



2022 年度报告 | UOB Annual Report 2022

缔造东盟美好未来  
Building the Future of ASEAN



《树》 Tree  
沈嘉利 Karina Delicia Simon

## 目录 Contents

02	大华银行介绍	About UOB
06	大华银行中国介绍	About UOB China
08	主要财务信息	Financial Highlights
09	董事长致辞	Chairman's Statement
15	公司信息	Corporate Information
16	监事	Supervisor
17	董事会	Board of Directors
22	大华银行中国组织架构图	UOB China Organisation Chart 2022
24	管理层报告	2022 in Review
54	公司治理	Corporate Governance
70	风险管理	Risk Management
96	重要事项	Important Highlights
97	营业网点	Branch Network
99	已审财务报表	Audited Financial Statements



### 《树》

沈嘉利  
彩铅纸绘  
90 x 80厘米

今年年度报告的设计灵感源自画作《树》。该作品荣获2022年大华银行年度绘画大赛(新加坡)资深画家组高度推荐奖。此幅作品展示了童心童趣所带来的无限可能。

艺术家使用彩色铅笔绘制,精心运用超写实手法,让一棵挺拔舒展的玉树形象跃然于纸上。作为一家具有深厚亚洲传统且植根东南亚的银行,大华银行致力于建设东盟的美好未来,对客户始终诚挚如一,支持他们取得商业成功。繁茂葱郁的大树所体现的力量与韧性,也反映了我行立志持续地推动可持续发展,为各方带来长期积极的影响。

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。大华银行年度绘画大赛至2022年已迈入第41届,目前在四个东南亚国家举办,是我行促进艺术发展的旗舰项目。

### Tree

Karina Delicia Simon  
Coloured pencil on paper  
90 x 80 cm

*Tree, a Highly Commended artwork of the 2022 UOB Painting of the Year (Singapore) competition, Established Artist Category, is the design inspiration for this year's Annual Report. The artwork is inspired by the spontaneity and playfulness of a child where the outcome is filled with possibilities.*

Using a specialised photorealistic coloured pencil technique, the artist achieved a realistic impression of a healthy tree growing tall and wide. As a bank with strong Asian heritage and deep Southeast Asian roots, UOB is committed to our Purpose of 'Building the future of ASEAN', doing Right By You as we continue to support the success of our customers. Embodying strength and resilience, the blossomed tree also reflects the sustainability impact we hope to make for the long term.

As the leading patron of the arts in Asia, UOB believes in the vital role of art in connecting communities. In its 41<sup>st</sup> year in 2022, the Bank's flagship art programme, the UOB Painting of the Year competition, is currently held across four Southeast Asian markets in which UOB has a deep presence.

**大华银行有限公司(大华银行)是亚洲银行业的翘楚,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评级分别给予“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,并坚守对社区和利益相关方诚挚如一的承诺,坚定不移地支持艺术发展,并在儿童和教育的领域推动社会进步。

**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.

The Bank 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 and is steadfast in its support of art, social development of children and education, doing right by its communities and stakeholders.

### 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、商业银行、交易银行、投资及外汇资金服务。通过各个附属公司,我们也提供资产管理、私募股权基金及保险等服务。

### 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. Our offering includes consumer banking, private banking, commercial banking, transaction banking, investment banking and treasury services. Through our subsidiaries, we also provide 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	中国内地 Mainland China	21	韩国 South Korea	1
中国香港 Hong Kong SAR	3	马来西亚 Malaysia	59	中国台湾 Taiwan, China	2
印度 India	2	缅甸 Myanmar	2	泰国 Thailand	152
印度尼西亚 Indonesia	134	菲律宾 Philippines	1	越南 Vietnam	8
日本 Japan	2	新加坡 Singapore	70		

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

我们不断加强在各方面的实力。2006年,大华银行成为上海第一家获批为客户处理资本账目的东南亚银行。2008年,大华银行中国获得了人民币零售业务牌照;2011年,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;2012年7月,大华银行中国获得合格境内机构投资者(QDII)资格,12月,又获得了银行间黄金询价资格,成为首批获得此项资格的四家外资银行之一。2013年,大华银行中国成为第一批在中国获得本地基金代销执照的外资银行之一。2014年,大华银行中国设立上海自贸试验区支行,并成为首批获得银行间外汇市场人民币对新元直接做市商资格及银行间黄金询价交易尝试做市商资质的外资银行之一。2015年,大华银行中国获得了黄金进出口的行政许可。

2018年,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,并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。2019年,大华银行中国成为上海期货交易所第三家外资银行成员并成为“上海银”的集中定价会员。2020年,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。2021年,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。2022年,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。这些都进一步扩展了大华银行在中国的业务。

2015年,大华银行集团向大华银行中国增加资本金25亿元人民币,并于2022年完成再增资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.

We have also been building on our strengths. In 2006, UOB was the first bank from Southeast Asia authorised to settle capital accounts in Shanghai. We received a retail Renminbi (RMB) licence and Shanghai Gold Exchange (SGE) trading membership in 2008 and 2011 respectively. In 2012, we were awarded a Qualified Domestic Institutional Investors licence, and were one of four foreign banks to participate in bullion trading on the SGE interbank platform. UOB China is one of the first foreign banks to obtain a local mutual fund licence in China in 2013. The following year, we established a sub-branch in the Shanghai Free Trade Zone, and obtained a trial market maker licence for interbank gold bilateral transactions and a market maker licence for direct trading between RMB and the Singapore dollar in the interbank foreign exchange market. We also obtained the gold import and export licence in 2015.

In 2018, UOB China became one of the first market makers to execute direct trading between the RMB and the Thai Baht. The Bank also successfully priced its 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. In 2019, UOB China became the first Southeast Asia-headquartered bank to be a member of the Shanghai Futures Exchange and the first foreign bank to be a Fixing Member for the Shanghai Silver Benchmark Price. UOB China also became one of the first foreign bank members of the Cross-border RMB Trade Finance Trading Platform in 2020. In 2021, the Bank is approved to be one of the first direct market makers for RMB and Indonesian Rupiah. In 2022, UOB China became the first foreign bank to set up presence in Lingang Special Area. These achievements have enabled us to widen our product and service offering to our customers operating in China.

UOB Group increased the registered capital of UOB China by RMB2.5 billion in 2015 followed by another capital increase in 2022. 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.



		2022	2021	Increase (Decrease)
<b>经营成果</b>	<b>Operating result</b>	人民币千元 RMB'000		%
营业收入合计	Total operating income	1,778,561	1,597,541	11.3
营业费用	Total operating expenses	1,107,938	1,064,569	4.1
资产减值损失	Impairment charges	29,891	132,364	(77.4)
税前利润	Profit before tax	640,401	398,421	60.7
<b>资产负债</b>	<b>Balance sheet</b>	人民币千元 RMB'000		%
资产总计	Total assets	77,203,355	78,220,119	(1.3)
<b>财务指标</b>	<b>Financial indicators</b>	%	%	%
净资产利润率	Return on equity	5.8	4.6	1.2
资产利润率	Return on average total assets	0.7	0.4	0.3
成本收入比	Expenses/income ratio	61.4	65.7	(4.3)
手续费及佣金净收入比总收入	Net fee and commission income/ total operating income	10.2	10.3	(0.1)
存贷比	Loan-to-Deposit ratio	95.4	96.1	(0.7)
杠杆率	Leverage ratio	9.7	7.4	2.3
不良贷款率	Non-performing loan ratio	0.6	0.3	0.3
拨备覆盖率	Non-performing loan coverage ratio	424.9	796.3	(371.4)
贷款拨备率	Provision-to-loan ratio	2.5	2.5	-
流动性匹配率	Liquidity matching ratio	129.8	123.4	6.4
优质流动性资产充足率	High-quality liquid assets adequacy ratio	194.8	221.9	(27.1)
<b>资本充足率指标</b>	<b>Capital adequacy ratio</b>			
核心一级资本充足率	Core Tier 1 CAR	16.8	13.2	3.6
一级资本充足率	Tier 1 CAR	16.8	13.2	3.6
资本充足率	Total CAR	19.6	16.0	3.6



今年年报封面作品《树》，绘制了一棵挺拔舒展，充满生命力的树。就像大华银行，我们不仅致力于通过各种方式推动业务的增长，也关注与人才和所在社区的成长。我们希望在与各利益相关方共同成长的过程中，帮助他们挖掘潜能，实现价值。

### 中国-东盟区域互联互通愈深愈实

2022年是沉重的一年。疫情所带来的变化与干扰，持续给经济和个人生活造成影响。

尽管多个国家放松疫情防控措施，然而供应链紧张和地缘政治局势，导致了食品和能源价格飙升。通胀因此高企，多国央行以前所未有的速度加快加息节奏。

今年，全球经济增长持续放缓。然而在亚洲，随着《区域全面经济伙伴关系协定》(RCEP)在2022年1月1日正式生效，中国同东盟的互联互通在这一年中不断加深，双边进出口额大幅增长15%，东盟继续稳居中国第一大贸易伙伴。

随着中国逐步放开疫情防控措施，并专注于“稳经济、促发展”，我们相信亚洲前景在2023依然光明。而我行零售和对公业务也显示，消费和投资正在加速复苏。

### 2022年财务业绩

2022年大华银行中国业务表现出色。得益于收入的强劲增长以及资产减值损失的下降，我行2022年净利润同比上升51.7%，达人民币5.1亿元。

The cover of this year's Annual Report depicts a tree a painting titled "Tree", that is growing strong, full of life and vitality. At UOB, we are constantly looking for ways to grow, not just our business, but also our people and the communities around us. And we want our stakeholders, colleagues and communities to reach their full potential and to fulfil their ambitions as we grow together.

### Greater China-ASEAN connectivity

2022 has been an intense year and the changes brought about by the pandemic continue to impact businesses and our personal lives.

It was a year where COVID-19 restrictions were finally lifted in many parts of the world. However, supply chain disruptions and geopolitical tensions have also driven up food and energy prices. As a result, inflation remains stubbornly high and central banks around the world have raised interest rates at unprecedented speed.

This year, the global economy is poised to slow down. Nearer to home, however, China-ASEAN connectivity has been greatly enhanced with the Regional Comprehensive Economic Partnership (RCEP) agreement that came into force on 1 January 2022. Bilateral trade grew 15 per cent, with ASEAN continuing to be China's largest trade partner three years in a row.

As China exits COVID-19 restrictions and focuses on stabilising its economic growth, the region will be a bright spot in 2023. As evident from our retail and wholesale banking businesses, consumption and investments are restarting and picking up speed.

### Strong financial performance

2022 was a strong year financially for UOB China. We achieved record net profit of RMB505 million in 2022, up 51.7 per cent from the previous year, driven by strong income growth and lower impairment charges.

## 董事长致辞

营业收入同比上升11.3%至人民币17.8亿元。其中,交易及投资类收益同比上升27.9%,主要由于贵金属以及外汇产品的收益增长。同时,我行持续关注资产负债结构进一步优化,净息差上升拉动净利息收入同比增长6.8%,达人民币11.9亿元。

营业支出同比上升4.1%至人民币11.1亿元。贷款增速保持稳健且前期计提了充足的损失准备,资产减值损失同比下降77.4%至0.3亿元。

2022年末,贷款规模上升3%至人民币403.5亿元,存款规模为人民币409.3亿元。我行的资产质量良好,不良贷款率为0.6%。

截止2022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129.8%和194.8%,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16.8%和19.6%,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。

### 我们的宗旨、宏图及差异化优势

2022年,大华银行集团启动品牌焕新,并以“联结东盟内外各方力量,共建惠及个人和企业的美好未来”作为品牌宗旨。为践行这一宗旨,我行着重在互联互通、定制化和可持续三个战略领域加速发力。

- 在对公业务领域,我们希望能够成为企业及机构拓展东盟业务的首选银行,为此,我们将继续发挥一体化的业务网络和行业业务专长这两大差异化优势。
- 在零售业务领域,我们致力于成为富裕和高净值客户的财富之选。为此,我们为他们提供贴合其需求的服务与解决方案。

Total operating income increased 11.3 per cent to RMB1.8 billion, of which trading and investment income rose 27.9 per cent, driven by improved gains from precious metals and foreign exchange products. Meanwhile, net interest income increased 6.8 per cent to RMB1.2 billion, led by interest margin expansion resulted from ongoing optimisation on balance sheet management.

Total operating expenses increased 4.1 per cent to RMB1.1 billion. Impairment charges decreased 77.4 per cent to RMB29.9 million, with healthy loan growth and pre-emptive allowance from last year remaining adequate.

Loans grew 3 per cent to RMB40.4 billion and deposits were RMB40.9 billion as of 31 December 2022. Asset quality remains benign with the non-performing loan (NPL) ratio standing at 0.6 per cent.

As of 31 December 2022, our liquidity and funding positions remained healthy with liquidity matching ratio at 129.8 per cent and high-quality liquid asset adequacy ratio at 194.8 per cent, well above the minimum regulatory requirements.

Our Common Equity Tier 1 and Total Capital Adequacy Ratios stood at 16.8 per cent and 19.6 per cent respectively, well above the regulatory minimum requirements.

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

### Our purpose, ambition and key differentiators

In 2022, UOB Group refreshed our brand with a sharpened Purpose - To build the future of ASEAN, for the people and businesses within, and connecting with, ASEAN. To deliver on this, UOB China is accelerating our efforts on three strategic areas - Connectivity, Personalisation and Sustainability.

- For our wholesale banking business, our ambition is to be the bank championing China-ASEAN connectivity, with our network strength and sector specialisation as our key differentiators.
- On the retail front, we want to be the bank of choice for affluent and high net worth customers. To do that, we offer them personalised services and solutions.

- 在所有部门,我们积极倡导可持续发展,把环境保护、社会责任和公司治理(ESG)融入我们的每一项决策和措施,为客户、利益相关方和员工带来切实的影响。在此之上,我们继续深化以价值观为主导的企业文化,帮助人才茁壮成长。我们希望员工自豪感能够成为大华银行最重要的差异化优势。

### 助力客户把握东盟机遇

伴随企业不断重组和深化供应链布局,大华银行借助我们广泛的区域网络,全力帮助他们把握中国与东南亚间的跨境机遇。随着区域经济活动的逐渐活跃,我们对公业务团队也帮助诸多客户实现了其业务目标。随着供应链的可持续化升级,凭借我们的行业专长以及专业的本地团队,我们积极支持客户实现绿色转型。

2022年1月4日,大华银行中国采用跨境人民币结算的形式从新加坡进口黄金,货值达约3.7亿元人民币。这一跨境、跨币种创新业务也入选了由上海市商务委员会发布的《2022上海服务贸易推介手册》,并荣获上海市服务贸易创新发展实践案例。

2022年5月,大华银行中国宣布成为第一家落户临港新片区的外资银行。我们以入驻临港为契机,积极对接境内外优质企业,并以离岸金融为切入点,为客户提供独具特色的一站式金融服务。

为满足客户的境内外业务需求,我们也持续深化资金管理能力和拓展中国与东盟各国的直连跨境资金池业务,并可为客户提供中泰、中马、中印尼、中越特色资金池服务。

### 为客户带来定制化的财富体验

大华银行中国立志成为客户长期的银行伙伴,陪伴他们共同成长。针对客户不同人生阶段的不同理财需求,制定有针对性的投资策略和方案,同时强化增值权益,让客户在人生的各个阶段,各个场景中都能享受到我行的差异化服务。

- Cutting across all segments, we embrace sustainability, embedding Environmental, Social and Governance (ESG) initiatives in everything that we do, focusing on delivering real impact for our customers, stakeholders and colleagues. Above all, we will continue to build upon our values-based culture that has helped our people to flourish. We want employee pride to be our most important differentiator.

### Supporting customers to seize regional opportunities

As companies reconfigure their supply chains to reshore and onshore their businesses, UOB, with our extensive regional footprint, is well placed to link them to cross-border opportunities between China and Southeast Asia. With an increase in regional business activities, our wholesale banking teams have supported many clients to achieve their goals. Our sector specialisation and ground expertise also enable us to support customers in their green transition with an increased focus on sustainability across the supply chain.

On 4 January 2022, UOB China imported gold with a value of approximately RMB370 million from Singapore through cross-border renminbi settlement. The case was selected for inclusion in the Shanghai Municipal Commission of Commerce's *Shanghai Service Trade Promotion Manual 2022* and named as a case demonstrating Shanghai's trade innovation and development.

In May 2022, UOB China also became the first foreign bank to establish a physical presence in Lingang Special Area (LSA). We are well positioned to connect businesses to markets outside of China through our progressive offshore financial solutions.

We also strengthened one-stop ASEAN cash management services to serve our clients' inbound and outbound business needs. These include China-Thailand, China-Indonesia, China-Malaysia and China-Vietnam cross-border cash sweeping services.

### Personalising wealth management for each customer

At UOB China, we focus on establishing and deepening relationships with our customers throughout their lives. We offer tailored wealth plans and differentiated services in line with the changing financial needs of our customers at different life stages.

## 董事长致辞

我行也切实完善线上线下全渠道的服务, 以为客户打造个性化的业务体验。2022年, 我们对“大华尊享财富”移动应用进行多次升级, 为客户提供更加流畅、安全、人性化的金融体验。

### 携手客户创造可持续影响力

可持续发展是当今经济转型的重要驱动因素。包括中国在内的很多亚洲国家都做出了“碳中和”的承诺, 并设定了相应的时间表。大华银行也义不容辞。

2022年10月, 大华银行集团公布2050年“业务碳中和计划”。我们优先关注六个行业领域, 支持客户进行转型。这些领域包括电力、汽车、石油与天然气、地产、建筑和钢铁, 在集团融资业务中的占比约60%。

为达成这一目标, 大华银行中国也着力把这一计划融入业务战略, 并将在脱碳之路上与客户和其他各方协同发力。2022年, 我们也积极提供了多项创新绿色融资方案, 包括作为主要参团银行之一, 助力一笔总金额6亿元为期三年的可持续发展挂钩国际银团贷款成功落地。这是中国首笔挂钩了ESG三个维度指标的可持续发展挂钩国际银团贷款。

### 以人为本 大道笃行

员工是我们最宝贵的资产。

我们关爱他们的身心健康, 并且为他们赋能以带动更积极的转变。最重要的是, 我们致力于让员工在各领域都能发挥他们的潜力。本年度, 大华银行中国继续通过多种项目, 如“大华银行中国人才发展”项目、Better U全面技能进阶计划以及金融科技管理培训生计划, 为培养面向未来的人才。

为提升企业文化软实力, 增进员工自豪感, 我们于2022年推出了UOB Way。这是一系列基于我行企业价值观的文化信条, 它不仅浓缩了我们的待人处事之道, 也阐述了我们如何为员工提供关爱、成长和信任的职场体验。在新的一年里, 我们将更努力地把UOB Way融入我们的人才项目和员工政策。

We also personalise customers' banking experiences through continuous enhancements across our physical and digital platforms. In 2022, we upgraded our UOB China Privilege Banking app to offer a smoother, safer and more personalised experience for our customers.

### Creating sustainable impact with our customers

Sustainability is another major driver of business change today. Asian countries, including China, have declared their commitment to net zero carbon emissions in the next few decades. UOB, too, is doing our part.

In October 2022, UOB Group laid out a comprehensive roadmap for the Bank to reach net zero carbon emissions by 2050. As a start, our plans cover six sectors: power, automotive, oil and gas, real estate, construction and steel, which make up 60 per cent of our corporate lending portfolio.

To fulfil this commitment, UOB China is integrating sustainability plans into our business strategies and working closely with clients and other stakeholders towards decarbonisation. In 2022, we also closed many progressive sustainable financing deals, including participating in a RMB600 million three-year sustainability-linked syndicated loan. This is China's first sustainability-linked syndicated loan linked to all ESG factors.

### Growing our timber, the UOB Way

At UOB, we believe that people are our greatest asset.

As an organisation, we care for the well-being of our people while empowering them to make a difference. Above all, we want our colleagues to be able to realise their full potential in whatever they do. In the year, UOB China rolled out initiatives such as UOB China Talent Development Programme, Better U and Financial Technology Management Associate Programme to develop future-ready banking talents.

To strengthen our people culture and build employee pride, we introduced the UOB Way in 2022. This is an embodiment of how we work at the Bank, which is built upon our values, and describes how our employee experience is focused on care, growth and trust. In the new year, we will do more to infuse the UOB Way into our people programmes and policies.

我们将员工的身心健康放在首位。2022年4月, 我行正式推出了员工健康管理项目——“华彩人生”, 帮助大家增强身体素质、建立心理韧性、促进和谐互融、以及提升财务保障。本年度, “华彩人生”为大家带来了总计近40次线上与线下系列课程和讲座, 总时长2,200分钟, 累计参与超2,000人次, 深受同事们的喜爱。

我们致力于打造关爱、成长和信任的职场氛围且卓有成效。根据卓越职场研究所®(GPTW®)认证调研, 91%的同事认可大华银行中国是一个理想的工作场所, 远高于所有在华机构相关认证的平均值55%。

### 为社区创造长期价值

我们的长期承诺也体现在对于本地社区的支持, 特别是推动艺术、儿童和教育领域的发展。

2022年, 中国多个城市的疫情出现反复的情况。大华银行中国联合公益合作伙伴, 为上海陆家嘴地区及粤港澳大湾区若干城市的一线工作人员, 在关键时期采购并捐献了防疫保障物资。我行同事们也积极加入志愿者队伍, 为所在社区的物资配送、后勤管理和疫情防控等工作尽一份力。

通过我行年度标志性的公益志愿及募款项目——大华银行全球“爱心公益跑/行”, 我们共筹集善款逾48.6万元。善款也落在“未来希望幼儿班”、“共创美育新未来”及UOB My Digital Space等我行长期支持的公益项目中。

我们坚信艺术具有超越文化、凝聚人心的力量。今年, 我们将在线美育课程送进偏远乡村地区, 约有50名乡村教师和约5000名学生从我们的乡村美育项目中收益。2023年, 我行也将启动大华银行年度校园水墨艺术大奖, 发掘新兴艺术人才, 促进水墨艺术的传承创新。

作为减少营运碳足迹的重要一步, 我行总部办公楼大华银行大厦已于2022年内获得由美国绿色建筑委员会所授予的LEED (Leadership in Energy and Environmental Design) 铂金认证。这也是集团第一个获此绿色建筑认证的大厦。

Taking care of the well-being of our people is our top priority. In April 2022, we launched the UOB China Employee Wellness Programme to help our people boost their physical health, build mental resilience, achieve work-life harmony and enhance financial security. This year, our wellness programme included almost 40 online and offline workshops and classes spanning a total of 2,200 minutes. Some 2,000 colleagues took part in the programme and had positive feedback.

Our drive to create a conducive environment of Care, Growth and Trust is beginning to bear fruit. According to the Great Place to Work® (GPTW®) survey in 2022, 91 per cent of our colleagues say UOB China is a Great Place to Work compared with 55 per cent of all GPTW® certified companies in China.

### Creating long-term value for our community

Our commitment for the long term extends to our support for the local communities, especially in the areas of art, children and education.

In 2022, China experienced several waves of COVID-19 surges. Working with our charity partners, UOB China donated protective gear and daily necessities to frontline service workers and volunteers in Lujiazui Financial City and Greater Bay Area cities. Our colleagues also volunteered at the front line to support their communities.

Through the UOB Global Heartbeat Run/Walk, our annual flagship volunteerism and fundraising programme, our people raised a record of RMB486,000 to support our Preschools of Future, UOB My Digital Space and rural art education programmes.

We believe in the power of art to inspire and to connect people across cultures. In the year, close to 50 teachers and around 5,000 students took our digital art courses through our rural art education programme. In 2023, we plan to launch the campus edition of UOB Art in Ink awards in Mainland China to support the creative pursuits of young artists.

As we continue to reduce our operational footprints, UOB China head office building was awarded LEED (Leadership in Energy and Environmental Design) Platinum Certification under the U.S. Green Building Council in 2022. It is the first UOB wholly-owned building to receive this certification.



## 董事长致辞

### 鸣谢

我们2022年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团结一心、坚守工作、并在艰难时刻挺身而出，守护我们对于客户和社区的承诺。

我也要对董事会所给予的大力支持表示感谢。同时我也向已卸任的非执行独立董事刘二飞先生致谢，感谢他在过往六年的贡献，并欢迎非执行独立董事聂明先生加入董事会。

最后，我要感谢我行所有的客户。在新的一年里，我们将继续秉承对客户及各方诚挚如一的承诺，踔厉奋发，再谱华章。

**黄一宗**  
董事长  
2023年3月

## Acknowledgements

Our achievements in 2022 were made possible by the dedication of our people. I am grateful for their commitment to stand united to support our customers and community, especially during such challenging times.

I would also like to thank the Board for its support and express our appreciation to our non-executive and independent director Mr Liu Er Fei for his contributions over the past six years. I welcome Mr Nie Ming in his first year as a non-executive and independent director.

Finally, a big thank you to our customers for your support all these years. I look forward to another strong year ahead as we honour our promise to do right by our customers and stakeholders.

**Wee Ee Cheong**  
Chairman  
March 2022

### 法定名称

大华银行（中国）有限公司

### 法定代表人

黄一宗

### 注册地址

上海市浦东新区银城路116、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：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（监事）

### 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

## 公司信息

### Registered Name

United Overseas Bank (China) Limited

### Legal Representative

Wee Ee Cheong

### Registered Office

Floor 3, Room 501 of Floor 5 (Actual Floor 4), Floor 13 (Actual Floor 12), Floor 15 (Actual Floor 13), 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: 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)

### Supervisors

Cham Tao Soon (Supervisor)

### 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

83岁，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, 83, 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.

70岁，2007年12月5日受委任为大华银行(中国)董事会董事长、非执行非独立董事，同时也是本行执行委员会主席和提名及薪酬委员会成员。

黄先生是一位拥有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与大华银行(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，是新加坡银行公会主席以及新加坡银行与金融学院理事会副主席。他亦是新中教育基金会理事会、印尼-新加坡商业理事会的成员，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(大盘股上市公司)”。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, 70, 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, 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 Chairman of The Association of Banks in Singapore and is Vice Chairman of The Institute of Banking and Finance. He is also a member of the Board of Governors of the Singapore-China Foundation, Indonesia-Singapore Business Council 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

60岁，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，踊跃参与上海国际金融中心建设。为表彰他对上海国际金融中心建设所做出的积极贡献，符先生在新华社主办的2020“沪上金融家”评选中，荣膺2020沪上金融行业创新人物。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, 60 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 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. 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.

59岁，2011年8月22日受委任加入董事会。作为非执行非独立董事，她同时也是本行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，并于2011年12月被委任为大华银行香港分行首席执行官，拥有30多年的个人银行及企业银行从业经验。叶杨女士自2016年7月1日起担任大华银行大中华地区首席执行官，负责大中华业务发展策略。

在加入大华银行之前，叶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议颁发的“全球零售银行家领导奖”，并被中国杰出女企业家联谊会评选为“2012年中国百名杰出女企业家”。

叶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, 59, 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.

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

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

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)

64岁，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, 64, 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.

62岁，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, 62, 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.

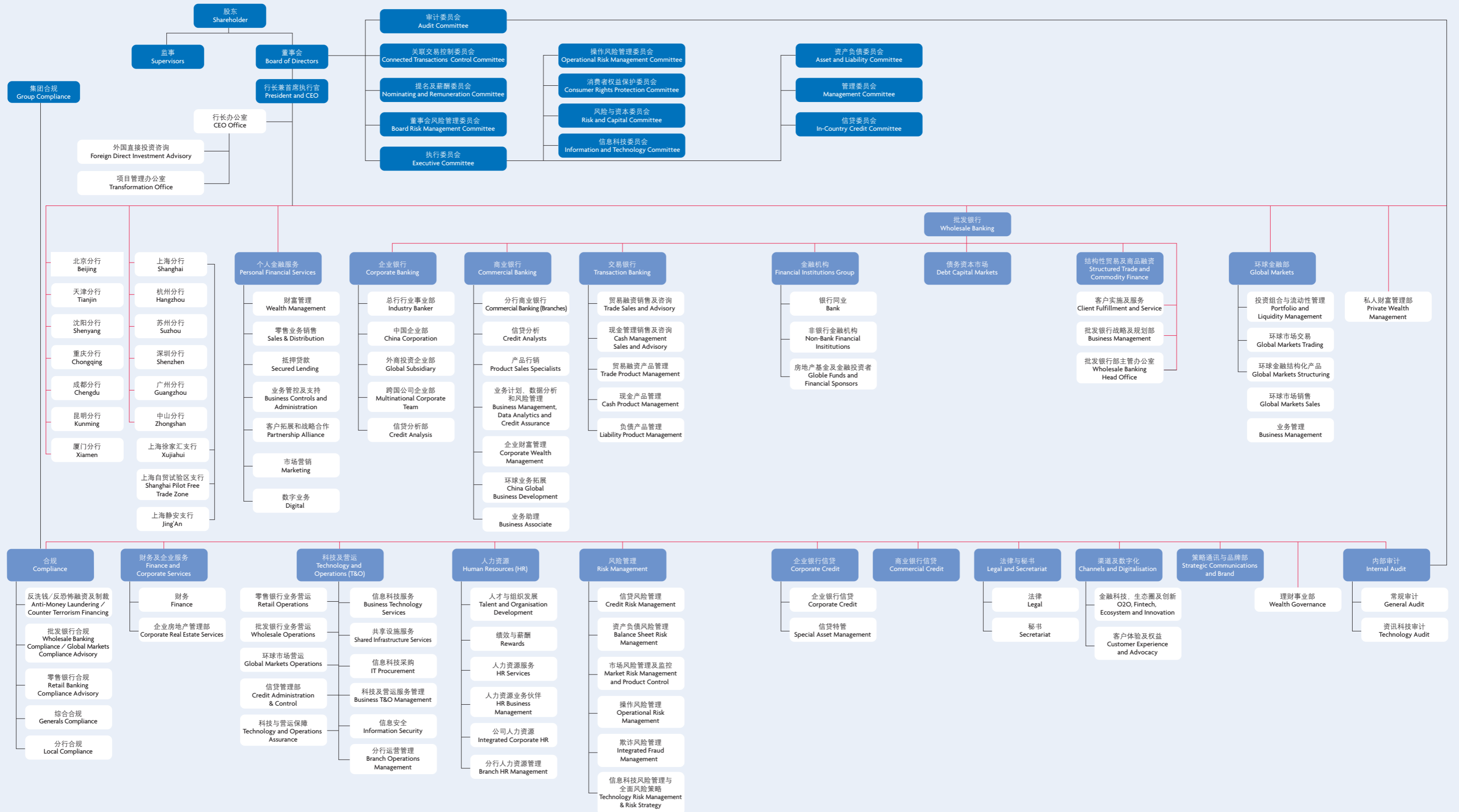
Mr Nie was formerly the director and deputy CEO of Mizuho Bank (China) Limited. He had previously held senior management positions in Fuji Bank Shanghai Branch, Mizuho Corporate Bank Shanghai Branch, Shanghai Pudong Development Bank and Research Center of Financial Law of Shanghai Academy of Social Sciences. 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 13<sup>th</sup>, 14<sup>th</sup> and 15<sup>th</sup> 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

# 大华银行中国组织架构图



# Connecting Businesses to New Frontiers in China and ASEAN 帮助企业连接 中国-东盟市场新机遇

## 助力企业开辟东盟新商机

互联互通是我行三大核心战略领域之一。2022年,借助大华银行集团无可比拟的一体化网络和一点接入,全网联动的银行服务,我们继续帮助中国企业“走出去”,东盟企业“走进来”,开启业务新商机。

大华银行特有的外国直接投资(FDI)咨询部在亚洲拥有10个FDI中心,并与区域政府机构、当地商会和专业服务机构,深化合作伙伴关系,帮助企业了解拓展海外业务所面临的复杂多变的情况,应对相应挑战。我行在印度尼西亚、马来西亚、新加坡、泰国和越南几个中企投资热点市场设立了中资业务部,也为企业提供在地的支持与服务。

自2011年,FDI咨询部就协助了超过3,800家企业在亚洲拓展业务,其中,中资企业的占比约40%。自2014年至今,FDI咨询部所支持企业的投资规模预计已超410亿新加坡元,创造17.6万个工作岗位,投资大部分流向了东南亚和大中华地区。

## Opening doors to regional opportunities

In 2022, UOB China continued to double down on connectivity, one of our strategic pillars. Tapping UOB Group's unparalleled regional footprint and one-bank approach, we helped businesses connect to opportunities within China and with ASEAN.

With 10 centres across Asia, our Foreign Direct Investment Advisory Unit has been strengthening its strategic collaborations with government agency partners, business associations and professional service providers. These links serve to support our clients to navigate the complexities of venturing abroad. Our clients can also access the services offered by dedicated China Desks in Indonesia, Malaysia, Singapore, Thailand and Vietnam.

Since 2011, we have supported more than 3,800 companies in their cross-border expansion into Asia, close to 40 per cent of which are Chinese companies. Companies we have supported since 2014 are projected to invest more than \$41 billion and enable the creation of more than 176,000 job opportunities, largely across Southeast Asia and Greater China.



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# 3,800

家企业在亚洲拓展业务  
companies in their cross-border expansion  
into Asia

自2014年至今,FDI咨询部所支持企业的投资规模预计已超410亿新加坡元,创造17.6万个工作岗位,投资大部分流向了东南亚和大中华地区。

# \$41 billion

410亿新加坡元

创造17.6万个工作岗位,投资大部分流向了东南亚和大中华地区。

# 176,000

个工作岗位  
job opportunities, largely across Southeast  
Asia and Greater China.



大华银行中国重庆分行行长王灏先生(左一)代表我行签署五方合作仪式  
Mr Wang Hao, General Manager of Chongqing Branch, UOB China (first on left), signed the five-party MOU.

2022年7月,大华银行中国、大华银行泰国也与三家批发银行企业客户签署合作协议,依托国际陆海贸易新通道,共同拓展泰国产品在中国的市场份额。

8月,大华银行与中国移动国际有限公司签订了合作备忘录。双方将共同推进在核心业务合作、网络客户资源共享、数字化转型发展、消费者移动服务、资源开发和技术发展等关键领域的合作,充分运用跨境对接、区域网络、大数据、云计算、区块链和其他技术,共同为东盟及中国的客户提供“数字+金融”互联互通解决方案,探索融合发展模式,全面开拓新的海外市场,进一步深化中新企业之间合作交流。

为协助企业发掘跨境发展及合作机遇,我行在2022年协同政府机构、交易所、专业服务商及合作伙伴,围绕金融市场动向、东盟政策及商机、金融科技与合作等主题,举办了十数场线下或线上研讨或对接活动,参会2,000余人次。

本年度,我行连续第五年亮相中国国际进口博览会,以“大华银行,您的东盟首选银行”为主题,展示我行致力于联通区域发展机遇,成为企业和个人拓展东盟业务的首选银行的承诺,及以互联互通、定制化且可持续为特色的多元化服务。观众亦可登录新加坡参展2022年进博会的云展厅,了解大华银行参展的相关内容。

In July 2022, UOB China and UOB Thailand signed a five-party Memorandum of Understanding (MOU) with three Wholesale Banking clients. Under the MOU, the banks will provide comprehensive financial solutions to these clients in support of their efforts to explore cross-border business opportunities along the New International Land-Sea Trade Corridor.

In August, UOB signed an MOU with China Mobile International to explore providing financial and digital connectivity for companies expanding into ASEAN or China. We will also cooperate in consumer digital financial services. This partnership will enable our clients to tap both UOB and China Mobile International's key network strengths and resources, including cross-border connectivity, regional networks, big data, cloud computing, blockchain and other technologies.

To help businesses explore more cross-border opportunities, we also worked closely with government agencies, exchanges, professional service providers and business partners to host more than 10 physical and virtual seminars and business matching events. Our events saw more than 2,000 participants.

In 2022, we participated in the China International Import Expo (CIIE) for the fifth consecutive year. With the theme of One Bank for ASEAN, we showcased UOB Group's regional connectivity, partnership ecosystems as well as progressive solutions. Those who could not attend the CIIE in person could visit a virtual booth to learn more about UOB Group's offerings.

## 创新金融解决方案,为企业领航RCEP增添动力

2022年,随着《区域合作伙伴协定》(RCEP)的正式生效,中国同东盟国家互联互通水平的不断提升,贸易与产业链深度连接,投资热度持续提升。我也积极围绕这一协定,推出创新服务,帮助企业搭乘RCEP东风,把握跨境发展商机。

2022年1月4日,大华银行中国采用跨境人民币结算的形式从RCEP成员国新加坡进口黄金,进而支持国内黄金进口需求,货值达约3.7亿元人民币。这也是中国2022年首笔黄金进口业务。在收到该黄金现货后,我行在上海黄金交易所(上金所)进行销售,由此国内的用金企业可依托上金所平台方便地购买现货黄金。鉴于我行在促进中国和东盟互联互通方面的跨境、跨币种业务创新能力,该服务随后入选由上海市商务委员会发布的《2022上海服务贸易推介手册》,并荣获上海市服务贸易创新发展实践案例。

2022年,我行成为首家接入中国(上海)国际贸易单一窗口平台(上海单一窗口)的东南亚银行,并推出“单一窗口”跨境金融服务。对接上海单一窗口平台后,大华银行中国可采用数字化方式帮助企业客户更快捷高效地办理中国-东盟乃至世界各地的跨境汇款及贸易融资业务。借助平台的“RCEP最优关税查询系统”,我行客户也可快速了解RCEP中各经济体相关的政策红利。

依托跨境贸易投资高水平开放试点政策的优势,中国(上海)自由贸易试验区临港新片区(临港新片区)已成为东盟企业走进中国市场、国内企业拓展海外市场的重要窗口。

2022年5月,大华银行中国宣布成为第一家落户临港新片区的外资银行。9月,大华银行中国上海自贸试验区支行临港新址开业。我们以入驻临港为契机,积极对接与临港新片区关联的各新兴产业和境内外优质企业,为客户提供独具特色的一站式金融服务,并以离岸金融为切入点,在跨境资金管理、新型国际贸易、跨境投融资、可持续金融等重点领域,探索创新金融解决方案,助力临港新片区新兴金融中心的建设,同时推动中国与东盟的互联互通。

## Riding on RCEP to deepen our progressive solutions

With the Regional Comprehensive Economic Partnership Agreement (RCEP) coming into force on 1 January 2022, the upgraded China-ASEAN corridor has opened more trade and investment opportunities. UOB China is continually deepening our cross-border financial solutions to enable clients to benefit from this trade agreement.

On 4 January 2022, UOB China imported gold with a value of approximately RMB370 million from Singapore using a cross-border renminbi (RMB) settlement. This was also China's first gold import transaction in 2022. After receiving the physical gold, the Bank sold it to the Shanghai Gold Exchange (SGE). This practice enables domestic jewellery producers to conveniently purchase gold through SGE. The case was selected for inclusion in the Shanghai Municipal Commission of Commerce's *Shanghai Service Trade Promotion Manual 2022* and named as a case demonstrating Shanghai's trade innovation and development.

In 2022, UOB China launched one-stop digital services linked up to the China (Shanghai) International Trade Single Window (Shanghai Single Window). Our Bank is the first Southeast Asian bank connected to this platform. The connection enables us to offer one-stop digital services for cross-border remittance and financing, streamlining the documentation process for our clients. Our clients can also access the Shanghai Single Window's new tool to learn more about tax policies and to calculate duty rates in different RCEP countries.

With its incentives and policies to develop offshore trade and cross-border financing, Lingang Special Area (LSA) has become an important platform for Chinese businesses to expand overseas, and for overseas companies to expand in China.

In May 2022, UOB China became the first foreign bank to establish a physical presence. In September, the Shanghai Free Trade Zone Sub-branch of UOB China was officially relocated to LSA. With the relocated sub-branch, we are well positioned to provide businesses with connectivity beyond China and create progressive offshore financial solutions to align with their needs. The progressive solutions include cross-border cash management, offshore trading, cross-border investments and sustainable financing. With this, we also support LSA's goal to be an emerging financial centre and contribute to greater ASEAN-China connectivity.



(从左至右) 临港新片区管委会金贸处副处长(主持工作)孙筱和先生,临港新片区党工委副书记,临港集团党委书记、董事长袁国华先生,大华银行中国行长兼首席执行官符懋赞先生,新加坡驻上海总领事蔡登合先生,临港集团党委委员、副总裁刘伟先生,大华银行中国上海自贸试验区支行行长谢颖女士为开业剪彩  
From left to right: The new Lingang location of the Shanghai Free Trade Zone Sub-branch was officially opened by Mr Sun Xiaohu, Deputy Director, Ministry of Finance and Trade, LSA Administrative Committee; Mr Yuan Guohua, Deputy Party Secretary of LSA and Chairman of Lingang Group; Mr Peter Foo, President and Chief Executive Officer, UOB China; Mr Chua Teng Hoe, the Consul-General of Singapore in Shanghai; Mr Liu Wei, Vice President of Lingang Group; and Ms Grace Xie, General Manager of Shanghai Free Trade Zone Sub-branch, UOB China.

## 完善多元化跨境人民币解决方案和东盟区域一站式服务

通过中国与东盟之间的业务联动,尤其是中国与东南亚国家之间的资金结算安排方面发挥优势,我行积极为企业与中国与东盟之间贸易直通车、跨境资金池及东盟货币跨境贸易结算及融资的一站式服务。

继中泰跨境资金池成功推广后,我行持续拓展东盟区域的资金管理,专注中国与东盟各国的直连跨境资金池业务,进一步推出中马、中印尼、中越特色资金池服务,帮助企业高效实现跨境资金管理。

## Enhancing our one-stop regional cash management services and trade financing solutions

Drawing on our regional connectivity and expertise in cross-border financing, we provide one-stop ASEAN cash management services to serve our clients' inbound and outbound business needs. Our comprehensive services include offshore trade financing, cross-border cash solutions and cross-currency financing and settlement.

Since launching our China-Thailand cross-border cash solutions, we have launched China-Indonesia, China-Malaysia and China-Vietnam cash solutions. The newly launched services help our clients achieve greater efficiency in liquidity management.

## 管理层报告

我们成功地为国内某纺织纤维龙头企业客户完成了国内信用证福费廷及资产转售业务，这是大华银行中国有限公司完成的首笔国内信用证福费廷资产转售业务，强化了我行在贸易融资产品市场上的竞争力，对于银企双方都是双赢。企业通过该业务可以享受相对于传统贸易融资更加优惠的资金成本，而大华银行通过将高质量资产成功转售给与我有战略合作的同业金融机构，有效提高了整体资金回报。

### 与企业共建产业金融生态圈

作为一家致力于服务客户价值链的银行，供应链金融一直以来是大华银行中国着力发展的领域。2022年，大华银行中国一方面积极通过业务网络联动，向客户提供灵活的贸易融资解决方案，帮助制造业企业应对疫情反复所造成的冲击，确保供应链稳定。另一方面，为不同客户量身定制融资和管理方案，积极帮助他们把握RCEP下产业链、供应链、价值链整合带来新的机遇。

在多年专注行业耕耘的基础上，我行在供应链产品设计、审批和实施流程、融资电子化、跨境服务等方面，不断进行服务升级和创新尝试。我也因此荣获了《财资》Triple A 最佳供应链解决方案。本年度在供应链融资方面有如下创举：

- 与一家超大型钢铁国企合作完成了首单基于电子平台的供应链融资，改善客户的资金流动性和融资透明度。
- 通过银行大中华地区网点间的紧密协作和联动，为一家消费电子及智能制造公司量身定制了一整套应收账款融资解决方案，帮助该客户成功建立可持续且高效的供应链生态圈。
- 支持一家全球信息通讯技术企业提供针对应收账款的融资方案，为其解决了棘手的收款风险和账期管理的问题，助力其稳步推进海外市场扩张蓝图。

UOB China also successfully closed a domestic letter of credit (LC) forfaiting deal for a leading polyester fiber manufacturer in China. This win-win solution marks the Bank's first domestic LC forfaiting sell-down which sharpens our strengths in trade financing. The client enjoyed lower funding costs compared with a traditional trade loan, while UOB China achieved higher asset returns by selling down a trade financing asset to a strategic financial institution partner.

### Supporting ecosystems of suppliers and distributors across clients' value chains

UOB China is committed to supporting our clients to strengthen their supply chains through our Financial Supply Chain Management (FSCM) solutions. Tapping our networks, we provided flexible trade financing solutions to ensure supply chain stability for businesses in the manufacturing sector amid the COVID-19 resurgence in 2022. We also developed FSCM solutions to enable enterprises to take advantage of the restructuring of global supply chains under RCEP.

Building on our sectorial expertise and local knowledge, we continually enhanced the supply chain design, approval and implementation processes, as well as digital systems and cross-border services. As such, we won The Triple A Awards 2022 for Best Supply Chain Solution. Our award-winning solutions include:

- Our first digital FSCM programme developed with a large state-owned steel manufacturer to better manage its liquidity and transaction transparency.
- Our Greater China team working seamlessly to customise a cross-border accounts receivable financing solution for a smartphone conglomerate. This solution helped our client to build an efficient and sustainable supplier ecosystem.
- Supporting a global information and communications technology solutions provider with an account receivables financing solution. This solution enabled our client to improve its debt management and mitigate buyers' payment risks as it expanded overseas.

### 加强外汇与商品业务创新，满足多元化需求

2022年，我行持续加强市场与政策研究，以应对疫情冲击与市场挑战；同时不断提升产品与交易能力，满足企业多样化交易和避险需求。

我行从企业实际需求出发，持续深化“东南亚货币一站式服务”的解决方案，重点支持中国企业到“一带一路”与RCEP区域开展投资与运营活动。2022年1月，凭借人民币/印尼卢比特许交叉货币做市商 (ACCD) 资质，我行帮助某大型民营企业高时效、低成本地完成其第一笔境外投资(ODI)项目下的资本金注入，金额达人民币800万。通过我行“东南亚货币一站式服务”为主打的方案，客户成功在一周内完成了中国、印尼两国银行账户的开设；将人民币直兑为卢比并注入其印尼子公司，汇款当日资金2小时内到达其在大华银行印尼的卢比账户。

2022年5月，中国外汇管理局宣布对客户外汇市场新增人民币对外汇普通美式期权、亚式期权及其组合产品后，我行迅速根据企业需求量身定制外汇避险解决方案。

8月，我行成功完成了我行首笔美元人民币亚式期权交易，服务对象为江苏一家钢铁生产与贸易企业。10月，我行通过协助两家江浙地区的企业完成交易，达成我行第一批美元人民币美式期权交易。这一系列交易，帮助企业更精准地对冲汇率风险，满足其多样化的风险敞口管理需求。

### Strengthening innovation in FX and commodities, to meet diversified business needs

In 2022, we continued to strengthen market and policy research to manage impact of COVID-19 within the commodities market. We also continually deepened our product and trading capabilities to meet the different trading and hedging needs of businesses.

To support more Chinese enterprises to invest and operate in the Belt and Road and RCEP countries, we continued to deepen our signature ASEAN Currency One-Stop Service, which is aligned with their foreign change (FX) needs. In January 2022, as the Appointed Cross-Currency Dealer (ACCD) for the Chinese Yuan/Indonesia Rupiah (CNY/IDR), we helped a large private enterprise complete its first outbound direct investment, amounting to CNY8 million. We supported the client to open onshore accounts with UOB China and UOB Indonesia within one week. The client converted CNY into IDR and injected the IDR capital into its Indonesia subsidiary. With our one-stop service, the client achieved greater FX cost-efficiency and the cross-border funds reached the client's IDR account in Indonesia within two hours.

In May 2022, the State Administration of Foreign Exchange (SAFE) announced a new policy allowing financial institutions to offer American-style and Asian-style FX options or derivatives combining both. Quickly responding to the new policy, UOB China tailored FX hedging solutions to meet clients' emerging needs.

In August, we successfully exercised our first US dollar to Chinese Yuan (USD/CNY) Asian-style FX option. This was for a steel production and trading company in Jiangsu Province. In October, we assisted two enterprises in Jiangsu and Zhejiang in completing transactions in USD/CNY American-style options, marking our first batch of American-style options. These hedging solutions help businesses more precisely hedge their FX risks and meet their needs in managing their risk exposure.



# Personalising Solutions for Consumers' Financial Goals and Lifestyle Needs

## 依照客户财务目标和生活方式定制解决方案



大华银行中国围绕“个性化”的个人金融品牌理念，以客户为中心，以专业的财富管理咨询以及东盟跨境金融服务为重心，依照客户需求量身定制金融解决方案。同时积极发展科技金融，打造线上线下全渠道一体化的金融服务模式。

At UOB China, we focus on customer-centricity and are committed to provide services that best suit customers' needs. Building on our financial connectivity and expertise, we continually offer professional solutions and cross-border wealth advisory. At the same time, we actively leverage technology to engage and serve our customers seamlessly through our omni-channel approach.

### 坚持“风险为先”投资理念，丰富境内外产品平台

2022年全球市场动荡，我行坚持采用本行独有的“核心+战术”科学资产配置方式为客户定制组合投资策略，提供优质可靠的投资咨询，并确保客户在做投资决策时，充分了解其回报及风险。

### Enrich domestic and overseas product offerings through our Risk-First investment approach

Global markets were volatile in 2022. The Bank, using our Risk-First approach, aims to help our customers protect their assets through core wealth management strategy and grow their wealth through tactical investments. This approach also ensures our customers understand the risks ahead of returns across portfolio before making any investment decisions.

我也进一步加深与全球知名资产管理公司的合作，助客户把握境外优质板块的投资机遇，构建更灵活多元的全球资产配置组合。同时，我行并全新推出了“大额存单”产品系列，在丰富存款产品的基础上，为客户又提供了一款稳定的产品选择，帮助客户分散风险，锁定长期的投资收益。

### 发挥优势结合需求，不断升级客户权益

大华银行中国立志成为客户长期的银行伙伴，陪伴他们共同成长。因此在为高净值客户定制财富方案，完善全球资产配置的基础上，我们也发挥服务优势，围绕客户的全生命周期进行差异化服务，针对客户不同人生阶段的不同理财需求，制定有针对性的投资策略和方案，同时强化增值权益，让客户在人生的各个阶段，各个场景中都能享受到我行的优质服务，做好财富管理的长期陪伴。

2022年我们完善了现有的子女教育、旅游出行等一系列的尊贵稀缺服务外，我们在医疗健康和权益板块进行了全面的增值升级。例如，在医疗健康板块，我们不仅提供给客户全国三甲医院挂号绿色通道服务，还增加了女性HPV九价注射快速预约服务。在生活权益方面，我们定制了生日及节日缤纷好礼，给予客户更多节日惊喜，并且定期提供领取限量展览与演出门票等权益。

此外，我们也根据客户需求，连接优质合作活动资源，为客户定制线下私享冬季养生讲座、亲子互动手工课程、脱口秀专场活动等。

We continued deepening our partnership with world-renowned asset management companies to offer customers more diversified global investment solutions. We added large-denomination certificates of deposits to our product offerings in 2022. This provides customers another stable investment choice on top of our general deposit tools to better diversify investment risks and lock in long-term returns.

### Curated privileges aligned with customers' lifestyle needs

At UOB China, we focus on establishing and deepening relationships with our customers throughout their lives. Aside from providing high net worth customers tailored wealth plans and complete global asset allocation, we also support our clients with differentiated services in line with their changing financial needs at different life stages.

In 2022, we enhanced our privilege services in areas such as education and travel. At the same time, we upgraded our health, wellness and lifestyle benefits. For example, our customers not only enjoy VIP medical service at top national hospitals, but also have fast-track access to 9-valent HPV vaccine appointments. In terms of lifestyle privileges, we customise birthday and holiday gifts for their special occasions and provide invitations to exclusive shows and events.

In addition, in line with customers' needs and wants, we also partnered with professional service providers to host events such as wellness seminars, parent-child art craft workshops and performances discussing the arts.



中医膏方季主题沙龙活动现场  
Chinese herbal therapy sharing session by Yueyang Hospital experts in November 2022



野兽派插花活动  
We hosted a floral workshop for female customers, in partnership with leading Chinese lifestyle retailer THE Beast.



亲子环保袋DIY活动现场  
Children creating their own Tote at our art craft workshops

同时,我们为客户创造附加价值,打通渠道界限,整合东南亚稀缺资源,如远程见证开立新加坡账户服务,东南亚优势教育服务、海内外优质医疗资源服务等,打造高净值人群与进阶需求相向而行的极致体验。

### 积极完善线上渠道,全面提升客户体验

2022年,为了给客户个性化和智能化的金融服务,我行切实强化科技赋能,在提供便捷、高效、安全的银行业务的同时,不断改进和完善数字金融体验。

结合客户的使用反馈及后台数据的分析,我们对“大华尊享财富”移动应用进行多次升级,包括:

- **优化注册流程**——扩充支持境外手机号号段注册登录,设置短信验证码安全时效段,以及升级虚拟号段识别功能。在做好安全技术和风险防控的基础上,提升客户交互体验。

At the same time, we provided value-added services to our customers by connecting them to our network in Southeast Asia. Our complementary services include remote opening of Singapore accounts, Southeast Asia educational services and overseas medical services for high net worth individuals.

### Enabling safe and seamless digital banking experience

In 2022, we reinforced our digital channels and remote servicing capabilities to offer our customers personalised, safe and smart services to improve their digital banking experience.

Tapping data and relationship-led insights, we upgraded our UOB China Privilege Banking app. The updates include:

- **Enhancing the registration process:** we expanded app registration and log in support to overseas mobile phone numbers, set a verification validity period for SMS one-time passwords and updated the virtual number identification function. These improvements ensure better customer engagement and experience without comprising safety and risk mitigation.

- **根据应用场景和用户需求,设计完善多项功能**——我们上线了基金产品一键对比功能,优化了产品业绩曲线视图,完善了产品资料在线下载、理财服务协议线上更新、产品交易明细在线查询等功能,将各项服务体验打磨得更加“人性化”。
- **升级个人信息保护**——在数据安全日益升级趋势下,我们积极探索新型技术方式手段,对手机银行上的个人信息保护功能进行升级。如增加人脸识别隐私条款,更新完善主隐私条款内容等,进一步构建个人信息保护的有效机制,保证用户在使用应用端时的信息安全。

- **More polished design and user-friendly functions:** We launched a new function which allows for comparison of fund products with a single click. We also optimised the display of our product performance charts and improved other functions including product material downloads, online financial service agreements updates and online search of transaction details. These changes allow for a smoother and more personalised experience for our customers.
- **Heightened personal information security features:** With increasing customer focus on data security, we actively explore methods to enhance the personal information protection features on our app. Through adding facial recognition privacy clauses, updating overall privacy clauses and other enhancements, we ensured that more layers of safety measures are in place to protect our customers' information security when using the app.



升级后大华尊享财富app界面  
Upgraded interface of UOB China Privilege Banking app



大华尊享财富app基金对比页面  
New funds comparison function of UOB China Privilege Banking app

# 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 14<sup>th</sup> 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

## 商业可持续 Drive Growth Sustainably

### 提供绿色金融方案,帮助企业实现可持续发展

大华银行中国始终致力于帮助客户以负责任的方式开展业务,特别是为创新绿色科技和可持续商业活动提供金融支持。通过大华银行可持续融资框架等解决方案,我们切实帮助客户将环境保护和社会责任理念及实践嵌入其融资活动全流程,实现可持续发展转型,进而携手共筑可持续未来。

2022年,我行为新能源汽车、绿色建筑、污水处理、金属再生利用、及绿色交通提供了多项绿色信贷融资。这些成果证明了我行与客户携手对绿色可持续发展的承诺。我们的亮点案例包括:

- 为某世界领先的新能源汽车制造商的子公司提供首笔与国际绿色融资标准接轨的贷款。贷款用于助力该汽车品牌纯电动汽车的销售和服务。此次绿色贷款依照《大华银行智慧城市可持续融资框架》搭建框架结构,这也是我行首次应用这一融资框架,为国内绿色交通领域企业提供绿色贷款。同时该融资方案也符合《绿色贷款原则》(GLP)在资金募集、项目评估和筛选、资金管理以及报告和披露四个核心领域的要求。
- 作为中国和新加坡的独家委任牵头行,助力某本土基础设施综合服务平台提供商成功发行跨境绿色银团贷款,包含中国境内银团贷款及境外美元银团贷款,用以支持该集团在本地的绿色可持续项目发展。
- 作为主要参团银行之一,发挥境内外资金联动的优势,利用临港新片区的开放政策,助力上海首单可持续发展挂钩国际银团贷款成功落地。
- 大华银行集团旗下物业子公司,上海华新置业有限公司(华新置业)与一家全球照明领导企业,将大华银行大厦照明系统更换成LED节能灯具。大华银行中国为该笔业务量身定做了绿色融资方案,将该企业对华新置业最长期限达30个月的应收账款进行买断。

### Helping businesses transit responsibly

UOB China is committed to helping our customers transit responsibly, especially in financing technologies and activities that contribute to a sustainable economy. Through the Bank's sustainable solutions, our clients are guided through a clear process incorporating environmental and social considerations into their business so as to achieve their sustainability goals.

In 2022, we provided financing to our clients' projects in green built environment, waste water treatment, metals recycling, and green transportation. These projects showcase our commitment in supporting our clients' endeavours towards sustainability. Some notable deals include:

- providing a subsidiary of a world's leading electric vehicle manufacturer its first green loan, aligned with international sustainable financing standards. The proceeds of the green loan will support the client in boosting sales of electric vehicles and in providing after-sales services. This loan is structured under the UOB Smart City Sustainable Finance Framework and is the first loan provided by us to a green transportation company under this new framework. This financing solution also complies with the Green Loan Principles in the four core areas of fundraising, project evaluation and screening, funding management, as well as reporting and disclosure.
- leading a short-term syndicated loan as the Mandated Lead Arranger for a local infrastructure developer and operator to fund its green infrastructure project. This syndicated loan comprised onshore renminbi loan in China and offshore US dollar loan in Singapore.
- Participating in Shanghai's first sustainability-linked cross-border syndicated loan. The loan taps our regional connectivity and the Shanghai Free Trade Zone's liberalisation policy to use cross-border funds.
- UOB Property China, a subsidiary of UOB Group partnered with a leading LED lighting solution provider to upgrade the lighting system of UOB Plaza. UOB China purchased accounts receivable with a maximum maturity of 30 months from the LED company. This is our first green accounts receivable financing solution and structured under the UOB

此单融资为我行首单绿色应收账款融资,采用了大华银行《智慧城市可持续融资框架》为方案提供系统性的融资指导;不仅助力企业管理了长期应收账款,也支持我行绿色节能项目顺利开展。

随着中国与东盟之间互联互通不断加强,我们也协助中国企业把握跨境发展的绿色新机遇。

大华银行中国与某全球极具规模的特大型综合建设集团签署全面深化战略合作的备忘录,双方将在跨境融资和投资机会方面进行积极深入的合作。该集团承担了东盟国家多个重点基础设施和清洁能源项目的建设。通过继续为客户提供定制化、可持续的跨境金融方案,我行全力帮助客户在东盟开拓市场。

我行也于第三季度与国内某大型清洁能源综合服务商签订备忘录,为该公司提供一揽子金融解决方案,帮助其在深耕国内业务的同时,积极布局东南亚碳氢能源赛道。

2022年,大华银行集团公布2050年“业务碳中和计划”,优先关注六个行业领域,支持客户进行转型。这些领域企业,在集团融资业务中的占比约60%。这六大行业领域包括电力、汽车以及石油与天然气三大能源产业链上的行业,以及地产、建筑和钢铁三大建筑产业链行业。集团为每一个领域减排都设置了净零排放目标承诺,包括截至2030年的中期目标和截至2050年的长期目标。

为达成这一目标,大华银行中国也将在脱碳之路上与客户和其他各方协同发力,共筑可持续未来。

### 着力倡导可持续投资

大华银行中国,不仅帮助投资者了解可持续投资理念和实践,也引入可持续投资相关的理财产品,帮助客户在财富增长的同时,为环境与社会带来积极的影响。

2022年我们继续丰富“环境保护、社会责任、公司治理(ESG)”投资主题板块,如推出贝莱德ESG多元资产基金产品。

Smart City Sustainable Finance Framework. This solution helped our client improved cash flow by expediting fund collections and reduced our carbon footprint with the use of energy efficient lighting at UOB Plaza.

As the China-ASEAN connectivity continues to strengthen, we will lend our support to Chinese enterprises as they seize green and sustainable opportunities across the border.

We signed a MOU with one of the world's largest construction groups to deepen collaborations in cross-border financing and investment opportunities. This client has undertaken several key infrastructure and clean energy projects in ASEAN. By providing our clients with customised and sustainable cross-border financial solutions, UOB China remains committed to helping clients in expanding their businesses regionally.

We also signed an MOU in the third quarter with a leading clean energy solution provider in China. Under the MOU, UOB China will provide a suite of comprehensive financial solutions to facilitate the company's expansion in the hydrogen industry in China and ASEAN.

In 2022, UOB Group announced ambitious commitments to reach net zero by 2050. UOB's commitments cover six sectors, which make up about 60 per cent of the Group's corporate lending portfolio. These six sectors split into the energy value chain and the built environment value chain. The sectors under the energy value chain are power, automotive, and oil and gas, and those under the built environment value chain are real estate, construction and steel. UOB has set interim 2030 targets and 2050 targets on the path to net zero.

To achieve these goals, UOB China is working closely with clients and other stakeholders towards decarbonisation.

### Steering wealth towards sustainable investments

At UOB China, we not only help investors understand sustainable investment concepts, but also provide sustainable investment solutions to help them grow their wealth and make a positive impact on the environment and society.

In 2022, we continually added sustainable investing products into our portfolio that integrate environmental, social and governance (ESG) considerations such as BlackRock ESG Multi-Asset Fund.

## 服务可持续 Keep Customers at the Centre

### 优化服务,提升客户体验

大华银行中国信守对客户的承诺,持续优化客户的服务体验,竭力在确保业务平稳有序运行的同时,为广大金融消费者提供更为方便、快捷的全方位金融服务渠道。

特别是在疫情反复的特殊时期,我们持续保障金融服务的畅通,快速响应客户的需求,为其提供灵活高效便利的处理方案。

针对个人客户,我们通过电话、移动端应用等一系列的远程方式,提供方便、快捷的全方位渠道,协助客户办理个人金融理财服务、房贷等相关业务,同时为受疫情影响而无法按时还款的贷款客户,分别推出了可申请最长60天的延迟还款以及凭隔离通知书可申请豁免逾期罚息方案。

针对企业客户,我们本着“特事特办,急事急办”的原则,为200余家企业,提供了便利化措施,促成各项交易的顺利进行,助力实体经济平稳发展,包括

- 对企业存款业务,我行允许先以扫描件、邮件、微信等方式确定存款要素后交易先行,纸质指令可后补,以保障客户的存款收益不受影响;
- 为保障企业的支付需求,我行允许有支付需要的企业客户,可先以扫描件、邮件等方式提供支付指令,在完成电话回访确认付款要素后,允许交易先行,待复工后再补交原件指令;
- 同时,针对满足标准并被认定为“跨境人民币结算优质企业”的客户,我行也可提供跨境人民币结算便利化服务。即凭客户提交的《跨境业务人民币收/付款说明》或满足申报相关要求的收付款指令,直接为其办理货物贸易、服务贸易人民币跨境结算,及资本项目人民币收入在境内的支付使用。

### Optimising service for a better customer experience

At UOB China, we are committed to being customer-centric and creating a seamless banking experience for our customers. As such, we ensure smooth and orderly operations while providing a convenient and efficient omni-channel approach for our customers.

During the COVID-19 resurgence in 2022, we continued to ensure financial services operated smoothly and responded to clients' needs in a timely and smooth manner.

Our retail customers can access our services via mobile banking and digital app, among other means, to manage their accounts. We also rolled out relief measures that allowed up to 60 days postponement of repayment and exemptions for overdue interest payments for eligible customers.

We also put in place contingency measures which helped ease liquidity concerns for more than 200 companies and helped them meet transactional needs. Our support measures include,

- For deposit clients, we allowed transactions to be made upon clients' digital confirmation, such as providing scanned copies of forms and emails. The physical approval forms could be sent later when the client was able to do so. This ensured that customers' deposit incomes would not be affected.
- To meet clients' payment needs, we allowed clients to provide the payment instructions through scanned copies of the necessary forms, emails and other digital approvals. The transaction was allowed after the Bank made a follow-up call to confirm the payment details. The original paper-based instructions were to be provided after the client resumes work.
- We also provided fast-track cross-border RMB settlement services to clients who are on the "Qualified enterprises for cross-border RMB settlement" list issued by People's Bank of China. This fast-track service enabled these clients to enjoy immediate cross-border RMB settlement and payment services by submitting standard payment documents or documents that met the relevant requirements for customs.

### 增强金融教育,保护消费者权益

大华银行中国消费者权益保护工作始终坚决贯彻“以客户为中心”的服务理念,大力推进我行消保文化建设,从维护客户的八大权益出发,积极听取董事会、高级管理层以及监管部门的指导意见,将消保工作的开展落到实处。

2022年,在消费者金融教育普及方面,我行积极组织线上线下活动,加大教育普及力度,并持续探索以创新宣传形式,帮助消费者提高金融素养及反诈意识。我行通过不同渠道,开展了公众宣传教育90场、发布18个原创教育宣传作品。同时,通过我行官方社交媒体账号,我行推出“消保微课堂”23篇、制作并发布了6部消保微电影。

我行尤为重视“一老一少”消费群体的金融知识普及和防范电信网络诈骗宣传,以实际行动履行社会责任。

针对这类消费群体,我们特别推出了一系列原创微电影,通过改编网络真实案例的短片,引导他们养成良好的理财习惯,提高对个人信息安全和防范诈骗的认识。我们通过微信官方账号发布了这些视频,同时也在中国的几个主流视频分享平台上分享了这些视频,如bilibili、腾讯、知乎和好看,这些视频获得了超过66,000的点击量,也得到了来自多家监管机构的认可,如中国银保监会上海局、中国人民银行、上海金融纠纷调解中心和上海银行业协会。

3月和9月,我行分别组织开展了进社区普及金融知识宣教活动,为社区老年群体讲解防范电信网络诈骗技能、推广“国家反诈中心”移动应用、普及存款保险知识等内容,期间也为不熟悉智能手机的老年人进行了个性化的指导,活动得到了社区近400名老年居民的积极参与和广泛好评。



### Ensuring Fair Dealing and promoting financial literacy

At UOB China, our customers are at the centre of what we do and Fair Dealing is an important part of the Bank's culture. We ensure to act to the best interests of our customers, guided by the Board, senior management and regulatory bodies.

In 2022, we continued to explore innovative online and offline means to improve customers' financial literacy and raise their anti-fraud awareness. Throughout the year, UOB China organised 90 public educational events on consumer rights protection and produced 18 sets of educational material. We also published 23 consumer rights-related articles and six micro films on our social media channels.

UOB China always plays our part in protecting the vulnerable groups particularly the elderly and young consumers.

We referenced real-life cases and produced a series of short videos to help our customers adopt good cyber hygiene practices and improve their awareness of personal information security and fraud prevention. These videos were released on the Bank's official WeChat accounts and shared on several leading social media platforms, such as Bilibili, Tencent, Zhihu and Haokan. In total, they obtained more than 66,000 hits and received recognitions from multiple regulatory bodies, including Shanghai Bureau of China Banking and Insurance Regulatory Commission, People's Bank of China, Financial Ombudsman Service Shanghai and Shanghai Banking Association.

In March and September, UOB China carried out financial literacy activities for elderly groups. We helped them learn how to recognise telecommunications scams and act against scams by using the National Anti-fraud Centre app. We also educated them on financial knowledge such as deposit insurance. These activities were attended by close to 400 elderly residents in the community and garnered positive feedback.

我行客户体验及权益部员工进社区为消费者普及消保知识  
A community outreach session on consumer rights conducted by our Customer Experience and Advocacy colleagues



大华银行中国电信诈骗防范公益宣传片《迷局》



大华银行中国防范诈骗宣传微电影  
UOB China's anti-scam short videos

我行积极履行金融消费者投诉处理的主体责任，并倡导运用非诉第三方调解机制化解矛盾，确保“公平、透明、全面、高效”地解决客户投诉。

2022 年度，我行全年共受理客户投诉49起，其中46起为个人银行业务，涉及上海、北京地区，3起为批发银行业务，涉及上海及厦门地区。

总体客户投诉量较2021年下降了约4.2%。全年平均投诉处理时效为5个自然日，投诉处理率为100%。

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

个人住房贷款 mortgage	7
自营理财 wealth management products	6
代理信托及保险业务 trust and insurance products	9
功能类业务 functionality	5
账户管理 account services	5
外汇储蓄 foreign exchange savings	2
资金汇划 remittance	1
人民币储蓄 renminbi savings	1
其他银行业务 other services	10

We are committed to provide our customers with an independent, accountable and objective process to address their complaints in a fair, transparent, comprehensive and efficient manner.

In 2022, we received 49 customer complaints, including 46 Retail Banking complaints mainly from Shanghai and Beijing branches, as well as three Wholesale Banking complaints from the Shanghai and Xiamen branches.

The overall number of customer complaints decreased 4.2 per cent from last year. We ensured all customer complaints were fully addressed within the established processes and timelines. We took an average of five calendar days to resolve each complaint.

倾注关怀、成长、信任以增进员工自豪感  
Fostering Employee Pride through Care, Growth and Trust

着力打造高绩效团队和面向未来的银行人才

员工是我们最宝贵的资产，我们致力于让员工发挥他们的潜力。2022年，大华银行中国继续加大投入，通过多种项目为我行人才提供了多元发展的平台，探索和体验银行未来发展的更多机会。

作为大华银行中国承诺支持员工职业发展的一大举措，我行在2022继续举办“大华银行中国人才发展”项目，为参与员工提供各种学习机会，以培养高潜力高绩效人才。本年度，共有45位初级至中级的管理层员工完成了这一项目。

2022年“大华银行中国人才发展”项目的一大特色，是让所有参与学员在我行当前关注的战略领域中，选择其一设置战略项目并组成项目小组，并推进项目的展开。

在学习旅程中，为了赋能学员推进战略项目，多位内外部专家根据项目性质，为不同组的学员提供了麦肯锡的7步分析法、合规政策、审计原则、操作风险管理准则及案例分析、数据分析技能等各种培训，并通过在实践中学习和在观察中学习来加深理解，在不同的领域展示他们的潜能。

经过四个月的努力，所有项目团队都成功地向我行的高级管理层展示了他们的成就。通过这一实践，管理层可以有更多观察和了解人才的机会，从而为全国人才部署奠定基础。

Building a high-performing team and nurturing future-ready banking talents

People are our most valuable assets. At UOB China, we are committed to supporting our people to reach their full potential. In 2022, we continued to invest in growing our own timber through training programmes and helping our colleagues explore more career opportunities within the Bank.

UOB China Talent Development Programme is part of our efforts to build the leadership pipeline. The programme identifies high-performing colleagues with potential and provides them with various development opportunities. This year, 45 junior-to-middle management level colleagues enrolled and completed this programme.

One of the key highlights of the programme this year is learning by doing. We had participants form teams to set up and implement a project that is aligned with strategic areas of the Bank.

During the learning journey, the project teams received training from internal and external experts. This included training in the McKinsey 7S model for strategic planning, compliance policies, audit principles, operational risk management and data analytics skills. This allows them to deepen their understanding by performing different tasks.

After completing the four-month training, the project teams presented their achievements to the Bank's senior management. Through this exercise, the participants increased their visibility to senior management and demonstrated their ability to take on larger leadership roles across the country.



学员们参加东盟联通分享会  
China-ASEAN connectivity seminar for colleagues



2020年,我行正式启动名为Better U的全面技能进阶计划,为员工提供系列课程,助其掌握未来行业发展和数字化转型的关键技能,打造具有价值的职业生涯,与我行一同走在变革前沿。第一期基础课程,为期12周,涵盖五个核心领域:成长型思维、解决问题、数字化意识、以人为本的设计和用数据叙事。

在2021年引入的数据分析和项目管理课程模块基础上,2022年,我们在Better U计划中加入人工智能方向的课程,从入门级开始。这三个领域至关重要,确保我行员工能够提升在数字化创新为主导的未来的就业能力。这些新增课程面向所有完成Better U基础课程的同事,并根据进阶程度,分为多个等级阶段课程。员工可以根据他们的经验和知识水平选择参加不同的阶段课程。

我行的管理培训生项目旨在培养银行的未来领导者。在数字化金融的发展趋势下,我行2021年打破了传统的金融管理生培养模式,创新推出“金融科技管理培训生项目”以培养金融科技复合型人才,助力数字化战略业务的落地。在为期18个月的系统培训中,金融科技管理培训生除需接受轮岗学习和双导师制的指导,还将参与银行数字化项目,通过实战了解从挖掘需求到落地方案的全过程。

2022年共有7位金融管理方向和金融科技方向的管理培训生加入大华银行中国,包括3位金融科技管理培训生。

为了培养年轻人才,以满足粤港澳大湾区不断增长的业务需求,我行于2021年7月推出了“大湾区培训生计划”。截止2022年底,共有5位培训生完成在职培训和轮岗,顺利从项目中毕业并开启在大华银行的新篇章。

In 2020, we launched Better U, a Group-wide upskilling programme to equip our people with the required knowledge and skills to stay relevant in the digital age. Better U starts with a 12-week foundation course in five core areas - growth mindset, problem-solving, digital awareness, human-centred design and data storytelling.

After introducing the Data Analytics track and Project Management tracks to the Better U programme in 2021, we added an Artificial Intelligence track in 2022, starting with the introductory level. All three learning tracks are essential for future employability and open to all colleagues who have completed the foundation modules. Our colleagues can choose to take part in the different levels according to their level of experience and knowledge.

Our Management Associate (MA) programme enables us to attract high-calibre and early-career talents to take on roles in the Bank. In 2021, besides the MA programme for the traditional banking business, we launched the Financial Technology (Fintech) MA Programme, which adopted a new approach to cultivate interdisciplinary talents to support the Bank's digital transformation. During the 18-month training, Fintech MAs will undertake job rotations and receive mentorships from both business and Fintech leaders. They will participate in digital projects to learn the entire project management process, from identifying needs to implementing digital solutions.

We had 7 MAs join us in 2022, three of which are Fintech MAs.

To groom young talents to support growing business demand in Greater Bay Area (GBA), we launched the GBA Trainee Programme in July 2021. At the end of 2022, we had five trainees successfully graduating from the programme and continuing their career at UOB.

### 打造关爱、安全、健康的职场氛围

作为一名富有责任感的雇主,大华银行中国致力于为员工提供安全健康的工作环境,让我行员工能够以最佳状态投入工作。同时我们也关心员工身心健康,高效而满意的员工团队也有助于提升企业整体绩效。

2022年9月,大华银行中国在原有的弹性工作安排基础上做了全面升级,扩大其适用范围并优化申请审批流程,帮助每位员工实现真正意义上的平衡生活与工作。12月,我行又新增“乐享周末”这一弹性工作安排,符合规定的员工可申请在周五下午提早1小时结束当日工作,用以处理个人事务。

2022年4月,大华银行中国正式推出了员工健康管理项目——“华彩人生”,银行从四大方面着手(身体健康、心理健康、社交健康、以及财务健康),旨在帮助大家增强身体素质、建立心理韧性、促进和谐互融、以及提升财务保障。

本年度,“华彩人生”为大家带来了总计近40次线上与线下系列课程和讲座,总时长2,200分钟。系列课程涵盖:瑜伽、八段锦、冥想、音钵疗愈、正念烹饪、正念茶道、正念花道、色彩疗愈、芳香疗愈等。这些课程深受同事们的喜爱,累计参与高达2,007人次,令他们在充满挑战的时代下保持健康身心、笑纳当下,活出最华丽精彩的人生。



音钵疗愈课  
Sound healing workshop

### Ensuring a caring, safe and healthy work environment

As a responsible employer, we are committed to providing a safe and healthy work environment where our colleagues can perform at their best. We believe that taking care of their well-being helps drive the Bank's overall productivity and performance.

In September 2022, we further enhanced our Flexible Work Arrangements. We expanded the arrangements to all colleagues and streamline the application process to help colleagues maintain work-life balance. In December, we announced the Early Friday policy, which allows eligible colleagues to finish work one hour early to attend to personal matters every Friday.

In April 2022, we launched the UOB China Employee Wellness Programme comprising a line-up of financial, mental, physical and social wellness courses and activities. Through the programme, we aim to help our people boost their physical health, build mental resilience, achieve work-life harmony and enhance financial security.

This year, our wellness programme encompassed close to 40 online and offline workshops and classes spanning a total of 2,200 minutes. The wellness activities included yoga, Ba Duan Jin, meditation, sound healing, mindful cooking, mindful tea ceremony, mindful flower arranging, color therapy, aroma therapy, etc. In total, the programme saw 2,007 participants with many positive feedbacks from our colleagues. They felt empowered to take charge of their mental well-being and lead healthier, happier and more fulfilling lives in challenging times.



正念花道课  
Mindful flower arranging workshop



正念茶道课  
Mindful tea ceremony workshop



银行为同事们准备了鲜花，大家纷纷互赠表示感谢。  
The Bank prepared flowers for colleagues to send each other for appreciation.

每年盛夏，大华银行也会举办一年一度的“感恩月”活动，鼓励同事们工作中能互相感谢，及时认可的企业文化。今年的主题是“庆祝我们的价值观”，通过在全行上下鼓励同事们互赠感谢卡，举办感恩活动，通过企业内部公众号宣扬全行各部门各分行同事践行价值观的优秀事迹，营造了积极向上的工作氛围，极大地提升了工作满足感。

### 鼓励多元的文化、技能和能力

多元的员工队伍能够为我们开拓不同的视野，培养创新性思维，帮助我们破解商业挑战，实现可持续增长。因此我们致力于创造开放包容、多元共融的工作环境，促进不同年龄、性别、文化背景、特质和技能的员工和谐共进。

女性，是推动我行可持续发展的重要力量之一。为帮助女性员工在职场中更好地体现自我价值，我们不仅针对她们特质，制定了员工家庭关爱政策、弹性工作安排、休闲活动和福利机制，也提供一系列贴合职场女性需求的培训以及职场发展通道。

Every summer, we hold our annual Appreciation Month to foster a culture of appreciation and timely recognition. This year's theme 'Celebrating Our Values', shows appreciation to colleagues who have demonstrated our Values. During the Appreciation Month, our colleagues sent specially-designed cards to say thank you to each other, held appreciation events across teams and functions and posted appreciation stories on internal WeChat. By doing so, we created a positive working environment and improved overall job satisfaction.

### Embracing diverse cultures, skills and abilities

A diverse workforce provides different perspectives, fosters innovative thinking, helps us overcome business challenges and achieve sustainable growth. We are committed to creating an inclusive workplace that values different ages, genders, backgrounds, skills and abilities.

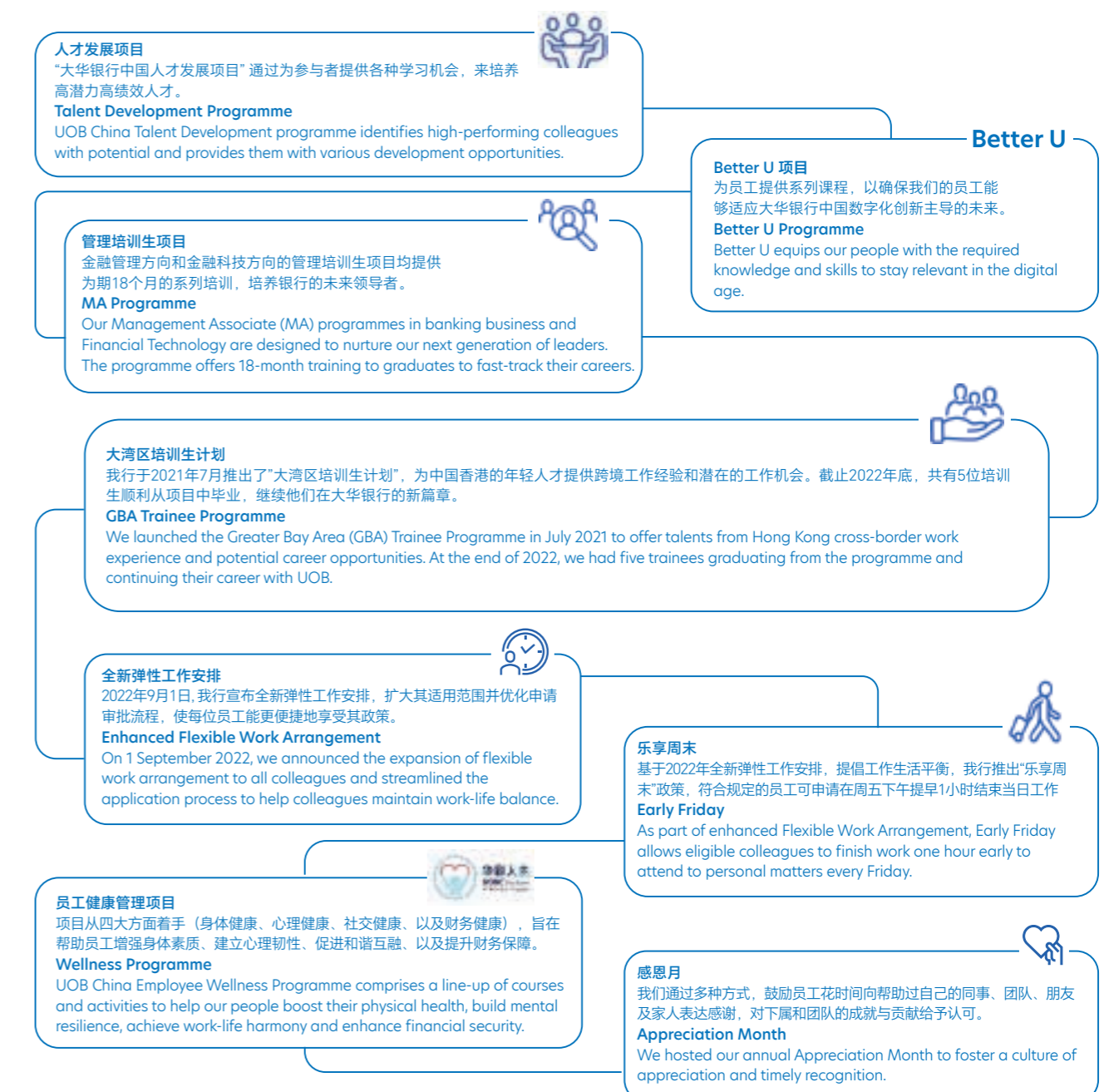
At UOB China, female colleagues are important drivers of our sustainable growth. To help them balancing their personal life and professional responsibilities, we continued to provide dedicated insurance plans and family care programmes, nursing and maternity benefits, Staff Club activities as well as flexible working arrangements. We also have a range of training and career development paths tailored to the needs of our female colleagues.

截至2022年底，我行女性员工占全体员工总数的72%，直接汇报给行长的女性高层管理人员占比为63%。我行也在智联招聘的“2022 中国年度最佳雇主”评选中，连续第四年蝉联“年度最佳最受女性关注雇主奖”

As at end-2022, women accounted for 72 per cent of our permanent employees. They accounted for 63 per cent of our senior management reporting directly to the Chief Executive Officer. In recognition our effort in supporting gender diversity, we were awarded China's Best Employer for Female Employees by Zhaopin.com for the fourth consecutive year.

### 2022 大华银行中国人才可持续项目

### 2022 UOB China People Programmes





## 社会责任可持续 Uphold Corporate Responsibility

### 与社区共生共荣

造福社会、回馈社区是我行一贯坚持的宗旨。

我们通过大华银行的UOB Heartbeat系列公益项目，积极履行企业社会责任。UOB Heartbeat系列项目，依托公益合作、企业捐助及员工参与三大渠道，回馈大众，推动社会可持续发展。秉承诚信、进取、齐心、担当的企业价值观，我们凝聚员工、客户及合作伙伴的力量，共同为社区带来积极的转变。

我行专注于推动艺术、儿童及教育领域的发展，因为我们坚信这三大领域对于社会的高质量发展至关重要。

### 艺术连接社区

#### • 探索艺术与可持续

作为亚洲艺术的坚守者，大华银行一直注重在公众中普及艺术之美，点亮艺术之心，同时积极扶持新艺术力量，并通过我们的艺术项目激发更多对于传承创新和可持续相关议题的关注和讨论。

为了引导大众领略回归自然的水墨精神，大华银行艺术画廊特别呈现了“圃”艺术展。此次展览，大华银行中国艺术画廊邀请新锐艺术家袁隆，以“圃”为源点，借助水墨美学的精神内涵，思辨人与自然的复杂关系，讨论“可持续”的实践。



“圃”艺术展于2022年9月22日-12月底在大华银行艺术画廊举办  
The 'Garden' opened from 22 September 2022 until late December 2022 at UOB Art Gallery.

### Heartbeat for the Community

Enriching lives and strengthening social bonds are key to our philosophy to give back to the community.

At UOB, our corporate social responsibility (CSR) efforts from across the Group come together under the UOB Heartbeat CSR programme. The programme aims to create sustainable good for a more caring and inclusive society through corporate philanthropy, stakeholder partnerships and employee participation. Guided by our values of Honour, Enterprise, Unity and Commitment, we bring together our colleagues, customers and ecosystem partners to make a positive difference to our communities.

We focus on three areas which we believe are essential for the quality and progress of society: art, children and education.

### Bringing art closer to all

#### • Exploring sustainability through art

As the leading patron of the arts in Asia, we are committed to make art more accessible, to nurture local artistic talents, to rejuvenate cultural heritage and to inspire thoughts and actions on sustainability through art outreach programmes.

To open up the field to more understanding of an ink art, UOB Art Gallery presented 'Garden', a solo exhibition of an emerging Chinese artist Alex Yuan. Mr Yuan used contemporary art and technology to present his vision of a traditional Chinese garden and demonstrate how people can make ink art in a more progressive, sustainable way.



云南省临沧市贺六完小的孩子们在参与美育课程后的作品展示  
Children at Heliu Primary School, Lincang City, Yunnan Province showing their artworks after participating our art course

#### • 推动乡村美育

2021年，我们启动了将美育送进偏远地区的乡村美育计划，我行与禾邻社一同制定了三年乡村美育共创计划，分阶段打造一套适用于偏远地区儿童的美育网络课程，以及美育绘本读物。

8课时的在线美育课程《寻觅》已上线象野网站。美育计划邀请乡村地区的教师注册象野网站，获取线上教学资源，并支持资深教师使用《寻觅》入校试课。2022年约有50名乡村教师和约5000名学生从项目中收益。同时，我们的美育绘本项目也于2022年启动，文本作者基于采风 and 选题，完成创作故事初稿，梳理科普知识点；编辑、画家团队完成分镜脚本的创作与定稿。

2022年8月，由我行参与支持的“第二届禾邻美育乡村教师艺术体验营”在上海举行。来自云南、陕西、河南、江西、山东、甘肃的村小老师们，通过对不同艺术门类体验以及与公共教育专业人士的探讨研习，思考“如何把艺术带进给村小孩子们的美育课堂”这一课题，继而提升自身美育实践。

通过大华银行艺术画廊，我们也定期在本地开展“小小艺术家工作坊”等美育活动。

#### • Preserving heritage through art education

In 2021, UOB China and Helin Art launched a three-year programme under our 'Forging a sustainable future' initiative. We aim to create art courses and an illustrated book for children in remote areas.

The eight-class course has been launched online, inviting teachers to register online to obtain digital teaching resources. In 2022, close to 50 teachers and around 5,000 students took our art courses through Helin Art's digital learning platform. At the same time, work on our illustrated book began in 2022. The author and illustrator visited the mountainous area in Yunnan in 2022 and created storyboard and thumbnail sketches for each scene of the book.

In August, UOB China supported Helin Art's City Art Camp in Shanghai. The camp invited teachers from remote areas to experience the different art workshops and host discussions with education experts. With immersive art experience, rural teachers can think about and learn how to improve their art education practice.

Through UOB Art Gallery, we also regularly hosted art education events such as the Junior Artist Workshop for local communities.



我行志愿者引导小朋友在“小小艺术家工作坊”当中研习作画  
Our volunteer guiding children to do dot painting at the Junior Artist Workshop

### 点亮未来希望

自2019年开始, 大华银行中国就已经开始支持“未来希望幼儿班”项目, 为偏远地区留守儿童提供教育经费和教学设备, 资助当地教师培训、优质教学活动开展及资料开发。

2022年, 在我行连续三年的支持下, 云南省普洱市西盟傣族自治县龙坎村幼儿班的孩子们已为上小学做好准备。在继续支持位于云南省昭通市镇雄县的一所“未来希望幼儿班”基础上, 我行新增支持了镇雄县的“五德镇麻柳湾幼儿班”。

2022年7月, 我行参与由中国乡村发展基金会、重庆市政府外办与彭水自治县政府举办的“2022年社会力量助力彭水乡村振兴协作交流会”, 并认捐一所小学的多媒体活动教室。这也是我行落实大华银行集团“UOB My Digital Space 计划”的一部分, 为该校学生及教师提供数字学习环境, 助力当地孩子全面发展, 预计受益学生为3,000人。

### Developing the young to their potential

Since 2019, we have been supporting the Preschools of the Future programme to improve quality of preschool education for children in rural China. We not only funded education fees and necessary supplies, but also sponsored initiatives to improve the quality of education through systematic management and professional guidance for teachers and local village committees.

In 2022, the beneficiaries of the preschool in Ximeng County, Yunnan Province successfully graduated with our support throughout three years. We also extended funds to another kindergarten in Zhenxiong County, Yunnan Province with existed preschool in Zhenxiong county.

In July 2022, UOB China joined a charity project initiated by China Foundation for Poverty Alleviation, the Foreign Affair Office of Chongqing Municipal Government by sponsoring a digital classroom for one primary school in Pengshui County. This is also a part of our UOB My Digital Space education programme to bridge the digital gap for students from underprivileged backgrounds. This project enables 3,000 students to learn holistically in a digital environment.



我行所支持“未来希望幼儿班”孩子们享受欢乐的课堂  
Making a joyful classroom for the children of Preschool of Future



大华银行中国同事身着环保公益T恤远足  
UOB China colleagues doing hiking in UOB Heartbeat T-shirts

### 大华银行“爱心公益跑/行”

2022年10月, 已经迈入第十六年的大华银行“爱心公益跑/行”在18个国家和地区圆满收官。大华银行中国有525名员工及其家属以线上跑的形式参与此次活动, 并通过走路、跑步及骑行的方式, 累积贡献近28,000公里。

大华银行中国也通过线上义卖、员工捐款及银行配捐, 共筹集了善款逾48.6万元。善款已经落实到了我行长期支持的公益项目中。

此外, 大华银行中国在公益季期间也开启了“重塑 新生”2.0计划。联合合作伙伴P.E.T用废弃塑料瓶制成环保袋和T恤。贡献运动公里数达50公里或完成爱心捐款的员工, 都获得了一件由8个塑料瓶回收制成的年度公益纪念T恤。同时我也通过爱心义卖这些产品, 为公益项目筹资。这一行动计划使得8,000个塑料瓶重获新生。

### 抗疫捐赠

2022年3月开始, 多个城市的疫情出现反复的情况。我行从公益合作伙伴处了解到, 上海陆家嘴地区及大湾区一线工作人员的防疫需求后, 捐献近10万元的防疫保障物资。大华银行中国各部门紧密合作, 克服了人手紧张等困难, 特事特办, 在三天内完成了确定物资捐助意向、公益账户转账、物资采购和发放等工作。

### Keeping the good going through philanthropy, partnerships and participation

2022 marks the sixteenth year of UOB Global Heartbeat Run/Walk. In October, UOB colleagues, customers, and beneficiaries across 18 markets joined this flagship volunteering and fundraising event. In China, 525 colleagues and their families joined the Heartbeat Run/Walk virtually and clocked close to 28,000 kilometres for charity through running, walking or cycling.

Our colleagues, business partners and the public raised more than RMB486,000 through sports, donations, as well as online charity sales. The funds were allocated to support our community programmes.

This year, we launched the UOB Heartbeat upcycling campaign 2.0 to encourage our colleagues and the public to Do Good Do Green. By working together with non-profit organisation Plastic Ecological Transformer (P.E.T), we used waste plastic bottles to produce UOB Heartbeat T-shirts and sustainable tote bags. Every colleague who made a charity donation or achieved 50 kilometres in the Heartbeat Run/Walk received a T-shirt made with eight plastic bottles. We also hosted charity sales of these products to raise funds. Together, we transformed a total of 8,000 plastic bottles into items which are more meaningful and sustainable.

### COVID-19 relief

Since March 2022, China has seen rising new case levels of the COVID-19, especially in Shanghai and the Greater Bay Area (GBA). Working with our CSR partners, UOB China donated protective gear and daily necessities worth close to RMB100,000 to frontline service workers and volunteers in Lujiazui Financial City and GBA cities. From the confirmation of donation, transfer of funds to the charity partner to purchasing and distributing supplies, the entire process was completed in only three days.



我行联合上海联合公益基金会为陆家嘴金融城一线工作人员采购物资  
UOB China partnered with Shanghai United Foundation to procure supplies to donate to frontline workers in the Lujiazui communities.



大华银行中国联合爱德基金会为东莞、深圳等城市的一线工作人员捐赠防疫物资  
UOB China partnered with Amity Foundation to donate supplies to frontline workers in Dongguan and Shenzhen.

在这一期间，我行同事们也积极加入志愿者队伍，为所在社区的物资配送、后勤管理和疫情防控等工作尽一份力，与社区携手同行。

同时我们也积极联合合作伙伴，通过大华银行中国微信，提供线上健康管理课程，助力公众守护身心健康，让陪伴更有温度。

### 确保合规性 增强数据能力

银行在维护金融体系的稳定和安全方面发挥着不可或缺的作用。在大华银行中国，合规是重中之重。

2022年，大华银行中国持续投资于技术、数据功能和系统，以确保合规性并保护我们的数据和资产。

我们拥有稳健的框架和流程以符合监管要求。随着监管不断推出新的要求和标准，来保护金融体系的完整性。我们密切关注监管和行业发展，及时调整我们的流程并升级我们的系统。

2022年2月，中国银保监会发布了《银行业金融机构监管数据规范》(2021版) (EAST5.0)，我们随即升级了现有的EAST系统来支持EAST 5.0数据标准。

8月，我们通过了中国人民银行对第二代人民币跨境收付信息管理系统(RCPMIS)的现场验收并于11月投入使用。第二代系统能更高效地检索抓取跨境人民币交易业务的源数据并符合中国人民银行新发布的跨境人民币资金交易的报告标准。

During the lockdown, many colleagues volunteered at the front line to keep their communities going. They collected trash within their residential compounds, picked up medicines for neighbours and delivered groceries and packages.

In partnership with professional wellness management services, UOB China offered a variety of online courses and shared through our official WeChat. This allowed the public to learn how they could get some relief during the pandemic.

### Ensuring regulatory compliance and enhancing data capabilities

Banks play an integral role in ensuring the stability and security of the financial system. At UOB China, regulatory compliance is a top priority.

In 2022, UOB China continued to invest in technology, data capabilities and systems to ensure regulatory compliance and protect our data and assets.

The Bank has robust protocols and processes in place to address regulatory requirements. As the authorities continually introduce new requirements and standards to protect the integrity of the financial system. We closely monitor regulatory and industry developments, adjust our process and upgrade our systems accordingly.

China Banking and Insurance Regulatory Commission issued the *Standardisation of Regulatory Data of Banking Financial Institutions* (2021 Edition) (EAST5.0) in February 2022. We have timely upgraded the existing EAST application to support EAST 5.0 data standards.

In August, we have passed the onsite inspection by People's Bank of China of our upgraded Renminbi Cross-border Receipts and Payments Information Management System (RCPMIS) to the second generation and launched the new application in November. This enabled us to meet reporting standards for cross-border renminbi fund transfers as released by People's Bank of China and retrieve of the source data of cross-border renminbi transaction business with efficiency and efficacy.

### 管理自身对环境的影响

大华银行中国积极贯彻我行的可持续发展战略，为实现2030年总体碳排放(scope 2)和用电能耗相较2018年均减少14%的集团目标，采取一系列节能减排措施。

2022年，我行联合上海华新置业有限公司将大华银行大厦照明系统升级。照明系统更换后，大华银行大厦公共区域以及大华银行总行的办公区域均采用新的LED节能灯具，照明系统节能率可达约50%，大厦的年耗电量可节省约30万千瓦时。

我行计划在2023年在各分支行开展LED照明更换，并对大华银行大厦进行更多节能改造。2022年12月，大华银行大厦已成功获得美国绿色建筑委员会(USGBC)所授予的绿色建筑LEED (Leadership in Energy and Environmental Design) 铂金认证，并将于2023年积极申请绿色建筑Green Mark 铂金认证，力争成为中国首个获得此双认证的甲级写字楼。

2022年，大华银行大厦积极实施楼层垃圾分类，成功减少垃圾11.5%，相当于减少约18,000名本地城镇居民在每天产生的垃圾。

我们还实现了全行“安全打印”功能的部署。这项功能要求每位员工在打印机上刷卡打印文件。这有助于在打印过程中保护机密信息并减少不必要的打印。预计每年的用纸量可减少约30%，即由530万张减至约390万张。

自大华银行大厦2018年正式落成以后，我们每年都积极响应“地球一小时”这一全球性节能活动。2022年3月26日晚，大华银行大厦如约熄灯，并号召员工关掉不必要的电器设备。我们希望通过这一举措，增强员工和公众积极应对气候变化的意识。

 **50%** 照明节能率  
energy saving in the lighting system

 成功减少垃圾  
Reducing waste by **11.5%**

 减少用纸量  
Reducing paper usage by **30%**

### Managing our direct environmental impact

At UOB China, we are committed to reducing our carbon footprint to achieve UOB Group's goals for operational carbon neutrality. The goals are to achieve 14 per cent reduction in electricity use intensity and achieve 14 per cent reduction in Scope 2 emissions intensity in 2030, with baseline year of 2018.

As part of energy conservation and emission reduction efforts, we collaborated with UOB Property China to upgrade the lighting system of our head office building, UOB Plaza in 2022. With the upgrades, the public areas of UOB Plaza and office areas of the Bank's headquarters are equipped with energy-efficient LED lighting system. This upgrade saves about 300,000 kwh of UOB Plaza's annual power consumption, which enables 50 per cent energy saving in the lighting system.

We also plan to roll out LED lighting upgrades across all branches in China and add more sustainability features to UOB Plaza in 2023. UOB Plaza successfully obtained LEED (Leadership in Energy and Environmental Design) Platinum certification under the U. S Green Building Council in December 2022 and we have filed application for Green Mark Platinum certification of Singapore's Building and Construction Authority. Upon obtaining the certifications, the Plaza is expected to become China's first Grade-A office building holding both certifications.

By implementing waste segregation on each floor, UOB Plaza has successfully reduced waste by 11.5 per cent in 2022. This amount is equivalent to reducing the waste generated by approximately 18,000 residents daily.

We also implemented bank-wide Secure Print function. This function requests each colleague to swipe the pass card at the printer to print documents. This change helped to protect confidential information during printing as well as to reduce unnecessary printing. It is estimated that the annual paper usage can be reduced by around 30 per cent from 5.3 million to 3.9 million sheets.

Since UOB Plaza opened in 2018, we have been participating in Earth Hour, a global annual event that calls for greater climate action. On 26 March 2022, we switched off the non-essential lights at UOB Plaza and asked all colleagues to turn off their non-essential electrical appliances to support global efforts to tackle climate change.

# 行业认可 Recognition from the Industry

在2022年，我们在各领域获得多个奖项及荣誉，以认可我行坚守对各利益相关方的长期承诺，为各方创造可持续的价值所做出的不懈努力。

In 2022, we received multiple top accolades across the Bank. Each award recognises our commitment to building the future of ASEAN through providing progressive and sustainable solutions across our regional network.

We continue to collaborate with our customers, colleagues and communities for a better tomorrow.

## 业务奖项 Leading in Banking excellence



2022 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 —  
医疗服务、农业、轻工食品领域三项客户案例获奖  
最佳供应链解决方案 — 钢铁制造、金融科技服务领域  
两项客户案例获奖  
最佳贸易融资解决方案 — 通信领域客户案例获奖  
最佳人民币国际化解决方案 — 金融服务领域客户案例获奖

2022年亚当·斯密奖(亚洲区) — 《今日资金管理》  
最佳投资方案奖

2022年度银行间外汇市场优秀机构 — 中国外汇交易中心  
最佳人民币外汇期权尝试做市机构

2022年度优秀会员、最佳单项奖 — 上海黄金交易所  
年度优秀特别会员  
年度最佳竞价交易自营会员  
年度最佳竞价流动性提供会员  
年度最佳产品推广贡献机构

《2022上海服务贸易推介手册》 — 上海商务委员会  
上海市服务贸易创新发展实践案例

21世纪金融竞争力研究案例 — 《21世纪经济报道》、21世纪经济研究院  
2022年度卓越交易银行

上海期货交易所  
2022年度上期综合业务平台优秀交易商

2022年度优秀机构 — 上海票据交易所  
优秀跨境贸易融资交易机构

2022 Top 金融榜 — 澎湃  
年度外资银行

金领带·2022年度金融评选 — 华尔街见闻  
年度卓越外资零售银行

2022 Structured Retail Products (SRP) 中国大奖  
— 欧洲货币机构投资者集团旗下SRP数据库  
最佳表现奖 — 外资银行  
最佳发行商 — 外资银行

The Triple A Awards 2022 - Treasury, Trade ,  
Supply Chain and Risk Management - The Asset  
Best Liquidity and Investments Solution  
Best Supply Chain Solution  
Best Trade Finance Solution  
Best Renminbi Internationalisation Solution

Adam Smith Awards Asia 2022 - Treasury Today  
Best Investing Solution - InnoVen

China Foreign Exchange Trade System 2022  
Best RMB FX Option Trial Market Maker

Shanghai Gold Exchange 2022  
Best Special Member  
Best Price Matching Trading Member  
Best Price Matching Liquidity Provider  
Best Product Promotion Institution

Shanghai Service Trade Promotion Manual 2022 - Shanghai Municipal  
Commission of Commerce  
Shanghai Services Trade Innovation Development Practice Case

21<sup>st</sup> Century Financial Competitiveness Research Cases - 21<sup>st</sup> Century Business  
Herald, 21<sup>st</sup> Century Institute of Finance  
Best Transaction Bank of the Year

Shanghai Futures Exchange 2022  
Shanghai Futures Exchange OTC Platform Excellent Dealer

Shanghai Commercial Paper Exchange 2022  
Outstanding Financial Institution For Cross-border Trade Financing

2022 Top Financial Ranking - The Paper  
Foreign Bank of the Year

Golden Tie Awards of Finance in 2022 - Wallstreet.cn  
Outstanding Foreign Retail Bank of the Year

2022 Structured Retail Products (SRP) China Awards  
— SRP, a part of Euromoney Institutional Investor PLC  
Best Performance, Non-Domestic Bank  
Best Manufacturer, Non-Domestic Bank

## 可持续奖项 Championing sustainability for the long term



CFS第十一届财经峰会 — 数央网、数央公益  
2022杰出品牌形象奖

2022 福布斯中国最佳雇主 — 福布斯中国  
2022中国年度最具数字责任雇主

卓越职场认证 — 卓越职场研究所®  
“卓越职场认证™大陆地区机构” 认证

2022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

第十二届中国公益节 — 数央网、数央公益  
2022年度责任品牌奖

The eleventh Finance Summit - syobserve.com,  
gongyidaily.com  
Top Excellence Brand 2022

2022 Best Employers Selections - Forbes China  
Best Employer in Digital Responsibility

Great Place to Work® Institute  
Great Place to Work™ Certified Organisation in Chinese Mainland

2022 China Best Employer Awards - Zhaopin.com  
Top 100 China Best Employers  
Best Employers for Female Employees

The Twelfth Charity Festival - syobserve.com, gongyidaily.com  
Most Socially Responsible Brand

## 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

董事会成员变动如下：

- a) 刘二飞先生于 2022 年 11 月 15 日离任董事会；及
- b) 聂明先生于 2022 年 9 月 7 日受委任加入董事会。

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:

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

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

### Board of Directors

Our Board membership has been refreshed following these changes:

- a) Retirement of Mr Liu Erh Fei from the Board on 15 November 2022; and
- b) Appointment of Mr Nie Ming to the Board on 7 September 2022.

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	年龄 Age	职务 Position	本届任期 Current Term of Office
黄一宗 Wee Ee Cheong	男 Male	70	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	60	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	59	非执行非独立董事 Non-executive and non-independent director	2020 年 7 月 12 日至 2023 年 7 月 11 日 From 12 July 2020 to 11 July 2023
吴玉华 Wu Yu Hua	男 Male	64	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	62	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、收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, purchase of equity in the Bank, or 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 and 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 be responsible 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。

2022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。

2022年，我行董事会还通过传签的方式，做出了五项决议。

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 2022, 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 five resolutions by way of circulation in 2022.

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. 2022年，为疫情期间提高效率议事效率，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（自2022年11月15日起接替刘二飞先生）。

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. 2022年，关联交易控制委员共召开会议一次。

d. 2022年，关联交易控制委员还通过传签的方式，做出了两项决议。

### 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 2022, the EXCO leveraged electronic means to facilitate the review and approval of matters and to improve efficiency of discussions during the COVID-19 pandemic. 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 (replacing Mr Liu Erh Fei who retired with effect from 15 November 2022).

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 2022.

d. The CTCC passed two resolutions by way of circulation in 2022.

**(3) 审计委员会**

- a. 委员会成员：聂明先生（自 2022 年 11 月 15 日起接替刘二飞先生担任主席）、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. 2022 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（自 2022 年 11 月 15 日起接替刘二飞先生担任主席），黄一宗先生，叶杨诗明女士，聂明先生（自 2022 年 11 月 15 日起）。
- 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. 2022 年，提名及薪酬委员会召开会议一次。
- d. 2022 年，提名及薪酬委员会还通过传签的方式，做出了两项决议。

**(3) Audit Committee**

- a. The AC members are Mr Nie Ming (replacing Mr Liu Erh Fei, who retired with effect from 15 November 2022, as 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 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 2022.

**(4) Nominating and Remuneration Committee**

- a. The NRC members are Mr Wu Yu Hua (replacing Mr Liu Erh Fei, who retired with effect from 15 November 2022, as Chairman), Mr Wee Ee Cheong, Mrs Christine Ip and Mr Nie Ming (with effect from 15 November 2022).
- 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 2022.
- d. The NRC passed two resolutions by way of circulation in 2022.

**(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（自 2022 年 11 月 15 日起接替刘二飞先生）。
- b. 董事会风险管理委员会的主要职能如下：
- 审查银行的风险管理策略、政策和风险容忍度，并提交董事会批准；
  - 确保风险管理体系健康独立，及其建立和运作符合董事会批准的策略和政策；
  - 在识别、衡量、监督和控制各种风险的过程中，审查和评估银行风险管理架构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. 2022 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 (replacing Mr Liu Erh Fei who retired with effect from 15 November 2022).
- b. The BRMC's main responsibilities are to:
- review and recommend risk management strategies, policies and risk appetite statement 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 controlling 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 2022.

## 关于监事

监事变动如下：

- a) 黄祖耀博士于 2022 年 10 月 29 日卸任我行监事之职；及
- b) 詹道存教授（截至 2022 年 12 月 31 日担任我行副监事）于 2023 年 1 月 1 日起担任我行监事之职。

詹道存教授由股东委派并按照监管要求和《公司章程》的规定任命。

### 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。

2022 年，监事严格按照《中华人民共和国公司法》和《公司章程》等规定，积极履行对董事会和高级管理层实施监督的职责。在履行职责的过程中，监事接受并审阅有关本行经营及风险管理状况的常规报告，对我行的经营情况、财务状况、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。

## Supervisors

- a) Dr Wee Cho Yaw retired as Supervisor of the Bank on 29 October 2022.
- b) Prof Cham Tao Soon, who was Deputy Supervisor of the Bank up to 31 December 2022, assumed the role of Supervisor of the Bank with effect from 1 January 2023.

Prof Cham Tao Soon was nominated by the shareholder and appointed in accordance with regulatory requirements and the Bank's Articles of Association.

### The main responsibilities of the Supervisors include:

- inspecting the accounts and financial statements of the Bank;
- supervising the Board and Senior Management to ensure that the Bank is run in a prudent manner and that the Board and Senior Management 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 2022, the Supervisors duly discharged their responsibility of supervising the Board and Senior Management strictly, in accordance with relevant requirements, including the provisions under the *PRC Company Law* and the Bank's Articles of Association. In discharging their responsibility, the Supervisors received and reviewed regular reports on the Bank's operations and risk management, and conducted supervision of the operations and financial position, and protection of consumer rights of the Bank and the performance of the Directors and Senior Management. The Supervisors also met with Directors and Senior Management, and attended Board meetings.

## 独立董事履行职责情况

2022 年度，我行独立董事分别为吴玉华先生、刘二飞先生（截至 2022 年 11 月 15 日）及聂明先生（自 2022 年 9 月 7 日起）。现任独立董事，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) 2022 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	/
刘二飞 (截至 2022 年 11 月 15 日) Liu Erh Fei (up to 15 November 2022)	3	3	0	/
聂明 (自 2022 年 9 月 7 日起) Nie Ming (from 7 September 2022)	1	1	0	/

### (2) 独立董事对我行有关事项提出异议的情况

2022 年，独立董事均未对我行本年度的议案事项提出异议。

## Performance of Independent Directors

In 2022, the independent directors on the Board were Mr Wu Yu Hua, Mr Liu Erh Fei (up to 15 November 2022) and Mr Nie Ming (with effect from 7 September 2022). 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 2022

### (2) Dissent of Independent Directors

In 2022, Management did not give cause for the independent directors to record their dissent on any matter.



### 监事及董事知情权

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

### Supervisors' and Directors' Access to Information

The Supervisors 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 Supervisors and Directors on regulatory changes and best practices in corporate governance. The Supervisors and Directors may seek independent professional advice in the course of discharging their duties at the Bank's expense.

### 高级管理层成员构成

### Senior Management Structure

姓名 Name	职务 Position	性别 Sex	出生年份 Year of Birth	任期起始 Assignment Commencement	最高学历 Highest Academic Degree	相关经验年限 Relevant Years of Experience
符懋赞 FOO Moo Tan Peter	行长兼首席执行官 President and Chief Executive Officer	男 Male	1962	2016年12月 Dec 2016	新加坡国立大学房地产管理学士学位荣誉学位 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	1973	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	21
郑澹 ZHENG Jun Adaline	副行长 Alternate Country CEO 批发银行部主管 Head, Wholesales Banking	女 Female	1980	2021年4月 Apr 2021 2018年2月 Feb 2018	上海交通大学国际金融学士 Bachelor of International Finance Shanghai Jiao Tong University	20
杨国林 YEONG Kok Leng Vincent	首席风险控制官 Chief Risk Officer	男 Male	1969	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	29
方宵恩 FANG Xiao En Andrew	渠道及数字化部主管 Head, Channels and Digitalisation	男 Male	1979	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	21
郑裕龙 CHENG Yu Lung Rahmi	科技及营运部主管 Head, Technology and Operations	男 Male	1964	2021年12月 Dec 2021	伦敦国王学院电子工程硕士 Master of Science King's College, University of London	31
朱轩 ZHU Xuan Brian	首席财务官 Chief Financial Officer	男 Male	1980	2018年7月 Jul 2018	复旦大学会计硕士 Master of Professional Accounting Fudan University	20
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	1981	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	16
黄莹 HUANG Ying Christina	商业银行部非南区主管 Head, Commercial Banking - Non-South China	女 Female	1972	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	28

姓名	职务	性别	出生年份	任期起始	最高学历	相关经验年限
Name	Position	Sex	Year of Birth	Assignment Commencement	Highest Academic Degree	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	1976	2018年5月 May 2018	日本立教大学经济学硕士 Master of Economics Rikkyo University, Japan	19
陆梦嘉 LU Meng Jia David	个人金融服务部主管 Head, Personal Financial Services	男 Male	1980	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	20
郑伟仁 TEH Wee Jin	企业银行信贷部主管 Head, Corporate Credit	男 Male	1958	2008年9月 Sep 2008	新西兰大学商学士 Bachelor of Commerce University of Otago, New Zealand	41
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	1970	2021年11月 Nov 2021	美国卡耐基梅隆大学理学学士 Bachelor of Science Carnegie Mellon University, USA	27
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	1976	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	26
洪晓燕 HONG Xiao Yan Amy	人力资源部主管 Head, Human Resources	女 Female	1977	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	25
张飒 ZHANG Sa Sarah	内部审计部主管 Head, Internal Audit	女 Female	1972	2016年1月 Jan 2016	美国纽约州立水牛城大学工商管理硕士 Master of Corporate Finance and Accounting State University of New York at Buffalo, USA	29
王媛 WANG Yuan Eliza	法律与秘书部主管 Head, Legal and Secretariat	女 Female	1974	2007年12月 Dec 2007	复旦大学工商管理硕士 Master of Business Administration Fudan University	26
熊大永 XIONG Da Yong	合规部主管 Head, Compliance	男 Male	1970	2017年8月 Aug 2017	复旦大学金融学博士 Doctor of Finance Fudan University	19
付玥 FU Yue Sabrina	策略通讯与品牌部 Head, Strategic Communications and Brand	女 Female	1977	2011年5月 May 2011	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	22
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	1970	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	28

姓名	职务	性别	出生年份	任期起始	最高学历	相关经验年限
Name	Position	Sex	Year of Birth	Assignment Commencement	Highest Academic Degree	Relevant Years of Experience
曾小婷 ZENG Xiao Ting Christina	广州分行行长 General Manager of Guangzhou Branch	女 Female	1972	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	17
胡维 HU Wei Tony	苏州分行行长 General Manager of Suzhou Branch	男 Male	1978	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	22
缙微 GOU Wei Helen	沈阳分行行长 General Manager of Shenyang Branch	女 Female	1977	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	21
何川 HE Chuan Charlie	成都分行行长 General Manager of Chengdu Branch	男 Male	1979	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	16
周晓舟 ZHOU Xiao Zhou Alan	天津分行行长 General Manager of Tianjin Branch	男 Male	1982	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	15
叶艳 YE Yan Beicy	杭州分行行长 General Manager of Hangzhou Branch	女 Female	1971	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	28
王灏 WANG Hao	重庆分行行长 General Manager of Chongqing Branch	男 Male	1975	2022年3月 Mar 2022	南开大学经济学博士 Doctor of Public Finance Nankai University	20
蔡炜玲 CAI Wei Ling Cissy	厦门分行行长 General Manager of Xiamen Branch	女 Female	1981	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	16
邵一宁 SHAO Yi Ning	昆明分行行长 General Manager of Kunming Branch	女 Female	1983	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	16
沈维建 SHUM Wai Kin Gary	中山分行行长 General Manager of Zhongshan Branch	男 Male	1968	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	28
谢颖 XIE Ying Grace	上海自贸试验区支行行长 Branch Manager of Shanghai Pilot Free Trade Zone Sub-Branch	女 Female	1983	2020年8月 Aug 2020	上海交通大学应用语言学硕士 Master of Applied Linguistics Shanghai Jiao Tong University	14
陈晓苓 CHEN Xiao Ling	上海徐家汇支行行长 Branch Manager of Xujiahui Sub-Branch	女 Female	1984	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	14
杜艳 DU Yan Cherry	上海静安支行行长 Branch Manager of Jingan Sub-Branch	女 Female	1975	2016年5月 May 2016	比利时联合商学院高级工商管理硕士 Master of Business Administration United Business Institutes, Belgium	20

## 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银行能够合理并较为恰当地吸引、保留和激励与本行组织文化、价值观相契合，与岗位胜任力相匹配的高素质人才。同时，该薪酬政策体现了本行将薪酬支付与银行的业绩、长期利益以及风险管控有效的结合。该薪酬政策适用于本行全体正式员工。

根据本行薪酬政策的规定，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本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，本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。

本行可变薪酬包括绩效奖金以及限制型股票，该支付方式可以合理地将薪酬与本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》，本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。根据本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。

为了更好地发挥薪酬在银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, the 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 performance bonus and restricted shares, 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).

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

2022 年本行向提名及薪酬委员会成员支付的董事费总计为人民币 693,000 元，向监事支付的监事费总计为人民币 400,000 元。

截至 2022 年 12 月 31 日，本行共 33 名高级管理人员及对风险有重要影响岗位上的员工，在 2022 年我行对其支付的薪酬总额为人民币 88,621,184 元，其中固定薪酬总额为人民币 52,294,977 元，可变薪酬总额为人民币 36,326,207 元。

本行目前无递延薪酬、留存薪酬的显性调整和隐性调整。

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

In 2022, the Bank paid a total of RMB693,000 directors' fees to the members of NRC, and paid a total of RMB400,000 supervisors' fees to the supervisors.

As of 31 December 2022, there are total 33 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 2022 was RMB88,621,184, including RMB52,294,977 fixed pay and RMB36,326,207 variable pay.

The Bank currently has no explicit and/or implicit adjustments to the deferred pay and/or remained 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有效性和合理性。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。在集团审计部引领下，2022年内部审计部持续利用增强的风险评估方法监督银行内控风险管理状况，提高采用数据可视化、数据分析及自动化等科技措施为审计工作赋能，还增加持续性审计在关键业务控制评估中的运用，帮助提高审计效率和效果。内部

### 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. During 2022, as led by Group Audit, Internal Audit continued its implementation on Enhanced Risk Assessment in its monitoring on the Bank's internal risk & control management process, applied more technology-enabled techniques such as data visualisation, data

审计部还积极与各业务和支持部门进行合作，促进相互的了解、增进对新业务产品和流程变化的理解，以提供更高质量的审计评估，同时为业务和支持部门提供完善流程或自动化的建议。2022年，内部审计部参与银行的人才培养计划，与来自银行其他部门或分支行的同事合作了“客座审计员”项目。该项目通过分享审计方法论、数据分析及操作风险管理框架和实践运用，促进这些“客座审计员”对银行第三道防线的理解和支持。

内部审计部遵照中国银行保险监督管理委员会颁布的《关于金融机构内部审计的监管要求》，以及国际内部审计师协会制定的《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。

analytics and automation tools to empower audit, and broadened the adoption of Continuous Auditing into key business controls assessment, for improved effectiveness and efficiency in audit assessment. Internal Audit also proactively collaborated with various business and support functions for better mutual understanding, deepened its appreciation of new business products and process changes to support & improve audit evaluation, and strived to recommend process enhancement and/or automation solutions to business and support functions. In 2022, Internal Audit participated in UOB China's Country Talent Programme, by working with colleagues from other functions and/or Branches on the "Guest Auditor Programme". The programme, through sharing on audit methodology, data analytics and operational risk management framework and practical application, helped these guest auditors gain better understanding and appreciation on the Bank's Third Line.

Internal Audit performs its function according to the Internal Audit Guidelines for Financial Institutions as governed by the 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，以实现可持续发展的长期增长。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.

## 2022管理重点 | 2022 HIGHLIGHTS

2022年，我们集团发布了六个行业的净零目标和承诺，约占大华银行集团企业贷款组合的60%。同时大华银行集团将在2039年之前退出动力煤行业融资，并于2022年后停止对石油天然气上游产业的新项目融资。与集团相一致，我行于2022年推出了环境风险管理框架，旨在进一步加强对环境、社会及治理（ESG）风险和气候风险的认知与管理能力。我行将继续积极参与集团各相关举措，共同提升日常业务中对ESG风险管理的能力和良好实践。

2022年，我行成立了关联交易管理新办法落施项目组，负责实施中国银保监会颁布的《银行保险机构关联交易管理办法》，建立相应的治理体系。我行已宣布于2023年1月1日起实施新的关联交易管理办法要求，并将于3月1日过渡期结束前实现法规要求实施的平稳过渡。

2022年，我行启动进一步自动化和增强损益（P&L）报告能力的举措，制定新系统计划以增强基于风险的损益归因能力并加强日常损益报告流程的稳健性。此外还增强了交易监控流程，扩大虚假清洗交易监控涵盖的产品范围，并对相关产品实施提前交易监控。

In 2022, our Group has announced Net Zero targets and commitments for six sectors, making up approximately 60% of UOB Group's corporate lending portfolio. UOB Group will exit financing for thermal coal sector by 2039 and cease new project financing for upstream oil and gas projects approved after 2022. In line with group, we rolled out environmental risk management framework and further strengthened our knowledge and capacity on environmental, social and governance (ESG) risk and climate risk management, we will remain actively involved in various relevant Group initiatives to collectively uplift ESG risk management capabilities/practices in the day to day business operation.

In 2022, we have set up the Project Steering Committee (PSC) for the implementation of new Connected Party "CP" Transaction Management Guidelines for Banking & Insurance Intuitions by CBIRC, with established governance, updated policies & procedures, and cut off of practice starting from 1 Jan 2023 for early compliance.

In 2022, we kick-started initiatives to further automate and enhance the profit and loss (P&L) reporting capabilities with plan for new system enhancement catering to risk-based P&L attribution to enhance the robustness of the daily P&L reporting process. We also enhanced our Trade Surveillance monitoring capabilities with increased product scope coverage for the wash trades monitoring process and implemented front run monitoring process for relevant products.

在风险管理部的主导和推动下，在2022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，发布了风险管理新系列的经典案例，帮助全行同事深入理解风险管理的角色和意义。该系列包括我行在ESG和绿色信贷方面的风险管理举措，以及开展前瞻性的流动性动态管理和预测等，并在全行范围内通过自上而下地层层强调和传达，展示了风险管理的最佳实践，加强了风险文化的沟通。

我还加强了第三方和外包风险管理方法和控制措施，并持续强化数据保护风险管理，包括：

- 强化和提升操作风险管理委员会对第三方和外包风险全流程管理的监督力度；
- 对第三方非外包安排进行登记管理。基于现有外包安排登记的基础上对第三方非外包安排进行登记，以全面了解行内所有外包和第三方非外包安排，从而有助于加强第三方风险管理；
- 优化外包和第三方风险管理报告，以促进更高效地管理层监督和治理；
- 优化了数据泄露类操作风险损失事件尤其是公众关注事件的违规情况报告流程；
- 在行内强调数据泄露类事件报告要求以提高按流程上报此类事件意识。

As part of UOBC's commitment to fostering a strong risk culture and to help colleagues understand the role of risk management, we developed a new series of UOBC's Risk Management Showcases in 2022. Through the showcasing of best practices in risk management and different leaders' perspectives, the series discussed sustainability issues, ESG risk management and the outlook of green credit, and dynamic liquidity risk management by using liquidity matching ratio (LMR) projection.

We have strengthened our third-party and outsourcing risk management practices and controls, and continued to strengthen management of data protection risks, including:

- Enhance and strengthen Operational Risk Management Committee's oversight over the end-to-end management of both third-party and outsourcing risks;
- Introduced a register of third-party non-outsourcing arrangements. This register complements our outsourcing register and helps to improve our third-party risk management by providing a bank-wide view of all outsourcing and third-party non-outsourcing arrangements; and
- Enhanced management reporting of third-party and outsourcing risks to reinforce more effective management oversight and governance;
- Enhanced our breach reporting process to data leakage incidents are highlighted, especially when there is public scrutiny; and
- Highlighted the mandatory reporting for data breaches in the bank to raise awareness of escalation protocols for data breaches.

# 风险管理

## 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们的价值观。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

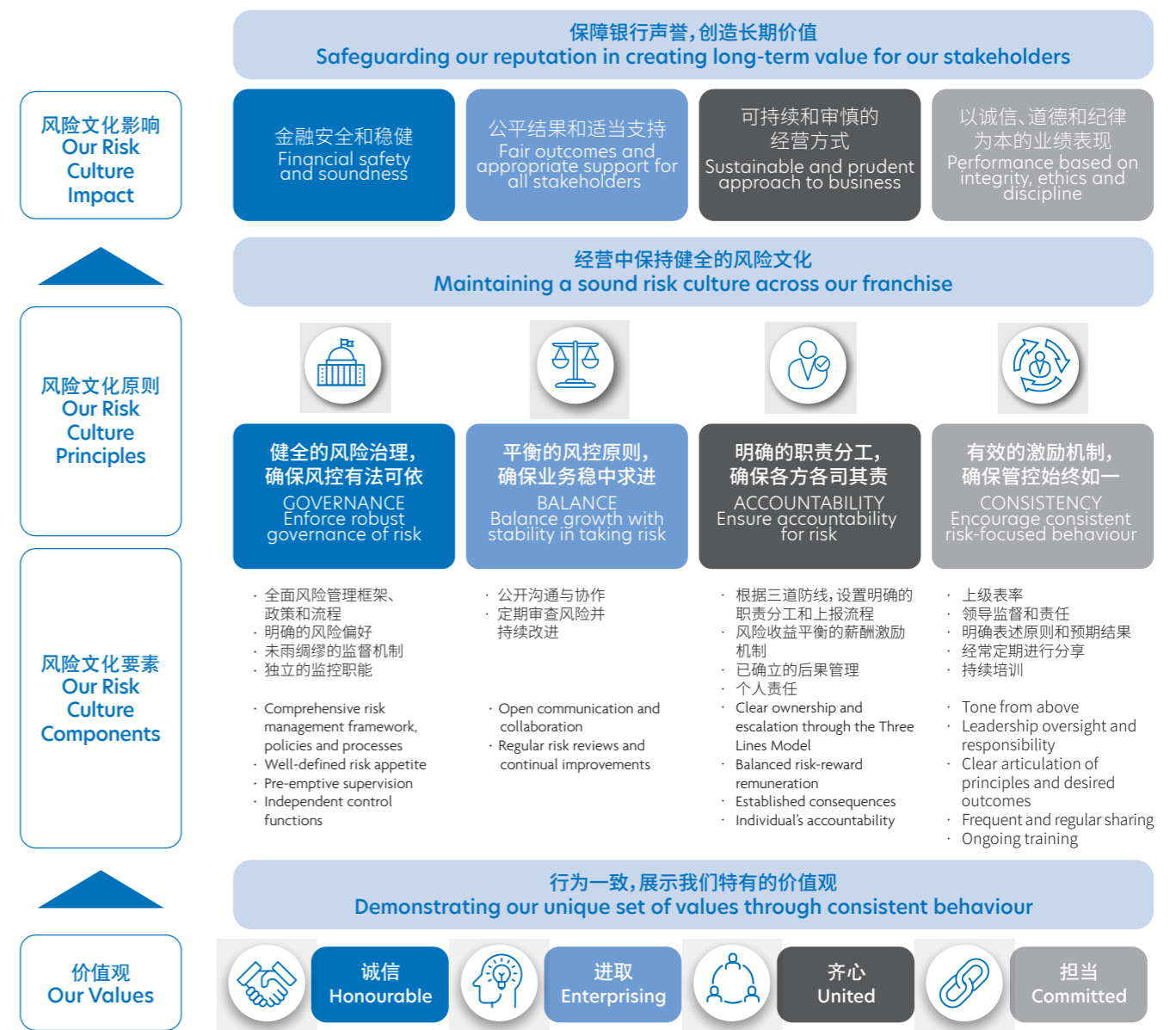
A strong risk culture is vital to the long-term sustainability of the Bank's business franchise. Specifically, risk culture refers to the norms, attitudes and behaviours related to risk awareness, risk-taking and risk management, and controls that shape decisions on risks. At UOB, our risk culture is 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.



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 the 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, to measure, to 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.

# 风险管理

## 风险治理

我行的风险治理框架、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中国银行及保险业监督管理委员会 (CBIRC) 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。

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

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

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

我行执行委员会 (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)，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 China Banking and Insurance Regulatory Commission (CBIRC). 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.

UOB China's 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), and Information & Technology Committee (ITC). These committees also assist the Board committees in specific risk areas.

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。

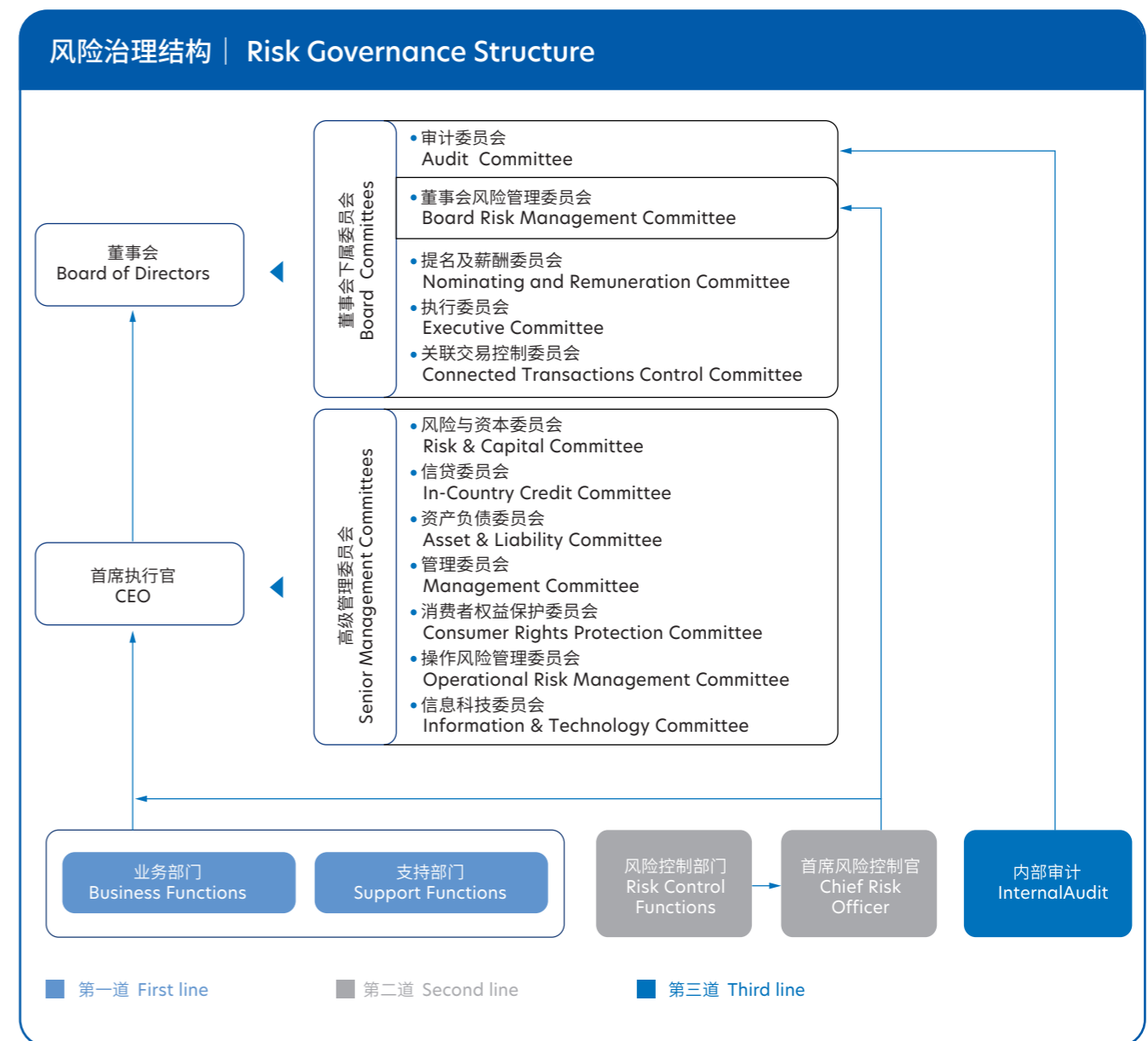
风险管理也是银行内每个员工的责任。风险意识和职责通过一个既定的框架嵌入到我们的企业文化中，确保对整个银行和各种类型的风险得到有效监控和管理。

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:



## 风险管理

**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 - 风险监控：**风险控制监督部门（即风险管理部及合规部）和首席风险控制官为第二道防线，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 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 Function), and the Chief Risk Officer (CRO) 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 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 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.



## 风险管理

重大风险 Material Risk	定义 Definition	风险管控 How risk is managed
信贷风险 Credit Risk	<p>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。</p> <p>The risk of loss arising from failure by a borrower or counterparty to meet its financial obligations when they are due.</p>	<p>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。</p> <p>Through the Bank's credit risk management framework, policies, models and limits.</p>
市场风险 Market Risk	<p>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。也包括银行账户中的利率风险，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。</p> <p>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 interest rates environment.</p>	<p>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、银行账户利率风险管理政策和风险限额进行银行账户利率风险管控。</p> <p>Through the Bank's market risk management framework, policies, Value-at-Risk (VaR) models and limits. Interest 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.</p>
流动性风险 Liquidity Risk	<p>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。</p> <p>The risk that arises from the Bank's inability to meet its obligations or fund increases in assets as they fall due.</p>	<p>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。</p> <p>Through the Bank's balance sheet risk management framework, liquidity risk management policies, ratios and limits.</p>
行为风险 Conduct Risk	<p>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。</p> <p>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.</p>	<p>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。</p> <p>Through a multi-faceted approach leveraging on the frameworks, policies and procedures in operational risk management, internal fraud management, whistle-blowing, employee discipline, individual accountability, code of conduct, remuneration, fair dealing, and anti-money laundering.</p>
操作风险 Operational Risk	<p>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。</p> <p>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 the 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.</p>	<p>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。</p> <p>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.</p>

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 oversight 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"> <li>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）；</li> <li>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）。</li> </ul> <p>This is the risk arising from:</p> <ul style="list-style-type: none"> <li>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</li> <li>inaccurately estimating the probability or magnitude of future losses (such as risk measurement models) and the use of those estimates.</li> </ul>	<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指金融风险，即由 ESG 问题（包括气候变化）引致的信用风险，市场风险，流动性风险，操作风险及非金融风险，如声誉损失等。ESG 风险不仅可源于对客户的金融服务，也可以由银行自身的运营行为引起。</p> <p>ESG risk refers to financial risks, i.e. credit risk, market risk, liquidity risk and operational risk, and non-financial risks, such as 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、分析和管理工作，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 to formulate appropriate mitigating actions.

### Credit Risk Governance and Organisation

The RCC and ICCO 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 ICCO 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:

### 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。价值评估频率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。

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.

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。

### 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银保监会的指引要求被分为“正常”、“关注”和“不良”贷款，其中不良贷款被进一步分为“次级”、“可疑”或“损失”类。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，任何因显现不足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。

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.

### 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 into '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 CBIRC. 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.

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（通常是做出非商业考量的安排）。重组贷款须被划归为“不良”类，并根据银行基于重组条款对借款人的财务状况和还款能力的评估结果给予适当的信贷分类评级。

贷款损失准备的计提严格按照银保监会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。

### 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	40,855	99.41%
关注 Special Mention	136	0.33%
次级 Substandard	66	0.16%
可疑 Doubtful	50	0.12%
损失 Loss	127	0.31%
合计 Total	41,098	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.)

2022 年底，不良贷款合计人民币 242.6 百万元，占贷款总额比例为 0.59%。拨备覆盖率为 424.9%，贷款拨备率为 2.5%，分别高于我行 2022 年度 120.0% 及 1.5% 的最低监管要求。

A credit facility is restructured when a bank grants concessions (usually non-commercial) 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 is categorised as 'Non-performing' and placed on the appropriate classified grade based on our assessment of the financial condition of the borrower and the ability of the borrower to repay under the restructured terms.

Loan loss provision is made in line with the Bank's impairment policy and CBIRC 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

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.

As at 31 December 2022, total non-performing loans amounted to RMB 242.6 million, representing 0.59 per cent of the Bank's total loans portfolio. Non-performing loan coverage ratio was 424.9 per cent and provision-to-loan ratio was 2.5 per cent, above the regulatory minimum requirement of 120.0 per cent and 1.5 per cent respectively.

### 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。

我行开展交易账户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户敞口和非交易账户的外汇敞口。我行市场风险主要源于代客交易行为，结构化产品挂钩的交易行为以及自营交易等交易组合中利率、汇率和商品价格的变化。

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

### 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 the control structure with appropriate delegation of authority and market risk limits. We employ valuation methodologies that are in line with sound market practices and 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.

## 风险管理

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 2022 年 12 月 31 日的 ES 为人民币 1,047 万元。

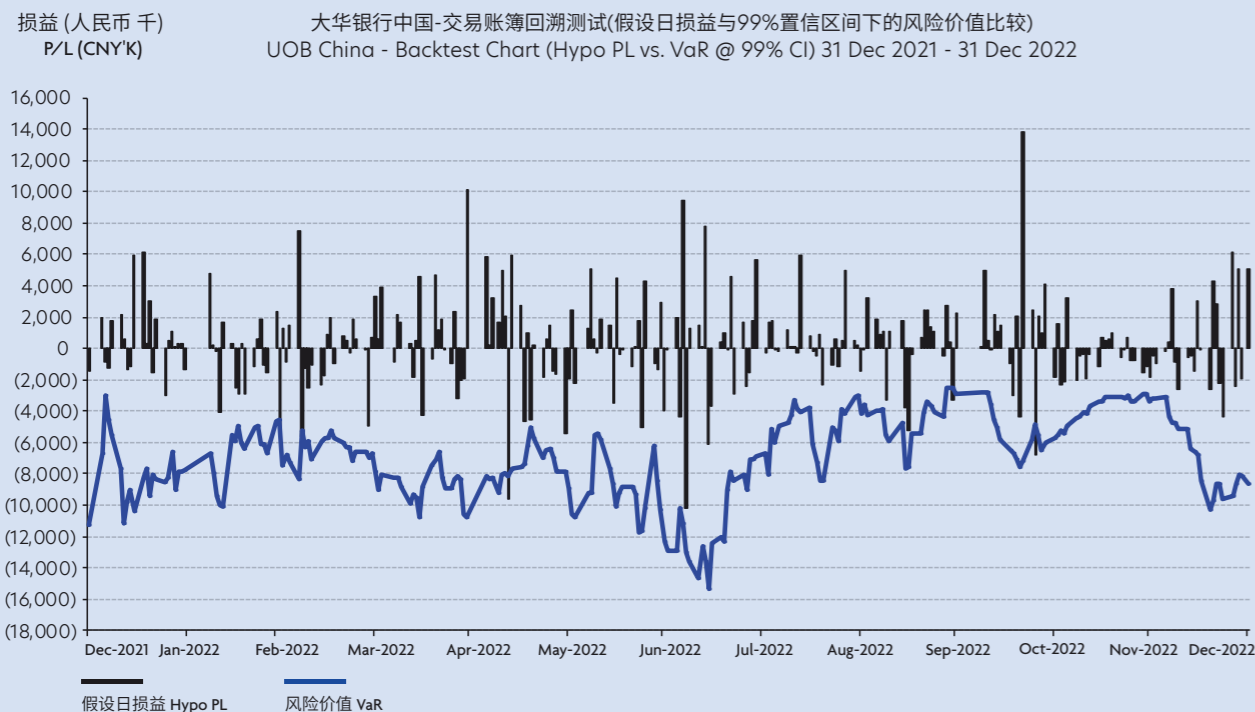
The Internal Models Approach is used to measure and to control trading market risks. The Bank estimates a daily Expected Shortfall (ES) within a 97.5 per cent confidence interval over a one-day holding period, using the historical VaR simulation method, as a control for market risk. This method assumes 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 2022 was RMB 10.47 million.

### 交易账户回溯测试结果

### Trading Backtesting Chart



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户的损益与 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。

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.

### 银行账户利率风险

银行帐户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总揽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户下的利率风险。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帐户利率风险进行管理须遵循银行制定的银行帐户利率风险管理政策，并定期重新审阅。通过对相应委员会批准对业务部门的授权，以及设定的限额和警戒线的密切监控，确保银行保持谨慎并对潜在的风险进行讨论并及时采取行动。

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户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。

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户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委员会定义的六种标准化利率冲击情景，包括收益率曲线上移、下移和形状变化。

### 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.

In the course of our core banking activities, the bank strives 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 maintains oversight of 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. Behavioural models used are independently validated and governed by approved policy. Management and mitigation of IRRBB through hedging instruments and activities are governed by the Bank's IRRBB policies which are subject to regular review. Monitoring of positions against mandates, limits and triggers approved by relevant committees and delegated to relevant business units provide alerts for timely discussions to control potential risks.

The Bank's banking book interest rate risk exposure is quantified on a monthly basis using dynamic simulation techniques. The Bank 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 for the Bank's reporting in a timely manner.

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 including positive and negative tilt scenarios.

## 风险管理

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下积极地管理利率风险。

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

### 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。

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.

### 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.

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。

我行已建立与我行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。我行负债质量管理体系以确保我行经营的安全性、流动性和效益性为目的，按照与我行经营战略、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。我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，我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。我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。我行在应急计划中对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。

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.

We have established a Liability Quality Management Framework for the effective management and monitoring of its liability. 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, we manage our liabilities with consideration of multiple factors including cost, liability structure and the source of liability. The board undertakes the responsibility of the liability quality management and the management carries out the liability management activities. We manage the stability, diversity and, structure of the liability by monitoring and managing a series of ratios, including but not limited to Core Liability Ratio, Deposit Deviation, Inter-bank Funding Ratio, Top Ten Depositors, 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). Several ratios are imposed with internal limits for management purpose. We ensure that our liabilities are legitimate and authentic. The bank has a fair and comprehensive FTP mechanism to determine its liabilities' cost. Furthermore, business units will proactively improve funding capability and capacity so as to meet our business and management needs. We will execute assessment on market funding capacity under stressed scenarios to make sure the bank still has the capacity to fund at a fair level when encountering unfavourable situation in the market.

## 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时，关键业务和支持部门得以迅速恢复。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。

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：

## 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. Any 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 and support units should there be unforeseen events. An annual attestation is provided to the Board on the current state of business continuity readiness of the Bank.

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:

## 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治理。

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。

## 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。

## 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.

Our 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.

## 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.

## 风险管理

### 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；与我有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。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。

### 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地我行财务、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。

### 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.

### 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.

### 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。

### 欺诈风险

欺诈是指具有欺骗或掩盖事实等特征的行为，不仅限于获取金钱或实质利益相关。

我们积极管控欺诈风险。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提供支持，以推动和协调案件防控工作的开展。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，包括案件防控工作相关要求。

全体员工均须遵循《大华银行中国员工行为准则》，其中包含反贿赂和反腐败的有关规定。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，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案件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、整改及报告等五个方面持续加强全行欺诈风险管理体系的运行。

### 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 ORM.

### Fraud Risk

Fraud is defined as an act with an element to deceive or to conceal facts, and it is not restricted to the gain of monetary or material benefits.

We manage fraud risks actively. The corporate governance oversight of fraud risk is provided by the BRMC at the Board level and primarily by the ORM 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. All employees are required to comply with the UOB China Code of Conduct, which has anti-bribery and anti-corruption provisions. 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 five pillars of prevention, detection, response, remediation and reporting.



## 环境、社会及治理风险

ESG 风险是包括金融风险，即由 ESG 问题，如气候改变引致的信用风险，市场风险，流动性风险，操作风险，及非金融风险，如声誉损失等。虽然 ESG 风险主要间接源于我们为客户提供的金融服务，但它也可能来自我行自身的运营行为。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，并确保我行业务方各面（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, liquidity risk and operational risk, and non-financial risks, such as 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.

(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

- 2022 年 1 月，我行收到大华银行增资人民币 20 亿元，并完成验资。增资后，我行注册资本由人民币 55 亿元增加至人民币 75 亿元。
- 2022 年 2 月，重庆分行搬迁。
- 2022 年 9 月，上海自贸试验区支行搬迁。
- 2022 年 12 月，经上海银保监局行政审批核准，大华银行中国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）。

1) Shareholder Status Update

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

(2) During the reporting period, there were no split or merger activities or other major corporate developments during the reporting period.

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

(4) Highlights during the reporting period:

- In January 2022, UOB China received RMB2 billion capital increase from UOB and completed the capital verification therewith. As such, UOB China's registered capital increased from RMB5.5 billion to RMB7.5 billion.
- In February 2022, Chongqing Branch was relocated.
- In September 2022, Shanghai Pilot Free Trade Zone Sub-branch was relocated.
- In December 2022, registered address approved by China Banking and Insurance Regulatory Committee Shanghai Office has been changed to: 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

<p><b>总行</b> 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><b>Head Office</b> 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><b>北京分行</b> 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><b>Beijing Branch</b> 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><b>上海分行</b> 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><b>Shanghai Branch</b> Room 102, No 116, 128 Yincheng Road, Pudong New Area, Shanghai 200120 Tel: (86) (21) 6061 8288 Fax: (86) (21) 6886 1113</p>	<p><b>成都分行</b> 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><b>Chengdu Branch</b> 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><b>静安支行 (上海)</b> 上海市静安区南京西路 1468 号 中欣大厦 1P01-02 室、201-203 室 邮编：200040 电话：(86) (21) 6080 9366 传真：(86) (21) 6289 1001</p>	<p><b>Jing'An Sub-branch (Shanghai)</b> Room 1P01-02, 201-203, United Plaza, 1468 Nanjing Road West, Jing'An District, Shanghai 200040 Tel: (86) (21) 6080 9366 Fax: (86) (21) 6289 1001</p>	<p><b>昆明分行 (对公业务)</b> 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><b>Kunming Branch (Wholesale Banking Only)</b> 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><b>徐家汇支行 (上海)</b> 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><b>Xujiahui Sub-branch (Shanghai)</b> 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><b>广州分行 (对公业务)</b> 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><b>Guangzhou Branch (Wholesale Banking Only)</b> 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><b>上海自贸试验区支行 (对公业务)</b> 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><b>Shanghai Pilot Free Trade Zone Sub-branch (Wholesale Banking Only)</b> 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><b>沈阳分行</b> 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><b>Shenyang Branch</b> 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

<b>深圳分行</b> (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	<b>Shenzhen Branch</b> (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	<b>重庆分行</b> 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	<b>Chongqing Branch</b> 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
<b>厦门分行</b> 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	<b>Xiamen Branch</b> 1-2 Floor, United Overseas Bank Building, No 19 North Hubin Road, Xiamen 361012 Tel: (86) (592) 508 1601 Fax: (86) (592) 508 1605	<b>苏州分行</b> (对公业务) 苏州工业园区华池街 88 号 晋合广场 1 幢 1801 室 邮编: 215000 电话: (86) (512) 6298 5200 传真: (86) (512) 8686 2006	<b>Suzhou Branch</b> (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
<b>天津分行</b> 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	<b>Tianjin Branch</b> 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	<b>中山分行</b> (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	<b>Zhongshan Branch</b> (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
<b>杭州分行</b> 杭州市西湖区天目山路 181 号 天际大厦 201、203 室 邮编: 310013 电话: (86) (571) 2809 0666 传真: (86) (571) 8190 9619	<b>Hangzhou Branch</b> Room 201 and 203, Skyline Plaza, No 181 Tian Mu Shan Road, Xihu District, Hangzhou 310013 Tel: (86) (571) 2809 0666 Fax: (86) (571) 8190 9619		

## 大华银行 (中国) 有限公司

2022 年 12 月 31 日

United Overseas Bank (China) Limited

31 December 2022

## 已审财务报表

## Audited Financial Statements

100	一、审计报告	AUDITORS' REPORT
105	二、财务报表	AUDITED FINANCIAL STATEMENTS
105	1. 资产负债表	Balance Sheet
106	2. 利润表	Income Statement
107	3. 所有者权益变动表	Statement of Changes in Equity
108	4. 现金流量表	Statement of Cash Flows
110	5. 财务报表附注	Notes to Financial Statements



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

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

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



## 审计报告

安永华明(2023)审字第60658622\_B01号  
大华银行(中国)有限公司

大华银行(中国)有限公司董事会:

### 一、审计意见

我们审计了大华银行(中国)有限公司的财务报表,包括2022年12月31日的资产负债表,2022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2022年12月31日的财务状况以及2022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。

## 审计报告(续)

安永华明(2023)审字第60658622\_B01号  
大华银行(中国)有限公司

### 四、注册会计师对财务报表审计的责任

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

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

- (1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险,设计和实施审计程序以应对这些风险,并获取充分、适当的审计证据,作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上,未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。
- (2) 了解与审计相关的内部控制,以设计恰当的审计程序,但目的并非对内部控制的有效性发表意见。
- (3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。
- (4) 对管理层使用持续经营假设的恰当性得出结论。同时,根据获取的审计证据,就可能对大华银行(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。



审计报告（续）

安永华明（2023）审字第60658622\_B01号  
大华银行（中国）有限公司

（本页无正文）



安永华明会计师事务所（特殊普通合伙）上海分所



周明骏

中国注册会计师：周明骏



黄贝夷

中国注册会计师：黄贝夷

中国 上海

2023年3月10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 (2023) Shen Zi No 60658622\_B01  
United Overseas Bank (China) Limited

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

**(I) Opinion**

We have audited the accompanying financial statements of United Overseas Bank (China) Limited (hereinafter referred to as "the Bank"), which comprise the balance sheet as at 31 December 2022, 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 2022 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:

2022 年度 Year ended 31 December 2022  
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 including the disclosures, structure and content of the financial statements, 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 &amp; Young Hua Ming LLP, Shanghai Branch

Chinese Certified Public Accountant: Zhou, Mingjun

Chinese Certified Public Accountant: Huang, Beiyi

Shanghai China

10 March 2023

	附注六 Notes VI	31-12-2022	31-12-2021	
<b>资产:</b>	<b>ASSETS:</b>			
现金及存放中央银行款项	Cash and deposit with the Central Bank	1	6,466,567,706	6,204,494,006
贵金属	Precious metals		3,069,452,064	1,285,539,961
存放同业款项	Due from banks and other financial institutions	2	2,754,411,843	3,544,261,854
拆出资金	Placements with banks and other financial institutions	3	4,281,810,991	8,608,835,079
交易性金融资产	Financial assets held for trading	4	1,837,337,491	2,197,434,189
衍生金融资产	Derivative financial assets	5	4,490,365,337	4,541,743,724
买入返售金融资产	Reverse repurchase financial assets	6	4,096,388,908	1,432,434,176
发放贷款和垫款	Loans and advances to customers	7	40,352,251,714	39,160,105,030
其他债权投资	Other debt investments	8	8,151,488,340	10,436,771,937
固定资产	Fixed assets	9	33,227,568	32,862,776
使用权资产	Right-of-use assets	10	28,709,172	74,878,636
无形资产	Intangible assets	11	65,388,551	73,046,606
递延所得税资产	Deferred tax assets	12	237,172,755	145,986,701
其他资产	Other assets	13	1,338,782,906	481,724,649
资产总计	Total assets		77,203,355,346	78,220,119,324
<b>负债:</b>	<b>LIABILITIES:</b>			
同业及其他金融机构存放款项	Due to banks and other financial institutions	14	3,511,122,636	1,946,271,700
拆入资金	Placements from banks and other financial institutions	15	3,294,009,825	12,014,965,224
交易性金融负债	Financial liabilities held for trading	16	9,652,095,856	6,899,748,675
衍生金融负债	Derivative financial liabilities	5	4,547,848,726	4,303,446,588
卖出回购金融资产款	Repurchase agreements	17	-	1,190,494,609
吸收存款	Customer deposits	18	40,925,778,377	41,712,748,009
应付职工薪酬	Employee benefits payable	19	167,259,630	155,636,635
应交税费	Tax payables	20	166,327,638	71,696,037
应付债券	Bonds payable	21	3,553,115,045	1,720,431,429
预计负债	Provisions	22	52,766,476	46,111,016
租赁负债	Lease liabilities	23	26,276,656	73,207,755
其他负债	Other liabilities	24	1,387,622,892	629,606,260
负债合计	Total liabilities		67,284,223,757	70,764,363,937
<b>所有者权益:</b>	<b>EQUITY:</b>			
实收资本	Paid-up capital	25	7,500,000,000	5,500,000,000
资本公积	Capital reserve	26	21,593,798	18,674,334
其他综合收益	Other comprehensive income	27	23,481,333	68,035,109
盈余公积	Surplus reserves	28	222,176,787	171,675,736
一般风险准备	General reserves	29	881,039,371	878,275,849
未分配利润	Unappropriated profit	30	1,270,840,300	819,094,359
所有者权益合计	Total equity		9,919,131,589	7,455,755,387
负债及所有者权益总计	Total liabilities and equity		77,203,355,346	78,220,119,324

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

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

	附注六 Notes VI	2022	2021
<b>一、营业收入</b>	<b>1. Operating income</b>		
利息收入	Interest income	31 2,189,160,581	2,092,226,597
利息支出	Interest expense	31 (1,002,169,920)	(980,943,356)
利息净收入	Net interest income	31 1,186,990,661	1,111,283,241
手续费及佣金收入	Fee and commission income	32 231,938,574	212,060,158
手续费及佣金支出	Fee and commission expense	32 (51,203,567)	(47,999,761)
手续费及佣金净收入	Net fee and commission income	32 180,735,007	164,060,397
投资收益	Investment income	33 386,484,206	41,163,804
公允价值变动损益	Gain/(loss) from changes in fair value	34 (250,334,720)	148,369,007
汇兑收益	Foreign exchange gain	35 272,673,500	130,196,787
资产处置损益	Gain/(loss) on disposal of assets	(15,713)	151,917
其他收益	Other income	36 2,028,553	2,316,243
营业收入合计	Total operating income	1,778,561,494	1,597,541,396
<b>二、营业支出</b>	<b>2. Operating expenses</b>		
税金及附加	Tax and surcharges	(15,892,617)	(15,614,473)
业务及管理费	General and administrative expenses	37 (1,092,045,518)	(1,048,954,297)
信用减值损失	Credit impairment losses	38 (29,890,702)	(132,363,908)
营业支出合计	Total operating expenses	(1,137,828,837)	(1,196,932,678)
<b>三、营业利润</b>	<b>3. Operating profit</b>	<b>640,732,657</b>	<b>400,608,718</b>
加：营业外收入	Add: Non-operating income	134,854	138,753
减：营业外支出	Less: Non-operating expenses	(466,823)	(2,326,955)
<b>四、税前利润总额</b>	<b>4. Profit before income taxes</b>	<b>640,400,688</b>	<b>398,420,516</b>
减：所得税费用	Less: Income tax expenses	39 (135,390,174)	(65,518,044)
<b>五、净利润</b>	<b>5. Net profit</b>	<b>505,010,514</b>	<b>332,902,472</b>
<b>六、其他综合收益的税后净额</b>	<b>6. Other comprehensive income, net of tax</b>		
(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	27 (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 instruments at fair value through other comprehensive income	27 (17,894,412)	38,550,600
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 instruments at fair value through other comprehensive income	27 (26,442,880)	27,292,891
<b>七、综合收益总额</b>	<b>7. Total comprehensive income</b>	<b>460,456,738</b>	<b>398,745,963</b>

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

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	Opening balance	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	Movements during 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) Injection of funds by and distribution of funds to the investor	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 injection by the investor	2,000,000,000	-	-	-	-	-	2,000,000,000
(三) 利润分配	(iii) Profit appropriation	-	-	-	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	Closing balance	7,500,000,000	21,593,798	23,481,333	222,176,787	881,039,371	1,270,840,300	9,919,131,589

2021 年度 Year ended 31 December 2021  
人民币元 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	Opening balance	5,500,000,000	17,337,049	2,191,618	138,385,488	849,267,920	548,490,064	7,055,672,139
本年增减变动金额	Movements during the year	-	1,337,285	65,843,491	33,290,248	29,007,929	270,604,295	400,083,248
(一) 综合收益总额	(i) Total comprehensive income	-	-	65,843,491	-	-	332,902,472	398,745,963
(二) 所有者投入和减少资本	(ii) Injection of funds by and distribution of funds to the investor	-	1,337,285	-	-	-	-	1,337,285
1. 股份支付计入所有者权益的金额	1. Share-based payment	-	1,337,285	-	-	-	-	1,337,285
(三) 利润分配	(iii) Profit appropriation	-	-	-	33,290,248	29,007,929	(62,298,177)	-
1. 提取盈余公积	1. Appropriation to surplus reserves	-	-	-	33,290,248	-	(33,290,248)	-
2. 提取一般风险准备	2. Appropriation to general reserves	-	-	-	-	29,007,929	(29,007,929)	-
本年年末余额	Closing balance	5,500,000,000	18,674,334	68,035,109	171,675,736	878,275,849	819,094,359	7,455,755,387

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

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

	附注六 Notes VI	2022	2021
<b>一、经营活动(使用)/产生的现金流量</b>	<b>1. CASH FLOWS FROM OPERATING ACTIVITIES</b>		
存放中央银行款项净减少额	Net decrease in due from the Central Bank	456,990,512	674,300,706
存放同业款项净减少额	Net decrease in due from banks and other financial institutions	-	22,320,169
拆出资金净减少额	Net decrease in placements with banks and other financial institutions	597,541,374	1,455,220,768
吸收存款和同业及其他金融机构存放款项净增加额	Net increase in customer deposits and due to banks and other financial institutions	3,117,275,075	5,583,605,731
收取的利息、手续费及佣金的现金	Cash received from interest, service fee and commission	2,247,041,401	2,074,655,244
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	2,162,227	634,448,579
经营活动现金流入小计	Sub-total of cash inflows from operating activities	6,940,904,084	10,444,551,197
存放同业款项净增加额	Net increase in due from banks and other financial institutions	140,292,481	-
拆入资金净减少额	Net decrease in placements from banks and other financial institutions	9,631,921,024	636,276,831
发放贷款和垫款净增加额	Net increase in loans and advances to customers	1,193,782,358	3,012,966,812
支付的利息、手续费及佣金的现金	Payments made for interest, service fee and commission	920,233,986	952,474,637
支付给职工及为职工支付的现金	Cash paid to and on behalf of employees	722,082,930	648,216,975
支付的各项税费	Cash paid for all types of taxes	220,653,501	211,789,012
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	-	743,690,638
支付其他与经营活动有关的现金	Cash paid for other operating activities	2,039,896,689	274,859,508
经营活动现金流出小计	Sub-total of cash outflows from operating activities	14,868,862,969	6,480,274,413
经营活动(使用)/产生的现金流量净额	Net cash flows from operating activities	40 (7,927,958,885)	3,964,276,784

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.

	附注六 Notes VI	2022	2021
<b>二、投资活动产生的现金流量</b>	<b>2. CASH FLOWS FROM INVESTING ACTIVITIES</b>		
收回投资收到的现金	Cash received from maturity of investments	8,578,222,000	5,222,486,000
取得投资收益收到的现金	Cash received from investment income	537,784,163	427,972,164
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	410,112	255,133
投资活动现金流入小计	Sub-total of cash inflows from investing activities	9,116,416,275	5,650,713,297
投资所支付的现金	Cash paid for investment	5,680,000,000	5,090,000,000
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	23,570,659	41,548,882
投资活动现金流出小计	Sub-total of cash outflows from investing activities	5,703,570,659	5,131,548,882
投资活动产生的现金流量净额	Net cash flows from investing activities	3,412,845,616	519,164,415
<b>三、筹资活动产生/(使用)的现金流量</b>	<b>3. CASH FLOWS FROM FINANCING ACTIVITIES</b>		
吸收投资收到的现金	Cash proceeds from investments by others	2,000,000,000	-
发行债券收到的现金	Cash received from debt securities issuance	4,020,577,310	709,187,530
筹资活动现金流入小计	Sub-total of cash inflows from financing activities	6,020,577,310	709,187,530
偿还债务支付的现金	Cash repayments for debts	2,240,000,000	1,000,000,000
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	48,000,000	97,300,000
支付其他与筹资活动有关的现金	Cash paid to other financing activities	60,480,227	67,160,791
筹资活动现金流出小计	Sub-total of cash outflows from financing activities	2,348,480,227	1,164,460,791
筹资活动产生/(使用)的现金流量净额	Net cash flows from financing activities	3,672,097,083	(455,273,261)
<b>四、汇率变动对现金及现金等价物的影响</b>	<b>4. EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	396,232,912	79,490,697
<b>五、现金及现金等价物净(减少)/增加额</b>	<b>5. NET (DECREASE)/ INCREASE IN CASH AND CASH EQUIVALENTS</b>	40 (446,783,274)	4,107,658,635
加: 年初现金及现金等价物余额	Add: Cash and cash equivalents at beginning of the year	14,687,795,608	10,580,136,973
<b>六、年末现金及现金等价物余额</b>	<b>6. CASH AND CASH EQUIVALENTS AT END OF THE YEAR</b>	41 14,241,012,334	14,687,795,608

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

2022 年度 Year ended 31 December 2022  
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“本公司”或“大华银行(中国)”)是由大华银行有限公司(以下简称“大华银行”)在中华人民共和国上海市成立的外商独资银行。

经中国银行保险监督管理委员会(以下简称“银保监会”)于2007年4月5日批准,大华银行按《中华人民共和国外资银行管理条例》(以下简称“《管理条例》”)、《中华人民共和国外资银行管理条例实施细则》(以下简称“《实施细则》”)的有关规定,在上海市筹建由其单独出资的外商独资银行——大华银行(中国)有限公司,并将其中国境内的大华银行上海分行、北京分行、深圳分行、广州分行、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。

本公司持有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。

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

截至2022年12月31日,除在上海设立的大华银行(中国)有限公司总行外,本公司已在上海、北京、深圳、广州、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 (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 (CBIRC) 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 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 RMB 7.5 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 2022, 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

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

本财务报表以持续经营为基础列报。

编制本财务报表时,除某些金融工具外,均以历史成本为计价原则。资产如果发生减值,则按照相关规定计提相应的减值准备。

### 三、遵循企业会计准则的声明

本财务报表符合企业会计准则的要求,真实、完整地反映了本公司2022年12月31日的财务状况以及2022年度的经营成果和现金流量。

### 四、重要会计政策和会计估计

本公司2022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

本公司的会计年度采用公历年度,即每年自1月1日起至12月31日止。

#### 2. 记账本位币

本公司的记账本位币和编制本财务报表所采用的货币均为人民币。除有特别说明外,均以人民币元为单位表示。

#### 3. 现金及现金等价物

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

### II. Preparation Basis of the Financial Statements

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

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

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

### III. Statement of Compliance with Accounting Standards for Business Enterprises

The financial statements of the Bank have been prepared in accordance with the Accounting Standards for Business Enterprises, and present fairly and fully, the financial position of the Bank as of 31 December 2022 and the financial performance and the cash flows for the year then ended.

### IV. Significant Accounting Policies and Estimates

The 2022 financial statements of the Bank have been prepared in accordance with the following significant accounting policies and 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 currency is Renminbi (RMB). These financial statements are presented in RMB and all amounts are stated in RMB, unless otherwise stated.

#### (3) Cash and cash equivalents

Cash comprises the Bank's cash on hand and bank 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, and are subject to an insignificant risk of changes in value.

## 财务报表附注

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

### 4. 外币业务和外币折算

本公司对于发生的外币交易,将外币金额折算为记账本位币金额。

外币交易在初始确认时,采用交易发生日的即期汇率将外币金额折算为记账本位币金额。于资产负债表日,对于外币货币性项目采用资产负债表日即期汇率折算,由此产生的结算和货币性项目折算差额,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,计入当期损益。以历史成本计量的外币非货币性项目,仍采用交易发生日的即期汇率折算,不改变其记账本位币金额。以公允价值计量的外币非货币性项目,采用公允价值确定日的即期汇率折算,由此产生的差额根据非货币性项目的性质计入当期损益或其他综合收益。

### 5. 固定资产

固定资产仅在与其有关的经济利益很可能流入本公司,且其成本能够可靠地计量时才予以确认。与固定资产有关的后续支出,符合该确认条件的,计入固定资产成本,并终止确认被替换部分的账面价值;否则,在发生时计入当期损益。

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

		使用寿命 Estimated useful lives	预计净残值率 Estimated residual value 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 the exchange rates at the dates of the 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:

本公司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

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

无形资产按照其能为本公司带来经济利益的期限确定使用寿命,无法预见其能为本公司带来经济利益期限的作为使用寿命不确定的无形资产。

本公司的无形资产为软件,其使用年限为 8 年。

使用寿命有限的无形资产,在其使用寿命内采用直线法摊销。本公司至少于每年年度终了,对使用寿命有限的无形资产的使用寿命及摊销方法进行复核,必要时进行调整。

### 8. 长期待摊费用

长期待摊费用采用直线法摊销。

长期待摊费用根据合同或协议与受益期限孰短原则确定摊销期限,并平均摊销。

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

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 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

An intangible asset shall be recognised only when it is probable that the economic benefits associated with the asset will flow to the Bank and the cost of the asset can be measured reliably. Intangible assets are measured initially at cost.

The useful life of an intangible asset is determined according to the period over which it is expected to generate economic benefits for the Bank. An intangible asset is regarded as having an indefinite useful life when there is no foreseeable limit to the period over which the asset is expected to generate economic benefits for the Bank.

The Bank's intangible assets comprise computer software with 8 years' useful lives.

An intangible asset with a finite useful life is amortised using the straight-line method over its useful life. For an intangible asset with a finite useful life, the Bank reviews the useful life and amortisation method at least at each year end and makes adjustment if necessary.

### (8) Long-term deferred expenses

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

Long-term deferred expenses are amortised on a straight-line basis over the shorter of lease period and useful life.

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

## 财务报表附注

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

### 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

本公司于成为金融工具合同的一方时确认一项金融资产或金融负债。

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 (a) 实质上转让了金融资产所有权上几乎所有的风险和报酬，或 (b) 虽然实质上既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬，但放弃了对该金融资产的控制。

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。常规方式买卖金融资产，是指按照合同条款的约定，在法规或通行惯例规定的期限内收取或交付金融资产。交易日，是指本公司承诺买入或卖出金融资产的日期。

### (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 of financial instrument

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

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 (a) has transferred substantially all the risks and rewards of the financial asset, or (b) 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 that require delivery within the period generally established by regulation or convention in the marketplace. The trade date is the date that the Bank committed to purchase or sell a financial asset.

### 金融资产分类和计量

本公司的金融资产于初始确认时根据本公司企业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。当且仅当本公司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。

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：本公司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。

### 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 affected financial assets will be reclassified only if the Bank changes its business model for managing financial assets.

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 instruments 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 instruments 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.

## 财务报表附注

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

### 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，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，本公司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，除由本公司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；如果由本公司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，本公司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.

### 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 and 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 derivatives that are 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。

### 金融工具减值

本公司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，本公司运用简化计量方法，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，本公司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，本公司按照相当于未来 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，本公司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，本公司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。

本公司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。本公司以单项金融工具或者具有相似信用风险特征的金融工具组合为基础，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，本公司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.

### Impairment of financial instruments

The financial assets measured at amortised cost, debt investments at fair value through other comprehensive income, loan commitments and financial guarantee are subject to credit loss provisioning which is made on an expected credit loss (ECL) basis.

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 significantly increased 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 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 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 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 of a single financial instrument or a group of financial instruments with similar credit risk characteristics 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.

## 财务报表附注

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

本公司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。

当本公司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，本公司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，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。

### 衍生金融工具

本公司使用衍生金融工具，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。

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.

When the Bank no longer reasonably expects to collect part or all of the contractual cash flows, the Bank writes down the carrying amount of the financial assets.

### 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. 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.

### 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.

### 金融资产转移

本公司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。

本公司既没有转移也没有保留金融资产所有权上几乎所有的风险和报酬的，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交易

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

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

### Transfer of financial assets

A financial asset is derecognised when the Bank has transferred substantially all the risks and rewards of the financial 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 transactions

Securities and bills sold subject to repurchase agreements ("Repos") continue to be recognised, and are recorded as financial investments. The corresponding obligation is included in "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.

## 财务报表附注

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

### 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，本公司将估计其可收回金额，进行减值测试。对使用寿命不确定的无形资产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。本公司以单项资产为基础估计其可收回金额。

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

上述资产减值损失一经确认，在以后会计期间不再转回。

### 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，当与或有事项相关的义务同时符合以下条件，本公司将其确认为预计负债：

- (i) 该义务是本公司承担的现时义务；

### (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.

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. 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) Provisions

An obligation related to a contingency shall be recognised as a provision when all of the following conditions are satisfied, except for contingent considerations and contingent liabilities assumed in a business combination not involving entities under common control:

- (i) the obligation is a present obligation of the Bank;

- (ii) 该义务的履行很可能导致经济利益流出本公司；

- (iii) 该义务的金额能够可靠地计量。

预计负债按照履行相关现时义务所需支出的最佳估计数进行初始计量，并综合考虑与或有事项有关的风险、不确定性和货币时间价值等因素。每个资产负债表日对预计负债的账面价值进行复核。有确凿证据表明该账面价值不能反映当前最佳估计数的，按照当前最佳估计数对该账面价值进行调整。

### 14. 收入及支出确认原则和方法

#### 利息收入和利息支出

本公司利润表中的“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，本公司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。本公司支付或收取的、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，本公司自初始确认起，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。

(ii) it is probable that an outflow of economic benefits from the Bank will be required to settle the obligation; and

(iii) a reliable estimate can be made of the amount of the obligation.

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 at each balance sheet date. Where there is clear evidence that the carrying amount of a provision does not reflect the current best estimate, the carrying amount is adjusted to the current best estimate.

### (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.

## 财务报表附注

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

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，本公司在后续期间，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

本公司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。

### 15. 租赁

在合同开始日，本公司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，本公司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，本公司对于运输工具类别租赁资产不进行分拆，将各租赁部分及与其相关的非租赁部分分别合并为租赁进行处理；除以上类别租赁资产外，本公司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，本公司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。本公司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。本公司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，本公司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，本公司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。

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) 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 one or more 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.

If the contract contains both leased and non-leased parts, the Bank shall not split the leased assets of the means of transportation category, and will merge the leased parts and the related non-leased parts into leases respectively. In addition to the above categories of leased assets, the Bank apportioned the contract in proportion to the relative price of each part.

#### 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

### 租赁负债

在租赁期开始日，本公司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，前提是本公司合理确定将行使该选择权或租赁期反映出本公司将行使终止租赁选择权。

在计算租赁付款额的现值时，本公司采用承租人增量借款利率作为折现率。本公司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，本公司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，本公司按照变动后的租赁付款额的现值重新计量租赁负债。

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.

### 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.

## 财务报表附注

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

### 短期租赁和低价值资产租赁

本公司将在租赁期开始日，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不超过 5,000 美元的租赁认定为低价值资产租赁。本公司转租或预期转租租赁资产的，原租赁不认定为低价值资产租赁。本公司对房屋及建筑物、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，或有租金在实际发生时计入当期损益。

### 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。

### 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 for which the value of the individual underlying asset is not more than USD5000 when it is new as a lease of low-value assets. If the Bank subleases an asset, or expects to sublease an asset, the head lease does not qualify as a lease of a low-value asset. The Bank does not recognise the right-of-use assets and lease liabilities for buildings and vehicles 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) 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, scraped 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.

### 17. 股份支付

本公司的股份支付为以权益结算的股份支付。

以权益结算的股份支付换取员工提供服务的，以授予员工权益工具的公允价值计量。授予后立即可行权的，在授予日按照公允价值计入相关费用，相应增加资本公积；完成等待期内的服务或达到规定业绩条件才可行权的，在等待期内每个资产负债表日，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。

对由于未满足非市场条件和 / 或服务期限条件而最终未能行权的股份支付，不确认成本或费用。股份支付协议中规定了市场条件或非可行权条件，此时无论是否满足市场条件或非可行权条件的，满足所有其他业绩条件和 / 或服务期限条件，即视为可行权。

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

如果取消了以权益结算的股份支付，则于取消日作为加速行权处理，立即确认尚未确认的金额。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.

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

For awards that do not ultimately vest because non-market performance and/or service conditions have not been met, no expense is recognised. Where awards include a market or non-vesting condition, the transactions are treated as vesting irrespective of whether the market or non-vesting condition is satisfied, provided that all other performance and/or service conditions are satisfied.

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

Where an equity-settled 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.



## 财务报表附注

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

### 18. 职工薪酬

职工薪酬，是指本公司为获得职工提供的服务或解除劳动关系而给予的各种形式的报酬或补偿。职工薪酬包括短期薪酬、离职后福利、辞退福利和其他长期职工福利。本公司提供给职工配偶、子女、受赡养人、已故员工遗属及其他受益人等的福利，也属于职工薪酬。

#### 短期薪酬

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

#### 离职后福利（设定提存计划）

本公司的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。

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

### 19. 递延所得税

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

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，本公司以很可能取得用来抵扣可抵扣暂时性差异、可抵扣亏损和税款抵减的未来应纳税所得额为限，确认由此产生的递延所得税资产。

### (18) Employee benefits

Employee benefits are all forms of consideration or compensation given by the Bank in exchange for service rendered by employees or for the termination of employment, including short-term employee benefits, post-employment benefits, termination benefits and other long-term benefits. Benefits given by the Bank to an employee's spouse, children and dependents, family members of deceased employees and other beneficiaries are also 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)

Employees of the Bank participate in the retirement insurance plan, and unemployment insurance plan administered by the local government, and the contribution is recognised to profit or loss of that period.

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

### (19) Deferred income tax

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

Deferred income tax liabilities are recognised for all taxable temporary differences.

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

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

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

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

### 20. 公允价值计量

本公司于每个资产负债表日以公允价值计量衍生金融工具、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：在计量日能够取得的相同资产或负债在活跃市场上未经调整的报价为第一层次输入值；除第一层次输入值外相关资产或负债直接或间接可观察的输入值为第二层次输入值；相关资产或负债的不可观察输入值为第三层次输入值。

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

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

Deferred tax assets and deferred tax liabilities are offset when fulfilling of the following conditions: A legally enforceable right exists to set off current tax assets against current tax liabilities; The deferred tax assets and deferred tax liabilities are related to the income tax levied on the same taxpayer by the same tax administrative department or are related to different taxpayers but, within each future period of reversal of important deferred tax assets and deferred tax liabilities, the taxpayers involved intend to settle current tax assets and current tax liabilities or acquire assets and liquidate liabilities at the same time.

### (20) Fair value measurement

At each financial reporting date, the Bank measures its derivatives, financial assets at fair value through profit or loss, other debt investments and financial liabilities at fair value through profit or loss. 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.

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

## 财务报表附注

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

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

### 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，不构成本公司的关联方。

### 22. 受托业务

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

### 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。

本公司对或有负债不予确认，仅在附注中加以披露。如情况发生变化使得该事项很有可能导致经济利益的流出时，则将其确认为预计负债。

### 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金额进行重大调整。

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

#### (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.

#### (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.

### 判断

在应用本公司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公司管理金融资产的商业模式，在判断业务模式时，本公司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，本公司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。

#### 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金额重大调整。

### 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 considers the ways to evaluate and report the performance of financial assets to key management, to manage the risks affecting the performance of financial assets, and to determine the 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.

#### 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.

## 财务报表附注

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

### 金融工具减值

本公司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，本公司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。

### 除金融资产之外的非流动资产减值

本公司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金额不可收回时，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。

### 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.

### 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.

### 金融工具的公允价值

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

### 金融工具终止确认

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

### 承租人增量借款利率

本公司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，本公司根据所处经济环境，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。

### 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.

### 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.

## 财务报表附注

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

### 五、税项

本公司本年度主要税项及其税率列示如下：

增值税 Value-added tax (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	本公司支付给雇员的薪金，由本公司按税法代扣缴个人所得税。 In accordance with the relevant tax laws in the PRC, the Bank is required to withhold individual income tax on salaries paid to its employees.

### V. 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:

### 六、财务报表主要项目附注

#### 1. 现金及存放中央银行款项

		2022	2021
库存现金	Cash on hand	1,008,691	2,039,982
存放中央银行法定准备金 - 人民币	Statutory deposit reserve with the Central Bank - RMB	2,506,775,632	2,884,753,084
存放中央银行法定准备金 - 外币	Statutory deposit reserve with the Central Bank - foreign currency	488,694,872	616,431,269
存放中央银行外汇风险准备金	Foreign exchange risk reserve with the Central Bank	48,723,337	-
存放中央银行的其他款项	Other deposits with the Central Bank	3,420,630,756	2,700,435,288
应计利息	Interest receivable	1,406,092	1,479,297
减：存放中央银行款项减值准备	Less: allowance for impairment losses	(671,674)	(644,914)
合计	Total	6,466,567,706	6,204,494,006

根据中国人民银行的有关规定，本公司必须按一定比率缴付存款准备金于中国人民银行。于 2022 年 12 月 31 日，本公司人民币及外币存款准备金缴存比例分别为 7.5% (2021 年 12 月 31 日：8%) 及 6% (2021 年 12 月 31 日：9%)。

从 2015 年 10 月起，根据中国人民银行的有关规定，本公司按月缴纳外汇风险准备金，每月按上月远期售汇签约额的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 2022 年 12 月 31 日及 2021 年 12 月 31 日，本公司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。

### VI. Notes to Financial Statements

#### (1) Cash and deposit 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 2022, statutory deposit reserves placed with the PBOC were calculated at 7.5 per cent (31 December 2021: eight per cent) and six per cent (31 December 2021: nine 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 2022 and 31 December 2021, the Bank included all deposit 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).

## 财务报表附注

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

### 2. 存放同业款项

#### (2) Due from banks and other financial institutions

		2022	2021
存放境内银行同业及其他金融机构	Due from domestic banks and other financial institutions	1,488,021,028	1,417,603,620
存放境外银行同业	Due from overseas banks	1,274,590,295	2,139,513,851
应计利息	Interest receivable	110,194	353
小计	Sub-total	2,762,721,517	3,557,117,824
减：存放同业减值准备	Less: allowance for impairment losses	(8,309,674)	(12,855,970)
存放同业净额	Net amount of due from banks and other financial institutions	2,754,411,843	3,544,261,854

存放同业减值准备为本公司根据银监发[2010]45号《中国银监会关于印发〈银行业金融机构国别风险管理指引〉的通知》的规定而计提的国别风险减值准备以及按照12个月预期信用损失计提的减值准备。

于2022年12月31日及2021年12月31日，本公司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。

Impairment provisions for due from banks and other financial institutions represented the country risk reserve provided according to Yin Jian Fa [2010] No. 45 "Circular of the China Banking Regulatory Commission on Printing and Distributing the Guidelines for Country Risk Management of the Banking Financial Institutions" issued by CBIRC, and the provision for impairment measured according to 12-month expected credit loss.

As at 31 December 2022 and 31 December 2021, 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).

### 3. 拆出资金

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

		2022	2021
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	1,975,465,141	6,054,302,937
拆放及借出境外银行同业	Placements with overseas banks	2,306,686,600	2,561,523,000
应计利息	Interest receivable	17,118,645	11,663,341
小计	Sub-total	4,299,270,386	8,627,489,278
减：拆放同业减值准备	Less: allowance for impairment losses	(17,459,395)	(18,654,199)
拆出资金净额	Net amount of placements with banks and other financial institutions	4,281,810,991	8,608,835,079

拆放同业减值准备为本公司根据银监发[2010]45号《中国银监会关于印发〈银行业金融机构国别风险管理指引〉的通知》的规定而计提的国别风险减值准备以及按照12个月预期信用损失计提的减值准备。

于2022年12月31日及2021年12月31日，本公司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。

Impairment provisions for placements represented the country risk reserve provided according to Yin Jian Fa [2010] No. 45 "Circular of the China Banking Regulatory Commission on Printing and Distributing the Guidelines for Country Risk Management of the Banking Financial Institutions" issued by CBIRC, and the provision for impairment measured according to 12-month expected credit loss.

As at 31 December 2022 and 31 December 2021, 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).

### 4. 交易性金融资产

#### (4) Financial assets held for trading

		2022	2021
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:		
中央银行票据及国债	Central Bank bills and government bonds	854,373,700	772,023,120
政策性银行债	Policy bank bonds	280,748,530	1,059,577,750
企业债	Corporate bonds	190,240,560	136,479,810
地方政府债	Local treasury bonds	10,048,770	-
同业存单	Negotiable certificates of deposit	-	198,590,600
商业银行债	Commercial bank bonds	471,392,980	-
应计利息	Interest receivable	30,532,951	30,762,909
合计	Total	1,837,337,491	2,197,434,189

### 5. 衍生金融工具

#### (5) Derivative financial instruments

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

本公司无为套期保值目的而被指定为套期工具的衍生金融工具。

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

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

本公司于资产负债表日所持有的衍生金融工具如下：

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

		2022			2021		
		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	11,960,636,230	139,073,831	183,620,933	11,839,604,341	173,886,669	223,208,451
掉期合约	Swaps	195,883,926,169	1,916,354,954	2,070,114,617	234,785,740,892	1,723,924,057	1,697,919,391
期权合约	Options	31,178,008,869	288,035,992	211,483,135	19,690,815,679	168,398,208	167,560,334
小计	Sub-total	239,022,571,268	2,343,464,777	2,465,218,685	266,316,160,912	2,066,208,934	2,088,688,176
利率衍生工具：	Interest rate contracts:						
掉期合约	Swaps	205,223,694,107	865,770,067	867,001,612	207,500,634,604	1,369,704,794	1,359,902,742
小计	Sub-total	205,223,694,107	865,770,067	867,001,612	207,500,634,604	1,369,704,794	1,359,902,742
商品价格挂钩工具：	Commodity contracts:						
掉期合约	Swaps	3,505,836,561	96,445,053	95,739,664	8,112,500,694	376,568,008	375,331,551
期权合约	Options	61,288,480	2,408,588	2,408,572			
小计	Sub-total	3,567,125,041	98,853,641	98,148,236	8,112,500,694	376,568,008	375,331,551
股票价格挂钩工具：	Equity contracts:						
期权合约	Options	485,125,475	127,428	148,756	353,015,412	416,203	433,453
小计	Sub-total	485,125,475	127,428	148,756	353,015,412	416,203	433,453
贵金属衍生工具：	Precious metal derivatives:						
远期合约	Forwards	22,864,249,257	1,043,472,626	927,693,238	18,925,150,995	641,014,969	428,974,340
掉期合约	Swaps	7,932,222,061	129,821,593	151,898,075	10,556,889,956	85,079,444	44,925,011
期权合约	Options	-	-	-	34,037,749	15,919	15,921
期货合约	Futures	1,851,631,714	8,099,222	37,166,605	789,187,270	2,735,453	5,175,394
小计	Sub-total	32,648,103,032	1,181,393,441	1,116,757,918	30,305,265,970	728,845,785	479,090,666
信用衍生工具：	Credit derivatives:						
掉期合约	Swaps	55,762,766	755,983	573,519	-	-	-
小计	Sub-total	55,762,766	755,983	573,519	-	-	-
合计	Total	481,002,381,689	4,490,365,337	4,547,848,726	512,587,577,592	4,541,743,724	4,303,446,588

## 6. 买入返售金融资产

## (6) Reverse repurchase financial assets

		2022	2021
按交易对手分类：	Classified by counter-party:		
同业	Financial institutions	4,097,430,000	1,432,091,000
应计利息	Interest receivable	609,889	413,153
减：减值准备	Less: allowance for impairment losses	(1,650,981)	(69,977)
合计	Total	4,096,388,908	1,432,434,176
按质押品分类：	Classified by type of pledged assets:		
债券	Bonds	4,097,430,000	1,432,091,000
应计利息	Interest receivable	609,889	413,153
减：减值准备	Less: allowance for impairment losses	(1,650,981)	(69,977)
合计	Total	4,096,388,908	1,432,434,176

于 2022 年 12 月 31 日及 2021 年 12 月 31 日，本公司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。

As at 31 December 2022 and 31 December 2021, 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).

## 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

		2022	2021
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	4,226,952,758	4,846,248,142
其他	Others	534,164	759,808
小计	Sub-total	4,227,486,922	4,847,007,950
企业贷款和垫款：	Corporate loans and advances:		
贷款	Loans	19,372,438,648	18,407,383,395
贸易融资	Trade finance	14,755,048,609	12,704,846,050
小计	Sub-total	34,127,487,257	31,112,229,445
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	696,434,857	2,561,239,526
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	2,099,061,672	1,396,034,236
合计	Total	41,150,470,708	39,916,511,157
应计利息	Interest receivable	231,565,899	208,821,950
发放贷款和垫款总额	Total amount of loans and advances	41,382,036,607	40,125,333,107
减：贷款减值准备	Less: allowance for impairment losses	(1,029,784,893)	(965,228,077)
发放贷款和垫款账面价值	Net value of loans and advances to customers	40,352,251,714	39,160,105,030

## 财务报表附注

2022 年度 Year ended 31 December 2022  
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

		2022	
		账面余额 Amount	比例 Percentage
制造业	Manufacturing	10,153,064,203	25%
房地产业	Real estates	8,594,829,608	21%
批发和零售业	Wholesale and retail	6,427,561,324	16%
交通运输、仓储和邮政业	Transportation, storage and post	2,662,316,600	6%
租赁和商务服务业	Leasing and commercial services	2,338,700,051	6%
信息传输、软件和信息技术服务业	Telecommunication, software and information management services	2,250,934,397	5%
金融业	Finance	1,172,467,731	3%
住宿和餐饮业	Accommodation and catering	1,148,436,984	3%
农林牧渔业	Agriculture, forestry, farming and fishing	930,466,901	2%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	528,541,197	1%
卫生、社会保障和社会福利业	Health, social security and social welfare	289,979,367	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	41,150,470,708	100%
应计利息	Interest receivable	231,565,899	
发放贷款和垫款总额	Total amount of loans and advances	41,382,036,607	
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	40,352,251,714	

		2021	
		账面余额 Amount	比例 Percentage
房地产业	Real estates	9,864,293,248	25%
批发和零售业	Wholesale and retail	8,176,231,053	20%
制造业	Manufacturing	7,480,104,680	19%
交通运输、仓储和邮政业	Transportation, storage and post	2,251,512,258	6%
金融业	Finance	1,864,687,594	5%
住宿和餐饮业	Accommodation and catering	1,208,102,264	3%
租赁和商务服务业	Leasing and commercial services	1,031,760,236	3%
信息传输、软件和信息技术服务业	Telecommunication, software and information management services	1,022,884,651	2%
农林牧渔业	Agriculture, forestry, farming and fishing	700,206,742	2%
建筑业	Construction	571,003,408	1%
电力、热力、燃气及水生产和供应业	Electricity, heat, gas and water supply	455,998,256	1%
卫生、社会保障和社会福利业	Health, social security and social welfare	379,718,817	1%
科学研究和技术服务业	Scientific research and technical services	61,000,000	-
教育业	Education	2,000,000	-
个人贷款	Retail loan	4,847,007,950	12%
合计	Total	39,916,511,157	100%
应计利息	Interest receivable	208,821,950	
发放贷款和垫款总额	Total amount of loans and advances	40,125,333,107	
减：贷款减值准备	Less: allowance for impairment losses	(965,228,077)	
发放贷款和垫款账面价值	Net value of loans and advances to customers	39,160,105,030	

## 7.3 按地区分布

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

		2022	2021
东北	Northeast	743,909,523	592,574,132
华东	East	17,834,612,983	17,381,224,792
华北	North	7,963,219,174	7,805,262,173
华中	Central	1,750,995,723	2,138,159,691
华南	South	8,646,007,118	5,703,995,669
西南	Southwest	2,528,261,065	3,837,574,057
西北	Northwest	532,885,807	349,880,467
境外地区	Overseas	1,150,579,315	2,107,840,176
合计	Total	41,150,470,708	39,916,511,157
应计利息	Interest receivable	231,565,899	208,821,950
发放贷款和垫款总额	Total amount of loans and advances	41,382,036,607	40,125,333,107
减：贷款减值准备	Less: allowance for impairment losses	(1,029,784,893)	(965,228,077)
发放贷款和垫款账面价值	Net value of loans and advances to customers	40,352,251,714	39,160,105,030

## 财务报表附注

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

### 7.4 按担保方式分布

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

		2022	2021
信用贷款	Unsecured loans	8,934,179,658	7,243,408,307
保证贷款	Guaranteed loans	8,560,289,400	7,996,640,037
附担保物贷款	Loans with collaterals	23,656,001,650	24,676,462,813
其中:	Of which:		
抵押贷款	Secured by mortgages	18,840,151,008	19,029,865,181
质押贷款	Secured by pledges	4,815,850,642	5,646,597,632
合计	Total	41,150,470,708	39,916,511,157
应计利息	Interest receivable	231,565,899	208,821,950
发放贷款和垫款总额	Total amount of loans and advances	41,382,036,607	40,125,333,107
减: 贷款减值准备	Less: allowance for impairment losses	(1,029,784,893)	(965,228,077)
发放贷款和垫款账面价值	Net value of loans and advances to customers	40,352,251,714	39,160,105,030

### 7.5 逾期贷款

(7.5) Overdue Loan

						2022
		逾期 1 天至 90 天 Overdue 1 day to 90 days	逾期 91 天至 1 年 (含 1 年) Over 90 days to 1 year (inclusive)	逾期 1 年至 3 年 (含 3 年) Overdue 1 year to 3 years (inclusive)	逾期 3 年 以上 Overdue 3 years above	合计 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
						2021
		逾期 1 天至 90 天 Overdue 1 day to 90 days	逾期 91 天至 1 年 (含 1 年) Over 90 days to 1 year (inclusive)	逾期 1 年至 3 年 (含 3 年) Overdue 1 year to 3 years (inclusive)	逾期 3 年 以上 Overdue 3 years above	合计 Total
保证贷款	Guaranteed loans	-	-	41,570,926	-	41,570,926
附担保物贷款	Loans with collaterals	222,825	4,477,571	76,862,910	838,661	82,401,967
其中:	Of which:					
抵押贷款	Secured by mortgages	222,825	4,477,571	67,807,487	838,661	73,346,544
质押贷款	Secured by pledges	-	-	9,055,423	-	9,055,423
合计	Total	222,825	4,477,571	118,433,836	838,661	123,972,893

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公司 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:

					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 Lifetime expected credit loss	第三阶段 Stage III 整个存续期已发生 信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	合计 Total
2022 年 1 月 1 日余额	At 1 January 2022	801,848,305	75,054,473	88,325,299	965,228,077
2022 年 1 月 1 日余额在本年		Opening balance on 1 January 2022			
- 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
年末余额	Closing balance	798,009,868	57,552,654	174,222,371	1,029,784,893
					2021
		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 Lifetime expected credit loss	第三阶段 Stage III 整个存续期已发生 信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	合计 Total
2021 年 1 月 1 日余额	At 1 January 2021	633,874,579	165,762,745	70,747,875	870,385,199
2021 年 1 月 1 日余额在本年		Opening balance on 1 January 2021			
- 转入第二阶段	Transfer to Stage II	(21,295,801)	21,295,801	-	-
- 转入第三阶段	Transfer to Stage III	(13,715)	-	13,715	-
- 转回第一阶段	Transfer to Stage I	71,766,207	(71,766,207)	-	-
本年计提与转回	Charge/(reverse) during the year	117,517,035	(40,237,866)	18,572,204	95,851,373
收回以前年度核销	Recovery of loans and advances previously written off	-	-	2,505	2,505
汇率变动	Exchange rate difference	-	-	(1,011,000)	(1,011,000)
年末余额	Closing balance	801,848,305	75,054,473	88,325,299	965,228,077



## 财务报表附注

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

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公司 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，列示如下：

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 Lifetime expected credit loss	整个存续期已发生 信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)		
2022 年 12 月 31 日	At 31 December 2022	<b>711,725</b>	<b>204,933</b>	<b>-</b>	<b>916,658</b>
2021 年 12 月 31 日	At 31 December 2021	26,917,763	9,484,937	-	36,402,700

### 8. 其他债权投资

### (8) Other debt investments

		2022	2021
中央银行票据及国债	Central Bank bills and government bonds	<b>3,234,988,930</b>	6,087,558,170
政策性银行及商业银行债券	Bonds issued by policy banks and commercial banks	<b>2,178,516,610</b>	2,220,682,062
企业债	Corporate bonds	<b>250,204,560</b>	20,061,920
同业存单	Negotiable certificate of deposits	<b>2,407,915,513</b>	1,979,906,386
其他债权投资总额	Total amount of other debt investments	<b>8,071,625,613</b>	10,308,208,538
应计利息	Accrued interest	<b>79,862,727</b>	128,563,399
其他债权投资账面价值	Net value of other debt investments	<b>8,151,488,340</b>	10,436,771,937

于 2022 年 12 月 31 日及 2021 年 12 月 31 日，本公司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。

本年在其他综合收益中确认的利得金额为人民币 6,451,237 元（2021 年：人民币 51,475,157 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 30,081,585 元（2021 年：人民币 86,536 元）。

As at 31 December 2022 and 31 December 2021, 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).

The amount of gains recognised in other comprehensive income in 2022 was RMB6,451,237 (2021: RMB51,475,157), and the amount transferred from other comprehensive income to the current profit was RMB30,081,585 (2021: RMB86,536).

### 9. 固定资产

### (9) Fixed assets

		运输设备 Motor vehicles	办公设备 Office equipment	2022 合计 Total
原价：	Cost:			
年初余额	Opening balance	<b>2,482,091</b>	<b>110,607,223</b>	<b>113,089,314</b>
本年增加	Additions	<b>413,343</b>	<b>11,452,783</b>	<b>11,866,126</b>
本年在建工程转入（附注六、13.2）	Transfer from construction in progress (Notes VI.13.2)	-	<b>229,442</b>	<b>229,442</b>
本年处置	Disposals	<b>(368,213)</b>	<b>(3,934,564)</b>	<b>(4,302,777)</b>
年末余额	Closing balance	<b>2,527,221</b>	<b>118,354,884</b>	<b>120,882,105</b>
累计折旧：	Accumulated depreciation:			
年初余额	Opening balance	<b>1,750,480</b>	<b>78,476,058</b>	<b>80,226,538</b>
本年计提	Depreciation provided during the year	<b>210,143</b>	<b>11,210,134</b>	<b>11,420,277</b>
本年处置	Disposals	<b>(368,173)</b>	<b>(3,624,105)</b>	<b>(3,992,278)</b>
年末余额	Closing balance	<b>1,592,450</b>	<b>86,062,087</b>	<b>87,654,537</b>
账面价值	Carrying amount			
年末	At end of year	<b>934,771</b>	<b>32,292,797</b>	<b>33,227,568</b>
年初	At beginning of year	<b>731,611</b>	<b>32,131,165</b>	<b>32,862,776</b>
原价：	Cost:			
年初余额	Opening balance	2,553,823	104,975,571	107,529,394
本年增加	Additions	409,046	15,176,515	15,585,561
本年在建工程转入（附注六、13.2）	Transfer from construction in progress (Note VI.13.2)	-	75,929	75,929
本年处置	Disposals	(480,778)	(9,620,792)	(10,101,570)
年末余额	Closing balance	<b>2,482,091</b>	<b>110,607,223</b>	<b>113,089,314</b>
累计折旧：	Accumulated depreciation:			
年初余额	Opening balance	2,074,404	75,525,444	77,599,848
本年计提	Depreciation provided during the year	156,854	12,176,269	12,333,123
本年处置	Disposals	(480,778)	(9,225,655)	(9,706,433)
年末余额	Closing balance	<b>1,750,480</b>	<b>78,476,058</b>	<b>80,226,538</b>
账面价值	Carrying amount			
年末	At end of year	<b>731,611</b>	<b>32,131,165</b>	<b>32,862,776</b>
年初	At beginning of year	<b>479,419</b>	<b>29,450,127</b>	<b>29,929,546</b>

## 财务报表附注

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

### 10. 使用权资产

#### (10) Right-of-use assets

				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
				2021
		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	185,122,554	5,857,870	190,980,424
本年增加	Additions	17,730,139	637,399	18,367,538
本年减少	Disposals	(16,864,808)	(2,583,063)	(19,447,871)
年末余额	Closing balance	185,987,885	3,912,206	189,900,091
累计折旧:	Accumulated depreciation:			
年初余额	Opening balance	66,096,869	2,808,852	68,905,721
本年计提	Depreciation provided during the year	63,847,175	1,716,430	65,563,605
本年减少	Disposals	(16,864,808)	(2,583,063)	(19,447,871)
年末余额	Closing balance	113,079,236	1,942,219	115,021,455
账面价值	Carrying amount			
年末	At end of year	72,908,649	1,969,987	74,878,636
年初	At beginning of year	119,025,685	3,049,018	122,074,703

### 11. 无形资产

#### (11) Intangible assets

		2022	2021
软件设备	Software		
原价:	Cost:		
年初余额	Opening balance	249,036,644	235,618,418
本年购置	Additions	2,444,601	6,910,127
在建工程转入 (附注六、13.2)	Transfer from construction in progress (Notes VI.13.2)	12,213,618	6,894,436
本年处置	Disposal	-	(386,337)
年末余额	Closing balance	263,694,863	249,036,644
累计摊销:	Accumulated amortisation:		
年初余额	Opening balance	175,990,038	154,048,004
本年计提	Amortisation provided during the year	22,316,274	22,328,371
本年处置	Disposals	-	(386,337)
年末余额	Closing balance	198,306,312	175,990,038
账面价值	Carrying amount	65,388,551	73,046,606

## 财务报表附注

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

### 12. 递延所得税资产

### (12) Deferred tax assets

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

递延所得税资产	Deferred tax assets	2021			
		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	195,556,193	(17,626,124)	-	177,930,069
其他金融资产减值准备	Allowance for impairment losses on other financial assets	5,015,845	17,708,069	-	22,723,914
预计负债	Provisions	12,515,309	(987,555)	-	11,527,754
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	(304,665)	-	(12,850,200)	(13,154,865)
衍生金融工具公允价值变动损益	Changes in fair value of derivatives	(2,340,821)	(56,401,913)	-	(58,742,734)
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	(19,056,928)	17,540,948	-	(1,515,980)
预提职工工资及奖金	Accrued employee salary and bonus	4,607,512	253,745	-	4,861,257
预提费用	Accrued liabilities	8,127,591	(2,135,794)	-	5,991,797
其他	Others	(1,181,465)	(2,453,046)	-	(3,634,511)
合计	Total	202,938,571	(44,101,670)	(12,850,200)	145,986,701

### 13. 其他资产

### (13) Other assets

		附注 Notes	2022	2021
长期待摊费用	Long-term deferred expenses	13.1	47,460,179	56,048,880
在建工程	Construction in process	13.2	390,063	11,760,356
其他应收款	Other receivables	13.3	1,272,960,442	343,166,464
待认证进项税额及增值税留抵税额	Input VAT to be verified and VAT retained		17,972,222	70,748,949
合计	Total		1,338,782,906	481,724,649

#### 13.1 长期待摊费用

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

		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
本年增加	Additions	3,104,365	2,398,404	5,502,769
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Notes VI.13.2)	2,582,509	-	2,582,509
本年处置	Disposal	(157,823)	-	(157,823)
本年摊销	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

		2021		
		租入固定资产改良支出 Leasehold improvement	其他 Others	合计 Total
年初余额	Opening balance	60,098,179	6,346,663	66,444,842
本年增加	Additions	1,786,435	-	1,786,435
本年在建工程转入 (附注六、13.2)	Transfer from construction in progress (Note VI.13.2)	2,441,839	-	2,441,839
本年处置	Disposal	(15,490)	-	(15,490)
本年摊销	Amortisation	(11,929,739)	(2,679,007)	(14,608,746)
年末余额	Closing balance	52,381,224	3,667,656	56,048,880

## 财务报表附注

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

13.2 在建工程		(13.2) Construction in progress	
		2022	2021
年初余额	Opening balance	11,760,356	4,070,698
本年增加	Additions	3,757,163	17,266,759
转入固定资产 (附注六、9)	Transfer to fixed assets (Notes VI. 9)	(229,442)	(75,929)
转入无形资产 (附注六、11)	Transfer to intangible assets (Notes VI. 11)	(12,213,618)	(6,894,436)
转入长期待摊费用 (附注六、13.1)	Transfer to long-term deferred expenses Notes VI. 13.1)	(2,582,509)	(2,441,839)
转入管理费用	Transfer to administrative expenses	(101,887)	(164,897)
年末余额	Closing balance	390,063	11,760,356

13.3 其他应收款		(13.3) Other receivables	
		2022	2021
应收及暂付款项	Other receivable and prepayments	1,277,366,086	344,804,494
减值准备	Allowance for impairment losses	(4,405,644)	(1,638,030)
年末余额	Closing balance	1,272,960,442	343,166,464

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		2022	2021
1年以内	Within 1 year	1,247,319,424	310,075,733		
1-2年	1-2 years	1,727,845	4,911,725		
2-3年	2-3 years	3,836,291	8,787,623		
3年以上	More than 3 years	24,482,526	21,029,413		
小计	Sub-total	1,277,366,086	344,804,494		
减: 减值准备	Less: allowance for impairment losses	(4,405,644)	(1,638,030)		
合计	Total	1,272,960,442	343,166,464		

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:

		2022			2021
		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 Lifetime expected credit loss	整个存续期已发生信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	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
		2021			2021
		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 Lifetime expected credit loss	整个存续期已发生信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	合计 Total
年初余额	Opening Balance	3,703,469	-	-	3,703,469
本年转回	Reverse during the year	(2,065,439)	-	(103,304)	(2,168,743)
收回以前年度核销	Recovery of other receivables previously written off	-	-	103,304	103,304
年末余额	Closing Balance	1,638,030	-	-	1,638,030

## 14. 同业及其他金融机构存放款项

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

		2022	2021
境内银行同业及其他金融机构存放	Due to domestic banks and other financial institutions	3,256,042,641	1,770,957,679
境外银行同业存放	Due to overseas banks	252,253,487	173,226,751
应计利息	Interest payable	2,826,508	2,087,270
合计	Total	3,511,122,636	1,946,271,700

## 财务报表附注

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

### 15. 拆入资金

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

		2022	2021
境内银行同业拆入及借入	Placements from domestic banks	558,938,000	2,069,448,500
境外银行同业拆入及借入	Placements from overseas banks	2,727,944,229	9,852,710,798
应计利息	Interest payable	7,127,596	92,805,926
合计	Total	3,294,009,825	12,014,965,224

### 16. 交易性金融负债

#### (16) Financial liabilities held for trading

	附注 Note	2022	2021
以公允价值计量且其变动计入当期损益的金融负债：	Financial liabilities at fair value through profit or loss:		
同业拆入	Placement from banks and other financial institutions	6,151,309,352	6,716,486,197
卖出回购款项	Repurchase agreements	1,042,752,685	180,148,501
小计	Sub-total	7,194,062,037	6,896,634,698
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(附注六、18)	Financial liabilities designated at fair value through profit or loss (Notes VI.18)	16.1 2,457,069,665	-
小计	Sub-total	9,651,131,702	6,896,634,698
应计利息	Interest payable	964,154	3,113,977
合计	Total	9,652,095,856	6,899,748,675

于2022年12月31日,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,因自身信用风险变动引起的本年公允价值变动金额为人民币288,645元,累积变动金额为人民币288,645元。

At 31 December 2022, the fair value change on the financial liabilities designated at fair value due to the Bank's own credit risk was RMB288,645, and the accumulated amount of change was RMB288,645.

#### 16.1 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

#### (16.1) Financial liabilities designated as at fair value through profit or loss

		2022	2021
		名义金额 Notional amount	公允价值 Fair Value
结构性存款	Structured deposits	2,448,930,000	2,457,069,665

### 17. 卖出回购金融资产款

#### (17) Repurchase agreements

		2022	2021
按担保物分类：	Classified by collateral:		
金融债券	Financial bond	-	1,190,000,000
应计利息	Interest payable	-	494,609
合计	Total	-	1,190,494,609

### 18. 吸收存款

#### (18) Customer deposits

		2022	2021
活期存款	Current deposits:		
公司客户	Corporate customers	17,750,864,364	17,104,694,702
个人客户	Individual customers	960,008,942	970,968,328
小计	Sub-total	18,710,873,306	18,075,663,030
定期存款	Time deposits:		
公司客户	Corporate customers	22,647,550,072	22,244,327,659
个人客户	Individual customers	1,717,436,514	1,202,705,826
小计	Sub-total	24,364,986,586	23,447,033,485
其中：指定为以公允价值计量且其变动计入当期损益的吸收存款(附注六、16.1)	Including: Deposits recognised at fair value through profit or loss (Notes VI.16.1)	(2,457,069,665)	-
小计	Sub-total	(2,457,069,665)	-
应计利息	Interest payable	306,988,150	190,051,494
合计	Total	40,925,778,377	41,712,748,009

### 19. 应付职工薪酬

#### (19) Employee benefits payable

		2022	2021
未付金额	Amount unpaid		
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	143,870,769	131,192,966
社会保险费	Social insurance	2,431,173	2,457,510
住房公积金	Housing fund	11,338	-
设定提存计划	Defined contribution plan	20,946,350	21,986,159
其中：基本养老保险费	Of which: Pension fund	4,547,686	4,256,560
企业年金缴费	Annuity	16,398,664	17,729,599
合计	Total	167,259,630	155,636,635

## 财务报表附注

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

		2022	2021
应付金额	Amount payable		
工资、奖金、津贴和补贴	Salary, bonus, subsidy and allowance	591,523,422	562,046,332
社会保险费	Social insurance	28,846,047	28,284,048
住房公积金	Housing fund	30,182,542	28,632,066
工会经费和职工教育经费	Labour union expenditure and staff education fee	3,164,389	4,475,582
设定提存计划	Defined contribution plan	64,535,627	62,152,599
其中：基本养老保险费	Of which: Pension fund	42,149,240	39,696,550
企业年金缴费	Annuity	22,386,387	22,456,049
其他与员工相关的费用	Other staff related expenses	18,585,880	14,499,350
合计	Total	736,837,907	700,089,977

### 20. 应交税费 (20) Tax payables

		2022	2021
增值税	Value added tax	35,270,509	25,466,334
附加税	Tax surcharges	3,099,704	3,047,746
企业所得税	Corporate income tax	97,828,829	16,176,790
代扣代缴税项	Withholding tax	29,259,489	26,757,644
其他	Others	869,107	247,523
合计	Total	166,327,638	71,696,037

### 21. 应付债券 (21) Bonds payable

		2022	2021
金融债	Financial bond	1,008,207,443	-
二级资本债	Tier-two capital bond	1,004,325,682	1,003,792,375
同业存单	Negotiable certificates of deposit	1,540,581,920	716,639,054
合计	Total	3,553,115,045	1,720,431,429

于 2022 年 12 月 31 日，应付债券余额列示如下：

As at 31 December 2022, 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	-	48,000,000	(48,000,000)	1,004,325,682
2022/08/24	3 年 (Three years)	1,000,000,000	998,107,717	10,099,726	-	1,008,207,443

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.

本公司于 2022 年度在全国银行间市场发行 12 期人民币同业存单，面值均为人民币 100 元，贴息发行。

12 negotiable certificates of deposit were issued in 2022. The par value was RMB100 and the interest rate was zero.

本公司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.

## 财务报表附注

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

### 22. 预计负债

### (22) Provisions

		2022	2021
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	46,111,016	50,061,234
本年增加/(减少)	Increase/(decrease) during the year	6,655,460	(3,950,218)
年末余额	Closing balance	52,766,476	46,111,016

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:

		2022			2021
		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 Lifetime expected credit loss	第三阶段 Stage III 整个存续期已发生 信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	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
		2021			2021
		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 Lifetime expected credit loss	第三阶段 Stage III 整个存续期已发生 信用减值金融资产 Credit-impaired financial assets (Lifetime expected credit loss)	合计 Total
年初余额	Opening balance	39,748,390	6,832,673	3,480,171	50,061,234
本年计提/(转回)	Accrue /(Reverse) during the year	2,146,949	(6,097,167)	-	(3,950,218)
年末余额	Closing balance	41,895,339	735,506	3,480,171	46,111,016

### 23. 租赁负债

### (23) Lease liabilities

		2022	2021
房屋及建筑物	Properties and buildings	24,823,558	71,139,950
运输工具	Motor vehicles	1,453,098	2,067,805
合计	Total	26,276,656	73,207,755

### 24. 其他负债

### (24) Other liabilities

		2022	2021
待结算及清算款项	Settlement and clearing	1,278,249,276	518,112,200
应付 IT 系统服务费	IT system service fee	60,911,811	54,918,061
预提费用	Accrued expense	28,577,254	20,099,282
装修尾款	Renovation payable	1,149,663	1,435,737
其他	Others	18,734,888	35,040,980
合计	Total	1,387,622,892	629,606,260

### 25. 实收资本

### (25) Paid-up capital

注册及实收资本		2022		2021	
		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	5,500,000,000	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.

### 26. 资本公积

### (26) Capital reserve

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

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

## 财务报表附注

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

### 27. 其他综合收益

资产负债表中其他综合收益累积余额:

		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 instruments 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

		1-1-2021	增减变动 Increase/(decrease)	31-12-2021
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	913,994	38,550,600	39,464,594
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 instruments at fair value through other comprehensive income	1,277,624	27,292,891	28,570,515
合计	Total	2,191,618	65,843,491	68,035,109

利润表中其他综合收益当期发生额:

Other comprehensive income in the income statement:

		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 instruments 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 instruments 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) Other comprehensive income

Accumulated balance of other comprehensive income in the balance sheet:

		2021	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
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 instruments at fair value through other comprehensive income	51,487,336	(86,536)	(12,850,200)	38,550,600
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 instruments at fair value through other comprehensive income	36,390,521	-	(9,097,630)	27,292,891
合计	Total	87,877,857	(86,536)	(21,947,830)	65,843,491

### 28. 盈余公积

### (28) Surplus reserves

		2022	2021
年初余额	Opening balance	171,675,736	138,385,488
本年增加	Increase	50,501,051	33,290,248
年末余额	Closing balance	222,176,787	171,675,736

根据公司法和本公司章程的规定,并经2023年3月10日董事会决议,本公司按净利润的10%提取法定盈余公积金。法定盈余公积累计额为本公司注册资本50%以上的,可不再提取。

According to the Company Law of the PRC and the Bank's Articles of Association, accompanied with resolution passed by the Board of Directors on 10 March 2023, the Bank has appropriated 10 per cent of its net profit to the statutory surplus reserves. The Bank should appropriate until the reserve balance reaches 50 per cent of its registered capital or above.

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

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



## 财务报表附注

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

### 29. 一般风险准备

### (29) General reserves

		2022	2021
年初余额	Opening balance	878,275,849	849,267,920
本年增加	Increase	2,763,522	29,007,929
年末余额	Closing balance	881,039,371	878,275,849

本公司依照财金[2012]20号文《金融企业准备金计提管理办法》的规定，从税后利润中按原则上不低于风险资产期末余额1.5%的比例计提一般风险准备，作为利润分配处理。本公司根据2023年3月10日的董事会决议，提取一般风险准备计人民币2,763,522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 RMB2,763,522 according to the resolution passed by the Board of Directors on 10 March 2023 and the amount has been up to 1.5 per cent of its total risk assets.

### 30. 未分配利润

### (30) Unappropriated profit

		2022	2021
上年年末未分配利润	Unappropriated profit brought forward	819,094,359	548,490,064
净利润	Net profit for the year	505,010,514	332,902,472
减：提取法定盈余公积	Less: Appropriation to statutory surplus reserves	(50,501,051)	(33,290,248)
提取一般风险准备	Less: Appropriation to general reserves	(2,763,522)	(29,007,929)
年末未分配利润	Closing balance of unappropriated profit	1,270,840,300	819,094,359

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

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

### 31. 利息净收入

### (31) Net interest income

		2022	2021
<b>利息收入：</b>	<b>Interest income:</b>		
存放及拆放同业	Due from and placement with banks and other financial institutions	176,394,094	113,954,499
存放中央银行	Deposit with the Central Bank	45,066,778	55,672,971
发放贷款和垫款	Loans and advances to customers	1,663,644,499	1,604,933,622
买入返售债券	Reverse repurchase financial assets - bonds	57,033,351	23,038,447
债券及同业存单	Bond and negotiable certificate of deposits	247,021,859	294,627,058
小计	Sub-total	2,189,160,581	2,092,226,597
<b>利息支出：</b>	<b>Interest expense:</b>		
同业及其他金融机构往来	Due to and placement from banks and other financial institutions	172,549,437	248,801,190
吸收存款	Customer deposits	725,834,114	657,740,939
债券及同业存单	Bond and negotiable certificate of deposits	102,106,305	70,833,195
租赁负债	Lease liabilities	1,680,064	3,568,032
小计	Sub-total	1,002,169,920	980,943,356
利息净收入	Net interest income	1,186,990,661	1,111,283,241

### 32. 手续费及佣金净收入

### (32) Net fees and commission income

		2022	2021
<b>手续费及佣金收入：</b>	<b>Fees and commission income:</b>		
结算与清算手续费	Settlement and clearing fees	25,877,068	32,039,881
代理业务手续费	Agency brokerage fees	15,651,281	12,829,743
信用承诺手续费	Credit commitment fees	55,819,389	54,151,273
与授信有关的收入	Credit related income	99,616,318	47,338,880
托管及其他受托业务佣金	Commissions of trusteeship and others	32,834,836	62,019,036
其他	Others	2,139,682	3,681,345
小计	Sub-total	231,938,574	212,060,158
<b>手续费及佣金支出：</b>	<b>Fees and commission expense:</b>		
手续费支出	Fee expenses	51,203,567	47,999,761
小计	Sub-total	51,203,567	47,999,761
手续费及佣金净收入	Net fees and commission income	180,735,007	164,060,397

## 财务报表附注

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

### 33. 投资收益

#### (33) Investment income

		2022	2021
衍生金融工具已实现净损益	Net realised gain/loss on derivatives	299,815,102	(39,967,146)
债券及同业存单投资净收益	Net realised gain on bond and negotiable certificate of deposits	79,476,268	65,072,094
其他	Others	7,192,836	16,058,856
合计	Total	386,484,206	41,163,804

### 34. 公允价值变动损益

#### (34) Gain/(loss) from changes in fair values

		2022	2021
衍生产品业务收入 - 公允价值变动损益	Changes of fair value of derivatives	(172,118,541)	223,636,584
交易性金融负债	Financial liabilities held-for-trading	(104,071,294)	(24,654,990)
发放贷款和垫款 - 借出黄金	Loans and advances to customers-gold lending	35,767,160	22,744,865
交易性金融资产	Financial assets held for trading	(9,912,045)	(73,357,452)
合计	Total	(250,334,720)	148,369,007

### 35. 汇兑收益

#### (35) 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.

### 36. 其他收益

#### (36) Other income

		2022	2021
与收益相关的政府补助	Income-related on government subsidies	2,028,553	2,316,243
合计	Total	2,028,553	2,316,243

### 37. 业务及管理费

#### (37) General and administrative expenses

		2022	2021
员工费用	Staff costs	736,837,907	700,089,977
折旧费	Depreciation	67,458,806	77,896,728
无形资产摊销费	Amortisation of intangible assets	22,316,274	22,328,371
长期待摊费用摊销费	Amortisation of long-term deferred expenses	16,516,156	14,608,746
业务费用	Other operating expenses	248,916,375	234,030,475
合计	Total	1,092,045,518	1,048,954,297

### 38. 信用减值损失

#### (38) Credit impairment losses

		2022	2021
存放中央银行款项减值损失	Impairment losses for deposit with the Central Bank	26,760	158,798
存放同业减值损失	Impairment losses for due from banks and other financial institutions	(4,546,296)	(2,812,857)
拆放同业减值损失	Impairment losses for placements with banks	(1,194,804)	9,030,023
贷款减值损失	Impairment losses for loans	24,372,096	132,254,073
信用承诺减值损失	Impairment losses for credit commitment	6,655,460	(3,950,218)
其他债权投资减值损失	Impairment losses for other debt investments	228,868	(12,179)
买入返售金融资产减值损失	Impairment losses for reverse repurchase financial assets	1,581,004	(134,989)
其他资产减值损失	Impairment losses for other assets	2,767,614	(2,168,743)
合计	Total	29,890,702	132,363,908

### 39. 所得税费用

#### (39) Income tax expenses

		2022	2021
当期所得税	Current income tax	211,724,969	30,514,004
递延所得税	Deferred income tax expenses	(76,334,795)	35,004,040
合计	Total	135,390,174	65,518,044

所得税费用与利润总额的关系列示如下：

The reconciliation of income tax expenses to profit before tax is as follows:

		2022	2021
利润总额	Profit before tax	640,400,688	398,420,516
按法定税率 25% 计算的所得税	Tax charge on a tax rate at 25 per cent	160,100,172	99,605,129
对以前期间所得税费用的调整	Adjustment in respect of prior periods	(49,490)	476,415
免税的国债利息收入	Tax-free interest income of government bonds	(35,810,426)	(44,154,684)
不可抵扣的费用	Non-deductible items	11,149,918	9,591,184
所得税费用	Income tax expenses	135,390,174	65,518,044

## 财务报表附注

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

### 40. 现金流量表补充资料

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

		2022	2021
<b>1、将净利润调节为经营活动的现金流量：</b>	<b>1. Reconciliation of net profit to cash flows from operating activities:</b>		
净利润	Net profit	505,010,514	332,902,472
加：信用减值损失	Add:Credit impairment loss	29,890,702	132,363,908
固定资产折旧	Fixed assets depreciation	11,420,277	12,333,123
使用权资产折旧	Right-of-use assets depreciation	56,038,529	65,563,605
无形资产摊销	Amortisation expenses for intangible assets	22,316,274	22,328,371
长期待摊费用摊销	Amortisation for long-term deferred expenses	16,516,156	14,608,746
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	160,097	320,391
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	103,786,369	74,401,227
公允价值变动损益	(Gain)/loss from changes in fair value	250,334,720	(148,369,007)
投资收益	Investment income	(689,339,382)	(432,190,208)
汇兑收益	Foreign exchange gain	(272,673,500)	(130,196,787)
递延所得税款 (增加) / 减少	(Increase) /decrease in deferred tax assets/liabilities	(76,334,795)	35,004,040
经营性应收项目的增加	Increase in operating receivables	(1,504,204,099)	(980,649,828)
经营性应付项目的 (减少) / 增加	(Decrease) /increase in operating payables	(6,380,880,747)	4,965,856,731
经营活动 (使用) / 产生的现金流量净额	Net cash flows from operating activities	(7,927,958,885)	3,964,276,784
<b>2、现金及现金等价物净变动情况：</b>	<b>2. Net change in cash and cash equivalents:</b>		
现金的年末余额	Cash on hand at end of year	1,008,691	2,039,982
减：现金的年初余额	Less: Cash on hand at beginning of year	2,039,982	4,163,644
加：现金等价物的年末余额	Add: Cash equivalents at end of year	14,240,003,643	14,685,755,626
减：现金等价物的年初余额	Less: Cash equivalents at beginning of year	14,685,755,626	10,575,973,329
现金及现金等价物净 (减少) / 增加额	Net (decrease)/ increase in cash and cash equivalents	(446,783,274)	4,107,658,635

### 41. 现金及现金等价物

### (41) Cash and cash equivalent

		2022	2021
现金	Cash	1,008,691	2,039,982
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	2,436,104,796	3,370,903,425
拆出资金	Placements with banks and other financial institutions	3,296,399,741	7,032,532,563
买入返售金融资产	Reverse repurchase financial assets	4,097,430,000	1,432,091,000
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)	989,438,350	149,793,350
存放中央银行其他款项	Other deposits with the Central Bank	3,420,630,756	2,700,435,288
小计	Sub-total	14,240,003,643	14,685,755,626
合计	Total	14,241,012,334	14,687,795,608

### 42. 股份支付

### (42) Share-based compensation plans

本公司的股份支付计划包括限制性股票激励计划和股票增值权激励计划。相关计划涉及的股份均系大华银行的股份。于 2022 年 12 月 31 日发行在外的限制性股票激励计划的股份数为 309,103 份，剩余合同期限范围为 1 至 3 年；于 2022 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 2022, the number of outstanding grants of Restricted Shares was 309,103, the remaining contractual period of 1~3 years. As at 31 December 2022, the number of outstanding grants of Share Appreciation Rights was zero.

## 财务报表附注

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

### 七、分部报告

本公司根据内部组织结构、管理要求及内部报告制度确定了批发银行业务分部、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。本公司管理层将会定期审阅不同分部的财务信息以决定向其配置资源、评价业绩。

本公司报告分部的的主要业务如下：

#### 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，本公司管理层会定期审阅归属于各分部资产、负债、收入、费用及经营成果，这些信息的编制基础如下：

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

### VII . 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.

## 财务报表附注

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

### 1. 分部业绩、资产及负债

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

		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

		2021				
		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	1,011,902,980	179,471,692	215,134,106	191,032,618	1,597,541,396
利息净收入	Net interest income	773,518,535	107,364,661	(13,884,678)	244,284,723	1,111,283,241
其中：对外利息净收入	Of which: External interest income	755,466,971	209,859,329	326,963,150	(181,006,209)	1,111,283,241
分部间利息净收入	Internal interest income	18,051,564	(102,494,668)	(340,847,828)	425,290,932	-
手续费及佣金净收入	Net fee and commission income	125,110,730	66,620,785	(41,226,856)	13,555,738	164,060,397
其他净收入	Other net income	113,273,715	5,486,246	270,245,640	(66,807,843)	322,197,758
二、营业支出	2. Operating expenses	(537,906,899)	(174,896,627)	(134,777,651)	(349,351,501)	(1,196,932,678)
其中：信用减值损失	Of which: Credit impairment losses	(55,794,359)	9,550,015	-	(86,119,564)	(132,363,908)
三、净营业外收支	3. Net non-operating income/(expenses)	124,008	1,876,005	9	(4,188,224)	(2,188,202)
四、税前利润	4. Profit before tax	474,120,089	6,451,070	80,356,464	(162,507,107)	398,420,516
五、折旧与摊销费用	5. Depreciation and amortisation	21,911,111	18,609,873	1,726,935	72,585,926	114,833,845
六、资本支出	6. Capital expenditure	3,198,884	2,765,578	514,632	35,063,138	41,542,232
七、资产总额	7. Total assets	36,730,302,002	4,823,078,184	37,281,048,116	(614,308,978)	78,220,119,324
八、负债总额	8. Total liabilities	41,265,998,557	2,224,679,131	19,007,560,131	8,266,126,118	70,764,363,937

### 2. 其他信息

#### (1) 地理信息

对外营业收入是按照客户所在地为基础分配至相应的国家或地区，本公司按不同地区列示的有关取得的对外营业收入/(支出)的信息如下：

对外营业收入 / (支出)	External operation income/(expense)	2022	2021
境内	Domestic	2,344,491,818	1,502,910,522
境外	Overseas	(565,930,324)	94,630,874
合计	Total	1,778,561,494	1,597,541,396

于资产负债表日，本公司没有中国境外的非流动资产。

#### (2) 主要客户信息

在以摊余成本计量和以公允价值计量且其变动计入其他综合收益的贷款中，本公司来源于年末十大企业贷款客户的利息收入为人民币 1.29 亿元（2021 年度：人民币 1.77 亿元），占本公司贷款利息收入的 8%（2021 年度：11%）。

### (2) Other information

#### (1) External operation income by geography

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

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

#### (2) Major customers' information

Among loans and advances to customers measured at amortised cost and fair value through other comprehensive income, interest income amounting to RMB129 million comes from top 10 largest corporate loan customers (2021: RMB177 million), which contributed eight per cent of the total loan interest income for the year (2021:11 per cent).

## 财务报表附注

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

### 八、承诺及或有负债

#### 1. 财务承诺

资本性支出承诺	Capital commitments	2022	2021
已批准但未签约	Approved but not contracted	3,205,568	1,669,485
已签约但未拨付	Contracted but not provided for	7,151,768	-
合计	Total	10,357,336	1,669,485

#### 2. 信贷承诺

		2022	2021
<b>财务担保合同:</b>	<b>Financial guarantee contracts:</b>		
银行承兑汇票	Banker's acceptance	2,267,648,800	2,517,539,798
保函款项	Letter of guarantee	2,477,174,047	1,925,481,962
备用信用证	Standby letter of credit	5,353,062,730	6,599,277,918
开出即期信用证	Letter of credit, at sight	1,387,358,570	1,397,501,025
开出远期信用证	Letter of credit, usance	319,594,485	218,633,694
小计	Sub-total	11,804,838,632	12,658,434,397
<b>不可撤销的贷款承诺:</b>	<b>Irrevocable loan commitments with original maturity of:</b>		
原到期日在 1 年或以上	More than one year	2,214,564,357	1,424,261,400
小计	Sub-total	2,214,564,357	1,424,261,400
合计	Total	14,019,402,989	14,082,695,797
信贷承诺的信贷风险加权金额	Weighted credit risk of credit commitments	7,154,644,893	6,487,881,153

财务担保合同具有担保性质，一旦客户未按其与受益人签订的合同偿还债务或履行约定义务时，银行需履行担保责任。

贷款承诺是指本公司作出的在未来为客户提供约定数额贷款的承诺。贷款承诺一般附有有效期或终止条款，可能在到期前无需履行，故合同约定的贷款承诺总金额并不一定代表未来的预期现金流出。

### VIII. Commitments and Contingent Liabilities

#### (1) Commitments

#### (2) Credit commitments

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

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

### 3. 受托业务

#### (3) Entrusted business

		2022	2021
委托资金	Entrusted deposits	10,439,999,910	10,572,884,938
委托贷款	Entrusted loans	10,439,999,910	10,572,884,938
		2022	2021
委托理财资金	Entrusted fund	1,910,277,314	2,144,798,472
委托理财资产	Entrusted asset	1,910,277,314	2,144,798,472

委托资金是指存款者存于本公司的款项，仅用于向存款者指定的第三方发放贷款之用。贷款相关的信贷风险由资金委托人承担。

委托理财业务是指本公司按照与客户事先约定的投资计划和方式，以客户支付的本金进行投资和资产管理，投资收益由本公司代为收取，根据约定条件和实际投资收益向客户支付收益的业务。

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. 或有负债

#### (4) Contingent liabilities

于 2022 年底，本公司除附注六、22 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 2022, there was no other contingent liabilities except for items that have been disclosed in Notes VI.22.

## 财务报表附注

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

### 九、 资本管理

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

本公司按照《商业银行资本管理办法（试行）》的规定，进行资本充足率信息披露工作并持续完善信息披露内容。银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%。

本公司财务部负责对资本项目进行管理。核心一级资本包括实收资本、资本公积可计入部分、其他综合收益可计入部分、盈余公积、一般风险准备和未分配利润；本公司无其他一级资本；二级资本主要包括二级资本工具及其溢价可计入金额和超额贷款减值准备。

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

		2022	2021
核心一级资本	Core tier-one capital	9,919,131,589	7,455,755,387
实收资本	Paid-up capital	7,500,000,000	5,500,000,000
资本公积可计入部分	Qualified capital reserve	21,593,798	18,674,334
其他综合收益可计入部分	Qualified other comprehensive income	23,481,333	68,035,109
盈余公积	Surplus reserves	222,176,787	171,675,736
一般风险准备	General reserves	881,039,371	878,275,849
未分配利润	Unappropriated profit	1,270,840,300	819,094,359
核心一级资本扣除项目	Core tier-one capital deductions	65,099,906	73,046,606
其他无形资产	Other intangible assets	65,388,551	73,046,606
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	(288,645)	-
核心一级资本净额	Net core tier-one capital	9,854,031,683	7,382,708,781
一级资本净额	Net tier-one capital	9,854,031,683	7,382,708,781
二级资本	Tier-two capital	1,641,072,786	1,595,144,372
二级资本工具及其溢价可计入金额	Qualified tier-two capital instruments and their premium	998,670,888	998,137,580
超额贷款减值准备	Surplus provision for loan impairment	642,401,898	597,006,792
总资本净额	Net capital	11,495,104,469	8,977,853,153
风险加权资产	Risk-weighted assets	58,530,607,615	56,008,171,982
其中：信用风险加权资产	Of which: Credit risk-weighted assets	52,034,553,750	48,357,550,160
市场风险加权资产	Market risk-weighted assets	3,526,419,865	4,930,553,322
操作风险加权资产	Operational risk-weighted assets	2,969,634,000	2,720,068,500
核心一级资本充足率	Core tier-one capital adequacy ratio	16.8%	13.2%
一级资本充足率	Tier-one capital adequacy ratio	16.8%	13.2%
资本充足率	Capital adequacy ratio	19.6%	16.0%

### IX. 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)". 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.

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:

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

此外，本公司根据中国银保监会颁布的《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 2022 年 12 月 31 日，本公司的杠杆率为 9.7%，符合最低 4.0% 的法规要求，相关信息如下：

		2022	2021
核心一级资本	Core tier-one capital	9,919,131,589	7,455,755,387
减：核心一级资本扣除项目	Less: Core tier-one capital deductions	(65,099,906)	(73,046,606)
核心一级资本净额	Net core tier-one capital	9,854,031,683	7,382,708,781
调整后表内资产余额	Adjusted on balance sheet items	68,550,460,103	72,173,237,994
调整后表外项目余额	Adjusted off balance sheet items	19,515,948,798	15,753,932,076
衍生产品资产余额	Balance of derivatives	9,304,420,400	10,179,423,200
证券融资交易资产余额	Balance of assets in securities financing transactions	4,184,887,280	1,566,510,978
合计	Total	101,555,716,581	99,673,104,248
杠杆率	Leverage ratio	9.7%	7.4%

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 2022, the Bank's leverage ratio was 9.7 per cent which was higher than the minimum regulatory requirement of four per cent. The relevant information is as follows:

## 财务报表附注

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

### 十、金融风险管理

#### 金融工具风险

本公司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）。本公司的主要金融工具包括货币资金、存放中央银行款项、存放同业款项、拆出资金、衍生金融资产、买入返售金融资产、发放贷款和垫款、其他债权投资等。与这些金融工具相关的风险，以及本公司为降低这些风险所采取的风险管理策略如下所述。

本公司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。本公司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。本公司的信用风险主要来自于发放贷款和垫款，表外项目的信用风险主要来自于开出信用证、各项担保款项和贷款承诺。

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

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

### X. 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 Bank's financial instruments mainly include cash, deposit with the Central Bank, due from banks and other financial institutions, placements with banks and other financial institutions, derivative financial assets, reverse repurchase financial assets, loans and advances to customers, other debt investments, and etc. These risks 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。

本公司各项金融资产的最大信用风险敞口等于其账面金额。本公司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。本公司还因提供财务担保而面临信用风险，详见附注八中披露。

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 VIII.

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:

		2022	2021
存放中央银行款项	Deposits with the Central Bank	6,465,559,015	6,202,454,024
贵金属	Precious metals	3,069,452,064	1,285,539,961
存放同业款项	Due from banks and other financial institutions	2,754,411,843	3,544,261,854
拆出资金	Placements with banks and other financial institutions	4,281,810,991	8,608,835,079
交易性金融资产	Financial assets held for trading	1,837,337,491	2,197,434,189
衍生金融资产	Derivative financial assets	4,490,365,337	4,541,743,724
买入返售金融资产	Reverse repurchase financial assets	4,096,388,908	1,432,434,176
发放贷款和垫款	Loans and advances to customers	40,352,251,714	39,160,105,030
其他债权投资	Other debt investments	8,151,488,340	10,436,771,937
其他金融资产	Other financial assets	1,268,014,480	340,238,878
合计	Total	76,767,080,183	77,749,818,852
信贷承诺信用风险敞口（附注八、2）	Credit commitments (Note VIII.2)	14,019,402,989	14,082,695,797
最大信用风险敞口	Maximum credit risk exposure	90,786,483,172	91,832,514,649



## 财务报表附注

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

### 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，不同行业和地区的经济发展均有其独特的特点，因此不同的行业和地区的信用风险亦不相同。

本公司主要为境内客户提供贷款及财务保合同。本公司发放贷款和垫款的行业集中度详情，请参看附注六、7.2。

### 1.3 担保物

本公司根据交易对手的信用风险评估决定所需的担保物金额及类型。本公司对接受担保物建立了相关的指南，包括对担保物评估频度作了明确的要求。

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 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，本公司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，请参看附注四、9。

*信用风险显著增加的评估标准*

### (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 VI. 7.2.

### (1.3) 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.

### (1.4) 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 IV.9.

*The criteria of significant increase in credit risk*

当发生下述任一情况，信用风险将被视为显著增加：

- 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*

本公司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。

### 1.4.1 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，本公司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。本公司考虑历史统计数据（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。本公司的违约概率以信贷周期指数 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；

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.

### (1.4.1) 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 Bank'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;

## 财务报表附注

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

- 违约损失率是指本公司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，本公司应被偿付的金额。

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，本公司将通过管理层叠加对预期信用损失评估结果进行调整。本公司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。

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。

### 1.4.2 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。本公司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。本公司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。

本公司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。2022 年 12 月 31 日，本公司以全球经济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 3.3%-4.8%，在压力情景下的预测值为 2.5%-5.0%。同时，本公司根据经济状况分析，将基准以及压力情景的权重分别设定为 60% 和 40%。

- 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.

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.

### (1.4.2) 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 Group economists' forecasts on MEVs, combined with macro-statistical analysis and expert judgment to determine the scenario weightage. As at 31 December 2022, the Bank selected global stagflation 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 3.3 per cent to 4.8 per cent under the Business-As-Usual (BAU) scenario and among 2.5 per cent to five 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.

本公司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 2022 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 Bank conducted sensitivity analysis of the scenario weightage in forward-looking measurement. As of 31 December 2022, 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

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

## 1.5 金融工具信用质量分布

## (1.5) Credit quality distribution of financial instruments

截止 2022 年 12 月 31 日, 本公司金融工具风险阶段划分如下 (不包括应计利息) :

As of 31 December 2022, 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				2022
		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计 Total	第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计 Total	
以摊余成本计量的金融资产	<b>Financial assets measured at amortised cost</b>									
现金及存放中央银行款项	Cash and deposit 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	
以摊余成本计量的金融资产合计	<b>Total financial assets measured at amortised cost</b>	<b>56,555,703,062</b>	<b>437,138,387</b>	<b>242,579,206</b>	<b>57,235,420,655</b>	<b>830,507,236</b>	<b>57,552,654</b>	<b>174,222,371</b>	<b>1,062,282,261</b>	
2021										
		账面原值 Principal Amount				预期信用损失 Expected Credit Losses				
		第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计 Total	第一阶段 Stage I	第二阶段 Stage II	第三阶段 Stage III	合计 Total	
以摊余成本计量的金融资产	<b>Financial assets measured at amortised cost</b>									
现金及存放中央银行款项	Cash and deposit with the Central Bank	6,203,659,623	-	-	6,203,659,623	644,914	-	-	644,914	
存放同业款项	Due from banks and other financial institutions	3,557,117,471	-	-	3,557,117,471	12,855,970	-	-	12,855,970	
拆出资金	Placements with banks and other financial institutions	8,615,825,937	-	-	8,615,825,937	18,654,199	-	-	18,654,199	
买入返售金融资产	Reverse repurchase financial assets	1,432,091,000	-	-	1,432,091,000	69,977	-	-	69,977	
发放贷款和垫款	Loans and advances to customers	35,372,619,876	460,830,569	125,786,950	35,959,237,395	801,848,305	75,054,473	88,325,299	965,228,077	
其他金融资产	Other financial assets	341,876,908	-	-	341,876,908	1,638,030	-	-	1,638,030	
以摊余成本计量的金融资产合计	<b>Total financial assets measured at amortised cost</b>	<b>55,523,190,815</b>	<b>460,830,569</b>	<b>125,786,950</b>	<b>56,109,808,334</b>	<b>835,711,395</b>	<b>75,054,473</b>	<b>88,325,299</b>	<b>999,091,167</b>	

## 财务报表附注

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

### 1.6 发放贷款和垫款三阶段风险敞口

### (1.6) Loans and advances by three-staging classification

除以公允价值计量且其变动计入当期损益的贷款以外，其他贷款和垫款（不含应计利息）按五级分类及三阶段列示如下：

Except loans and advances to customers at fair value through profit or loss, other loans and advances (excluding accrued interest) by five-category loan classification and three-staging classification are analysed as follows:

					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 Lifetime expected credit loss	已发生信用减值金融资产 整个存续期预期信用损失 Lifetime credit loss for credit-impaired financial assets	
正常	Pass	38,357,827,323	314,625,732	-	38,672,453,055
关注	Special Mention	5,060,071	131,316,704	-	136,376,775
次级	Substandard	-	-	65,665,267	65,665,267
可疑	Doubtful	-	-	50,000,000	50,000,000
损失	Loss	-	-	126,913,939	126,913,939
合计	Total	38,362,887,394	445,942,436	242,579,206	39,051,409,036
					2021
		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 Lifetime expected credit loss	已发生信用减值金融资产 整个存续期预期信用损失 Lifetime credit loss for credit-impaired financial assets	
正常	Pass	37,889,438,298	337,167,690	-	38,226,605,988
关注	Special Mention	5,312,409	162,771,574	-	168,083,983
次级	Substandard	-	-	25,160,601	25,160,601
可疑	Doubtful	-	-	50,000,000	50,000,000
损失	Loss	-	-	50,626,349	50,626,349
合计	Total	37,894,750,707	499,939,264	125,786,950	38,520,476,921

### 1.7 交易性金融资产

### (1.7) Financial assets held for trading

于资产负债表日，交易性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：

As at the balance sheet date, the credit quality of trading bond investments (excluding accrued interest) analysed by external credit ratings is as follows:

	2022	2021
AAA	772,443,270	1,196,057,560
A+	1,034,361,270	772,023,120
合计 Total	1,806,804,540	1,968,080,680

于资产负债表日，交易性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 trading negotiable certificate of deposit investment analysed by external credit ratings is as follows:

	2022	2021
AAA	-	198,590,600
合计 Total	-	198,590,600

## 财务报表附注

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

### 1.8 其他债权投资

债券及同业存单投资账面价值（不含应计利息）按外部信用评级及预期信用损失减值阶段列示如下：

					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 Lifetime expected credit loss	整个存续期 已发生信用损失 Lifetime credit loss for credit-impaired financial assets	
AAA		2,832,380,733	-	-	2,832,380,733
A+		5,239,244,880	-	-	5,239,244,880
年末余额	Closing Balance	8,071,625,613	-	-	8,071,625,613
					2021
		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 Lifetime expected credit loss	整个存续期 已发生信用损失 Lifetime credit loss for credit-impaired financial assets	
AAA		4,220,650,368	-	-	4,220,650,368
A+		6,087,558,170	-	-	6,087,558,170
年末余额	Closing balance	10,308,208,538	-	-	10,308,208,538

### (1.8) Other debt investments

The carrying amounts of bond investment and negotiable certificate of deposit investment (excluding accrued interest) analysed by external credit ratings and expected credit losses are as follows:

### 2. 流动性风险

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

本公司流动性风险管理是在完整的风险管理框架下进行的，包含经由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公司在不同的市场环境下有充足的资金以应对流动性需求。这些措施包括通过多样化资金的来源及其期限将资金集中度降至最小，以及持有高流动性债券。

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

本公司通过主动分散存款的来源，以保持成本效率的均衡，资金的持续可获得以及资金来源的多样化。通过竞争性定价管理银行的核心存款以及维护客户的信心。

本公司通过预测银行现金流来度量和管理流动性风险，现金流的预测是基于“正常业务情景”和“压力情景”来进行。本公司设置现金流错配限额来控制银行流动性风险敞口的同时，还采用流动性早期预警指标和警戒线以揭示可能出现的危机状况。本公司在建立的流动性应急计划中运用一系列的预警指标揭示可能发生的流动性危机。在该应急计划中，本公司通过设立危机上报流程及包括融资、沟通等危机处理策略来减少流动性危机所带来的负面影响。

### (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.

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.

## 财务报表附注

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

于 2022 年 12 月 31 日，本公司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 deposit 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	3,503,615,699	8,031,534,167	12,069,834,871	15,786,302,715	5,295,946,663	-	44,752,023,000
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	3,703,584	1,242,488,746	21,822,150	-	-	-	-	1,268,014,480
金融资产合计	Total financial assets	5,896,647,176	14,858,638,871	10,232,565,061	17,361,265,947	20,102,001,356	6,904,947,839	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	2,311,596,701	892,869,614	-	-	-	3,320,759,860
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	7,285,408,246	114,262,916	-	-	-	9,656,559,223
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	(16,342,175,000)	(3,977,091,544)	(6,362,405,383)	11,595,595,395	16,344,346,080	6,880,846,611	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

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

于 2021 年 12 月 31 日，本公司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 2021 is as follows:

								2021	
		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	2,703,673,625	-	-	-	-	-	3,500,820,381	6,204,494,006
贵金属	Precious metals	-	-	-	-	-	-	1,285,539,961	1,285,539,961
存放同业款项	Due from banks and other financial institutions	3,544,261,854	-	-	-	-	-	-	3,544,261,854
拆出资金	Placements with banks and other financial institutions	-	6,841,718,611	656,111,508	1,125,434,708	-	-	-	8,623,264,827
交易性金融资产	Financial assets held-for-trading	-	2,597,863	7,973,000	822,215,040	1,156,991,988	345,137,292	-	2,334,915,183
衍生金融资产	Derivative financial assets	-	1,282,580,347	747,935,620	1,103,846,826	1,407,357,614	23,317	-	4,541,743,724
买入返售金融资产	Reverse repurchase financial assets	-	1,432,826,570	-	-	-	-	-	1,432,826,570
发放贷款和垫款	Loans and advances to customers	54,881,757	4,144,204,294	7,502,945,395	13,996,896,198	12,376,085,434	5,324,004,002	-	43,399,017,080
其他债权投资	Other debt investments	-	572,679,028	1,783,125,347	3,333,920,938	4,630,931,250	145,533,300	-	10,466,189,863
其他金融资产	Other financial assets	4,976,044	311,053,957	24,208,877	-	-	-	-	340,238,878
金融资产合计	Total financial assets	6,307,793,280	14,587,660,670	10,722,299,747	20,382,313,710	19,571,366,286	5,814,697,911	4,786,360,342	82,172,491,946
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	1,803,043,004	-	-	143,258,548	-	-	-	1,946,301,552
拆入资金	Placements from banks and other financial institutions	-	3,061,874,911	5,016,804,448	4,108,987,656	-	-	-	12,187,667,015
衍生金融负债	Derivative financial liabilities	-	1,062,102,463	836,977,488	985,014,835	1,418,063,206	1,288,596	-	4,303,446,588
吸收存款	Customer deposits	18,075,663,030	14,463,143,493	4,000,805,651	3,777,487,906	1,495,102,616	-	-	41,812,202,696
交易性金融负债	Financial liabilities held-for-trading	-	180,333,530	5,602,141,263	1,120,394,158	-	-	-	6,902,868,951
卖出回购金融资产款	Repurchase agreements	-	1,190,848,225	-	-	-	-	-	1,190,848,225
应付债券	Bonds payable	-	309,680,255	218,916,542	236,042,256	1,094,006,074	-	-	1,858,645,127
其他金融负债	Other financial liabilities	-	1,228,184	628,378,076	-	-	-	-	629,606,260
金融负债合计	Total financial liabilities	19,878,706,034	20,269,211,061	16,304,023,468	10,371,185,359	4,007,171,896	1,288,596	-	70,831,586,414
流动性净额	Net liquidity	(13,570,912,754)	(5,681,550,391)	(5,581,723,721)	10,011,128,351	15,564,194,390	5,813,409,315	4,786,360,342	11,340,905,532
表外承诺事项	Commitments	571,585,513	1,053,362,967	2,924,320,708	7,476,937,831	2,056,488,778	-	-	14,082,695,797

## 财务报表附注

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

### 3. 市场风险

本公司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。本公司的交易性业务及非交易性业务均可产生市场风险。本公司市场风险管理的目标是避免收入和权益由于市场风险产生的过度损失，同时降低本公司受金融工具内在波动性风险的影响。

本公司由风险管理部总览全行的市场风险敞口，并负责拟制相关市场风险管理政策报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。

本公司按照既定标准和当前管理能力监管市场风险，其主要的监管方法包括敏感性分析、预期损失、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。

本公司根据不同账户的各自特点将表内外资产负债划分为交易账户或银行账簿。交易账户主要包括因交易目的或者是为规避交易账户其他项目风险而持有的可自由交易的金融工具和商品头寸。交易账户中的市场风险取决于交易的工具，包括利率、汇率、股票价格、商品价格、信贷利差等。银行账簿包括除交易账户外的其他金融工具。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

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

于 2022 年 12 月 31 日，本公司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 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)
<b>资产：</b>	<b>Assets:</b>				
现金及存放中央银行款项	Cash and deposit with the Central Bank	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	36,098,517,080	670,715,410	40,352,251,714
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	907,831,332	2,826,163	1,268,014,480
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
<b>负债：</b>	<b>Liabilities:</b>				
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,455,176	3,507,667,460	-	3,511,122,636
拆入资金	Placements from banks and other financial institutions	1,924,047,581	1,324,373,355	45,588,889	3,294,009,825
交易性金融负债	Financial liabilities held-for-trading	4,543,651	9,647,552,205	-	9,652,095,856
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
卖出回购金融资产款	Repurchase agreements	-	-	-	-
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



## 财务报表附注

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

于 2021 年 12 月 31 日，本公司的有关资产及负债按币种列示如下：

As at 31 December 2021, the Bank's assets and liabilities by currency are as follows:

		2021			
		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	610,372,246	5,586,591,683	7,530,077	6,204,494,006
贵金属	Precious metals	-	1,285,539,961	-	1,285,539,961
存放同业款项	Due from banks and other financial institutions	1,803,879,423	1,319,538,770	420,843,661	3,544,261,854
拆出资金	Placements with banks and other financial institutions	6,872,570,362	1,736,264,717	-	8,608,835,079
交易性金融资产	Financial assets held-for-trading	-	2,197,434,189	-	2,197,434,189
衍生金融资产	Derivative financial assets	535,721,351	4,004,837,813	1,184,560	4,541,743,724
买入返售金融资产	Reverse repurchase financial assets	-	1,432,434,176	-	1,432,434,176
发放贷款和垫款	Loans and advances to customers	6,656,367,480	31,869,272,047	634,465,503	39,160,105,030
其他债权投资	Other debt investments	127,480,347	10,309,291,590	-	10,436,771,937
其他金融资产	Other financial assets	19,902,684	312,602,580	7,733,614	340,238,878
金融资产合计	Total financial assets	16,626,293,893	60,053,807,526	1,071,757,415	77,751,858,834
负债：	Liabilities:				
同业及其他金融机构存放款项	Due to banks and other financial institutions	3,157,255	1,943,114,445	-	1,946,271,700
拆入资金	Placements from banks and other financial institutions	7,044,834,331	4,953,935,450	16,195,443	12,014,965,224
交易性金融负债	Financial liabilities held-for-trading	6,047,193	6,893,701,482	-	6,899,748,675
衍生金融负债	Derivative financial liabilities	489,669,609	3,812,772,021	1,004,958	4,303,446,588
吸收存款	Customer deposits	6,302,923,954	35,016,542,225	393,281,830	41,712,748,009
应付债券	Bonds payable	-	1,720,431,429	-	1,720,431,429
卖出回购金融资产款	Repurchase agreements	-	1,190,494,609	-	1,190,494,609
其他金融负债	Other financial liabilities	45,616,900	560,455,459	23,533,901	629,606,260
金融负债合计	Total financial liabilities	13,892,249,242	56,091,447,120	434,016,132	70,417,712,494
资产负债净头寸	Net position	2,734,044,651	3,962,360,406	637,741,283	7,334,146,340
衍生金融工具名义金额	Notional amounts of derivative financial instruments	161,423,495,609	346,250,271,391	4,913,810,592	512,587,577,592
信贷承诺	Commitments	3,615,315,747	8,827,032,382	1,640,347,668	14,082,695,797

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:

		2022	2021
		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	<b>13,192,565</b>	(33,717,859)
对本位币升值 1%	+1% change against RMB	<b>(13,192,565)</b>	33,717,859

以上敏感性分析基于资产和负债具有静态的汇率风险结构，其计算了当其他因素不变时，外币对人民币汇率的合理可能变动对税前利润的影响。

The sensitivity analysis above is performed on the basis that assets and liabilities have static currency risk structure. It shows the impact of a change in other currency rates against RMB on the Bank's profit before tax, given other variables remain constant.

有关的分析基于以下假设：

The analysis is based on below assumptions:

- (1) 汇率敏感度是指各币种对人民币于报告日当天收盘（中间价）汇率绝对值波动 1% 造成的汇兑损益；
- (2) 各币种汇率变动是指各币种对人民币汇率同时同向波动；
- (3) 该汇率风险敞口不包含资产负债表外科目。

- (1) Exchange rate sensitivity refers to the gains and losses caused by one per cent change of the closing rate (mid rate) of the different foreign currencies against RMB as at the balance sheet date;

由于基于上述假设，汇率变化导致本公司汇兑净损益出现的实际变化可能与此敏感性分析的结果不同。

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

- (3) Off-balance sheet items are excluded.

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

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

### 3.2 利率风险

#### 交易账户

交易账户主要包括因交易目的或者是为规避交易账户其他项目风险而持有的可自由交易的金融工具和商品头寸。交易账户中的市场风险取决于交易的工具，包括利率、汇率、股票价格、商品价格、信贷利差等。

本公司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户市场风险。

本公司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，本公司采用历史模拟法 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户的损益与风险价值 (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.

为弥补预期损失 (ES) 测量法的不足，本公司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。

本公司 2022 年 12 月 31 日的日预期损失 (ES) 为人民币 1,047 万元 (2021 年 12 月 31 日：人民币 1,303 万元)。

#### 银行账户

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。

本公司使用分析工具，包括重定价期限和敏感性分析定量测算银行账簿利率风险敞口。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。

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

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 2022 was RMB10.47 million (The Bank's daily ES on 31 December 2021 was RMB13.03 million).

#### 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

2022 年度 Year ended 31 December 2022  
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户下的风险通过市场风险管理框架来进行管理和监控。

于 2022 年 12 月 31 日，本公司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 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
<b>资产：</b>	<b>Assets:</b>						
现金及存放中央银行款项	Cash and deposit with the Central Bank	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
<b>负债：</b>	<b>Liabilities:</b>						
同业及其他金融机构存放款项	Due to banks and other financial institutions	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

于 2021 年 12 月 31 日，本公司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 2021, 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:

		2021					
		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
<b>资产：</b>	<b>Assets:</b>						
现金及存放中央银行款项	Cash and deposit with the Central Bank	5,584,607,892	-	-	-	619,886,114	6,204,494,006
存放同业款项	Due from banks and other financial institutions	2,334,015,442	-	-	-	350	2,334,015,792
拆出资金	Placements with banks and other financial institutions	7,481,829,172	1,115,367,785	-	-	11,638,122	8,608,835,079
买入返售金融资产	Reverse repurchase financial assets	1,432,021,043	-	-	-	413,133	1,432,434,176
发放贷款和垫款	Loans and advances to customers	18,762,810,423	18,017,226,289	500,946,551	176,351,387	303,174,907	37,760,509,557
其他债权投资	Other debt investments	2,335,937,327	3,283,926,700	4,542,811,212	145,533,300	128,563,398	10,436,771,937
其他金融资产	Other financial assets	-	-	-	-	34,935,920	34,935,920
金融资产合计	Total financial assets	37,931,221,299	22,416,520,774	5,043,757,763	321,884,687	1,098,611,944	66,811,996,467
<b>负债：</b>	<b>Liabilities:</b>						
同业及其他金融机构存放款项	Due to banks and other financial institutions	1,803,042,943	141,141,427	-	-	2,087,330	1,946,271,700
拆入资金	Placement from banks and other financial institutions	7,825,146,964	4,097,012,334	-	-	92,805,926	12,014,965,224
吸收存款	Customer deposits	35,484,016,626	3,655,733,025	1,407,731,806	-	1,165,266,552	41,712,748,009
卖出回购金融资产款	Repurchase agreements	1,190,000,000	-	-	-	494,609	1,190,494,609
应付债券	Bonds payable	528,596,798	188,042,256	998,137,580	-	5,654,795	1,720,431,429
其他金融负债	Other financial liabilities	-	-	-	-	109,023,750	109,023,750
金融负债合计	Total financial liabilities	46,830,803,331	8,081,929,042	2,405,869,386	-	1,375,332,962	58,693,934,721
衍生金融资产(注 2)	Derivative financial assets (Note 2)	12,435,181,560	1,917,488,750	127,514,000	-	-	14,480,184,310
衍生金融负债(注 2)	Derivative financial liabilities (Note 2)	12,456,388,496	1,880,831,500	130,398,000	-	-	14,467,617,996
利率风险缺口	Net position	(8,920,788,968)	14,371,248,982	2,635,004,377	321,884,687	(276,721,018)	8,130,628,060

## 财务报表附注

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

注 1: 该结构性存款为交易账户和银行账簿之间往来的头寸。

注 2: 本公司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。

本公司对浮动利率工具按照重定价日, 对固定利率工具按照到期日管理计息金融资产及计息金融负债的重定价情况。

以下是在其他变量不变的情况下, 利率可能发生的合理变动对净损益的影响。

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:

		2022	2021
		对净损益的影响 Impact on net profit	对净损益的影响 Impact on net profit
变量变动	Change in interest rate		
利率增加 100 个基点	+ 100 basis points	(1,448,343)	(18,123,540)
利率减少 100 个基点	- 100 basis points	1,448,343	18,123,540

以上敏感性分析基于资产和负债具有静态的利率风险结构。有关的分析仅衡量一年内利率变化, 反映为一年内本公司资产和负债的重新定价对本公司按年化计算利息收入的影响, 基于以下假设:

(1) 所有在三个月内及三个月后但一年内重新定价或到期的资产和负债均假设在有关期间中间重新定价或到期;

(2) 收益率曲线随利率变化而平行移动;

(3) 资产和负债组合并无其他变化;

(4) 此利率风险敞口不包含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, 利率增减导致本公司利息净收入出现的实际变化可能与此敏感性分析的结果不同。

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, 本公司所持有及发行之部分金融资产及负债并无市价。因此, 对于该部分无市价可依之金融工具, 以如下所述之现值或其他估计方法估算公允价值。但是, 运用此等方法所计之价值会受有关未来现金流量数额, 时间性假设, 以及所采用之折现率影响。

所采用之方法及假设如下:

(i) 以公允价值计量且其变动计入当期损益的金融资产 / 金融负债 (包括衍生金融资产 / 金融负债) 乃参考可供参照之市价计算其公允价值。倘无可供参照之市价, 则将现金流量折现估算公允价值或参照交易对方的报价确定公允价值。公允价值等于此等项目之账面金额;

(ii) 于 12 个月内到期之其他金融资产金融负债由于期限较短, 它们的账面价值与公允价值相若;

(iii) 凡定息贷款按当时适用于类似贷款之市场利率贷出, 其公允价值以参照市场利率方法估算。贷款组合中信贷质量之变化在确定总公允价值时不予考虑, 因为信贷风险之影响将单独作为贷款损失, 从账面值及公允价值中扣除;

(iv) 客户存款乃按不同品种使用固定或浮动利率。活期存款及无指定届满期之储蓄账户假设结算日按通知应付金额为公允价值。有固定期限之存款的公允价值以现金流量折现法估算, 折现率为与该定期存款的剩余期限对应的现行存款利率。

### (4) Fair value of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Subject to the existence of an active market, such as an authorised securities exchange, the market value is the best reflection of the fair value of financial instruments. As there is no available market value for some of the financial assets and liabilities held and issued by the Bank, the discounted cash flow method or other valuation methods described below are adopted to determine the fair value of these assets and liabilities. However, the value determined by such methods would depend on the amount of future cash flows, time period assumption and discount rates used.

The following methods and assumptions are used in estimating fair values:

(i) Financial assets at fair value through profit or loss (including derivative assets/liabilities) are stated at fair value by reference to the quoted market prices when available. If quoted market prices are not available, the fair value is estimated using discounted cash flows or quoted price from the counter parties. The carrying amounts of these items reflect the fair value as at the balance sheet date;

(ii) The fair values of other financial assets and liabilities maturing within 12 months are assumed to be equal to their carrying amounts in view of their short maturity;

(iii) The fair value of fixed rate loans priced at market rate at the time the loans are extended shall be determined using prevailing market rates of similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining the fair values as the impact of credit risk is recognised separately as impairment provision which shall be deducted from the carrying amounts and fair value;

(iv) Customer deposits are priced based on fixed rate or floating rate depending on the product type. The fair value of demand deposits and saving deposits without specific maturity date is determined based on the amount payable on demand. The fair value of fixed deposits is estimated using discounted cash flows method with the prevailing deposit rate for the remaining tenor of the fixed deposit as the discount rate.

## 财务报表附注

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

本公司确定公允价值的方法可以归结为以下两种：

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

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

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

本公司将所有进行公允价值估值的金融产品划分为三个层次：

第一层次：公开市场价格

这种估值技术运用相同资产和负债的活跃市场报价得出估值金额。被归纳此层次的金融产品包括由上海黄金交易所和上海期货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，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, 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。目前本公司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公司资产及负债之公允价值提供一致之计算准则。然而，由于其他机构或会使用不同之方法及假设，各金融机构所披露之公允价值未必完全具有可比性。

下表列示了以公允价值计量的金融工具的公允价值层次：

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

		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
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	-	1,837,337,491	-	1,837,337,491
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	-	2,099,061,672	-	2,099,061,672
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	-	696,434,857	-	696,434,857
其他债权投资	Other debt investments	-	8,151,488,340	-	8,151,488,340
金融资产合计	Total financial assets	4,119,665,656	16,224,428,909	45,196	20,344,139,761
交易性金融负债	Financial liabilities held-for-trading	-	9,652,095,856	-	9,652,095,856
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	13,249,497,086	83,241	14,199,944,582

## 财务报表附注

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

2021

		公允价值计量使用的输入值 Inputs in fair value measurement			合计 Total
		活跃市场 报价 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)	
贵金属	Precious metals	1,285,539,961	-	-	1,285,539,961
交易性金融资产	Financial assets held-for-trading	-	2,197,434,189	-	2,197,434,189
衍生金融资产	Derivative financial assets	639,486,133	3,902,208,479	49,112	4,541,743,724
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	-	1,396,034,236	-	1,396,034,236
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	-	2,561,239,526	-	2,561,239,526
其他债权投资	Other debt investments	-	10,436,771,937	-	10,436,771,937
金融资产合计	Total financial assets	1,925,026,094	20,493,688,367	49,112	22,418,763,573
交易性金融负债	Financial liabilities held-for-trading	-	6,899,748,675	-	6,899,748,675
衍生金融负债	Derivative financial liabilities	428,784,422	3,874,595,844	66,322	4,303,446,588
金融负债合计	Total financial liabilities	428,784,422	10,774,344,519	66,322	11,203,195,263

本年度，本公司未发生以公允价值计量的第一层次和第二层次金融资产和负债之间的转换。

管理层认为，于年末，本公司的其他金融资产和金融负债的公允价值与相应的账面价值并无重大差异。

### 第三层次的公允价值计量

持续的第三层次公允价值计量的资产和负债的年初余额与年末余额之间的调节信息如下：

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:

		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)

		2021		
		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	2,866	(26,353)	(23,487)
当期利得或损失总额 计入损益	Movement through profit or loss during the year	46,246	(39,969)	6,277
年末余额	Closing balance	49,112	(66,322)	(17,210)

## 财务报表附注

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

### 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。

### 其他金融工具的公允价值（年末非以公允价值计量的项目）

本行的其他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及以摊余成本法计量的发放贷款和垫款。

除发放贷款和垫款外，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（附注六.7）。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、卖出回购金融资产及已发行债务证券。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.

### Fair value of other financial instruments (not measured at fair value)

Other financial assets 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 to customers, 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 VI.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 and debt securities issued. 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.

## 十一、关联方关系及交易

### 1. 关联方的认定标准

于本年度，下列各方构成本公司的关联方：

- (1) 本公司的母公司；
- (2) 本公司的子公司；
- (3) 与本公司受同一母公司控制的其他企业；
- (4) 对本公司实施共同控制的投资方；
- (5) 对本公司施加重大影响的投资方；
- (6) 本公司的合营企业；
- (7) 本公司的联营企业；
- (8) 本公司的主要投资者个人及与其关系密切的家庭成员；
- (9) 本公司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) 本公司的主要投资者个人、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) 本公司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) 对本公司实施共同控制的企业的合营企业或联营企业；
- (13) 对本公司施加重大影响的企业的合营企业；
- (14) 本公司设立的企业年金基金。

### 2. 本公司母公司

名称 Name	业务性质 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 78.55 亿元 SGD7,855 Million	100%

## XI. Related Party Transactions

### (1) Criteria of identifying related parties

Details of the Bank's major related parties in 2022 are as follows:

- (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

## 财务报表附注

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

### 3. 于本年内与本公司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 20 亿元 RM2 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 27,966.61 亿元 IDR2,796.66 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、信息咨询服务、市场调查 Enterprise management; Enterprise management consulting; Social and economic consulting services; Financial consulting services; 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 NT 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、信息咨询服务、市场调查 Enterprise management; Enterprise management consulting; Social and economic consulting services; Financial consulting services; Information consulting services; Market research	中国 浙江 Zhejiang China	人民币 1,000 万元 RMB10 Million	CHUAN SIONG CHENG
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

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

### 本公司的关键管理人员

关键管理人员，包括本公司的董事、监事及高级管理人员。

### 受本公司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 RMB11.3 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	黄祖耀 Wee Cho Yaw
新嘉置地(成都)发展有限公司 Singland (Chengdu) Development Co., Ltd.	房地产开发、经营、租赁和管理 Real estate development, operating, leasing and management	中国 成都 Chengdu China	美元 2,400 万元 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, Jonathanz
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	陈颖 Chen Ying
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
上海农村商业银行股份有限公司 Shanghai Rural Commercial 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 上海 Shanghai China	人民币 90.64444 亿元 RMB90.64444 Billion	徐力 Xu Li

### Key management personnel

Key management personnel include directors, supervisor and senior management.

### 4. 本公司与关联方之主要交易

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

发放贷款和垫款	Loans and advances to customers	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	250,389,583	0.61	350,558,785	0.87
御道津旅(天津)发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	66,665,357	0.16	70,733,362	0.18
上海农村商业银行股份有限公司	Shanghai Rural Commercial Bank Co., Ltd	2,796,596	0.01	-	-
上海华新置业有限公司	UOB Property China Co., Ltd.	595,484	-	-	-
恒丰银行股份有限公司	Evergrowing Bank Co., Ltd	-	-	35,899,900	0.09
合计	Total	320,447,020	0.78	457,192,047	1.14

存放及拆放款项	Due from and placement with banks and other financial institutions	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	2,326,787,961	32.95	2,284,072,622	18.75
恒丰银行股份有限公司	Evergrowing Bank Co., Ltd.	101,458,950	1.44	-	-
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	5,333,099	0.08	565,035	-
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	3,631,829	0.05	2,334,840	0.02
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public Company Limited	218,499	-	206,301	-
合计	Total	2,437,430,338	34.52	2,287,178,798	18.77

存入及拆入款项	Due to and placements from banks and other financial institutions	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	1,902,998,837	27.96	10,098,378,083	72.33
平安基金管理有限公司	Ping An Fund Management Company Limited	64,971,957	0.95	20,558,028	0.15
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	22,998,102	0.34	-	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public Company Limited	15,607,652	0.23	18,638,518	0.13
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	1,490,528	0.02	1,388,373	0.01
合计	Total	2,008,067,076	29.50	10,138,963,002	72.62

## 财务报表附注

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

吸收存款	Customer deposits	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	<b>3,326,638,580</b>	<b>8.13</b>	2,380,884,762	5.71
优欧弼投资管理（上海）有限公司	UOB Venture Management (Shanghai) Co., Ltd.	<b>163,144,509</b>	<b>0.40</b>	186,225,430	0.45
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	<b>111,937,989</b>	<b>0.27</b>	162,993,143	0.39
上海华新置业有限公司	UOB Property China Co., Ltd.	<b>109,487,613</b>	<b>0.27</b>	54,386,172	0.13
新嘉置地（成都）发展有限公司	Singland (Chengdu) Development Co., Ltd.	<b>107,657,660</b>	<b>0.26</b>	154,877,804	0.37
溢诺丰融资租赁有限公司	InnoVen Financial Leasing Co., Ltd.	<b>82,170,185</b>	<b>0.20</b>	57,946,712	0.14
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	<b>31,841,981</b>	<b>0.08</b>	27,416,724	0.07
御道津旅（天津）发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	<b>18,985,178</b>	<b>0.05</b>	25,716,411	0.06
泛太平洋（上海）酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	<b>13,947,650</b>	<b>0.03</b>	16,038,080	0.04
益诺丰企业管理咨询（北京）有限公司	InnoVen Enterprise Management Consulting (Beijing) Co., Ltd.	<b>7,825,622</b>	<b>0.02</b>	10,336,283	0.02
上海毅峰私募基金管理有限公司	Shanghai InnoVen Equity Investment Management Private Limited	<b>7,134,362</b>	<b>0.02</b>	-	-
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	<b>6,524,397</b>	<b>0.02</b>	7,101,882	0.02
庆隆（上海）投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	<b>2,989,222</b>	<b>0.01</b>	2,709,768	0.01
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.	<b>2,598,311</b>	<b>0.01</b>	-	-
盈钛（北京）科技有限公司	AVATEC (BEIJING) Co., Ltd	<b>464,538</b>	-	402,938	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	<b>66,304</b>	-	94,979	-
虎豹企业有限公司	Haw Par Corporation Limited	<b>8,460</b>	-	8,094	-
关键管理人员	Key Management Personnel	<b>34,287,960</b>	<b>0.08</b>	49,357,122	0.12
合计	Total	<b>4,027,710,521</b>	<b>9.85</b>	3,136,496,304	7.53

应收款项 - 其他应收款	Receivables - other receivables	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	<b>23,707,757</b>	<b>1.86</b>	12,592,561	3.65
上海华新置业有限公司	UOB Property China Co., Ltd.	<b>12,931,099</b>	<b>1.02</b>	12,883,206	3.74
大华资产管理有限公司	UOB Asset Management Ltd.	<b>356,204</b>	<b>0.03</b>	375,065	0.11
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	<b>5,280</b>	-	-	-
大华银行（马来西亚）有限公司	United Overseas Bank (Malaysia) Bhd.	-	-	1,543	-
大华银行（印度尼西亚）有限公司	PT Bank UOB Indonesia	-	-	612	-
合计	Total	<b>37,000,340</b>	<b>2.91</b>	25,852,987	7.50

应付款项 - 其他负债	Payables - other liabilities	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	<b>377,202,895</b>	<b>27.18</b>	51,852,653	8.24
大华银行（印度尼西亚）有限公司	PT Bank UOB Indonesia	<b>1,500,000</b>	<b>0.11</b>	-	-
上海毅峰私募基金管理有限公司	Shanghai InnoVen Equity Investment Management Private Limited	<b>714,974</b>	<b>0.05</b>	-	-
大华银行（泰国）有限公司	United Overseas Bank (Thai) Public	<b>430,702</b>	<b>0.03</b>	-	-
华业（厦门）酒店有限公司	Hua Ye Xiamen Hotel Limited	<b>15,840</b>	-	-	-
合计	Total	<b>379,864,411</b>	<b>27.37</b>	51,852,653	8.24

交易性金融负债	Financial liabilities held-for-trading	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	<b>6,152,273,506</b>	<b>63.74</b>	6,719,600,174	97.39

## 财务报表附注

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

利息收入	Interest income	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	34,143,612	1.56	2,399,234	0.11
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	12,489,975	0.57	14,282,244	0.68
恒丰银行股份有限公司	Evergrowing Bank Co., Ltd.	4,130,171	0.19	1,538,098	0.07
御道津旅(天津)发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	3,334,656	0.15	3,563,174	0.17
上海农村商业银行股份有限公司	Shanghai Rural Commercial Bank Co., Ltd	190,649	0.01	-	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public	5,937	-	-	-
合计	Total	54,295,000	2.48	21,782,750	1.03

利息支出	Interest expense	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	57,461,759	5.73	35,631,969	3.63
大华银行有限公司	United Overseas Bank Limited	49,694,393	4.96	139,298,056	14.20
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd.	2,978,115	0.30	3,315,723	0.34
上海华新置业有限公司	UOB Property China Co., Ltd.	2,209,384	0.22	7,528,401	0.77
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co., Ltd.	1,777,916	0.18	1,769,353	0.18
平安基金管理有限公司	Ping An Fund Management Company Limited	1,414,248	0.14	545,354	0.06
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	601,431	0.06	4,956	-
御道津旅(天津)发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	307,258	0.03	99,790	0.01
溢诺丰融资租赁有限公司	InnoVen Financial Leasing Co., Ltd.	202,131	0.02	101,267	0.01
泛太平洋(上海)酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	165,125	0.02	166,951	0.02
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	125,834	0.01	121,237	0.01
益诺丰企业管理咨询(北京)有限公司	InnoVen Enterprise Management Consulting (Beijing) Co., Ltd.	73,552	0.01	68,294	0.01
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	47,419	-	-	-
庆隆(上海)投资管理有限公司	Kheng Leong (Shanghai) Investment Management Co., Ltd.	35,915	-	4,306	-
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	27,823	-	25,064	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public Company Limited	19,052	-	18,613	-
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.	14,643	-	-	-
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	6,906	-	256	-
上海毅峰私募基金管理有限公司	Shanghai InnoVen Equity Investment Management Private Limited	3,279	-	-	-
盈钛(北京)科技有限公司	AVATEC (BEIJING) Co., Ltd	2,553	-	206	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	302	-	137	-
虎豹企业有限公司	Haw Par Corporation Limited	-	-	1,997	-
关键管理人员	Key Management Personnel	296,793	0.03	292,820	0.03
合计	Total	117,465,831	11.71	188,994,750	19.27

## 财务报表附注

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

手续费及佣金收入	Fee and commission income	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	22,744,601	9.81	19,506,353	9.20
大华资产管理有限公司	UOB Asset Management Ltd.	4,107,529	1.77	6,492,077	3.06
上海锦骏置业有限公司	Shanghai Jin Jun Realty Co., Ltd.	3,642,993	1.57	75,532	0.04
厦门虎标医药有限公司	Xiamen Tiger Medicals Co., Ltd.	24,169	0.01	16,059	0.01
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public Company Limited	4,981	-	32,953	0.02
溢诺丰融资租赁有限公司	InnoVen Financial Leasing Co., Ltd.	3,209	-	4,066	-
上海华新置业有限公司	UOB Property China Co., Ltd.	2,712	-	6,842	-
上海农村商业银行股份有限公司	Shanghai Rural Commercial Bank Co., Ltd.	2,593	-	-	-
天津华业希望房地产开发有限公司	Tianjin UOL Xiwang Real Estate Co., Ltd.	2,587	-	4,716	-
泛太平洋(上海)酒店管理有限公司	Pan Pacific (Shanghai) Hotel Management Co., Ltd.	1,131	-	864	-
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	783	-	-	-
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	766	-	1,020	-
新嘉置地(成都)发展有限公司	Singland (Chengdu) Development Co., Ltd.	550	-	66	-
御道津旅(天津)发展有限公司	UIC Jin Travel (Tianjin) Co., Ltd.	502	-	9,783	-
华业(厦门)酒店有限公司	Hua Ye Xiamen Hotel Limited	472	-	325	-
益诺丰企业管理咨询(北京)有限公司	InnoVen Enterprise Management Consulting (Beijing) Co., Ltd.	455	-	915	-
平安基金管理有限公司	Ping An Fund Management Company Limited	283	-	1,019	-
上海锦鹏置业有限公司	Shanghai Jin Peng Realty Co., Ltd.	273	-	-	-
虎豹企业有限公司	Haw Par Corporation Limited	238	-	1,276	-
盈钛(北京)科技有限公司	AVATEC (BEIJING) Co., Ltd.	162	-	1,268	-
优欧弼投资管理(上海)有限公司	UOB Venture Management (Shanghai) Co., Ltd.	21	-	356	-
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.	14	-	-	-
关键管理人员	Key Management Personnel	1,369	-	-	-
合计	Total	30,542,393	13.16	26,155,490	12.33

手续费及佣金支出	Fee and commission expense	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	6,104,320	11.92	1,302,887	2.71
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	1,128	-	841	-
恒丰银行股份有限公司	Evergrowing Bank Co., Ltd.	274	-	-	-
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	129	-	111	-
大华银行(泰国)有限公司	United Overseas Bank (Thai) Public Company Limited	-	-	42	-
合计	Total	6,105,851	11.92	1,303,881	2.71
投资收益	Investment income	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	20,011,653	5.18	10,549,775	25.63
业务及管理费	General and administrative expenses	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
信息技术支持费	IT support				
- 大华银行有限公司	- United Overseas Bank Limited	63,458,374	5.81	60,243,628	5.74
房屋租金及服务费	Rental and service fee				
- 上海华新置业有限公司	- UOB Property China Co., Ltd.	51,227,881	4.69	50,420,304	4.81
- 华业(厦门)酒店有限公司	- Hua Ye Xiamen Hotel Limited	321,743	0.03	296,133	0.03
合计	Total	115,007,998	10.53	110,960,065	10.58
开发软件	Software development	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Limited	2,837,943	19.36	10,726,086	52.58
保函	Letter of guarantee	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Ltd.	22,034,558	0.89	14,918,763	0.77

## 财务报表附注

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

使用权资产	Right-of-use assets	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
华业（厦门）酒店有限公司 - 房屋租赁	Hua Ye Xiamen Hotel Limited - Rent	165,983	0.58	-	-
上海华新置业有限公司 - 房屋租赁	UOB Property China Co., Ltd - Rent	-	-	38,014,688	50.77

租赁负债	Lease liabilities	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
华业（厦门）酒店有限公司 - 房屋租赁	Hua Ye Xiamen Hotel Limited - Ren	167,019	0.64	-	-
上海华新置业有限公司 - 房屋租赁	UOB Property China Co., Ltd - Rent	-	-	36,055,650	49.25

衍生金融工具合约	Derivatives	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Ltd.	18,756,963,309	3.90	18,269,283,358	3.57
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	97,263,528	0.02	-	-
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	7,407,600	-	98,581	-
合计	Total	18,861,634,437	3.92	18,269,381,939	3.57

衍生金融资产	Derivative financial assets	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Ltd.	189,023,037		273,226,747	
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	515,417		-	
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	217,847		612	
合计	Total	189,756,301		273,227,359	

衍生金融负债	Derivative financial liabilities	2022		2021	
		余额 Balance	占同类交易余额比例 Contribution (%)	余额 Balance	占同类交易余额比例 Contribution (%)
大华银行有限公司	United Overseas Bank Ltd.	365,785,848		502,736,918	
大华银行(马来西亚)有限公司	United Overseas Bank (Malaysia) Bhd.	1,507,265		-	
大华银行(印度尼西亚)有限公司	PT Bank UOB Indonesia	2,087		-	
合计	Total	367,295,200		502,736,918	

其他债权投资	Other debt investments	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
恒丰银行股份有限公司	Evergrowing Bank Co., Ltd.	49,901,588	0.61	-	-

可撤销贷款承诺	Revocable loan commitments	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
上海华新置业有限公司	UOB Property China Co., Ltd	4,516	-	-	-

经营性租赁承诺	Operating lease commitments	2022		2021	
		金额 Amount	占同类交易余额比例 Contribution (%)	金额 Amount	占同类交易余额比例 Contribution (%)
上海华新置业有限公司	UOB Property China Co., Ltd	114,972,472	93.50	-	-

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

除上述交易外，本公司支付给关键管理人员薪金福利如下：

	2022	2021	
雇员薪金及其他短期福利	Employee salaries and other short-term incentives	96,300,377	92,895,534

与本公司年金计划的交易情况如下：

本公司与本年设立的企业年金基金除正常的供款业务外，本年未发生其他关联交易。

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.

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

Transactions between the Bank and the annuity are as follows:

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

## 财务报表附注

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

### 十二、租赁

#### 1. 作为承租人

本公司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。

		2022	2021
与租赁相关的现金流出	Cash outflow related to lease	58,480,228	67,160,791

#### 未纳入租赁负债计量的未来潜在现金流出

本公司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

2022 年，本公司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。

#### 已承诺但尚未开始的租赁

本公司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：

		2022	2021
1 年以内 (含 1 年)	Within one year (including one year)	40,989,712	151,800
1 年至 2 年 (含 2 年)	One to two years (including two years)	40,989,712	59,500
2 年至 3 年 (含 3 年)	Two to three years (including three years)	40,989,712	
		122,969,136	211,300

### XII. Lease

#### (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 2022.

#### 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:

#### 租赁费用补充信息

本公司对短期租赁和低价值资产租赁进行简化处理，未确认使用权资产和租赁负债，短期租赁、低价值资产当期计入费用的情况如下：

		2022	2021
短期租赁费用	Expenses for short-term leases	7,154,520	6,818,088
低价值租赁费用 (短期租赁除外)	Expenses for leases of low-value assets (other than short-term leases)	-	-
		7,154,520	6,818,088

#### 其他租赁信息

使用权资产，参见附注四、15 和附注六、10；租赁负债的利息费用，参见附注六、31；对短期租赁和低价值资产租赁的简化处理，参见附注四、15；租赁负债，参见附注四、15 和附注六、23。

### 十三、资产负债表日后事项

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

### 十四、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。

### 十五、财务报表之批准

本财务报表业经本公司董事会于 2023 年 3 月 10 日决议批准。

#### Additional information on lease expense

The Bank uses the simplified approach to account for short-term leases and leases of low-value assets which are not recognised as the right-of-use assets and lease liabilities. Profit or loss recognises on short-term leases and leases of low-value assets is as below:

#### Other information relating to leases

For right-of-use assets, refer to Notes IV.15 and Notes VI.10; for interest expense of lease liabilities, refer to Notes VI.31; for practical expedients of short-term leases and leases of low-value assets, refer to Notes IV.15; and for lease liabilities, refer to Notes IV.15 and Notes VI.23.

### XIII. 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.

### XIV. Comparative Amounts

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

### XV. Approval of the Financial Statements

The financial statements were approved for issue by the Board of Directors on 10 March 2023.



Right By You

大华银行(中国)有限公司

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

[www.UOBChina.com](http://www.UOBChina.com)

UNITED OVERSEAS BANK (CHINA) LIMITED

No 116, 128 Yincheng Road,  
Pudong New Area,  
Shanghai 200120  
Phone: (86) (21) 6061 8888  
Fax: (86) (21) 6886 0908

