
委托理财资产	Entrusted asset	2,044,411,222	1,910,277,314

委托资金是指存款者存于本行的款项，仅用于向存款者指定的第三方发放贷款之用。贷款相关的信贷风险由资金委托人承担。

委托理财业务是指本行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，投资收益由本行代为收取，根据约定条件和实际投资收益向客户支付收益的业务。

4. 或有负债

于 2023 年底，本行除附注五、21 信贷承诺及财务担保披露的或有负债外，并无其他或有负债。

As at 31 December 2023, according to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China), among all the credit commitments and financial guarantees, RMB67,407,998 was classified as Sub Standard, RMB329,622,360 was classified as Special Mention and the rest was classified as Pass.

(3) Entrusted business

		2023	2022
委托资金	Entrusted deposits	12,411,469,897	10,439,999,910
委托贷款	Entrusted loans	12,411,469,897	10,439,999,910

		2023	2022
委托理财资金	Entrusted fund	2,044,411,222	1,910,277,314
委托理财资产	Entrusted asset	2,044,411,222	1,910,277,314

Entrusted deposits represent funds from depositors, which depositors have instructed the Bank to grant loans to third parties designated by them. The credit risk remains with the depositors.

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

(4) Contingent liabilities

As at 31 December 2023, there was no other contingent liabilities except for items that have been disclosed in Notes V.21.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

八、 资本管理

本行采用足够能够防范本行经营业务的固有风险的资金管理办法，并且对于资本的管理符合监管当局的要求。本行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，本行将积极调整资本结构。

本行按照《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。原银保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%，储备资本达到 2.5%。

VIII. Capital Management

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

The Bank calculates and discloses capital adequacy ratio according to "Regulations Governing Capital of Commercial Banks (Provisional)". Former CBIRC 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, and capital conservation ratio should reach 2.5 per cent.

本行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；本行无其他一级资本；二级资本主要包括二级资本工具及其溢价可计入金额和超额贷款减值准备。

本行按照《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 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 unappropriated profit. The Bank has no other tier-one capital. Tier-two capital mainly includes surplus provision for loan impairment, qualified Tier-two capital instruments and their premium.

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

		2023	2022
核心一级资本	Core tier-one capital	10,297,150,304	9,919,131,589
实收资本	Paid-up capital	7,500,000,000	7,500,000,000
资本公积可计入部分	Qualified capital reserve	24,630,034	21,593,798
其他综合收益可计入部分	Qualified other comprehensive income	34,564,042	23,481,333
盈余公积	Surplus reserves	258,566,764	222,176,787
一般风险准备	General reserves	916,490,307	881,039,371
未分配利润	Unappropriated profit	1,562,899,157	1,270,840,300
核心一级资本扣除项目	Core tier-one capital deductions	54,288,858	65,099,906
其他无形资产	Other intangible assets	54,507,666	65,388,551
自身信用风险变化导致其负债公允价值变化带来的未实现损益	Unrealized fair value change of the Bank's liabilities due to its own credit risk	(218,808)	(288,645)
核心一级资本净额	Net core tier-one capital	10,242,861,446	9,854,031,683
一级资本净额	Net tier-one capital	10,242,861,446	9,854,031,683
二级资本	Tier-two capital	1,659,889,734	1,641,072,786
二级资本工具及其溢价可计入金额	Qualified tier-two capital instruments and their premium	999,245,574	998,670,888
超额贷款减值准备	Surplus provision for loan impairment	660,644,160	642,401,898
总资本净额	Net capital	11,902,751,180	11,495,104,469
风险加权资产	Risk-weighted assets	62,920,551,689	58,530,607,615
其中：信用风险加权资产	Of which: Credit risk-weighted assets	53,512,176,999	52,034,553,750
市场风险加权资产	Market risk-weighted assets	6,169,299,190	3,526,419,865
操作风险加权资产	Operational risk-weighted assets	3,239,075,500	2,969,634,000
核心一级资本充足率	Core tier-one capital adequacy ratio	16.3%	16.8%
一级资本充足率	Tier-one capital adequacy ratio	16.3%	16.8%
资本充足率	Capital adequacy ratio	18.9%	19.6%

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本行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，本行遵守了监管部门规定的资本要求。

此外，本行根据原银保监会颁布的《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 2023 年 12 月 31 日，本行的杠杆率为 9.5%，符合最低 4.0% 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" (CBIRC Ordinance [2011] No.3). As at 31 December 2023, the Bank's leverage ratio was 9.5 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

		2023	2022
核心一级资本	Core tier-one capital	10,297,150,304	9,919,131,589
减：核心一级资本扣除项目	Less: Core tier-one capital deductions	(54,288,858)	(65,099,906)
核心一级资本净额	Net core tier-one capital	10,242,861,446	9,854,031,683
调整后表内资产余额	Adjusted on balance sheet items	70,230,186,691	68,550,460,103
调整后表外项目余额	Adjusted off balance sheet items	20,335,577,939	19,515,948,798
衍生产品资产余额	Balance of derivatives	10,006,051,700	9,304,420,400
证券融资交易资产余额	Balance of assets in securities financing transactions	6,733,284,477	4,184,887,280
合计	Total	107,305,100,807	101,555,716,581
杠杆率	Leverage ratio	9.5%	9.7%

九、金融风险管理

金融工具风险

本行在日常活动中面临各种金融工具的风险，主要包括是信用风险、流动性风险及市场风险（包括汇率风险、利率风险、商品风险）。与金融工具相关的风险，以及本行为降低这些风险所采取的风险管理策略如下所述。

本行的金融工具导致的主要风险是信用风险、流动性风险及市场风险。本行对此的风险管理政策概述如下。

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到期的财务义务的潜在可能性。本行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。

本行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。本行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。

IX. Financial Risk Management

Risk of financial instruments

The Bank is exposed to different types of risks. The most significant types of risk related to financial instruments are credit risk, liquidity risk and market risk (including foreign exchange risk, interest rate risk and commodity risk). The risks with financial instruments and the Bank's strategy to minimise the negative impacts of the underlying financial risks are described below.

The most significant types of risks to the Bank are credit risk, liquidity risk and market risk. The Bank's risk management strategy is outlined below.

(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 financial 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.

财务报表附注

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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。

本行各项金融资产的最大信用风险敞口等于其账面价值。本行在每一资产负债表日面临的最大信用风险敞口为向客户收取的总金额减去减值准备后的金额。本行还因提供财务担保而面临信用风险，详见附注七中披露。

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.

The maximum credit risk exposure of the Bank's financial assets is equal to the carrying amount. The Bank's maximum credit exposure at each balance sheet date is the total amount charged to customers less impairment. The Bank is also exposed to credit risk as a result of providing financial guarantees, as disclosed in Notes VII.

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

		2023	2022
存放中央银行款项	Deposits with the Central Bank	5,270,573,248	6,465,559,015
贵金属	Precious metals	2,659,155,486	3,069,452,064
存放同业款项	Due from banks and other financial institutions	1,582,601,736	2,754,411,843
拆出资金	Placements with banks and other financial institutions	3,847,736,934	4,281,810,991
交易性金融资产	Financial assets held for trading	5,044,798,336	1,837,337,491
衍生金融资产	Derivative financial assets	5,403,309,645	4,490,365,337
买入返售金融资产	Reverse repurchase financial assets	6,597,500,278	4,096,388,908
发放贷款和垫款	Loans and advances to customers	37,840,758,528	38,246,872,930
其他债权投资	Other debt investments	11,413,490,160	8,151,488,340
其他金融资产	Other financial assets	1,972,503,183	3,373,393,264
合计	Total	81,632,427,534	76,767,080,183
信贷承诺信用风险敞口(附注七、2)	Credit commitments(Notes VII.2)	13,120,864,445	14,019,402,989
最大信用风险敞口	Maximum credit risk exposure	94,753,291,979	90,786,483,172

1.2 风险集中度

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

本行主要为境内客户提供贷款等金融服务。本行发放贷款和垫款的行业集中度详情，请参看附注五、7.2。

(1.2) 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 Notes V. 7.2.

1.3 信贷资产风险分类

本行采用母行制定的全球标准信贷评级系统，根据自身业务的需要对该体系作了适当的修改，以使其更适合本行的实际情况并更具操作性。本行通过综合分析借款人各项指标以评估信贷风险。本行还考虑借款人的市场份额、产品、财务状况、偿债能力、资产流动性、持续经营能力、股权结构以及抵押物的种类及其变现价值等。本行确立贷后风险管理内部流程，并开展季度存量贷款的五级分类重检，对授信业务也严格实行年审制度。信贷风险管理部门设立的独立信贷审阅职能团队对符合审阅标准的客户进行独立信贷审阅，多方确保贷款五级分类的及时性和合理性。

本行根据2023年2月发布的《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行令〔2023〕第1号），对本行金融资产风险分类管理内部指引进行了修订，并严格按照该指引评估我行金融资产的风险程度和信用减值，全面、动态反应我行资产质量。

(1.3) Risk classification of credit assets

The Bank adopts the Global Standardised Credit Rating System (GSCRS) developed by the parent company, which has been appropriately modified to suit the Bank's actual situation and to be more operational considering its own business needs. The Bank assesses credit risk by comprehensively analysing various indicators of the borrower. The Bank also considers the borrower's market share, products, financial position, solvency, asset liquidity, ability to continue operations, equity structure, and the type of collateral and its realisation value. The Bank establishes internal processes for credit monitoring and carries out quarterly risk classification review of the existing loan portfolios, and conducts annual review process for credit facilities granted. The independent team within the credit risk management department conducts independent credit review of customers who meet certain criteria, ensuring the timeliness and reasonableness of the risk classification results.

In accordance with the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and People's Bank of China) issued in February 2023, the Bank revised the internal guidelines for risk classification management of financial assets and assessed the related risk and credit impairment, in order to ensure the risk classification results reflect the quality of the Bank's financial assets comprehensively and dynamically.

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1.4 国别风险

国别风险,是指由于某一国家或地区经济、政治事件、社会动荡、资产国有化和征用、政府拒付外债、货币贬值等,导致该国家或地区债务人没有能力或者拒绝偿付本行的债务,或使本行在该国家或地区的商业存在遭受损失,或使本行遭受其他损失的风险。

国家金融监督管理总局于 2023 年 11 月下发了《银行业金融机构国别风险管理办法》(金规〔2023〕12 号),本行已按照最新管理办法第三十一条规定进行国别风险准备的计提工作。鉴于本期末本行国别风险敞口主要集中在国别风险低和较低的国家 and 地区,按照最新办法无需增提国别风险准备。

1.5 担保物

本行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。本行对接受担保物建立了相关的指南,包括对担保物评估频度作了明确的要求。

担保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、银行担保或房地产;
- 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担保,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。

(1.4) Country Risk

Country risk is the risk of the inability or refusal of a debtor in a particular country or region to pay the Bank's debts, or the loss of the Bank's commercial presence in that country or region, or the risk of the Bank suffering other losses as a result of economic or political events in that country or region, social unrest, the nationalisation and expropriation of assets, the refusal of a government to pay its foreign debts, or the depreciation of its currency.

The NFRA issued the the Rules for Country Risk Management of Banking Institutions (Jin Gui [2023] No. 12) in November 2023, and the Bank has appropriated country risk provision in accordance with Article 31 of the rule. Since the Bank's country risk exposure at the end of the period was mainly concentrated in countries and regions with low and relatively low country risk, no additional provision for country risk was required.

(1.5) Collateral

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

The main types of collateral include:

- For corporate and commercial loans, main collaterals taken include cash deposits, bank guarantee and properties;
- 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.

1.6 预期信用损失管理

根据信用风险是否发生显著增加以及是否已发生信用减值,本行对不同的金融资产以及财务担保、未使用贷款承诺等表外项目分别以 12 个月或整个存续期的预期信用损失确认减值准备,请参看附注三、9。

信用风险显著增加的评估标准

当发生下述任一情况,信用风险被将视为显著增加:

- 本金或利息自合同规定付款日后逾期超过 30 日;
- 借款人自初始确认到报告日的内部信用风险等级评级发生下降时,违约概率的变化超过了预设阈值;
- 借款人债项被列入内部预警账户或五级分类被评级为关注类。

已发生信用减值资产的评估标准

本行评估是否发生信用减值主要包括以下因素:

- 本金或利息自合同规定付款日后逾期超过 90 日;
- 有其他迹象表明借款人还款发生重大困难;
- 贷款因其他原因被视为违约。

(1.6) Expected credit loss management

Depending on whether the credit risk has increased significantly since initial recognition and whether the financial instrument is credit-impaired, the Bank recognises loss allowance for financial assets, financial guarantee contracts and loan commitments based on the 12-month expected credit losses and lifetime expected credit losses accordingly, as disclosed in Notes III.9.

The criteria of significant increase in credit risk:

Credit risk is deemed to be significantly increased when any of the following occurs:

- The principal or interest is overdue for more than 30 days;
- When the borrower's internal credit risk rating is downgraded with its probability of default change exceeds the pre-specified threshold;
- Internal watchlist accounts or special mention accounts.

The criteria of credit-impaired financial assets:

The Bank evaluates the following factors for credit-impaired financial assets:

- The principal or interest is overdue for more than 90 days;
- There are weaknesses exhibited which jeopardise repayments significantly on existing terms;
- The exposure is considered to be in default.

财务报表附注

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1.6.1 预期信用损失的计量

对于已发生信用减值的金融工具，信用减值损失为该金融资产在基准日的账面价值与按照实际利率（或可获取的其他适用的折现率）折现的预计可回收现金流的现值之间的差额。

对于信用风险显著增加的金融工具，本行的预期信用损失计量模型以巴塞尔资本协议内部评级法的模型为基础，并对关键参数进行适当调整，以满足相关会计准则的要求。关键参数包括违约概率、违约损失率和违约风险敞口。本行考虑历史统计数据（如交易对手评级、担保方式及抵质押物类别、还款方式等）的定量分析及前瞻性信息，建立违约概率、违约损失率及违约风险敞口模型。

相关定义如下：

- 违约概率是指债务人在未来 12 个月或在整个剩余存续期，无法履行其偿付义务的可能性。本行的违约概率以以信贷周期指数 Z 值、周期性比率、相关性为基础，前瞻性调整反映在信贷周期指数 Z 中，以反映当前宏观经济环境下债务人违约概率；
- 违约损失率是指本行对违约风险暴露发生损失程度作出的预期。根据交易对手的类型、追索的方式和优先级，以及担保品的不同，违约损失率也有所不同。违约损失率为违约发生时风险敞口损失的百分比；
- 违约风险敞口是指，在未来 12 个月或在整个剩余存续期中，在违约发生时，本行应被偿付的金额。

在上述模型计量结果以外，对于已识别的模型或数据缺陷，结合监管政策的影响，本行将通过管理层叠加对预期信用损失评估结果进行调整。本行按照审慎性原则运用管理层叠加，对某一风险因素运用管理层叠加需经内部专家充分讨论并报送高级管理层及董事会审批。

(1.6.1) Expected credit loss measurement

For credit-impaired financial instruments, the credit impairment loss is the difference between the carrying amount of the financial asset at the balance sheet date and the present value of the expected recoverable cash flow discounted at the effective interest rate (or other applicable discount rate which is available).

For financial instruments with significant increase in credit risk, the Ban's ECL model is based on the Basel Internal Ratings-Based Approach, with appropriate adjustments on key parameters to meet the requirements of relevant accounting standards. Key parameters include Probability of Default (PD), Loss Given Default (LGD), and Exposure At Default (EAD). The Bank considers quantitative analysis of historical data (such as counterparty rating, type of guarantee and collaterals, repayment method, etc.) and forward-looking information to build PD, LGD, and EAD models.

The definitions are as follows:

- PD is the likelihood that the borrower will default on its obligation within the next 12 months or throughout the remaining tenor. PD is derived based on the credit cycle index Z value, cyclical ratio and correlation, and the forward-looking adjustment is incorporated into the credit cycle index Z to reflect the PD of the borrower in the current macroeconomic environment;
- LGD is the estimation of the extent of the loss if there is a default. LGD varies depending on the type of counterparty, the method and priority of recourse, and the type of collateral. LGD is expressed as a percentage of EAD;
- EAD is the total amount of exposures in the event of default within the next 12 months or throughout the remaining tenor.

In addition to the above model results, the Bank will adjust the ECL results through management overlay for identified model or data deficiencies, along with the impact of regulatory policies. The Bank applies management overlay prudently, and the use of management overlay for certain risk factor should be fully discussed by internal experts and subject to the approval by senior management and the Board of Directors.

风险敞口风险分组方法、阶段划分标准、宏观经济多情景指标及其权重的设定、预期信用损失评估模型及其关键参数、前瞻性模型及其关键参数、管理层叠加模型及其关键参数等均需得到高级管理层及董事会的审批。

1.6.2 前瞻性信息

信用风险显著增加的评估及预期信用损失的计算均涉及前瞻性信息。本行通过进行历史数据分析，识别出影响各行业、各业务类型信用风险及预期信用损失的关键经济指标，包括国内生产总值 (GDP)，房地产价格指数等。本行通过回归分析确定这些经济指标对违约概率和违约损失率的影响。

本行定期获取集团经济学家对这些经济指标的预测值，结合宏观数据分析及专家判断结果确定基准以及压力情景及其权重，从而计算加权平均预期信用损失。2023 年 12 月 31 日，本行以全球经济温和滞涨和中国经济硬着陆作为压力情景，对宏观经济指标进行前瞻性预测。其中，未来 5 年国内生产总值 (GDP) 的同比增长率在基准情景下的预测值为 4.5%-5.0%，在压力情景下的预测值为 2.2%-4.5%。同时，本行根据经济状况分析，将基准以及压力情景的权重分别设定为 60% 和 40%。

本行对前瞻性计量所使用的宏观经济情景进行了权重敏感性分析。于 2023 年 12 月 31 日，当基准情景权重上浮或下浮 10% 时，预期信用损失的变动不超过 5%。

The criterion of portfolio segmentation and stage determination, Macro Economic Variables (MEVs), scenario weightage, ECL model and its key parameters, forward-looking model and its key parameters, management overlay model and its key parameters should be subject to the approval by senior management and the Board of Directors.

(1.6.2) Forward-looking information

The assessment of the significant increase in credit risk and the measurement of ECL involve forward-looking information. The Bank has performed historical data analysis and identified key MEVs that impact credit risk and ECL of various industries and businesses, including Gross Domestic Product (GDP), property price indices, etc. The Bank uses regression analysis to determine the MEVs impact on PD and LGD.

When calculating the weighted average ECL, the Bank regularly obtains UOB Group economists' forecasts on MEVs, combined with macro-statistical analysis and expert judgment to determine the scenario weightage. As at 31 December 2023, the Bank selected mild stagflation of the global economy and China hard landing as the stress scenario and made forward-looking forecasts of MEVs. Of which, the year-on-year GDP growth rates over the next five years were among 4.5 per cent to 5.0 per cent under the Business-As-Usual (BAU) scenario and among 2.2 per cent to 4.5 per cent under the stress scenario. At the same time, based on the analysis of economic conditions, the weightages of the BAU and stress scenarios were set at 60 per cent and 40 per cent respectively.

The Bank conducted sensitivity analysis of the scenario weightage in forward-looking measurement. As of 31 December 2023, when the BAU scenario weightage increased or decreased by 10 per cent, the ECL would not change by more than five per cent.

财务报表附注

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1.7 金融工具信用质量分布

(1.7) Credit quality distribution of financial instruments

截止 2023 年 12 月 31 日，本行金融工具风险阶段划分如下（不包括应计利息）：

As of 31 December 2023, the three-staging distribution of financial instruments of the Bank is as follows (excluding accrued interest):

		账面原值 Principal Amount				信用损失准备 Credit impairment losses				2023
		第一阶段 未来 12 个月 预期信用损失 Stage I 12-month expected credit loss	第二阶段 整个存续期 预期信用损失 (未发生信用减值) Stage II Lifetime expected credit losses (not yet credit- impaired)	第三阶段 整个存续期 预期信用损失 (已发生信用减值) Stage III Lifetime expected credit losses (credit- impaired)	合计 Total	第一阶段 未来 12 个月 预期信用损失 Stage I 12-month expected credit loss	第二阶段 整个存续期 预期信用损失 (未发生信用减值) Stage II Lifetime expected credit losses (not yet credit-impaired)	第三阶段 整个存续期 预期信用损失 (已发生信用减值) Stage III Lifetime expected credit losses (credit-impaired)	合计 Total	
以摊余成本计量的金融资产	Financial assets measured at amortised cost									
现金及存放中央银行款项	Cash and deposits with the Central Bank	5,271,351,986	-	-	5,271,351,986	473,939	-	-	473,939	
存放同业款项	Due from banks and other financial institutions	1,587,531,812	-	-	1,587,531,812	5,034,307	-	-	5,034,307	
拆出资金	Placements with banks and other financial institutions	3,836,777,310	-	-	3,836,777,310	8,195,143	-	-	8,195,143	
买入返售金融资产	Reverse repurchase financial assets	6,593,098,000	-	-	6,593,098,000	1,110,477	-	-	1,110,477	
发放贷款和垫款	Loans and advances to customers	36,962,914,945	841,374,815	284,274,856	38,088,564,616	781,780,218	28,675,846	154,431,798	964,887,862	
其他金融资产	Other financial assets	235,824,842	-	44,040,650	279,865,492	8,972,946	-	21,269,723	30,242,669	
小计	Sub Total	54,487,498,895	841,374,815	328,315,506	55,657,189,216	805,567,030	28,675,846	175,701,521	1,009,944,397	
以公允价值计量且其变动计入 其他综合收益的金融资产	Financial assets at fair value through other comprehensive income									
发放贷款和垫款	Loans and advances to customers	497,778,294	237,734	-	498,016,028	280,322	5,960	-	286,282	
其他债权投资	Other debt investments	11,312,553,914	-	-	11,312,553,914	7,431,408	-	-	7,431,408	
信贷承诺	Credit commitments	70,831,460,401	476,311,175	67,407,998	71,375,179,574	121,386,402	14,052,397	16,453,269	151,892,068	
合计	Total	82,641,792,609	476,548,909	67,407,998	83,185,749,516	129,098,132	14,058,357	16,453,269	159,609,758	

财务报表附注

2023 年度 Year ended 31 December 2023
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1.7 金融工具信用质量分布 (续)

(1.7) Credit quality distribution of financial instruments
(continued)

2022

		账面原值 Principal Amount			合计 Total	信用损失准备 Credit impairment losses			合计 Total
		第一阶段 未来 12 个月 预期信用损失 Stage I 12-month expected credit loss	第二阶段 整个存续期 预期信用损失 (未发生信用减值) Stage II Lifetime expected credit losses (not yet credit- impaired)	第三阶段 整个存续期 预期信用损失 (已发生信用减值) Stage III Lifetime expected credit losses (credit- impaired)		第一阶段 未来 12 个月 预期信用损失 Stage I 12-month expected credit loss	第二阶段 整个存续期 预期信用损失 (未发生信用减值) Stage II Lifetime expected credit losses (not yet credit-impaired)	第三阶段 整个存续期 预期信用损失 (已发生信用减值) Stage III Lifetime expected credit losses (credit-impaired)	
以摊余成本计量的金融资产	Financial assets measured at amortised cost								
现金及存放中央银行款项	Cash and deposits with the Central Bank	6,465,833,288	-	-	6,465,833,288	671,674	-	-	671,674
存放同业款项	Due from banks and other financial institutions	2,762,611,323	-	-	2,762,611,323	8,309,674	-	-	8,309,674
拆出资金	Placements with banks and other financial institutions	4,282,151,741	-	-	4,282,151,741	17,459,395	-	-	17,459,395
买入返售金融资产	Reverse repurchase financial assets	4,097,430,000	-	-	4,097,430,000	1,650,981	-	-	1,650,981
发放贷款和垫款	Loans and advances to customers	37,675,256,586	437,138,387	242,579,206	38,354,974,179	798,009,868	57,552,654	174,222,371	1,029,784,893
其他金融资产	Other financial assets	1,272,420,124	-	-	1,272,420,124	4,405,644	-	-	4,405,644
小计	Sub Total	56,555,703,062	437,138,387	242,579,206	57,235,420,655	830,507,236	57,552,654	174,222,371	1,062,282,261
以公允价值计量且其变动计入 其他综合收益的金融资产	Financial assets at fair value through other comprehensive income								
发放贷款和垫款	Loans and advances to customers	687,630,808	8,804,049	-	696,434,857	711,725	204,933	-	916,658
其他债权投资	Other debt investments	8,071,625,613	-	-	8,071,625,613	1,920,188	-	-	1,920,188
信贷承诺	Credit commitments	64,982,189,497	46,339,598	41,322,900	65,069,851,995	42,890,068	8,237	9,868,171	52,766,476
合计	Total	73,741,445,918	55,143,647	41,322,900	73,837,912,465	45,521,981	213,170	9,868,171	55,603,322

财务报表附注

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1.8 发放贷款和垫款五级分类情况

发放贷款和垫款（不含应计利息）按《商业银行金融资产风险分类办法》（中国银行保险监督管理委员会、中国人民银行〔2023〕第1号）要求五级分类列示如下

(1.8) Loans and advances by 5-tier grading classification

According to the Rules on the Risk Classification of Financial Assets of Commercial Banks (Order [2023] No. 1 of China Banking and Insurance Regulatory Commission and Peoples Bank of China), the 5-tier classification of loans and advances to customers (excluding accrued interest) are listed as follows:

		2023		2022	
		账面余额 Amount	占比 Percentage	账面余额 Amount	占比 Percentage
正常	Pass	38,080,859,314	99%	38,672,453,055	99%
关注	Special Mention	221,446,474	-	136,376,775	-
次级	Sub standard	149,515,751	-	65,665,267	-
可疑	Doubtful	84,273,384	-	50,000,000	-
损失	Loss	50,485,721	-	126,913,939	-
合计	Total	38,586,580,644	100%	39,051,409,036	100%

* 上述各项占比小于1%

* Less than 1 per cent of the above

1.9 债券及存单投资

于资产负债表日，债券投资的信用质量（不含应计利息）根据外部信用评级分析如下：

(1.9) Investments in bonds and certificates of deposit

As at the balance sheet date, the credit quality of bond investments (excluding accrued interest) analysed by external credit ratings is as follows:

		2023	2022
AAA		7,813,640,056	2,692,750,160
A+		4,821,891,798	4,777,764,480
合计	Total	12,635,531,854	7,470,514,640

于资产负债表日，大额可转让存单投资的信用质量根据外部信用评级分析如下：

As at the balance sheet date, the credit quality of the negotiable certificate of deposit investment analysed by external credit ratings is as follows:

		2023	2022
AAA		3,653,348,550	2,270,758,700
A+		-	137,156,813
合计	Total	3,653,348,550	2,407,915,513

2. 流动性风险

本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。

本行流动性风险管理是在完整的风险管理框架下进行的，包含经由董事会及其风险管理委员会审批的资产负债风险管理框架及流动性风险管理偏好和资产负债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。

本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。

本行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。

(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 the balance sheet risk management framework and liquidity risk appetites approved by the Board / Board Risk Management Committee, as well as policies, controls and limits approved by the Asset and Liability Committee (ALCO). These policies, controls and limits are established to ensure that the Bank has 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.

财务报表附注

2023 年度 Year ended 31 December 2023
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本行通过预测银行现金流来度量和管理流动性风险，现金流的预测是基于“正常业务情景”和“压力情景”来进行。本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。本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，本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。

负债质量管理

本行已建立与负债规模和复杂程度相适应的负债质量管理体系，对负债质量实施有效管理与监控。本行负债质量管理以确保本行经营的安全性、流动性和效益性为目的，按照与本行经营战略、风险偏好和整体业务特征相适应的原则，就负债来源、结构、成本等方面开展负债质量管理活动。

本行董事会承担负债质量管理最终责任，高级管理层承担负债质量的具体管理工作。在负债质量管理中，本行通过采用适当的指标（包括但不限于核心负债比例、存款偏离度、同业融入比例、最大十户存款比例、优质流动性资产充足率、流动性匹配率、流动性缺口率、重要币种流动性比例、净息差、银行账簿最大经济价值变动等）来管理负债的稳定性、多样性、与资产匹配的合理性，并对其中部分指标设定了内部限额进行管理。

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.

Liability Quality Management

The Bank has established a Liability Quality Management Framework compatible with the size and complexity of its liabilities for effective management and monitoring. The purpose of the framework is to ensure that the Bank achieves profitability, sufficient liquidity and safe operating of business. Based on our business strategy, risk appetite and business' characteristics, the Bank manages its liabilities with consideration of multiple factors including the source, structure and cost of the liabilities.

The Board undertakes the ultimate responsibility of liability quality management and the senior management carry out the liability management activities. The Bank manages the stability and diversity of its liabilities as well as compatibility with assets by monitoring and managing a series of ratios, including but not limited to Core Liability Ratio, Deposit Deviation, Inter-bank Funding Ratio, Top 10 Depositors Ratio, High Quality Liquid Asset Adequacy Ratio (HQLAAR), Liquidity Matching Ratio (LMR), Liquidity Gap, Liquidity Ratio for major currencies, Net Interest Margin (NIM), and Economic Value of Equity (EVE) of the Banking Book. Several ratios are imposed with internal limits for management purpose.

本行确保负债项目的真实性，并通过合理的内部定价、内部控制制度和流程严格确保和执行对外的负债合理定价。同时各业务部门也会根据业务发展和管理需要，积极拓宽融资渠道，及时主动获得所需资金能力，提高负债获取的主动性。

本行会针对流动性应急计划中的压力情况下的市场融资能力进行评估，确保当市场发生不利变动趋势时，具备以合理价格进行融资和处置资产的能力。

The Bank ensures that its liabilities are legitimate and authentic. The Bank has a fair and comprehensive FTP mechanism, internal controls and procedures to ensure proper pricing of its liabilities. Furthermore, business units will proactively improve funding capability and capacity so as to meet the Bank's business and management needs.

The Bank will execute assessment on market funding capacity under stressed scenarios of the liquidity contingent plan to make sure it still has the capacity to fund or dispose assets at a fair level when encountering unfavourable market situation.

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

于 2023 年 12 月 31 日，本行的金融资产及金融负债按未折现的合同现金流量所作的到期期限分析如下：

The tables below summarise the maturity profile of the Bank's financial assets and liabilities based on contractual undiscounted payments as at 31 December 2023:

									2023
		逾期 / 即时偿还 Overdue / On demand	1 个月内 Within 1 month	1 至 3 个月 1 to 3 months	3 个月至 1 年 3 months to 1 year	1 至 5 年 1 to 5 years	5 年以上 5 years above	无期限 undated	合计 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	1,585,000,255	-	-	-	-	-	3,687,223,237	5,272,223,492
贵金属	Precious metals	-	-	-	-	-	-	2,659,155,486	2,659,155,486
存放同业款项	Due from banks and other financial institutions	1,532,760,294	50,012,026	-	-	-	-	-	1,582,772,320
拆出资金	Placements with banks and other financial institutions	-	1,996,948,753	1,070,905,892	522,661,665	319,492,883	-	-	3,910,009,193
交易性金融资产	Financial assets held for trading	-	2,831,900	50,828,937	1,232,542,638	3,895,258,849	122,470,273	-	5,303,932,597
衍生金融资产	Derivative financial assets	-	2,855,539,063	704,866,370	919,473,011	903,868,576	19,562,625	-	5,403,309,645
买入返售金融资产	Reverse repurchase financial assets	-	6,600,683,524	-	-	-	-	-	6,600,683,524
发放贷款和垫款	Loans and advances to customers	135,136,527	3,597,773,433	7,710,215,352	11,334,788,270	14,616,987,049	4,107,562,745	-	41,502,463,376
其他债权投资	Other debt investments	-	3,615,316,175	505,409,363	594,888,402	5,942,966,836	1,403,368,627	-	12,061,949,403
其他金融资产	Other financial assets	6,250,578	1,946,336,258	19,916,347	-	-	-	-	1,972,503,183
金融资产合计	Total financial assets	3,259,147,654	20,665,441,132	10,062,142,261	14,604,353,986	25,678,574,193	5,652,964,270	6,346,378,723	86,269,002,219
金融负债：	Financial liabilities:								
同业及其他金融机构存放款项	Due to banks and other financial institutions	2,989,079,924	-	-	148,455,994	6,682,108	-	-	3,144,218,026
拆入资金	Placements from banks and other financial institutions	-	2,329,966,211	7,965,998,457	-	-	-	-	10,295,964,668
衍生金融负债	Derivative financial liabilities	-	2,992,316,509	663,083,963	881,078,874	896,942,823	22,734,876	-	5,456,157,045
吸收存款	Customer deposits	21,600,228,539	12,802,898,615	4,956,314,738	4,709,524,058	1,569,564,683	-	-	45,638,530,633
交易性金融负债	Financial liabilities held for trading	-	2,129,373,530	375,877,056	324,118,616	-	-	-	2,829,369,202
卖出回购金融资产款	Repurchase agreements	-	-	-	-	-	-	-	-
应付债券	Bonds payable	-	-	975,867,468	1,917,234,401	1,027,581,636	-	-	3,920,683,505
其他金融负债	Other financial liabilities	-	1,809,183	393,873,419	-	-	-	-	395,682,602
金融负债合计	Total financial liabilities	24,589,308,463	20,256,364,048	15,331,015,101	7,980,411,943	3,500,771,250	22,734,876	-	71,680,605,681
流动性净额	Net liquidity	(21,330,160,809)	409,077,084	(5,268,872,840)	6,623,942,043	22,177,802,943	5,630,229,394	6,346,378,723	14,588,396,538
表外承诺事项	Commitments	1,584,728,475	893,996,062	2,668,776,378	5,503,943,169	2,312,529,658	156,890,703	-	13,120,864,445

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

于 2022 年 12 月 31 日，本行的金融资产及金融负债未经折现的到期日分析如下：

The Bank's undiscounted maturity profile of financial assets and liabilities as at 31 December 2022 is as follows:

									2022
		逾期 / 即时偿还 Overdue / On demand	1 个月内 Within 1 month	1 至 3 个月 1 to 3 months	3 个月至 1 年 3 months to 1 year	1 至 5 年 1 to 5 years	5 年以上 5 years above	无期限 undated	合计 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	3,422,690,096	-	-	-	-	-	3,043,877,610	6,466,567,706
贵金属	Precious metals	-	-	-	-	-	-	3,069,452,064	3,069,452,064
存放同业款项	Due from banks and other financial institutions	2,405,464,611	349,776,400	-	-	-	-	-	2,755,241,011
拆出资金	Placements with banks and other financial institutions	-	2,948,738,975	634,020,468	724,455,972	-	-	-	4,307,215,415
交易性金融资产	Financial assets held-for-trading	-	-	177,839,800	602,895,605	1,084,260,914	-	-	1,864,996,319
衍生金融资产	Derivative financial assets	-	1,895,316,992	1,036,414,256	823,670,339	710,568,626	24,395,124	-	4,490,365,337
买入返售金融资产	Reverse repurchase financial assets	-	4,097,583,506	-	-	-	-	-	4,097,583,506
发放贷款和垫款	Loans and advances to customers	64,788,885	2,971,781,832	7,472,068,100	11,076,229,048	15,770,397,329	5,291,379,023	-	42,646,644,217
其他债权投资	Other debt investments	-	821,118,553	330,934,220	3,140,409,160	2,520,869,101	1,584,606,052	-	8,397,937,086
其他金融资产	Other financial assets	3,711,595	1,784,208,725	584,054,515	1,001,418,428	-	-	-	3,373,393,263
金融资产合计	Total financial assets	5,896,655,187	14,868,524,983	10,235,331,359	17,369,078,552	20,086,095,970	6,900,380,199	6,113,329,674	81,469,395,924
金融负债：	Financial liabilities:								
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,360,404,264	-	-	145,257,005	6,682,108	-	-	3,512,343,377
拆入资金	Placements from banks and other financial institutions	-	116,293,545	8,463,870,207	892,869,614	-	-	-	9,473,033,366
衍生金融负债	Derivative financial liabilities	-	1,881,367,488	1,186,230,466	733,849,056	722,300,488	24,101,228	-	4,547,848,726
吸收存款	Customer deposits	18,878,417,912	14,580,361,502	3,379,748,931	3,307,311,973	926,451,884	-	-	41,072,292,202
交易性金融负债	Financial liabilities held-for-trading	-	2,256,888,061	1,133,134,740	114,262,916	-	-	-	3,504,285,717
卖出回购金融资产款	Repurchase agreements	-	-	-	-	-	-	-	-
应付债券	Bonds payable	-	-	1,045,183,027	572,119,988	2,102,220,796	-	-	3,719,523,811
其他金融负债	Other financial liabilities	-	819,819	1,386,803,073	-	-	-	-	1,387,622,892
金融负债合计	Total financial liabilities	22,238,822,176	18,835,730,415	16,594,970,444	5,765,670,552	3,757,655,276	24,101,228	-	67,216,950,091
流动性净额	Net liquidity	(16,342,166,989)	(3,967,205,432)	(6,359,639,085)	11,603,408,000	16,328,440,694	6,876,278,971	6,113,329,674	14,252,445,833
表外承诺事项	Commitments	1,196,457,077	1,157,452,871	2,395,646,167	5,953,944,106	3,239,919,578	75,983,190	-	14,019,402,989

财务报表附注

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人民币 Expressed in RMB Yuan

3. 市场风险

本行面临的市场风险主要来自利率、汇率产品和贵金属产品的敞口头寸。本行的交易性业务及非交易性业务均可产生市场风险。本行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，同时降低本行受金融工具内在波动性风险的影响。

本行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。

本行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度分析、日预期尾部损失、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。

本行根据不同账簿的各自特点将表内外资产负债划分为交易账簿或银行账簿。交易账簿主要包括因交易目的或者是为规避交易账簿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。交易账簿中的市场风险取决于交易的工具，包括利率、汇率、股票价格、商品价格、信贷利差等。银行账簿包括除交易账簿外的其他金融工具。银行账簿中的主要风险是利率和信贷利差风险。

(3) Market risk

The Bank is exposed to market risk mainly from open positions in interest rate, foreign exchange rate products and precious metal products. Market risk arises from both trading and non-trading business. The objective of market risk management is to avoid excessive losses in earnings and shareholder's fund due to market risk, and to minimise the negative impact from inherent volatility risks of financial instruments.

The Risk Management Division monitors the Bank's market risk exposure and is responsible for setting up market risk policies with approval by the Asset & Liability Committee. Market Risk exposures are reported to the Asset & Liability Committee and Board Risk Management Committee on a regular basis.

The Bank monitors and manages market risk in accordance with established framework and policies. The monitoring and measurement methods mainly include sensitivity analysis, Expected Shortfall (ES), Value-at-Risk (VaR) and stress testing. Prior to launch of new product or new business, market risk will be properly identified and addressed.

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 freely tradable financial instruments and commodity positions held for trading purpose or to avoid risks in other items of the trading account. The market risk in trading book depends on the tools of the transactions, including interest rates, foreign exchange rates, stock prices, commodity prices and credit spreads. Banking book includes financial instruments other than trading book. The main risks in banking book are interest rate and credit spread risks.

3.1 汇率风险

主要是由于本行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。

于 2023 年 12 月 31 日，本行的有关资产及负债按币种列示如下：

(3.1) Currency risk

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

As at 31 December 2023, the Bank's assets and liabilities by currency are as follows:

		2023			
		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 deposits with the Central Bank	1,091,811,991	4,170,304,224	10,107,277	5,272,223,492
贵金属	Precious metals	-	2,659,155,486	-	2,659,155,486
存放同业款项	Due from banks and other financial institutions	273,994,811	1,183,129,119	125,477,806	1,582,601,736
拆出资金	Placements with banks and other financial institutions	1,797,577,180	1,649,975,357	400,184,397	3,847,736,934
交易性金融资产	Financial assets held for trading	-	5,044,798,336	-	5,044,798,336
衍生金融资产	Derivative financial assets	242,040,568	5,161,269,077	-	5,403,309,645
买入返售金融资产	Reverse repurchase financial assets	-	6,597,500,278	-	6,597,500,278
发放贷款和垫款	Loans and advances to customers	3,576,821,925	33,806,960,855	456,975,748	37,840,758,528
其他债权投资	Other debt investments	-	11,413,490,160	-	11,413,490,160
其他金融资产	Other financial assets	40,192,114	1,929,543,586	2,767,483	1,972,503,183
金融资产合计	Total financial assets	7,022,438,589	73,616,126,478	995,512,711	81,634,077,778
负债：	Liabilities:				
同业及其他金融机构存放款项	Due to banks and other financial institutions	43,973,202	3,098,068,224	-	3,142,041,426
拆入资金	Placements from banks and other financial institutions	1,399,649,656	8,873,446,492	16,600,214	10,289,696,362
交易性金融负债	Financial liabilities held for trading	12,116,236	2,815,250,116	-	2,827,366,352
衍生金融负债	Derivative financial liabilities	259,419,800	5,196,737,245	-	5,456,157,045
吸收存款	Customer deposits	10,429,753,849	34,222,529,073	722,431,155	45,374,714,077
应付债券	Bonds payable	-	3,830,066,856	-	3,830,066,856
其他金融负债	Other financial liabilities	26,310,481	300,049,338	69,322,783	395,682,602
金融负债合计	Total financial liabilities	12,171,223,224	58,336,147,344	808,354,152	71,315,724,720
资产负债净头寸	Net position	(5,148,784,635)	15,279,979,134	187,158,559	10,318,353,058
衍生金融工具名义金额	Notional amounts of derivative financial instruments	135,096,776,521	343,364,396,322	9,750,383,576	488,211,556,419
信贷承诺	Commitments	1,574,661,131	9,904,685,191	1,641,518,123	13,120,864,445

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

于 2022 年 12 月 31 日，本行的有关资产及负债按币种列示如下：

As at 31 December 2022, the Bank's assets and liabilities by currency are as follows:

		2022			
		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	526,188,754	5,928,332,868	12,046,084	6,466,567,706
贵金属	Precious metals	-	3,069,452,064	-	3,069,452,064
存放同业款项	Due from banks and other financial institutions	1,124,832,169	1,389,415,971	240,163,703	2,754,411,843
拆出资金	Placements with banks and other financial institutions	2,587,850,386	1,434,733,044	259,227,561	4,281,810,991
交易性金融资产	Financial assets held-for-trading	-	1,837,337,491	-	1,837,337,491
衍生金融资产	Derivative financial assets	200,388,559	4,289,297,066	679,712	4,490,365,337
买入返售金融资产	Reverse repurchase financial assets	-	4,096,388,908	-	4,096,388,908
发放贷款和垫款	Loans and advances to customers	3,583,019,224	33,993,138,296	670,715,410	38,246,872,930
其他债权投资	Other debt investments	137,156,813	8,014,331,527	-	8,151,488,340
其他金融资产	Other financial assets	357,356,985	3,013,210,116	2,826,163	3,373,393,264
金融资产合计	Total financial assets	8,516,792,890	67,065,637,351	1,185,658,633	76,768,088,874
负债：	Liabilities:				
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,455,176	3,507,667,460	-	3,511,122,636
拆入资金	Placements from banks and other financial institutions	1,928,591,232	7,472,103,210	45,588,889	9,446,283,331
交易性金融负债	Financial liabilities held-for-trading	-	3,499,822,350	-	3,499,822,350
衍生金融负债	Derivative financial liabilities	192,999,975	4,354,153,926	694,825	4,547,848,726
吸收存款	Customer deposits	7,966,218,165	32,431,299,478	528,260,734	40,925,778,377
应付债券	Bonds payable	-	3,553,115,045	-	3,553,115,045
其他金融负债	Other financial liabilities	354,832,811	1,031,723,886	1,066,195	1,387,622,892
金融负债合计	Total financial liabilities	10,446,097,359	55,849,885,355	575,610,643	66,871,593,357
资产负债净头寸	Net position	(1,929,304,469)	11,215,751,996	610,047,990	9,896,495,517
衍生金融工具名义金额	Notional amounts of derivative financial instruments	149,631,018,864	326,550,018,693	4,821,344,132	481,002,381,689
信贷承诺	Commitments	1,973,721,928	10,781,338,936	1,264,342,125	14,019,402,989

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:

		2023	2022
		对税前利润影响 Impact on profit	对税前利润影响 Impact on profit
变量变动	Change in Foreign Exchange Rate		
对本位币贬值 1%	-1% change against RMB	49,616,261	13,192,565
对本位币升值 1%	+1% change against RMB	(49,616,261)	(13,192,565)

以上敏感度分析基于资产和负债具有静态的汇率风险结构，其计算了当其他因素不变时，外币对人民币汇率的合理可能变动对税前利润的影响。

The sensitivity analysis above is performed on the basis that assets and liabilities have static currency risk structure. It shows the impact of a change in other currency rates against RMB on the Bank's profit before tax, given other variables remain constant.

有关的分析基于以下假设：

The analysis is based on below assumptions:

- (1) 汇率敏感度是指各币种对人民币于报告日当天收盘（中间价）汇率绝对值波动 1% 造成的汇兑损益；
- (2) 各币种汇率变动是指各币种对人民币汇率同时同向波动；
- (3) 该汇率风险敞口不包含资产负债表外科目。

- (1) Exchange rate sensitivity refers to the gains and losses caused by one per cent change of the closing rate (mid-rate) of the different foreign currencies against RMB as at the balance sheet date.

由于基于上述假设，汇率变化导致本行汇兑净损益出现的实际变化可能与此敏感度分析的结果不同。

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

- (3) Off-balance sheet items are excluded.

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

财务报表附注

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3.2 利率风险

交易账簿

交易账簿主要包括因交易目的或者是为规避交易账簿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。交易账簿中的市场风险取决于交易的工具，包括利率、汇率、股票价格、商品价格、信贷利差等。

本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。

本行在内部市场风险管理中采用 97.5% 置信区间下测算日预期尾部损失 (Expected Shortfall) 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。预期尾部损失 (ES) 是尾部损失分布的均值，认为通常计量结果大于某一置信区间点计量的潜在损失。

在回溯测试中，本行采用历史模拟法 99% 置信区间下的日风险价值 (VaR)。风险价值 (VaR) 与预期尾部损失 (ES) 的损失分布一致。通过回溯测试比较交易账簿的损益与风险价值 (VaR) 的差异来验证是否有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。

虽然 VaR 和 ES 是衡量市场风险的重要工具，但有关模型的假设存在一定限制条件，例如：

- 在绝大多数情况下，可在 1 个交易日的观察期内进行仓盘套期或出售的假设合理，但在市场长时期严重流动性不足的情况下，1 个交易日的观察期假设可能不符合实际情况；
- VaR 和 ES 按当日收市基准计算，并不反映交易当天持仓可能面对的风险；
- 历史数据用作确定将来结果的可能范围的基准，不一定适用于所有可能情况，特别是例外事项。

(3.2) Interest rate risk

Trading book

Trading book mainly includes freely tradable financial instruments and commodity positions held for trading purpose or to avoid risks of other items in the trading account. The market risk in trading book depends on the tools of the transaction, including interest rates, exchange rates, stock prices, commodity prices, and credit spreads, etc.

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

The Bank estimates a daily Expected Shortfall (ES) within a 97.5 per cent confidence interval over a one-day holding period, using the historical simulation method, as a control for market risk. This method assumes observed historical market movements can be used to imply possible future changes in market rates. ES is the average of the worst losses in the distribution, assuming that the losses exceed the specified percentile.

For back testing purpose, the Bank uses daily VaR within a 99 per cent confidence interval over a one-day holding period. VaR uses the same loss distribution as ES. The backtesting process analyses whether the exceptions are due to model deficiencies or market volatility. All backtesting exceptions are tabled to ALCO with recommended actions and resolutions.

Although VaR and ES are important tools to measure market risk, there are certain limitations on the assumptions of the model, such as:

- In most cases, the assumption that a position can be hedged or sold within the observation period of one trading day is reasonable, but in the case of severe liquidity shortage in the market over a long period of time, the assumption of the observation period of one trading day may not be in line with the actual situation;
- VaR and ES are calculated based on the day's closing benchmark and do not reflect the risks that may be faced by positions held on the trade day;
- Historical data is used as a basis for determining the possible range of future results, and may not be applicable to all possible situations, especially exceptions.

为弥补预期尾部损失 (ES) 测量法的不足，本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。

本行 2023 年 12 月 31 日的日预期尾部损失 (ES) 为人民币 2,021 万元 (2022 年 12 月 31 日：人民币 1,047 万元)。

银行账簿

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。

本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。

To complement the ES measure, the Bank 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.

The Bank's daily ES on 31 December 2023 was RMB20.21 million (The Bank's daily ES on 31 December 2022 was RMB10.47million).

Banking book

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

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.

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.

财务报表附注

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人民币 Expressed in RMB Yuan

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

于 2023 年 12 月 31 日，本行银行账簿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：

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.

As at 31 December 2023, the Bank's assets/liabilities of banking book re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

		2023					
		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	合计 Total
资产：	Assets:						
现金及存放中央银行款项	Cash and deposits with the Central Bank	4,733,310,403	-	-	-	538,913,089	5,272,223,492
存放同业款项	Due from banks and other financial institutions	557,708,982	-	-	-	103,857	557,812,839
拆出资金	Placements with banks and other financial institutions	3,331,786,569	496,836,308	-	-	19,114,057	3,847,736,934
买入返售金融资产	Reverse repurchase financial assets	6,591,988,451	-	-	-	5,511,827	6,597,500,278
发放贷款和垫款	Loans and advances to customers	22,715,475,609	13,948,944,283	619,969,446	74,446,918	481,922,272	37,840,758,528
其他债权投资	Other debt investments	4,845,113,350	451,345,008	4,673,043,736	1,343,051,820	100,936,246	11,413,490,160
其他金融资产	Other financial assets	-	-	-	-	61,056,246	61,056,246
金融资产合计	Total financial assets	42,775,383,364	14,897,125,599	5,293,013,182	1,417,498,738	1,207,557,594	65,590,578,477
负债：	Liabilities:						
同业及其他金融机构存放款项	Due to banks and other financial institutions	2,993,419,388	145,106,739	-	-	3,515,299	3,142,041,426
拆入资金	Placement from banks and other financial institutions	2,491,242,050	-	-	-	8,986,492	2,500,228,542
吸收存款	Customer deposits	38,838,167,899	4,506,418,876	1,439,041,991	-	591,085,311	45,374,714,077
卖出回购金融资产款	Repurchase agreements	-	-	-	-	-	-
应付债券	Bonds payable	975,897,149	1,840,403,642	998,054,590	-	15,711,475	3,830,066,856
其他金融负债	Other financial liabilities	-	-	-	-	352,421,659	352,421,659
结构性存款 (注 1)	Structured deposits (Note 1)	965,315,613	323,360,000	-	-	-	1,288,675,613
金融负债合计	Total financial liabilities	46,264,042,099	6,815,289,257	2,437,096,581	-	971,720,236	56,488,148,173
衍生金融资产 (注 2)	Derivative financial assets (Note 2)	11,805,690,310	1,416,540,000	-	-	-	13,222,230,310
衍生金融负债 (注 2)	Derivative financial liabilities (Note 2)	11,814,600,823	1,398,251,800	-	-	-	13,212,852,623
利率风险缺口	Net position	(3,497,569,248)	8,100,124,542	2,855,916,601	1,417,498,738	235,837,358	9,111,807,991

于 2022 年 12 月 31 日，本行银行账簿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 2022, the Bank's assets/liabilities of banking book re-pricing profiles (based on the earlier of maturity date and re-pricing date) is as follows:

		2022					
		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	合计 Total
资产：	Assets:						
现金及存放中央银行款项	Cash and deposit with the Central Bank	5,926,790,782	-	-	-	539,776,924	6,466,567,706
存放同业款项	Due from banks and other financial institutions	1,834,459,386	-	-	-	109,785	1,834,569,171
拆出资金	Placements with banks and other financial institutions	3,571,130,199	693,631,667	-	-	17,049,125	4,281,810,991
买入返售金融资产	Reverse repurchase financial assets	4,095,779,264	-	-	-	609,644	4,096,388,908
发放贷款和垫款	Loans and advances to customers	22,269,226,869	14,951,610,202	445,310,717	137,358,330	443,366,812	38,246,872,930
其他债权投资	Other debt investments	1,160,000,000	3,089,292,000	2,302,000,000	1,512,792,630	87,403,710	8,151,488,340
其他金融资产	Other financial assets	-	-	-	-	39,215,062	39,215,062
金融资产合计	Total financial assets	38,857,386,500	18,734,533,869	2,747,310,717	1,650,150,960	1,127,531,062	63,116,913,108
负债：	Liabilities:						
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,365,185,713	143,110,350	-	-	2,826,573	3,511,122,636
拆入资金	Placement from banks and other financial institutions	2,407,001,826	879,880,403	-	-	7,127,596	3,294,009,825
吸收存款	Customer deposits	35,921,484,823	3,226,644,107	851,541,411	-	926,108,036	40,925,778,377
卖出回购金融资产款	Repurchase agreements	-	-	-	-	-	-
应付债券	Bonds payable	1,045,190,360	495,391,560	1,996,778,605	-	15,754,520	3,553,115,045
其他金融负债	Other financial liabilities	-	-	-	-	107,406,858	107,406,858
结构性存款 (注 1)	Structured deposits (Note 1)	2,335,100,000	113,830,000	-	-	-	2,448,930,000
金融负债合计	Total financial liabilities	45,073,962,722	4,858,856,420	2,848,320,016	-	1,059,223,583	53,840,362,741
衍生金融资产 (注 2)	Derivative financial assets (Note 2)	5,223,233,225	69,645,989	-	-	-	5,292,879,214
衍生金融负债 (注 2)	Derivative financial liabilities (Note 2)	5,175,003,705	67,481,000	-	-	-	5,242,484,705
利率风险缺口	Net position	(6,168,346,702)	13,877,842,438	(101,009,299)	1,650,150,960	68,307,479	9,326,944,876

财务报表附注

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注 1: 该结构性存款为交易账簿和银行账簿之间往来的头寸。

注 2: 本行银行账簿包含的衍生金融资产 / 负债按名义本金的合同重定价日或到期日两者较早者进行分析。

本行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的影响。

变量变动	Change in interest rate	2023	2022
		对净损益的影响 Impact on net profit	对净损益的影响 Impact on net profit
利率增加 100 个基点	+ 100 basis points	(171,198)	(1,448,343)
利率减少 100 个基点	- 100 basis points	171,198	1,448,343

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, 反映为一年内本行资产和负债的重新定价对本行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除衍生金融工具以外的资产负债表外科目。

由于基于上述假设, 利率增减导致本行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。

Note 1: The structured deposits represent the position between the trading book and the banking book.

Note 2: The derivative financial assets/liabilities of banking book are analysed based on the earlier of re-pricing date and maturity date of the nominal principal.

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 is as follows:

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;
- (4) Off-balance sheet items except derivative financial instruments are excluded.

Due to the above assumptions, the actual impact of net interest income from interest rate movement may differ from above sensitivity analysis.

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, 本行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:

- 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;
- 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;
- 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;
- 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按通知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。

(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:

- 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;
- 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;
- 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.
- 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 is estimated using discounted cash flows method with the prevailing deposit rate for the remaining tenor of the fixed deposit as the discount rate.

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本行确定公允价值的方法可以归结为以下两种：

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

估值调整作为实现公允价值的一个必要组成，要求根据客观情况，对交易价格进行调整以确保公允价值的准确性。本行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。

本行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。

本行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上海黄金交易所和上海期货交易交易所每日公布市场价格的贵金属。

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债券和存单投资，部分贷款，贵金属拆借，外汇远期/掉期，贵金属远期/掉期，质押式回购、利率互换、货币互换、商品期权、外汇期权及结构性产品。

The method of determining a fair value in the Bank can be categorised into two main approaches:

- (i) Mark to Market - where the valuation uses independent unadjusted quoted market prices;
- (ii) Mark to Model - where valuation techniques are used to determine the valuation.

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

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. Financial instruments included in this category are precious metals whose market prices are published by Shanghai Gold Exchange and Shanghai Futures Exchange on daily basis.

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 investments in bonds and negotiable certificates of deposit, loans, precious metal borrowing and lending, foreign exchange forward/swaps, precious metal forward/swaps, pledge-style repo, interest rate swaps, currency swaps, commodity options, foreign exchange options and structured products.

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。目前本行被纳入这个层次的金融产品包括主要参数不能直接观察得到时采用的估值技术的部分贵金属期权和股票期权。

以上各假设及方法乃为本行资产及负债之公允价值提供一致之计算准则。然而，由于其他机构或使用不同之方法及假设，各金融机构所披露之公允价值未必完全具有可比性。

每个资产负债表日持续和非持续以公允价值计量的资产和负债于本报告期公允价值计量的层次列示如下：

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. The financial instruments included in this category are mainly precious metal options and equity options with significant unobservable components.

All the assumptions and techniques mentioned above provide a consistent basis for the fair value measurement of the Bank's assets and liabilities. However, they may differ with other institutions' practice. Therefore, the fair values disclosed by different financial institutions may not be entirely comparable.

The hierarchy of assets and liabilities measured at fair value on a continuing and discontinued basis at each balance sheet date that were measured at fair value in the current reporting period is set out below:

		2023		
		公允价值计量使用的输入值 Inputs in fair value measurement		
	活跃市场 报价 Quoted market price (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)	合计 Total
持续以公允价值计量的资产	Recurring fair value assets			
贵金属	2,659,155,486	-	-	2,659,155,486
交易性金融资产	-	4,976,326,490	-	4,976,326,490
衍生金融资产	2,240,909,516	3,162,399,640	489	5,403,309,645
以公允价值计量且其变动计入当期损益的发放贷款和垫款	-	498,016,028	-	498,016,028
其他债权投资	-	11,312,553,914	-	11,312,553,914
其他资产	-	1,715,286,067	-	1,715,286,067
金融资产合计	4,900,065,002	21,664,582,139	489	26,564,647,630
持续以公允价值计量的负债	Recurring fair value liabilities			
拆入资金	-	7,783,532,139	-	7,783,532,139
交易性金融负债	-	2,827,366,352	-	2,827,366,352
衍生金融负债	2,390,247,884	3,065,866,317	42,844	5,456,157,045
金融负债合计	2,390,247,884	13,676,764,808	42,844	16,067,055,536

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2022

		公允价值计量使用的输入值 Inputs in fair value measurement			
		活跃市场 报价 Quoted market price (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)	合计 Total
持续以公允价值计量的资产	Recurring fair value assets				
贵金属	Precious metals	3,069,452,064	-	-	3,069,452,064
交易性金融资产	Financial assets held-for-trading	-	1,806,804,540	-	1,806,804,540
衍生金融资产	Derivative financial assets	1,050,213,592	3,440,106,549	45,196	4,490,365,337
以公允价值计量且其变动计入当期损益的发放贷款和垫款	Loans and advances to customers at fair value through profit or loss	-	696,434,857	-	696,434,857
其他债权投资	Other debt investments	-	8,071,625,613	-	8,071,625,613
其他资产	Other assets	-	2,099,061,672	-	2,099,061,672
金融资产合计	Total financial assets	4,119,665,656	16,114,033,231	45,196	20,233,744,083
持续以公允价值计量的负债	Recurring fair value liabilities				
拆入资金	Placements from banks and other financial institutions	-	6,151,309,352	-	6,151,309,352
交易性金融负债	Financial liabilities held for trading	-	3,499,822,350	-	3,499,822,350
衍生金融负债	Derivative financial liabilities	950,364,255	3,597,401,230	83,241	4,547,848,726
金融负债合计	Total financial liabilities	950,364,255	13,248,532,932	83,241	14,198,980,428

本年度，本行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，本行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。

第三层次的公允价值计量

持续第三层次公允价值计量的调节信息如下：

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.

Management believes that the difference between the fair value and the carrying amount of other financial assets and financial liabilities is not material as at the balance sheet date.

Level 3 fair value measurement

Reconciliation of Level 3 financial instruments is as below:

		2023		
		衍生金融资产 Derivative financial assets	衍生金融负债 Derivative financial liabilities	合计 Total
年初余额	Opening balance	45,196	(83,241)	(38,045)
当期利得或损失总额计入损益	Movement through profit or loss during the year	(44,707)	40,397	(4,310)
年末余额	Closing balance	489	(42,844)	(42,355)

		2022		
		衍生金融资产 Derivative financial assets	衍生金融负债 Derivative financial liabilities	合计 Total
年初余额	Opening balance	49,112	(66,322)	(17,210)
当期利得或损失总额计入损益	Movement through profit or loss during the year	(3,916)	(16,919)	(20,835)
年末余额	Closing balance	45,196	(83,241)	(38,045)

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第三层次金融工具的敏感性分析

本行采用第三层级估值的金融工具主要为参数不能直接观察得到时采用的估值技术的部分贵金属期权和部分股票期权。本行第三层级估值的金融工具均会与大华银行新加坡母行进行背对背对冲，风险估值参数上升或下降一定比例后对净利润和其他综合收益的影响较小。因此尽管第三层级的估值采用不可直接观察的参数，管理层的判断和估计使估值具有不确定性，但是本行认为对该类参数判断和估计的变化不会对本行的当年利润及所有者权益产生重大影响。

不以公允价值计量的金融资产和金融负债

本行不以公允价值计量的金融工具主要包括存放中央银行款项、存放同业款项、拆出资金、买入返售金融资产、以摊余成本法计量的发放贷款和垫款以及其他以摊余成本计量的金融资产。

除以摊余成本法计量的发放贷款和垫款外，大部分金融资产均于一年之内到期，其账面价值接近公允价值。

发放贷款和垫款以摊余成本加应计利息扣除减值损失准备列账（附注五.7）。由于发放贷款和垫款的利率随贷款市场报价利率实时调整以及减值贷款已扣除减值准备以反映其可回收金额，因此发放贷款和垫款的公允价值与账面价值接近。

本行以摊余成本计价的金融负债主要包括同业及其他金融机构存放款项、拆入资金、吸收存款、卖出回购金融资产、已发行债务证券以及其他以摊余成本计量的金融资产。于资产负债表日，本行金融负债的账面价值接近公允价值。

以上各种假设及方法为本行资产及负债公允价值的计算提供了统一的基础。然而，由于其他机构可能会使用不同的方法及假设，因此，各金融机构所披露的公允价值不一定具有可比性。

Sensitivity analysis of Level 3 financial instruments

The Bank's level 3 financial instruments are mainly precious metal options and equity options with significant unobservable components. All level 3 financial instruments are hedged back-to-back with the parent company in Singapore, hence the fluctuation of valuation inputs by a certain degree will have limited impact on net profit and other comprehensive income. Therefore, although non-observable inputs are used in level 3 valuation models, and management's judgments and estimates on them lead to the valuation uncertainties, the Bank believes that changes in the judgments and estimates will not have significant impact on the Bank's profit and equity.

Financial assets and financial liabilities not measured at fair value

Financial assets and financial liabilities not measured at fair value mainly include deposits with the central bank, due from banks, placements with banks, reverse repurchase financial assets and loans and advances at amortised cost.

Except for loans and advances measured at amortised cost, most financial assets are due within one year, therefore their carrying amounts are close to their fair values.

Loans and advances to customers are presented at amortised cost plus accrued interest, and deducted by impairment losses (Notes V.7). Since the interest rates for loans and advances are adjusted timely upon loan prime rate, and the net values of impaired loans reflect the recoverable amount by deducting the impairment losses, the carrying amounts of loans and advances are close to their fair values.

The Bank's financial liabilities that are measured at amortised cost mainly include due to banks and other financial institutions, placements from banks and other financial institutions, customer deposits, repurchase agreements, debt securities issued and other financial assets measured at amortised cost. As at the balance sheet date, the carrying amounts of the Bank's financial liabilities are close to their fair values.

The above assumptions and methodologies provide the same basis for fair value valuation of the Bank's assets and liabilities. However, that may differ with other financial institutions' practice, hence the fair value disclosed by different financial institutions may not be comparable.

十、关联方关系及交易

1. 关联方的认定标准

下列各方构成本行的关联方：

- (1) 本行的母公司；
- (2) 本行的子公司；
- (3) 与本行受同一母公司控制的其他企业；；
- (4) 对本行实施共同控制的投资方；
- (5) 对本行施加重大影响的投资方；
- (6) 本行的合营企业；
- (7) 本行的联营企业；
- (8) 本行的主要投资者个人及与其关系密切的家庭成员；
- (9) 本行的关键管理人员或母公司关键管理人员，以及与其关系密切的家庭成员；
- (10) 本行的主要投资者个人、关键管理人员或与其关系密切的家庭成员控制、共同控制的其他企业；；
- (11) 本行所属企业集团的其他成员单位（包括母公司和子公司）的合营企业或联营企业；
- (12) 对本行实施共同控制的企业合营企业或联营企业；
- (13) 对本行施加重大影响的企业合营企业；
- (14) 本行设立的企业年金基金。

2. 本行母公司

名称 Name	业务性质 Nature of business	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 50.04 亿元 SGD5,004 Million	100%

X. Related Party Transactions

(1) Criteria of identifying related parties

The following parties are the related parties of the Bank:

- (1) Parent of the Bank;
- (2) Subsidiaries of the Bank;
- (3) Other entities controlled by the parent of the Bank;
- (4) Investors that have joint control over the Bank;
- (5) Investors that have significant influence over the Bank;
- (6) Joint ventures of the Bank;
- (7) Associates of the Bank;
- (8) Principal individual investors of the Bank and close family members of such individuals;
- (9) Key management personnel of the Bank or of the parent and close family members of such individuals;
- (10) Other entities controlled or jointly controlled by the Bank's principal individual investors, key management personnel or close family members of such individuals;
- (11) Joint ventures or associates of other members (including a parent and subsidiary) of a group of which the Bank is a member;
- (12) Joint ventures or associates of an entity that has joint control over the Bank;
- (13) Joint ventures of an entity that has significant influence over the Bank;
- (14) Enterprise pension funds established by the Bank.

(2) Parent company of the Bank

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3. 于本年内与本行有关联交易的其他关联方

(3) The related parties which the Bank had transactions with during the year are as follows

同受母公司控制的公司 Entity controlled by the parent

名称 Name	业务性质 Nature of business	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 7.93 亿元 RM0.793 Billion	黄慧慧 Ng Wei Wei
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 248.6 亿元 Baht24.86 Billion	陈俊兴 Tan Choon Hin
大华银行(印度尼西亚)有限公司 PT Bank UOB Indonesia	银行及金融服务 Banking and financial service	印度尼西亚 雅加达 Jakarta Indonesia	印度尼西亚卢比 30,568.98 亿元 IDR3,056.898 Billion	Hendra Gunawan
上海华新置业有限公司 UOB Property China Co., Ltd.	办公楼及商业设施的经营、租赁和管理 Operating, leasing and management for offices and commercial facilities	中国 上海 Shanghai China	人民币 17.99 亿元 RMB1.799 Billion	LAI JING WEY
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 USD15.55 Million	谢建伟 Seah Kian Wee
大华资产管理有限公司 UOB Asset Management Ltd.	资产管理 Investment management	新加坡 Singapore	新币 6,300 万元 SGD63 Million	张文杰 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 USD6.5 Million	Eriberto Resurreccion de Guzman
盈钛(北京)科技有限公司 Avatec (Beijing) Co., Ltd.	技术开发、技术推广、技术转让、技术咨询、技术服务 Technique services and consultancy; Application software development; Other business consultancy	中国 北京 Beijing China	新币 500 万元 SGD5 Million	闫陶陶 Yan Tao Tao

受母公司重大影响的公司 Entity under the significant influence of the parent

名称 Name	业务性质 Nature of business	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
益诺丰企业管理咨询(北京)有限公司 InnoVen Enterprise Management Consulting (Beijing) Co., Ltd.	企业管理咨询服务 Enterprise management and consultancy services	中国 北京 Beijing China	美元 150 万元 USD1.5 Million	曹映雪 Cao Ying Xue
溢诺丰融资租赁有限公司 InnoVen Financial Leasing Co., Ltd.	融资租赁业务及兼营与主营业务相关的商业保理业务 Financial leasing and related factoring business	中国 天津 Tianjin China	美元 1,000 万元 USD10 Million	曹映雪 Cao Ying Xue
上海毅峰私募基金管理有限公司 Shanghai InnoVen Equity Investment Management Private Limited	私募股权投资基金管理、创业投资基金管理服务 Private equity fund management and venture capital fund management services	中国 上海 Shanghai China	美元 200 万元 USD2 Million	曹映雪 Cao Ying Xue
毅峰(嘉善)企业管理有限公司 InnoVen (Jiashan) Enterprise Management Co., Ltd.	企业管理、企业管理咨询、社会经济咨询服务、财务咨询、信息咨询、市场调查 Enterprise management; Enterprise management consulting; Social and economic consulting services; Financial consulting; Information consulting services; Market research	中国 浙江 Zhejiang China	人民币 1,000 万元 RMB10 Million	曹映雪 Cao Ying Xue
毅峰(嘉善)企业管理合伙企业(有限合伙) InnoVen (Jiashan) Enterprise Management Partnership (Limited Partnership)	企业管理、企业管理咨询、社会经济咨询服务、财务咨询、信息咨询、市场调查 Enterprise management; Enterprise management consulting; Social and economic consulting services; Financial consulting; Information consulting services; Market research	中国 浙江 Zhejiang China	人民币 1,000 万元 RMB10 Million	Not applicable
毅峰(资阳)企业管理有限公司 InnoVen (Ziyang) Enterprise Management Co., Ltd.	企业管理、企业管理咨询、社会经济咨询服务、财务咨询、信息咨询、市场调查 Enterprise management; Enterprise management consulting; Social and economic consulting services; Financial consulting; Information consulting services; Market research	中国 四川 Sichuan China	人民币 1,000 万元 RMB10 Million	曹映雪 Cao Ying Xue
苏州工业园区大华继显私募基金管理有限公司 SIP UOB-KAY HIAN Asset Management Co., Ltd.	私募股权投资基金管理、创业投资基金管理服务 Private equity fund management and venture capital fund management services	中国 苏州 Suzhou China	人民币 1,000 万元 RMB10 Million	刘炜 Liu Wei

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

本行的关键管理人员

关键管理人员，包括本行的董事、监事及高级管理人员。

受本行关键管理人员重大影响的公司

Entity under the significant influence of the Bank's key management

名称 Name	业务性质 Nature of business	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 USD37 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 11.3 亿元 RMB1.13 Billion	陈建守 Tan Kian Siew
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 USD6.5 Million	黄一超 Wee Ee Chao
厦门虎标医药有限公司 Xiamen Tiger Medicals Co., Ltd.	药品生产; 药品进出口; 药品互联网信息服务; 中药提取物生产; 健康咨询服务; 第一类医疗器械销售 Drug production; Drug import and export; Pharmaceutical Internet information service. General projects: production of traditional Chinese medicine extracts; Health consultation services; Category I medical device sales	中国 厦门 Xiamen China	美元 820 万元 USD8.2 Million	吴美蓉 Goh Bee Leong
虎豹企业有限公司 Haw Par Corporation Limited	(a) 制造、销售和贸易医疗保健产品; (b) 提供与康乐有关的物品和服务; (c) 投资控股 (a) manufacturing, marketing and trading healthcare products; (b) providing leisure-related goods and services; (c) investing in properties and securities	新加坡 Singapore	新币 2.66228 亿元 SGD266.228 Million	黄一林 Wee Ee Lim
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 USD24 Million	Chua Yu Lee
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 RMB2.3 Billion	Lim Beng Teong
御道津旅(天津)发展有限公司 UIC Jin Travel (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 2.406 亿元 RMB240.6 Million	余在杰 Eu Zai Jie, Jonathan
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 9.191 亿元 RMB919.1 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 USD50 Thousand	梁顺合 Neo Soon Hup
恒丰银行股份有限公司 Evergrowing Bank Co., Ltd.	商业银行 - 吸收存款发放贷款, 办理结算, 票据业务等 Commercial Banks - Customer deposits, Loans and advances to customers, settlement and bill business, etc	中国 山东 Shandong China	人民币 1112.096 亿元 RMB111.2096 Billion	辛树人 Xin Shu Ren
平安基金管理有限公司 Ping An Fund Management Company Limited	基金募集, 基金销售, 资产管理 Fund raising, fund sales, investment management	中国 深圳 Shenzhen China	人民币 13 亿元 RMB1.3 Billion	罗春风 Luo Chun Feng
沁睿佳(上海)置业有限公司 Qinruijia (Shanghai) Real Estate Co., Ltd.	房地产开发经营 Real estate development and operation	中国 上海 Shanghai China	人民币 20 亿元 RMB2 Billion	Lim Beng Teong

Key management personnel

Key management personnel include directors, supervisor and senior management.

受本行关键管理人员重大影响的公司

Entity under the significant influence of the Bank's key management

名称 Name	业务性质 Nature of business	注册地 Registered Address	注册资本 Registered Capital	法定代表人 Legal Representative
中国新加坡商会 Singapore Chamber of Commerce and Industry in China	促进中新两国经贸交流, 为会员提供服务 To promote economic and trade exchanges between China and Singapore, provide services to members	中国 北京 Beijing China	Not applicable	王子元 Ong Tze Guan
UIC Asian Computer Services Pte Ltd.	计算机硬件和辅助设备的批发销售 Wholesale sales of computer hardware and auxiliary equipment	新加坡 Singapore	新币 200 万元 SGD2 Million	Not applicable

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

4. 本行与关联方之主要交易

(4) Main transactions between the Bank and related parties

本行与关联方之间主要交易余额		Main transactions balance between the Bank and related parties	
		2023	2022
发放贷款和垫款	Loans and advances to customers	308,290,065	320,447,020
存放及拆放款项	Due from and placements with banks and other financial institutions	764,962,103	2,437,430,338
衍生金融资产	Derivative financial assets	370,996,781	189,756,301
其他债权投资	Other debt investments	89,864,190	49,901,588
使用权资产	Right-of-use assets	73,668,170	165,983
存入及拆入款项	Due to and placements from banks and other financial institutions	9,510,716,500	8,160,340,582
其他资产	Other assets	16,832,013	37,000,340
吸收存款	Customer deposits	4,046,474,292	4,027,710,521
衍生金融负债	Derivative financial liabilities	372,620,357	367,295,200
租赁负债	Lease liabilities	71,514,463	167,019
其他负债	Other liabilities	261,899,229	379,864,411

本行与关联方之间主要交易金额

Main transactions amount between the Bank and related parties

		2023	2022
利息收入	Interest income	75,022,111	54,295,000
利息支出	Interest expense	132,532,119	117,391,534
手续费及佣金收入	Fee and commission income	16,696,248	30,542,393
手续费及佣金支出	Fee and commission expense	7,196,607	6,263,894
公允价值变动损益	Gain/(loss) from changes in fair value	(254,976,875)	99,033,076
汇兑收益	Foreign exchange gain	52,618,953	20,157,099
投资损益	Investment income/(loss)	452,559,993	(1,434,128,685)
业务及管理费	General and administrative expenses	148,834,364	118,574,891

本行与关联方本报告期发生开发软件交易金额为 3,379,375 元 (2022 年: 2,837,943 元)。

The amount of software development transactions between the Bank and related parties during the reporting period was RMB3,379,375 (2022: RMB2,837,943).

财务报表附注

2023 年度 Year ended 31 December 2023
人民币 Expressed in RMB Yuan

本行与关联方之间于资产负债表日表外衍生金融工具合约名义金额		Main derivatives notional amount between the Bank and related parties	
		2023	2022
外汇远期合约	FX forward	1,175,098,512	2,246,305,160
外汇掉期合约	FX swaps	10,274,024,507	5,197,200,054
外汇期权合约	FX options	1,869,150,059	2,134,637,296
利率掉期合约	Interest rate swaps	9,970,231,798	4,427,062,813
商品掉期合约	Commodity swaps	1,245,475,092	1,753,195,260
商品期权合约	Commodity options	9,561,645	30,644,240
股票价格挂钩期权合约	Equity options	413,171,325	392,449,519
贵金属掉期合约	Precious metal swaps	4,574,906,071	2,680,140,094
信用掉期合约	Credit swaps	28,354,173	27,881,383

本行与关联方之间于资产负债表日表外承诺余额		Main off-balance commitments between the Bank and related parties	
		2023	2022
保函	Letter of guarantee	13,442,345	22,034,558
信贷承诺	Credit commitments	242,710	4,516
经营性租赁承诺	Operating lease commitments	-	114,972,472

本行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。

The Bank's transactions with the above-mentioned related parties are conducted in accordance with normal commercial transaction conditions, based on general transaction prices, and in accordance with normal business procedures.

本行与关键管理人员的交易

本行支付给关键管理人员薪金福利如下：

		2023	2022
雇员薪金及其他短期福利	Employee salaries and other short-term incentives	111,616,737	96,300,377

本行年金计划的交易

本行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。

Main transactions between the Bank and key management personnels

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

Transactions between the Bank and the annuity

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

十一、资产负债表日后事项

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

十二、比较数据

若干比较数据乃经过重新编排，以符合本年度之列报要求。

十三、财务报表之批准

本财务报表业经本行董事会于 2024 年 4 月 9 日决议批准。

XI. 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.

XII. Comparative Amounts

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

XIII. Approval of the Financial Statements

The financial statements were approved for issue by the Board of Directors on 9 April 2024.



Right By You

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