河北银行
BANK OF HEBEI

# Annual Report 2010 年報

河北银行

BANK OF HEBEI

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# 董事长致辞

2010年，我行以建设环渤海区域领先的公众银行为目标，扎实开展能力提升年活动，努力进取，开拓创新，各项工作取得了累累硕果。全行公司治理不断完善，环渤海区域布局更加合理，经营规模持续增长，综合竞争力不断增强。按合并报表口径，截止2010年末，全行资产总额758.33亿元，存、贷款余额分别达到675.59亿元、328.38亿元，全年实现净利润5.71亿元。

在过去的一年，我行进一步完善了“三会一层”的激励约束机制，提高了公司治理水平；成功发行了8亿元次级债券，增强了资本抵御风险的能力；积极推进环渤海区域布局，新设廊坊、沧州和保定三家分行，青岛分行获批筹建，设立了石家庄首家村镇银行 – 平山西柏坡冀银村镇银行；成立了发展研究中心，加强了战略发展研究和产品创新和研发；全面上线新核心业务系统；成立了河北银行大学，使人才培养走上了快车道。另外，我行在业务发展、风险管控和企业文化建设等多方面都取得了喜人的成绩。

2011年是我行实施五年发展战略规划的第三年，也是最为关键的一年，为确保战略规划的顺利实现，我行将着力推进业务转型，在中小企业业务、中间业务、资金业务、产品和服务创新等四个领域实现突破，走差异化、特色化、精细化发展的道路，以“朋友金融，知心致行”的理念，助企业发展、增居民福祉、促社会繁荣，为经济社会发展做出更大的贡献。

河北银行 董事长

# Chairman's Message

In 2010, aiming at becoming a leading public bank in the Bohai Rim Region, the Bank aggressively and progressively launched a competitiveness enhancement program with a focus on exploration of new businesses in an innovative manner, and remarkable results have been achieved. With the continuous improvement in the corporate governance across the Bank, a more reasonable allocation of resources in the Bohai Rim Region and a constantly growing operation scale, our overall competitiveness was further enhanced. Based on the combined financial statements, as at the end of 2010, the Bank had total assets of RMB75,833 million, bank deposits of RMB67,559 million and loan balance of RMB32,838 million, with a realised net profit of RMB571 million for the year.

The past year witnessed our success in further improvement of its incentive and restraint mechanism of "the Shareholder Meeting, the Board of Directors, the Board of Supervisors and the Senior Management" and enhancement of its corporate governance. The Bank also improved its capability of resisting capital related risks by way of successful issuance of subordinated bonds amounting to RMB800 million. In addition, the Bank proactively optimized its allocation of resources in the Bohai Rim Region by establishing three new branches (being Langfang Branch, Cangzhou Branch and Baoding Branch). At present, Qingdao Branch obtained approval for establishment, and Pingshan Xibaipo Jiyin County Bank Co., Ltd., being the first rural bank in Shijiazhuang, has been established. Furthermore, the Bank established a R&D center to strengthen the strategic development study as well as product innovation and R&D, and inaugurated a new core business system. In order to step up talent training, the Bank also established Bank of Hebei University. In addition, the Bank achieved encouraging results in various aspects including business development, risk management and control and corporate culture.

2011 is the third year and also the most important year of our Five-year Strategic Development Plan. To ensure the smooth implementation of our strategic plan, the Bank will vigorously promote the transformation of business models, make breakthroughs in four areas including SME business, intermediary business, financing business and product and service innovation, aim at differentiated, characterized and streamlined development, bear in mind the concept of “Financial Services Provided for Friends with Understanding”, to assist enterprises in their development, increase social welfare, and promote social prosperity, thereby making greater contributions to the economic and social development.

**Qiao Zhiqiang**

Chairman of Bank of Hebei

# 行长致辞

2010年，是我行实现快速发展的一年。面对复杂多变的国内外经济金融形势、日趋激烈的同业竞争环境，在董事会的正确领导下，在各级政府和监管部门的帮助下，在社会各界人士的大力支持下，全行认真贯彻落实年初经营工作会议精神，紧紧围绕五年发展规划确定的战略目标和年度经营指标，上规模、保增长，调结构、促转型，抓管理、控风险，创收入、增效益，开拓创新，实现了发展速度、增长质量和经营效益的同步提高，圆满完成了董事会下达的各项经营指标，经营工作实现新突破。

按合并报表口径，截止2010年末，全行资产总额758.33亿元，增长38.27%；各项贷款余额328.38亿元，增长24.59%；各项存款余额675.59亿元，增长33.76%；全年实现净利润5.71亿元，增长64.42%；资本充足率13.15%，保持较高水平；拨备覆盖率314.76%，较年初提高162.7个百分点；流动性比率51.99%；贷款损失准备充足率233.85%，较年初提高134个百分点；不良贷款率0.67%，较年初下降0.35个百分点，资产质量大幅提升。

2011年是国家十二五规划的开局之年，是我行建行十五周年，也是我行实现建设环渤海区域领先公众银行宏伟战略目标的关键一年。高级管理层将在董事会的领导下，紧紧把握国家宏观经济金融政策的调整方向，坚持科学发展，大力调整业务结构，优化资产配置，努力转变增长方式，增强盈利能力，全面提升市场竞争力，实现全年目标，以更加优异的业绩回报股东、客户、员工和社会。

河北银行 行长

# President's Message

2010 is a year that the Bank achieved rapid growth. Given the complicated and volatile domestic and international economic and financial situations and the increasingly intense competition in the banking industry, the Bank duly implemented the spirit of the operation meeting held at the beginning of the year under the wise leadership of the Board and with the assistance of various levels of government bodies and relevant regulatory authorities and the support of the public. The Bank closely focused on the strategic targets set in the Five-year Development Plan and the annual performance indicators, enlarged its operation scale, ensured its growth, adjusted its structure, promoted its transformation, emphasized on its management, controlled its risks, created the sources of incomes and increased its effectiveness. The Bank sought for development and relied on innovation, thereby realizing synchronous growth in the speed of development, quality as well as operation efficiency, successfully attaining various indicators set by the Board and made new breakthroughs in our operation.

On a consolidated basis, as at the end of 2010, the total assets of the Bank were RMB75,833 million, representing an increase of 38.27%; loan balances totaled RMB32,838 million, representing an increase of 24.59%; the total deposit balance reached RMB67,559 million, representing an increase of 33.76%; the net profit for the whole year amounted to RMB571 million, representing an increase of 64.42%; the capital adequacy ratio maintained a relatively high level at 13.15%; the provision coverage ratio was 314.76%, an increase of 162.7 percentage points as compared with that at the beginning of the year; the liquidity ratio was 51.99%; the adequacy ratio of the provision for loan impairment was 233.85%, up 134 percentage points as compared with that at the beginning of the year; the non-performing loan ratio was 0.67%, down 0.35 percentage point as compared with that at the beginning of the year, reflecting significant improvement in asset quality.

2011 marks the first year of the Twelfth Five-Year Plan of China, and also the fifteenth anniversary of the Bank since its inception as well as a critical year to achieve our ambitious strategic objective of becoming a leading public bank within the Bohai Rim Region. Under the leadership of the Board of Directors, the senior management will, by responding promptly to the adjustment direction of national macroeconomic and financial policies and insisting on development in a scientific manner, proactively adjust its business structure, optimize its assets allocation and strive to transform the pattern of growth, so as to improve our profitability, enhance our overall market competitiveness, accomplish our annual objectives, and reward our shareholders, customers, staff and the society with even more remarkable results.

**Yao Haojun**

President of Bank of Hebei

# 第一节　重要提示
# I　Important Notice

本公司董事会、监事会及董事、监事和高级管理人员保证本报告所载资料不存在任何虚假记载、误导性陈述或者重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

本年度报告于2011年4月13日，本公司第三届董事会第十次会议审议通过。

本公司按照中国企业会计准则编制的财务报告已经中瑞岳华会计师事务所审计，并出具了标准无保留意见的审计报告。

本公司董事长乔志强、行长姚浩俊、总会计师王振宇及财务部门负责人张俊山保证年度报告中财务报告的真实、完整。

河北银行股份有限公司董事会
二〇一一年四月十三日

Board of Directors, Board of Supervisors, Directors, Supervisors and Senior Management of the Company guarantee that there is no fraudulent disclosure, misleading statement or material omission in this report and shall be individually and jointly responsible for its authenticity, accuracy and integrity.

This Annual Report has been discussed and approved by the 10th Meeting of the 3rd session of the Board of Directors of our company on April 13, 2011.

The financial statements of the Company prepared according to the Chinese Accounting Standards for Business Enterprises have been audited by RSM China Certified Public Accountants Co., Ltd., which has been issued standard unqualified opinions.

Qiao Zhiqiang, Chairman of the Company, Yao Haojun, President, Wang Zhenyu, Chief Accountant and Zhang Junshan, Head of the finance function guarantee the authenticity and integrity of the financial statements in this Annual Report.

Board of Directors of Bank of Hebei Co., Ltd.
April 13, 2011

# 第二节　公司基本情况简介

## 2.1 公司名称

法定中文名称：河北银行股份有限公司
（简称“河北银行”，下称“本行”、“公司”或“本公司”）
法定英文名称：BANK OF HEBEI CO., LTD.
（缩写“BANK OF HEBEI”）

## 2.2 法定代表人：乔志强

## 2.3 董事会秘书：赵清辉

联系地址：石家庄市平安北大街28号
联系电话：(86) 311-88627003
传真：(86) 311-88627075
电子邮箱：zqh@hebbank.com

## 2.4 注册及办公地址

注册地址：石家庄市平安北大街28号
办公地址：石家庄市平安北大街28号
邮政编码：050011
互联网网址：http://www.hebbank.com

## 2.5 信息披露

选定的信息披露报纸：《金融时报》
刊登年度报告的指定网站：http://www.hebbank.com
年度报告备置地点：本行董事会办公室

## 2.6 其他有关资料

首次注册登记日期：1996年5月27日
最近变更注册登记日期：2010年6月1日
首次注册登记地点：河北省工商行政管理局
最近变更注册登记地点：河北省工商行政管理局
企业法人营业执照注册号：130000000007820
税务登记号码：冀石国税桥东字 – 130103236047921
冀石地税桥东字 – 130103236047921
组织机构代码：23604792-1
公司聘请的会计师事务所：中瑞岳华会计师事务所
会计师事务所办公地址：北京市西城区金融大街35号国际企业大厦A座九层

## 2.7 本报告以中英文编制，在对中英文本理解上发生歧义时，以中文文本为准。

# II Corporate Information

## 2.1 Name of Company

Legal name in Chinese: 河北银行股份有限公司

(abbreviated as "Bank of Hebei", or "the Bank", "Company" or "our company")

Legal name in English: BANK OF HEBEI CO., LTD.

(abbreviated as "BANK OF HEBEI")

## 2.2 Legal representative: Qiao Zhiqiang

## 2.3 Board Secretary: Zhao Qinghui

Contact Address: No. 28, Pingan North Street, Shijiazhuang

Tel: (86) 311-88627003

Fax: (86) 311-88627075

Email: zqh@hebbank.com

## 2.4 Registered address or office address

Registered Address: No. 28, Pingan North Street, Shijiazhuang

Office Address: No. 28, Pingan North Street, Shijiazhuang

Post code: 050011

Website: http://www.hebbank.com

## 2.5 Information Disclosure

Newspaper designated for information disclosure: "Financial Times"

Website designated to release Annual Report: http://www.hebbank.com

Site of preparation of Annual Report: Board Office of the Bank

## 2.6 Other relevant materials

Date of first registration: May 27, 1996

Date of latest registration change: June 1, 2010

Site of first registration: Hebei Administration for Industry and Commerce

Site of latest registration change: Hebei Administration for Industry and Commerce

Registration No. of Business license for Enterprise Legal Person: 130000000007820

Tax registration number: Ji Shi Guo Shui Qiao Dong No.130103236047921

Ji Shi Di Shui Qiao Dong No.130103236047921

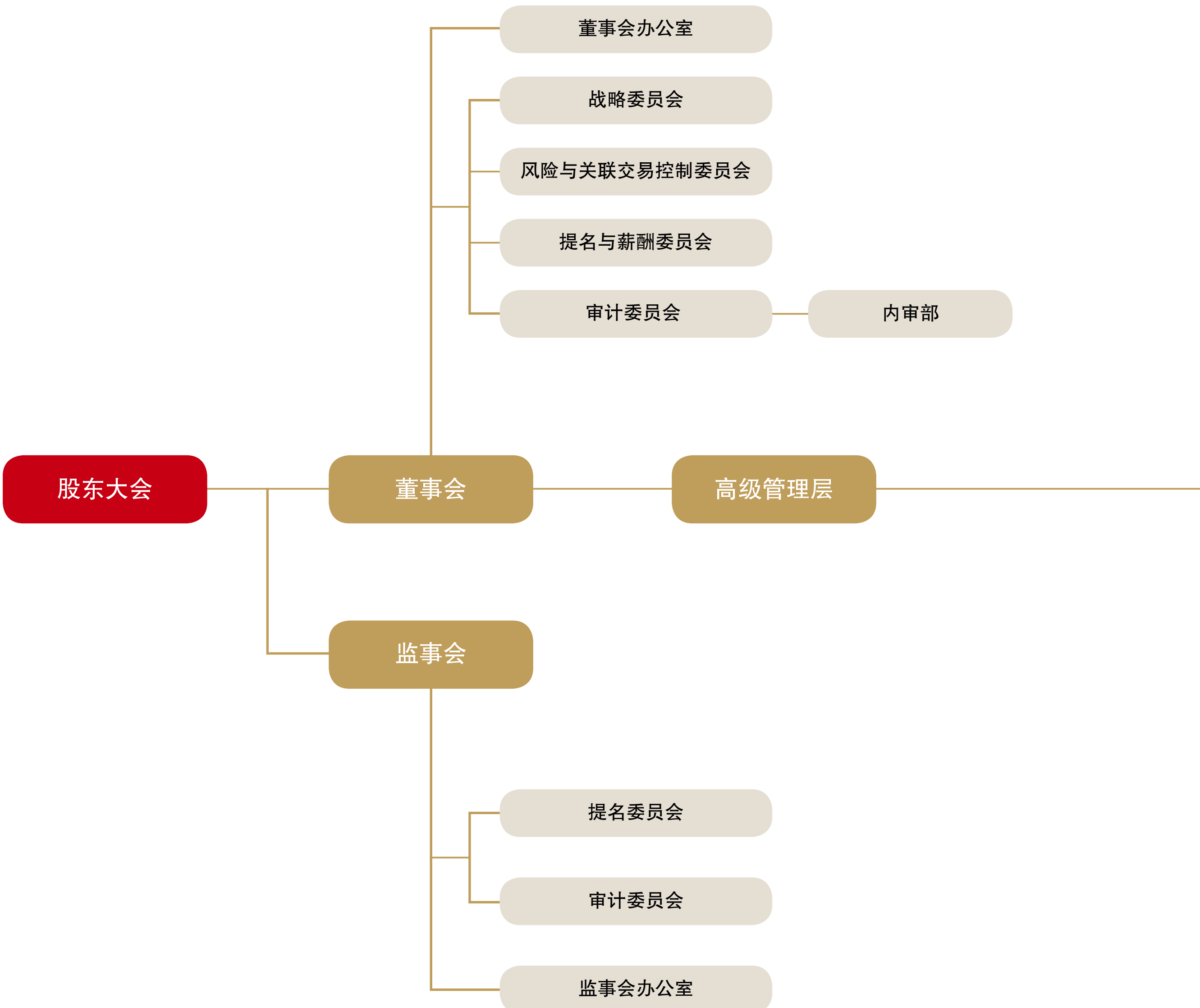
Organization institution code: 23604792-1

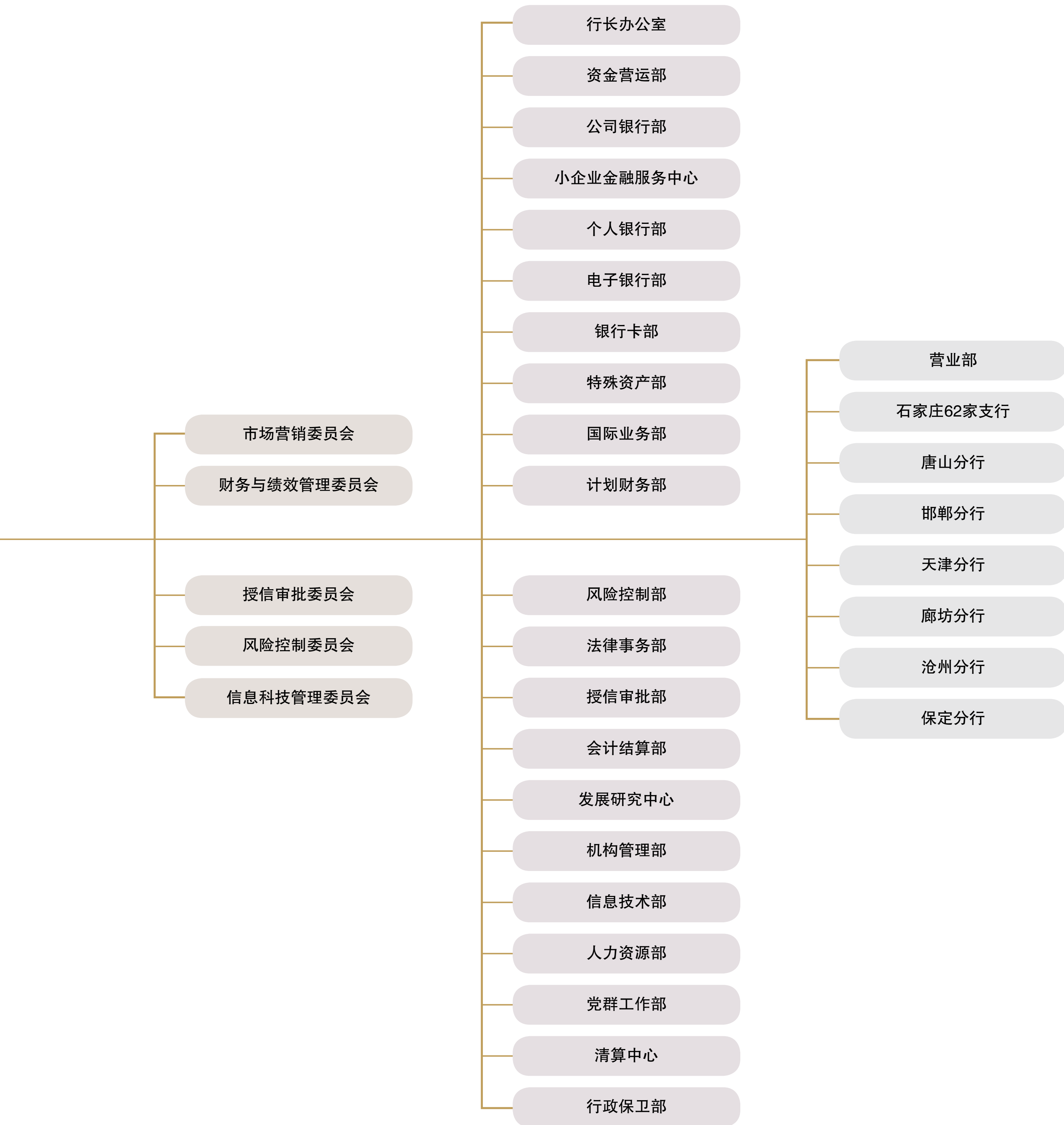
Accounting firm engaged by the Company: RSM China Certified Public Accountants Co., Ltd

Add: 9/F, Block A, Corporation Square, No. 35 Finance Street,Xicheng District, Beijing.

## 2.7 This report has been prepared in both Chinese and English. Should there be any discrepancy between the Chinese and the English versions, the Chinese version prevails.

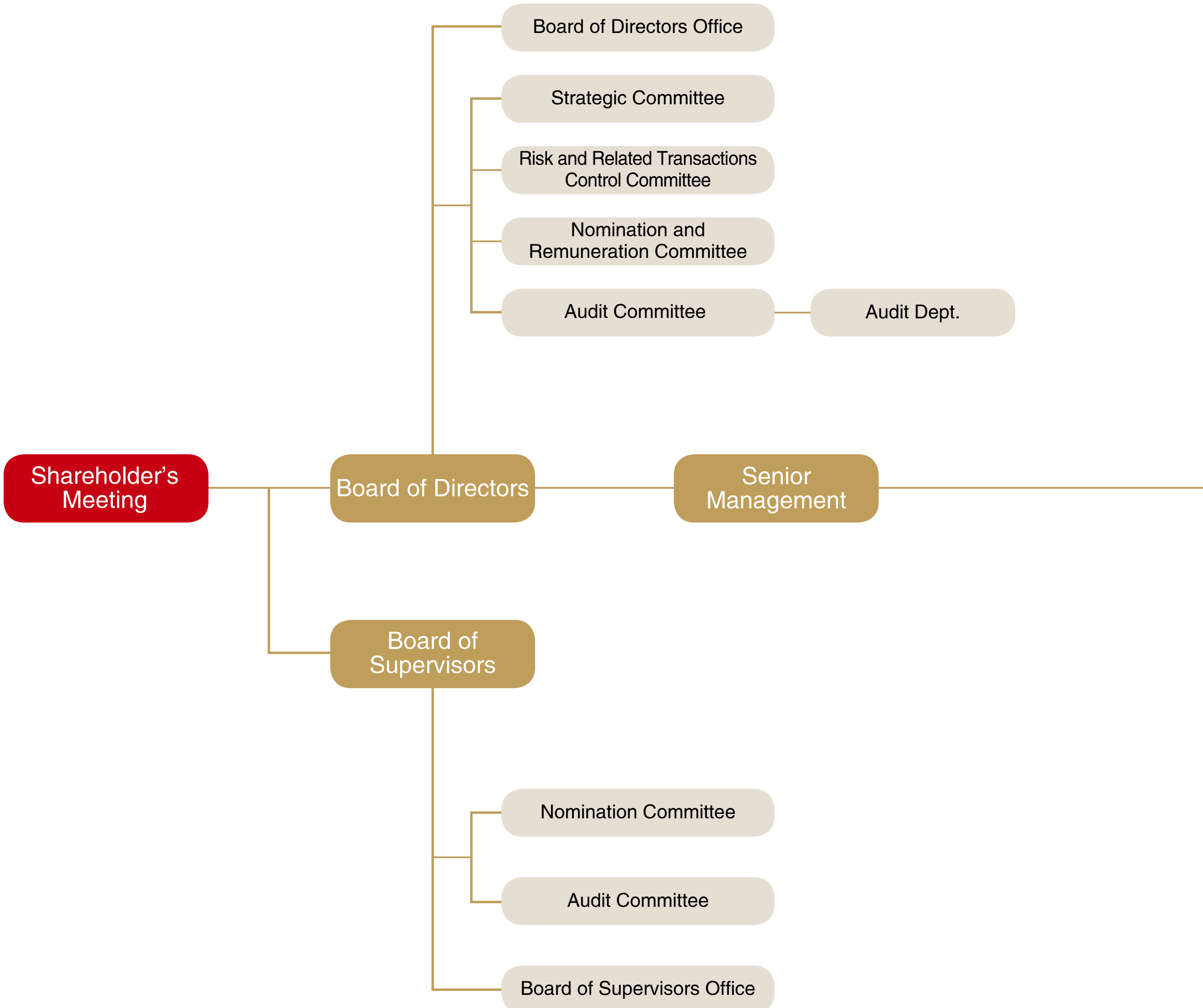
## 2.8 本行组织架构图

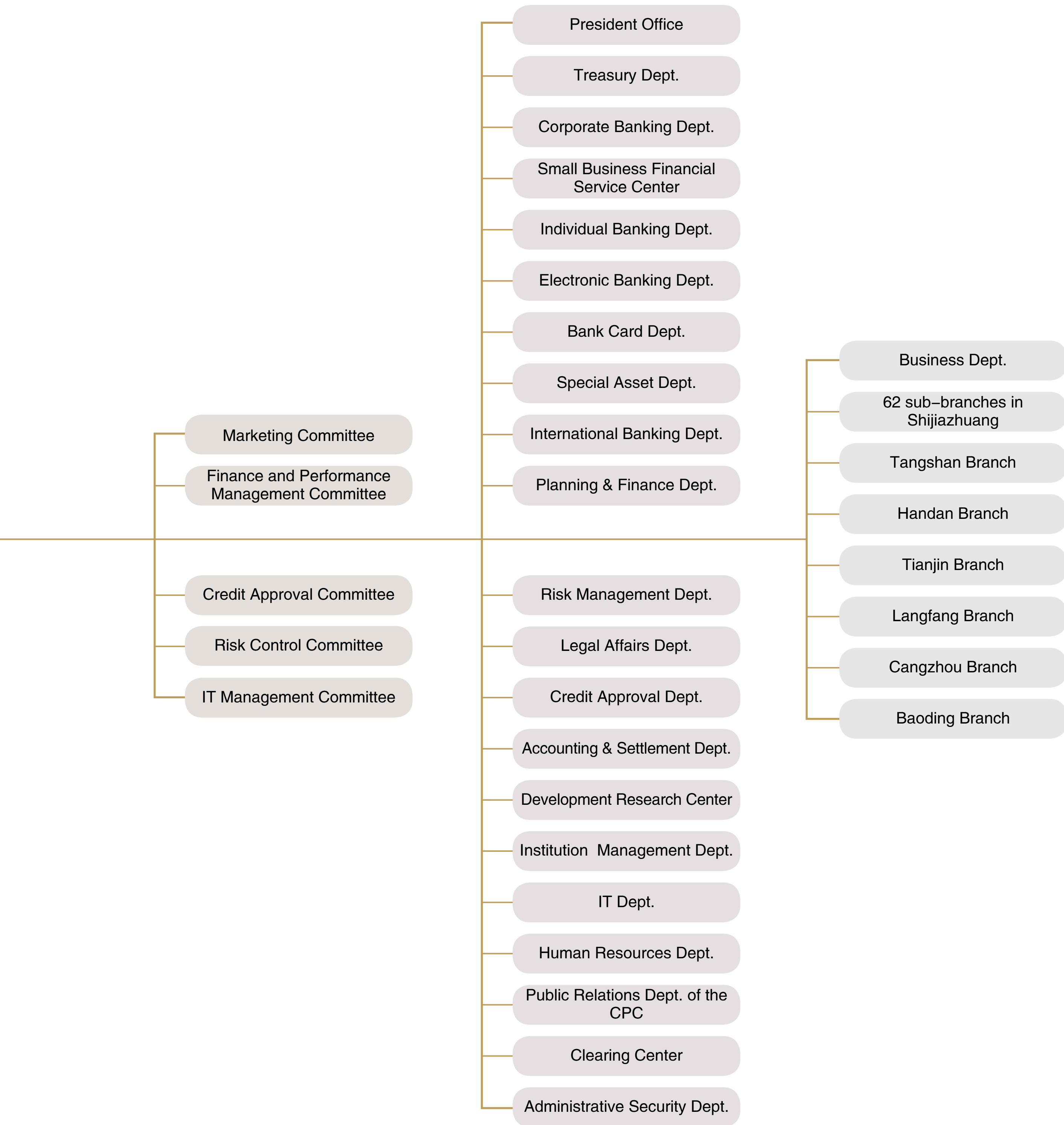

董事会办公室
战略委员会
风险与关联交易控制委员会
提名与薪酬委员会
审计委员会
内审部
股东大会
董事会
高级管理层
监事会
提名委员会
审计委员会
监事会办公室



市场营销委员会
财务与绩效管理委员会
授信审批委员会
风险控制委员会
信息科技管理委员会
行长办公室
资金营运部
公司银行部
小企业金融服务中心
个人银行部
电子银行部
银行卡部
特殊资产部
国际业务部
计划财务部
风险控制部
法律事务部
授信审批部
会计结算部
发展研究中心
机构管理部
信息技术部
人力资源部
党群工作部
清算中心
行政保卫部
营业部
石家庄62家支行
唐山分行
邯郸分行
天津分行
廊坊分行
沧州分行
保定分行

## 2.8 Organization structure of the Bank




President Office
Treasury Dept.
Corporate Banking Dept.
Small Business Financial Service Center
Individual Banking Dept.
Electronic Banking Dept.
Bank Card Dept.
Special Asset Dept.
International Banking Dept.
Planning & Finance Dept.
Risk Management Dept.
Legal Affairs Dept.
Credit Approval Dept.
Accounting & Settlement Dept.
Development Research Center
Institution Management Dept.
IT Dept.
Human Resources Dept.
Public Relations Dept. of the CPC
Clearing Center
Administrative Security Dept.
Marketing Committee
Finance and Performance Management Committee
Credit Approval Committee
Risk Control Committee
IT Management Committee
Business Dept.
62 sub–branches in Shijiazhuang
Tangshan Branch
Handan Branch
Tianjin Branch
Langfang Branch
Cangzhou Branch
Baoding Branch

# 第三节　会计数据和业务数据摘要

## 3.1 主要会计数据和财务指标

### 3.1.1 报告期主要财务数据

（单位：人民币千元）

| 项目 | 2010年 |
|---|---|
| 营业利润 | 687,802 |
| 利润总额 | 664,293 |
| 净利润 | 570,889 |
| 经营活动产生的现金流量净额 | 7,987,626 |

### 3.1.2 报告期末前两年主要会计数据及财务指标

（单位：人民币千元）

| 项目 | 2010年 | 2009年 | 本年比上年增减(%) |
|---|---|---|---|
| 营业收入 | 1,834,018 | 1,111,372 | 65.02 |
| 利润总额 | 664,293 | 391,939 | 69.49 |
| 净利润 | 570,889 | 347,536 | 64.27 |
| 基本每股收益（元） | 0.29 | 0.25 | 16.00 |
| 稀释每股收益（元） | 0.29 | 0.25 | 16.00 |
| 加权平均净资产收益率(%) | 16.34 | 13.21 | 提高3.13个百分点 |
| 经营活动产生的现金流量净额 | 7,987,626 | 4,298,922 | 85.81 |
| 每股经营活动产生的现金流量净额（元） | 3.99 | 2.15 | 85.81 |

注：1、每股收益、净资产收益率参照《公开发行证券的公司信息披露编报规则第9号－净资产收益率和每股收益的计算及披露》（2010年修订）的规定计算；
2、由于所得税调整，对2009年数据进行了追溯，相关指标按追溯调整后数据重新进行计算，下同。

（单位：人民币千元）

| 项目 | 2010年末 | 2009年末 | 本年比上年增减(%) |
|---|---|---|---|
| 总资产 | 75,833,444 | 54,825,439 | 38.32 |
| 总负债 | 72,119,068 | 51,523,293 | 39.97 |
| 股东权益 | 3,714,376 | 3,302,146 | 12.48 |
| 每股净资产（元） | 1.86 | 1.65 | 12.48 |

# III Highlights of Accounting and Business Data

## 3.1 Major accounting data and financial indicators

### 3.1.1 Major financial data during the reporting period

(Unit: RMB'000)

| Item | 2010 |
|---|---|
| Operating profit | 687,802 |
| Gross profit | 664,293 |
| Net profit | 570,889 |
| Net cash flow from operating activities | 7,987,626 |

### 3.1.2 Major financial data and indicators for the last two years as at the end of the reporting period

(Unit: RMB'000)

| Item | 2010 | 2009 | Year-on-year change (%) |
|---|---|---|---|
| Turnover | 1,834,018 | 1,111,372 | 65.02 |
| Gross profit | 664,293 | 391,939 | 69.49 |
| Net profit | 570,889 | 347,536 | 64.27 |
| Basic earnings per share (RMB) | 0.29 | 0.25 | 16.00 |
| Diluted earnings per share (RMB) | 0.29 | 0.25 | 16.00 |
| Weighted average ROE (%) | 16.34 | 13.21 | up 3.13 percentage points |
| Net cash flow from operating activities | 7,987,626 | 4,298,922 | 85.81 |
| Net cash flow per share from operating activities (RMB) | 3.99 | 2.15 | 85.81 |

Notes: 1. EPS and ROE were calculated according to "Rules of Preparation and Announcement of Discloseable Information of Companies Issuing Securities in Public 9 – Calculation and Disclosure of ROE and EPS" (2010 Amendment);

2. Retrospective adjustment were made to figures for 2009 due to changes in income tax amounts and the relevant indicators were re-computed based on inputs following retrospective adjustment. This applies below.

(Unit: RMB'000)

| Item | End of 2010 | End of 2009 | Year-on-year change (%) |
|---|---|---|---|
| Total assets | 75,833,444 | 54,825,439 | 38.32 |
| Total liabilities | 72,119,068 | 51,523,293 | 39.97 |
| Shareholders' equity | 3,714,376 | 3,302,146 | 12.48 |
| Net asset per share (RMB) | 1.86 | 1.65 | 12.48 |

# 第三节　会计数据和业务数据摘要

## 3.2 报告期末前两年主要业务信息及数据

（单位：人民币千元）

| 项目 | 2010年末 | 2009年末 |
|---|---|---|
| 存款总额 | 67,790,588 | 50,580,274 |
| 活期存款 | 40,793,934 | 29,411,273 |
| 其中：活期储蓄存款 | 5,868,797 | 5,311,423 |
| 活期对公存款 | 34,925,137 | 24,099,850 |
| 定期存款 | 21,783,380 | 16,704,025 |
| 其中：定期储蓄存款 | 14,343,070 | 11,304,395 |
| 定期对公存款 | 6,664,729 | 4,868,933 |
| 通知存款 | 775,581 | 530,697 |
| 存入保证金 | 5,162,376 | 4,409,022 |
| 应解汇款及临时存款 | 48,859 | 55,954 |
| 信用卡存款 | 2,039 | – |
| 贷款总额 | 32,837,948 | 26,345,495 |
| 个人贷款和垫款 | 4,113,343 | 3,028,115 |
| 企业贷款和垫款 | 28,064,922 | 23,037,235 |
| 信用卡透支 | 449,301 | 19,697 |
| 已减值贷款 | 210,382 | 260,448 |
| 同业拆入 | – | – |
| 贷款损失准备 | 697,820 | 408,182 |

# III Highlights of Accounting and Business Data

## 3.2 Major business information and data for the last two years as at the end of the reporting period

(Unit: RMB'000)

| Item | End of 2010 | End of 2009 |
|---|---|---|
| Total deposits | 67,790,588 | 50,580,274 |
| Demand deposits | 40,793,934 | 29,411,273 |
| Including: Demand savings deposits | 5,868,797 | 5,311,423 |
| Demand corporate deposit | 34,925,137 | 24,099,850 |
| Time deposit | 21,783,380 | 16,704,025 |
| Including: Time savings deposits | 14,343,070 | 11,304,395 |
| Time corporate deposit | 6,664,729 | 4,868,933 |
| Call deposit | 775,581 | 530,697 |
| Marginal deposit | 5,162,376 | 4,409,022 |
| Remittances outstanding and temporary deposit | 48,859 | 55,954 |
| Credit card deposit | 2,039 | – |
| Total loans | 32,837,948 | 26,345,495 |
| Personal loans and advances | 4,113,343 | 3,028,115 |
| Corporate loans and advances | 28,064,922 | 23,037,235 |
| Credit card overdrafts | 449,301 | 19,697 |
| Impaired loans | 210,382 | 260,448 |
| Interbank borrowing | – | – |
| Provision for loan losses | 697,820 | 408,182 |

# 第三节 会计数据和业务数据摘要

## 3.3 报告期末前两年补充财务指标

（单位：人民币千元）

| 项目 | | 标准值 | 2010年末(%) | 2009年末(%) |
|---|---|---|---|---|
| 资产利润率 | | / | 0.87 | 0.72 |
| 资本利润率 | | / | 16.34 | 13.21 |
| 资本充足率 | | ≥ 8% | 13.15 | 13.93 |
| 核心资本充足率 | | ≥ 4% | 9.83 | 12.81 |
| 不良贷款率 | | ≤ 5% | 0.67 | 1.02 |
| 拨备覆盖率 | | / | 314.76 | 152.06 |
| 成本收入比 | | ≤35% | 38.16 | 40.15 |
| 单一客户贷款集中度(%) | | ≤10% | 6.12 | 8.45 |
| 单一集团客户授信集中度(%) | | ≤15% | 8.48 | 8.45 |
| 存贷比 | | ≤75% | 48.44 | 52.20 |
| 流动性比例 | 人民币 | ≥25% | 51.52 | 56.73 |
| | 外币 | ≥60% | 146.72 | 253.25 |

注： 1、以上监管指标中的资产利润率、资本利润率、不良贷款率、拨备覆盖率、成本收入比和存贷比为按照监管部门公式根据经审计的数据重新计算，并对2009年的数据按此原则进行了调整。
2、其他指标为上报银监局数据。

## 3.4 报告期末资本构成及变化情况

### 3.4.1 报告期末资本构成情况

（单位：人民币千元）

| 项目 | 期末 | 期初 |
|---|---|---|
| 资本净额 | 4,905,829.5 | 3,552,037.4 |
| 其中：核心资本净额 | 3,666,486.2 | 3,267,244.2 |
| 风险加权资产总额 | 37,316,509.8 | 25,500,039.1 |
| 市场风险资本 | – | – |
| 资本充足率(%) | 13.15 | 13.93 |
| 核心资本充足率(%) | 9.83 | 12.81 |

注： 以上指标为上报银监局数据。

# III Highlights of Accounting and Business Data

## 3.3 Supplementary financial indicators for the last two years as at the end of the reporting period

(Unit: RMB'000)

| Item | | Standard value | End of 2010 | End of 2009 |
|---|---|---|---|---|
| Return on assets | | / | 0.87 | 0.72 |
| Return on equity | | / | 16.34 | 13.21 |
| Capital adequacy ratio | | ≥ 8% | 13.15 | 13.93 |
| Core capital adequacy ratio | | ≥ 4% | 9.83 | 12.81 |
| NPL Ratio | | ≤ 5% | 0.67 | 1.02 |
| Provision coverage | | / | 314.76 | 152.06 |
| Cost-to-income ratio | | ≤35% | 38.16 | 40.15 |
| Loan concentration to a single customer (%) | | ≤10% | 6.12 | 8.45 |
| Credit concentration to a single group customer (%) | | ≤15% | 8.48 | 8.45 |
| Deposit-loan ratio | | ≤75% | 48.44 | 52.20 |
| Liquidity ratio | RMB | ≥25% | 51.52 | 56.73 |
| | Foreign Currencies | ≥60% | 146.72 | 253.25 |

Notes: 1. Monitoring indicators such as return on assets, return on equity, NPL Ratio, provision coverage, cost-to-income ratio and deposit-loan ratio mentioned in the above table have been re-computed according to the formula issued by the regulatory authority based on the audited figures and the 2009 figures have been adjusted accordingly.
2. Other indicators were those as submitted to China Banking Regulatory Commission.

## 3.4 Capital composition and changes at the end of the reporting period

### 3.4.1 Capital composition at the end of the reporting period

(Unit: RMB'000)

| Item | End of the Reporting period | Beginning of the reporting period |
|---|---|---|
| Net capital | 4,905,829.5 | 3,552,037.4 |
| Including: net core capital | 3,666,486.2 | 3,267,244.2 |
| Total risk-weighted assets | 37,316,509.8 | 25,500,039.1 |
| Market risk capital | – | – |
| Capital adequacy ratio (%) | 13.15 | 13.93 |
| Core capital adequacy ratio (%) | 9.83 | 12.81 |

Note: The above indicators were those as submitted to China Banking Commission.

# 第三节　会计数据和业务数据摘要

## 3.4.2 报告期末所有者权益变化情况

（单位：人民币千元）

| 项目 | 股本 | 资本公积 | 盈余公积 | 一般风险准备 | 未分配利润 | 少数股东权益 | 所有者权益合计 |
|---|---|---|---|---|---|---|---|
| 期初数 | 2,000,000 | 558,678 | 164,140 | 325,503 | 253,825 | – | 3,302,146 |
| 本期增加 | – | – | 74,518 | 69,304 | 571,149 | 24,500 | 739,471 |
| 本期减少 | – | 40,855 | – | – | 286,126 | 260 | 327,241 |
| 期末数 | 2,000,000 | 517,823 | 238,658 | 394,807 | 538,848 | 24,240 | 3,714,376 |

# III Highlights of Accounting and Business Data

## 3.4.2 Changes in owner's equity at the end of the reporting period

(Unit: RMB'000)

| Item | Share capital | Capital reserve | Surplus reserves | General risk reserve | Undistributed profits | Minority interests | Total owner's equity |
|---|---|---|---|---|---|---|---|
| At beginning of the period | 2,000,000 | 558,678 | 164,140 | 325,503 | 253,825 | – | 3,302,146 |
| Increase in current period | – | – | 74,518 | 69,304 | 571,149 | 24,500 | 739,471 |
| Decrease in current period | – | 40,855 | – | – | 286,126 | 260 | 327,241 |
| At end of the period | 2,000,000 | 517,823 | 238,658 | 394,807 | 538,848 | 24,240 | 3,714,376 |

# 第四节　股本变动及股东情况

## 4.1 报告期内股份变动情况

（单位：千股）

| 项目 | 2010年末 | | 2009年末 | |
|---|---|---|---|---|
| | 金额 | 比例(%) | 金额 | 比例(%) |
| 国家股 | 32,849 | 1.64 | 122,849 | 6.14 |
| 法人股 | 1,862,688 | 93.14 | 1,772,688 | 88.64 |
| 个人股 | 104,463 | 5.22 | 104,463 | 5.22 |
| 合计 | 2,000,000 | 100.00 | 2,000,000 | 100.00 |

## 4.2 截至报告期末前三年股份发行情况

2008年，经利润分配、公积金转增股本和募集新股，本行共新增股份85,943万股，股份总额由43,987万股增至129,930万股。

2009年，本行按照股东大会决议通过的《二00九年增资扩股实施方案》，新增股份70,070万股，股份总额由129,930万股增至200,000万股。

2010年，本公司未发行新股份。

## 4.3 股东情况

截至报告期末，本行共有股东7532名，其中市、区财政局股东6名，法人股东113名，自然人股东7413名。

### 4.3.1 前十名股东持股情况表

（单位：千股）

| | 股东名称 | 股东性质 | 持股总数 | 持股比例(%) | 质押或冻结的股份数量 |
|---|---|---|---|---|---|
| 1 | 国电电力发展股份有限公司 | 法人股 | 392,000 | 19.60 | 0 |
| 2 | 中城建投资控股有限公司 | 法人股 | 232,000 | 11.60 | 0 |
| 3 | 河北港口集团有限公司 | 法人股 | 200,700 | 10.04 | 0 |
| 4 | 南京栖霞建设集团有限公司 | 法人股 | 193,567 | 9.68 | 0 |
| 5 | 河北建投能源投资股份有限公司 | 法人股 | 175,200 | 8.76 | 0 |
| 6 | 中国长城资产管理公司 | 法人股 | 82,203 | 4.11 | 0 |
| 7 | 北京乐都投资有限公司 | 法人股 | 56,115 | 2.81 | 0 |
| 8 | 北京理想产业发展有限公司 | 法人股 | 50,000 | 2.50 | 质押50,000 |
| 9 | 石家庄鸿基投资有限责任公司 | 法人股 | 47,785 | 2.39 | 0 |
| 10 | 中国东方资产管理公司 | 法人股 | 46,718 | 2.34 | 0 |
| | 合计 | | 1,476,287 | 73.83 | 质押50,000 |

注：　报告期内前十大股东间不存在关联关系，也不属于一致行动人。

# IV Changes in Share Capital and Profile of Shareholders

## 4.1 Changes in shares during the reporting period

(In '000)

| Item | End of 2010 | | End of 2009 | |
|---|---|---|---|---|
| | Number of shares | Percent (%) | Number of shares | Percent (%) |
| State-owned shares | 32,849 | 1.64 | 122,849 | 6.14 |
| Corporate shares | 1,862,688 | 93.14 | 1,772,688 | 88.64 |
| Individual shares | 104,463 | 5.22 | 104,463 | 5.22 |
| Total | 2,000,000 | 100.00 | 2,000,000 | 100.00 |

## 4.2 Share issuance during the last three years as at of the end of the reporting period

In 2008, the total number of our shares was increased by 859,430,000 shares from 439,870,000 to 1,299,300,000 through profit distribution, capitalization of capital reserve and issue of new shares.

In 2009, the total number of our shares was increased from 1,299,300,000 to 2,000,000,000 by issuing 700,700,000 shares pursuant to the 2009 Implementation Plan for Share Capital Increase which was approved by resolution at a shareholder meeting.

In 2010, our company didn't issue new share.

## 4.3 Overview of shareholders

By the end of the reporting period, the Bank had 7,532 shareholders, of which, six are municipal and district finance bureau shareholders, 113 are corporate shareholders and 7,413 are natural person shareholders.

### 4.3.1 Shareholdings of the top ten shareholders

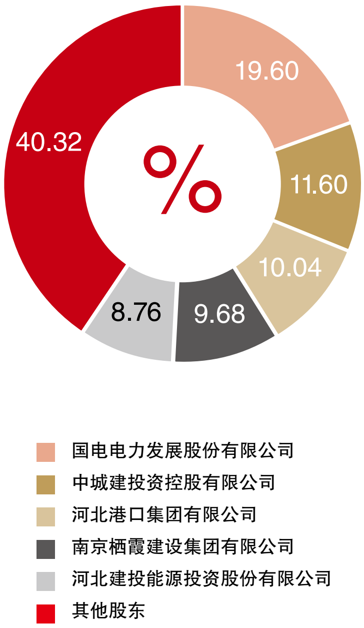
(In '000)

| | Name of Shareholder | Capacity of shareholders | Total shares held | Proportion of shares held (%) | Number of shares pledged or frozen |
|---|---|---|---|---|---|
| 1 | GD Power Development Co.,Ltd. | Corporate | 392,000 | 19.60 | 0 |
| 2 | CCCC Investment Holding Co.,Ltd. | Corporate | 232,000 | 11.60 | 0 |
| 3 | Hebei Port Group Co., Ltd. | Corporate | 200,700 | 10.04 | 0 |
| 4 | Nanjing Chixia Development Co., Ltd. | Corporate | 193,567 | 9.68 | 0 |
| 5 | Hebei Jointo Energy Investment Co., Ltd. | Corporate | 175,200 | 8.76 | 0 |
| 6 | China Great Wall Asset Management Corporation | Corporate | 82,203 | 4.11 | 0 |
| 7 | Beijing Ledu Investment Co., Ltd. | Corporate | 56,115 | 2.81 | 0 |
| 8 | Beijing Ideal Industrial Development Co., Ltd. | Corporate | 50,000 | 2.50 | 50,000 (Pledged) |
| 9 | Shijiazhuang Hongji Investment Co., Ltd. | Corporate | 47,785 | 2.39 | 0 |
| 10 | China Orient Asset Management Corporation | Corporate | 46,718 | 2.34 | 0 |
| | Total | | 1,476,287 | 73.83 | 50,000 (Pledged) |

Note: During the reporting period, the top ten shareholders were not connected with each other, nor were the persons acting in concert.

# 第四节　股本变动及股东情况

## 4.3.2 控股股东及实际控制人情况




本行无控股股东及实际控制人，以下为持股比例5%以上股东情况：

### （一）国电电力发展股份有限公司

股份有限公司（上市）；法定代表人：朱永芃；公司注册资本1,239,457万元；注册地址：大连经济技术开发区黄海西路4号；公司经营范围：电力、热力生产、销售；电网经营；新能源项目、高新技术、环保产业的开发与应用；信息咨询；电力技术开发咨询、技术服务；写字楼及场地出租等。

### （二）中城建投资控股有限公司

有限责任公司；法定代表人：郭文辉；公司注册资本70,000万元；注册地址：北京市西城区南礼士路南口23号31-2室；公司经营范围：投资及投资管理、投资咨询等。

### （三）河北港口集团有限公司

有限责任公司（国有独资）；法定代表人：黄建华；公司注册资本800,000万元；注册地址：石家庄市裕华东路45号；公司经营范围：港口建设及投资管理；房屋、港口设施、设备租赁；港区内货物装卸、仓储经营；码头经营等。

### （四）南京栖霞建设集团有限公司

有限责任公司；法定代表人：江劲松；公司注册资本18,962.5万元；注册地址：栖霞区和燕路251号；公司经营范围：许可经营项目：房地产项目开发，一般经营项目：房地产建设、销售、租赁及售后服务；工程建设管理；建筑材料、装饰材料、照明灯具、金属材料、百货销售；室内装饰设计；实业投资等。

### （五）河北建投能源投资股份有限公司

股份有限公司（上市）；法定代表人：李连平；公司注册资本91,366万元；注册地址：石家庄市裕华西路9号；公司经营范围：投资、建设，经营管理以电力生产为主的能源项目；自有房屋租赁等。

# IV Changes in Share Capital and Profile of Shareholders

## 4.3.2 Controlling shareholder and the actual controlling shareholder

The Bank has no controlling shareholder or actual controlling shareholder. Shareholders who hold more than 5% of our shares are as follows:

**(1) GD Power Development Co., Ltd.**

A joint stock company with limited liability (listed company); Legal representative: Zhu Yongpeng; registered capital: RMB12.39457 billion; Registered address: No.4 Huanghai West Road, Dalian Economic and Technological Development Zone; Business scope: production and sales of power and heat; grid operation; development and application of new energy projects, high-new technologies and environment protection industry; information consultation; development and consultation of power generation technology, technological service; leasing of office properties and space, etc.

**(2) CCCC Investment Holding Co., Ltd.**

A limited liability company; Legal representative: Guo Wenhui; Registered capital: RMB 700 million; Registered address: Room 31-2, No. 23, South Lishi Road, Xicheng District, Beijing; Business scope: investment and investment management, investment consultation, etc.

**(3) Hebei Port Group Co., Ltd.**

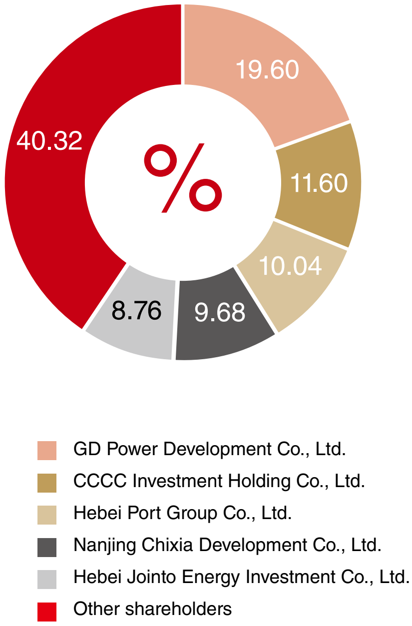
A limited liability company (wholly state-owned); Legal representative: Huang Jianhua; Registered capital: RMB8 billion; Registered address: No. 45, Yuhua East Road, Shijiazhuang; Business scope: port construction and investment management; lease of houses, port facilities and equipments; load and unload of goods in port zones; storage operation; port operation, etc.

**(4) Nanjing Chixia Development Co., Ltd.**

A limited liability company; Legal representative: Mr. Jiang Jinsong; Registered capital: RMB189.625 million; Registered Address: No. 251 Heyan Road, Nanjing; Business scope: licensed business: real estate project development; general business: construction, sales, leasing of properties and after-sales service; management of construction projects; sales of building materials, decorative materials, luminaries, metal materials and general merchandise; interior decoration design; industrial investment, etc.

**(5) Hebei Jointo Energy Investment Co., Ltd.**

A joint stock company with limited liability (listed company); Legal representative: Li Lianping; Registered capital: RMB913.66 million; Registered address: No.9 Yuhua West Road Shijiazhuang; Business scope: investment, construction, operation and management of electric power generation projects; leasing of self-owned properties, etc.



# 第五节　董事、监事、高级管理人员和员工情况

## 5.1 董事、监事和高管层

### 5.1.1 董事

| 姓名 | 性别 | 出生年份 | 职务 | 任期 |
|---|---|---|---|---|
| 乔志强 | 男 | 1964年 | 董事长 | 2008.12.23-2011.12.22 |
| 姚浩俊 | 男 | 1963年 | 副董事长 | 2008.12.23-2011.12.22 |
| 姜洪源 | 男 | 1963年 | 副董事长 | 2009.08.12-2011.12.22 |
| 任晓霞 | 女 | 1970年 | 董事 | 2008.12.23-2011.12.22 |
| 郭文辉 | 男 | 1970年 | 董事 | 2008.12.23-2011.12.22 |
| 温建国 | 男 | 1962年 | 董事 | 2008.12.23-2011.12.22 |
| 刘金海 | 男 | 1972年 | 董事 | 2008.12.23-2011.12.22 |
| 贾文芳 | 男 | 1955年 | 董事 | 2008.12.23-2011.12.22 |
| 王　彬 | 男 | 1972年 | 董事 | 2009.05.26-2011.12.22 |
| 李艳霞 | 女 | 1963年 | 董事 | 2008.12.23-2011.12.22 |
| 张荣斌 | 男 | 1960年 | 董事 | 2008.12.23-2011.12.22 |
| 郑铁军 | 男 | 1963年 | 职工代表董事 | 2008.12.23-2011.12.22 |
| 刘崇明 | 女 | 1946年 | 独立董事 | 2008.12.23-2011.12.22 |
| 纪良纲 | 男 | 1961年 | 独立董事 | 2008.12.23-2011.12.22 |
| 万国庆 | 男 | 1937年 | 独立董事 | 2008.12.23-2011.12.22 |

### 5.1.2 监事

| 姓名 | 性别 | 出生年份 | 职务 | 任期 |
|---|---|---|---|---|
| 盛俊龙 | 男 | 1959年 | 监事长 | 2008.12.23-2011.12.22 |
| 王习勤 | 男 | 1959年 | 职工代表监事 | 2008.12.23-2011.12.22 |
| 李维华 | 女 | 1963年 | 职工代表监事 | 2008.12.23-2011.12.22 |
| 宋　淼 | 男 | 1975年 | 外部监事 | 2008.12.23-2011.12.22 |
| 王海刚 | 男 | 1978年 | 外部监事 | 2010.04.22-2011.12.22 |

# V Overview of Directors, Supervisors, Senior Management and Staff

## 5.1 Directors, Supervisors and Senior Management

### 5.1.1 Directors

| Name | Gender | Year of birth | Position | Term |
|---|---|---|---|---|
| Qiao Zhiqiang | Male | 1964 | Chairman | 2008.12.23-2011.12.22 |
| Yao Haojun | Male | 1963 | Vice Chairman | 2008.12.23-2011.12.22 |
| Jiang Hongyuan | Male | 1963 | Vice Chairman | 2009.08.12-2011.12.22 |
| Ren Xiaoxia | Female | 1970 | Director | 2008.12.23-2011.12.22 |
| Guo Wenhui | Male | 1970 | Director | 2008.12.23-2011.12.22 |
| Wen Jianguo | Male | 1962 | Director | 2008.12.23-2011.12.22 |
| Liu Jinhai | Male | 1972 | Director | 2008.12.23-2011.12.22 |
| Jia Wenfang | Male | 1955 | Director | 2008.12.23-2011.12.22 |
| Wang Bin | Male | 1972 | Director | 2009.05.26-2011.12.22 |
| Li Yanxia | Female | 1963 | Director | 2008.12.23-2011.12.22 |
| Zhang Rongbin | Male | 1960 | Director | 2008.12.23-2011.12.22 |
| Zheng Tiejun | Male | 1963 | Employee Representative Director | 2008.12.23-2011.12.22 |
| Liu Chongming | Female | 1946 | Independent Director | 2008.12.23-2011.12.22 |
| Ji Lianggang | Male | 1961 | Independent Director | 2008.12.23-2011.12.22 |
| Wan Guoqing | Male | 1937 | Independent Director | 2008.12.23-2011.12.22 |

### 5.1.2 Supervisors

| Name | Gender | Year of birth | Position | Term |
|---|---|---|---|---|
| Sheng Junlong | Male | 1959 | Chairman of Board of Supervisors | 2008.12.23-2011.12.22 |
| Wang Xiqin | Male | 1959 | Supervisor from employee representative | 2008.12.23-2011.12.22 |
| Li Weihua | Female | 1963 | Employee Representative Supervisor | 2008.12.23-2011.12.22 |
| Song Miao | Male | 1975 | External Supervisor | 2008.12.23-2011.12.22 |
| Wang Haigang | Male | 1978 | External Supervisor | 2010.04.22-2011.12.22 |

# 第五节　董事、监事、高级管理人员和员工情况

## 5.1.3 董事、监事在股东单位的任职情况一览表

| 姓名 | 任职单位名称 | 职务 |
|---|---|---|
| 姜洪源 | 国电电力发展股份有限公司 | 党组成员、总会计师、董事会秘书 |
| 任晓霞 | 国电电力发展股份有限公司 | 财务产权部副处级职员 |
| 郭文辉 | 中城建投资控股有限公司 | 董事长 |
| 温建国 | 河北港口集团有限公司 | 董事、总会计师 |
| 刘金海 | 河北建投能源投资股份有限公司 | 副总会计师兼财务管理部经理 |
| 贾文芳 | 石家庄市财政局 | 副调研员 |
| 王　彬 | 河北威远生物化工股份有限公司 | 总会计师 |

## 5.1.4 高管层

| 姓名 | 职务 | 性别 |
|---|---|---|
| 姚浩俊 | 行长 | 男 |
| 张肃建 | 副行长 | 男 |
| 李艳霞 | 副行长 | 女 |
| 张荣斌 | 副行长 | 男 |
| 杨书林 | 副行长 | 男 |
| 王振宇 | 总会计师 | 男 |

## 5.1.5 董事会秘书

| 姓名 | 职务 | 性别 |
|---|---|---|
| 赵清辉 | 董事会秘书 | 男 |

报告期末，本行董事、监事、高管层及董事会秘书中，除乔志强、姚浩俊、盛俊龙、张肃建、张荣斌、杨书林、王振宇、赵清辉、郑铁军、王习勤、李维华外，均不持有本行股份。

## 5.1.6 董事、监事及高管人员考评激励机制及年度薪酬情况

本行2010年根据《河北银行股份有限公司董事、监事报酬与津贴标准》，为董事、监事提供薪酬；根据《河北银行股份有限公司高级管理人员薪酬管理办法》为高管人员提供报酬。

# V Overview of Directors, Supervisors, Senior Management and Staff

## 5.1.3 Table of Position Conditions of Directors and Supervisors in Shareholder Units

| Name | Name of unit | Position |
|---|---|---|
| Jiang Hongyuan | GD Power Development Co., Ltd. | Member of Party organization, Chief Accountant and Secretary of Board of Directors |
| Ren Xiaoxia | GD Power Development Co., Ltd. | Clerk in Financial & Property Dept. enjoying vice-Director treatment |
| Guo Wenhui | CCCC Investment Holding Co., Ltd. | Chairman |
| Wen Jianguo | Hebei Port Group Co., Ltd. | Director and Chief Accountant |
| Liu Jinhai | Hebei Jointo Energy Investment Co., Ltd. | Vice Chief Accountant & Manager of Financial Management Dept. |
| Jia Wenfang | Finance Bureau of Shijiazhuang | Vice Investigator |
| Wang Bin | Hebei Veyong Bio – Chemical Co., Ltd. | Chief Accountant |

## 5.1.4 Senior Management

| Name | Position | Gender |
|---|---|---|
| Yao Haojun | President | Male |
| Zhang Sujian | Vice President | Male |
| Li Yanxia | Vice President | Female |
| Zhang Rongbin | Vice President | Male |
| Yang Shulin | Vice President | Male |
| Wang Zhenyu | Chief Accountant | Male |

## 5.1.5 Secretary of Board of Directors

| Name | Position | Gender |
|---|---|---|
| Zhao Qinghui | Secretary of Board of Directors | Male |

At the end of the reporting period, all Directors, Supervisors, Senior Management and Secretary of Board of Directors of the Bank held no share of the Bank except Qiao Zhiqiang, Yao Haojun, Sheng Junlong, Zhang Sujian, Zhang Rongbin, Yang Shulin, Wang Zhenyu, Zhao Qinghui, Zheng Tiejun, Wang Xiqin and Li Weihua.

## 5.1.6 Assessment and Incentive Mechanism and Annual Remuneration Conditions of Directors, Supervisors and Senior Management

In 2010, the Bank offered remuneration for Directors and Supervisors according to “Standards of Remuneration and allowance of Directors and Supervisors of Bank of Hebei Co., Ltd.”, and paid Senior Management according to “Management Rules on Remuneration of Senior Management of Bank of Hebei Co., Ltd.”.

# 第五节 董事、监事、高级管理人员和员工情况

## 5.1.7 董事、监事、高管人员简介

### （一）董事

乔志强先生

研究生学历，管理学博士，高级经济师。现任本行董事长、党委书记，河北省企业家协会副会长，河北省银行业协会理事，石家庄市人大财经委委员。曾任中国人民银行天津分行石家庄金融监管办综合处处长，本行行长、副董事长、党委副书记。

姚浩俊先生

工商管理硕士，高级经济师。现任本行副董事长、行长、党委委员。1986年至1993年，在中国人民银行河北省分行工作。1994年至1996年，组建石家庄市金达城市信用社并任信用社主任。曾任本行北站支行（原管辖行）行长、董事、本行副行长、党委委员。

姜洪源先生

研究生学历，高级会计师。现任国电电力发展股份有限公司总会计师、董事会秘书、党组成员。曾任国家电力公司财务与产权管理部会计处处长，中国国电集团公司财务产权部副主任。

任晓霞女士

工商管理硕士，会计师。现任国电电力发展股份有限公司财务产权部副处级职员。曾任金自天正智能控制股份有限公司经理助理，国电电力发展股份有限公司证券投资部业务经理、财务部业务经理等职。

郭文辉先生

研究生学历，高级经营师。现任中国城市建设控股集团有限公司常务副总裁，中城建投资控股有限公司董事长。曾任国信国际担保有限公司董事、常务副总经理，中资银信担保有限公司董事长。

温建国先生

本科学历，会计师。现任河北港口集团有限公司董事、总会计师。曾任秦皇岛银港集装箱公司财务部经理，秦港财务会计处副处长、处长，秦皇岛港务集团有限公司财务部部长。

刘金海先生

工商管理硕士，高级会计师、经济师。现任河北建投能源投资股份有限公司副总会计师兼财务管理部经理。

# V Overview of Directors, Supervisors, Senior Management and Staff

## 5.1.7 Introductions of Directors, Supervisors and Senior Management

### (1) Directors

**Mr. Qiao Zhiqiang**

Qiao Zhiqiang, Doctor of Management with a postgraduate degree and Senior Economist, is Chairman and Secretary of Party Committee of the Bank, Vice Chairman of Hebei Enterprise Directors Association, Director of Hebei Banking Association, and member of Financial & Economic Committee of CPC of Shijiazhuang. He has been appointed as Director of Comprehensive Dept. of Finance Supervision Office of Tianjin Branch of People's Bank of China, President, Vice Chairman and Vice Secretary of Party Committee of the Bank.

**Mr. Yao Haojun**

Yao Haojun, MBA and Senior Economist, is Vice Chairman, President and member of Party Committee of the Bank. From 1986 to 1993, he has worked for Hebei Branch of People's Bank of China. From 1994 to 1996, he has incorporated Shijiazhuang Jinda Urban Credit Cooperative and acted as Director of the cooperative himself. He has been appointed as President and Director of Beizhan Branch of the Bank (former subordinated bank), Vice President and member of Party Committee of the Bank.

**Mr. Jiang Hongyuan**

Jiang Hongyuan, Senior Accountant with a postgraduate degree, is Chief Accountant, Secretary of Board of Director and member of Party Organization of GD Power Development Co., Ltd.. He has been appointed as Director of Accounting Dept. of Financial and Property Management Division, State Power Company and Vice Director of Finance and Property Division of China Guodian Corporation.

**Ms. Ren Xiaoxia**

Ren Xiaoxia, MBA and Certificated Accountant, is an employee enjoying Vice Director treatment in Financial and Property Management Division of GD Power Development Co., Ltd.. She has been appointed as Assistant Manager of Aritime Intelligent Control Co., Ltd., Business Manager of Securities Investment Dept., Business Manager of Financial Dept. and other positions in GD Power Development Co., Ltd.

**Mr. Guo Wenhui**

Guo Wenhui, Senior Operator with a postgraduate degree, is Executive Vice President of China City Construction Holding Group, Chairman of CCCC Investment Holding Co., Ltd. He has been appointed as Director and Executive Vice General Manager of Guoxin International Guaranty Co., Ltd. and Chairman of China Financial Capital Credit Guaranty Co., Ltd.

**Mr. Wen Jianguo**

Wen Jianguo, accountant with a bachelor degree, is Director and Chief Accountant of Hebei Port Group Co., Ltd. He has been appointed as Manager of Financial Dept. of Qinhuangdao Yingang Container Co., Ltd., and Vice Director and Director of Financial & Accounting Dept. and Director of Financial Division of Qinhuangdao Port Group Co., Ltd.

**Mr. Liu Jinhai**

Liu Jinhai, MBA, Senior Accountant and Economist, is Vice Chief Accountant & Manager of Financial Management Dept. of Jointo Energy Investment Co., Ltd. Hebei.

# 第五节　董事、监事、高级管理人员和员工情况

### 贾文芳先生

本科学历。现任石家庄市财政局副调研员。先后在河北省元氏县和行唐县担任重要领导职务，曾任行唐县人民政府常务副县长，主管财政、金融、经济等方面的工作。

### 李艳霞女士

工商管理硕士，高级经济师。现任本行副行长，河北省女企业家协会理事，石家庄市政协委员。曾任空军5721工厂助理工程师、石家庄市信托投资公司办公室主任、石家庄市信托投资公司副总经理，主管证券业务。

### 张荣斌先生

本科学历，正高级会计师。现任本行副行长、党委委员。曾任河北财经学校教师，本行证券部证券专务、会计处财务专务、个人金融部总经理助理、ISO9000推行工作办公室主任、翟营大街支行行长。

### 王彬先生

应用会计与金融硕士。现任河北威远生物化工股份有限公司总会计师。曾任安瑞科控股财务部主任兼安瑞科（蚌埠）压缩机有限公司总会计师，河北威远生物化工股份有限公司财务部主任、副总会计师等职。

### 郑铁军先生

本科学历，经济师。现任本行青岛分行筹备组组长。曾任中国工商银行石家庄桥西支行办公室科员、会计科科员、存款科副科长、科长，本行中华大街支行副行长、行长，平安支行行长。

### 刘崇明女士

本科学历，高级经济师。曾先后任湖北省人民银行副行长、行长、党委书记，人民银行总行银行一司司长、稽核监督局局长，中国人民银行天津分行党委书记、行长，国家外汇管理局天津市分局局长，中国中信集团总稽核、中信控股公司副董事长，中信银行监事长。

### 纪良纲先生

经济学硕士，管理学博士，教授。现任河北经贸大学党委副书记、校长，产业经济学硕士生导师，西安交通大学合作博士生导师，为省优秀重点学科贸易经济学科带头人。

### 万国庆先生

本科学历，高级经济师。现任河北省金融学会名誉会长，河北省人大法学研究会副会长、省人大机构建设研究会理事、省政协联谊会理事。曾任中国人民银行河北省分行党组书记、行长，国家外汇管理局河北分局局长、河北省第九届人民代表大会常务委员会委员。

# V Overview of Directors, Supervisors, Senior Management and Staff

**Mr. Jia Wenfang**

Jia Wenfang, with a bachelor degree, is Vice Investigator of Finance Bureau of Shijiazhuang. He has been appointed as important leader positions in Yuanshi County and Xingtang County of Hebei in succession. He has acted as Executive Deputy Mayor of Xingtang County in charge of matters like fiscal, financial and economic works.

**Ms. Li Yanxia**

Li Yanxia, MBA and Senior Economist, is Vice President of the Bank, Director of Hebei Province Association of Women Entrepreneurs and member of Shijiazhuang CPPCC. She has been appointed as Assistant Engineer of Air Force 5721 Factory, Director of Office of Shijiazhuang Trust Investment Co., Ltd. and Vice General Manager of Shijiazhuang Trust Investment Co., Ltd, mainly responsible for securities business.

**Mr. Zhang Rongbin**

Zhang Rongbin, Senior Accountant with a bachelor degree, is Vice President of the Bank and member of Party Committee. He has acted as teacher in Hebei Financial School, Executive of Securities Dept., Executive of Accounting Dept., Assistant General Manager of Personal Finance Dept., Director of ISO9000 Promotion Office of the Bank, and President of Zhaiying Street Sub-branch.

**Mr. Wang Bin**

Wang Bin holds master degree in applied accounting and finance, is Chief Accountant of Hebei Veyong Bio-chemical Co., Ltd. He has acted as Director of Financial Dept. of Anruike Holdings and Chief Accountant of Anruike (Bengpu) Compressor Co., Ltd, Director of Financial Dept. and Vice Chief Accountant of Hebei Veyong Bio-chemical Co., Ltd., etc.

**Mr. Zheng Tiejun**

Zheng Tiejun, an economist with a bachelor degree, is Head of Preparatory Team of Qingdao branch of the Bank. He has acted as office clerk, clerk in Accounting Dept. and Vice Director and Director of Deposit Dept. of Qiaoxi Sub-branch of Shijiazhuang Branch of ICBC, Vice President and President of Zhonghua Street Sub-branch and President of Pingnan Sub-branch of the Bank.

**Ms. Liu Chongming**

Liu Chongming is a senior economist with a bachelor degree. She has been appointed as Vice President, President and Secretary of Party Committee of Hubei Branch of People's Bank of China, Director of Banking Dept. 1 of Headquarters, and Director of Audit and Supervision Bureau of People's Bank of China, Secretary of Party Committee and President of Tianjin Branch of People's Bank of China, Director of Tianjin Branch of State Administration of Foreign Exchange, Chief Auditor of China Citic Group, Vice Chairman of Citic Holdings Co., Ltd. and Chairman of Board of Supervisors of China Citic Bank.

**Mr. Ji Lianggang**

Ji Lianggang holds master degree in economics, PhD in management and professor's title, is vice Secretary of Party Committee, President and Supervisor of master candidates of Industrial Economics of Hebei University of Economics and Business, Supervisor of PhD. candidates jointly cultivated by Xi'an Jiaotong University, and the leader of trade & economic subjects among provincial excellent key subjects.

**Mr. Wan Guoqing**

Wan Guoqing, a senior economist with a bachelor degree, is Honorary Chairman of Hebei Finance Academy, Vice Chairman of Law Seminar and Director of Institutional Construction Seminar of the People's Congress of Hebei Province and Director of CPPCC of Hebei Province. He has been appointed as Secretary of Party Committee and President of Hebei Branch of People's Bank of China, Director of Hebei Branch of State Administration of Foreign Exchange, and member of Standing Committee of the 9th NPC of Hebei Province.

# 第五节　董事、监事、高级管理人员和员工情况

## （二）监事

### 盛俊龙先生

研究生学历，高级经济师。现任本行监事长、党委副书记、纪委书记。曾任山西省太原市卷烟厂技术员，正定县科委科员，正定县委办公室科员，石家庄市委办公室秘书二科科员，石家庄市委办公厅秘书二科副科级秘书、副处长、处长，副局级资料员。

### 王习勤先生

本科学历，经济师。现任本行邯郸分行行长。历任中国人民银行元氏支行储蓄员、会计员、计划员，中国工商银行元氏支行计划股副股长、办公室主任、支行副行长，本行和平西路支行行长、计划财务部总经理兼清算中心总经理、本行营业部总经理。

### 李维华女士

本科学历，高级经济师。现任本行监事会办公室主任。曾任保定高等金融专科学校教师，河北银行学校教师，实验银行财会部主任，合作路城市信用社副主任，本行合作路支行副行长、行长，本行市场开发部、会计结算部总经理，内审部总经理。

### 宋淼先生

大专学历，注册会计师。现任北京信远中和财务咨询有限责任公司总裁，银杉创富国际投资管理有限公司首席财务官。曾任北京市京都黄金经济总公司财务科长，天健会计师事务所项目经理，德勤华永会计师事务所北京分所高级审计员。

### 王海刚先生

大学本科学历，法学学士，四级律师。现任南京栖霞建设股份有限公司审计法务部总经理、兼证券投资部总经理；南京星叶门窗有限公司监事；棕榈园林股份有限公司监事；湖南湘联科技股份有公司监事。

# V Overview of Directors, Supervisors, Senior Management and Staff

## (2) Supervisors

### Mr. Sheng Junlong

Sheng Junlong, a senior economist with a post-graduate degree, is Chairman of Board of Supervisors, Vice Secretary of Party Committee and Secretary of Discipline Committee of the Bank. He has acted as technician of Taiyuan Cigar Factory, Shanxi, office clerk of Science Committee of Zhengding County, office clerk of Party Committee Office of Zhengding Government, office clerk of Secretary Dept. 2 of Shijiazhuang Municipal Party Committee Office (secretary enjoying vice-chief-level treatment), Vice Director, Director and Data Processor (enjoying vice-director-level treatment) of Shijiazhuang Municipal Party Committee Office.

### Mr. Wang Xiqin

Wang Xiqin, an economist with a bachelor degree, is President of Handan Branch of the Bank. He has acted as saving clerk, accountant and planner of Planning Dept. of Yuanshi Sub-branch of People's Bank of China, Vice Chief of Planning Dept., Office Director, Vice President of Yuanshi Sub-branch of Industrial and Commercial Bank of China, President of Heping West Road Sub-branch, General Manger of Planning & Finance Dept. and General Manager of Clearing Center, and General Manager of Business Dept. of the Bank in succession.

### Ms. Li Weihua

Li Weihua, a senior economist with a bachelor degree, is Office Director of Board of Supervisors of the Bank. She has acted as teacher of Baoding Finance College, teacher of Bank of Hebei School, Director of Finance & Accounting Dept. of Experiment Bank, Vice Director of Hezuo Road Urban Credit Cooperative, Vice President and President of Hezuo Road Sub-branch, General Manager of Market Development Dept. and Accounting & Settlement Dept., and General Manager of Audit Dept. of the Bank.

### Mr. Song Miao

Song Miao, certificated public accountant with college education, is President of Beijing Xinyuanzhonghe Financial Consulting Co., Ltd and Chief Financial Officer of Insunny Fortune International Investment Management Co., Ltd.. He has been appointed as Chief of Financial Dept. of Beijing Capital Gold Economy Co., Ltd, Project Manager of Pan-China Certified Public Accountants and Senior Auditor of Beijing Branch of Deloitte Touche Tohmatsu.

### Mr. Wang Haigang

Wang Haigang, a fourth-grade lawyer with a bachelor degree in laws, is General Manager of Audit and Legal Affairs Dept. and General Manager of Securities Investment Dept. of Nanjing Chixia Development Co. Ltd., Supervisor of Nanjing Maplestar Doors and Windows Co. Ltd., Supervisor of Palm Landscape Architecture Co., Ltd. and Supervisor of Hunan Shinilion Science & Technology Co., Ltd..

# 第五节 董事、监事、高级管理人员和员工情况

## （三）高管层

**姚浩俊先生**

请参阅上文〔董事〕中姚浩俊先生简历。

**张肃建先生**

本科学历，高级工程师。现任本行副行长、党委委员。曾任石家庄市计委信息中心副主任、工程师，石家庄市纺器二厂党委副书记（挂职），石家庄市经济信息中心副主任，本行总工程师。

**李艳霞女士**

请参阅上文〔董事〕中李艳霞女士简历。

**张荣斌先生**

请参阅上文〔董事〕中张荣斌先生简历。

**杨书林先生**

本科学历，高级经济师。现任本行副行长。曾任保定金融高等专科学校人事处科员、副科长、科长兼统筹办主任，工商银行保定分行办公室副主任，本行金桥支行副行长、建北支行行长、中华南大街支行行长、工农路支行行长。

**王振宇先生**

本科学历，经济师。现任本行总会计师。曾任工商银行正定县支行信贷科副科长、计划科科长，本行资金营运部总经理、计划财务部总经理。

## （四）董事会秘书

**赵清辉先生**

经济学硕士，高级经济师。现任本行董事会秘书兼董事会办公室主任。曾任本行支行行长助理、行长办公室助理、国际业务部总经理、行长办公室主任。

# V Overview of Directors, Supervisors, Senior Management and Staff

## (3) Senior Management

**Mr. Yao Haojun**

Please refer to introduction of Mr. Yao Haojun in the section headed “Directors” above.

**Mr. Zhang Sujian**

Zhang Sujian, a senior engineer with a bachelor degree, is Vice President and member of Party Committee of the Bank. He has been appointed as Vice Director and Engineer of Information Center of Shijiazhuang Planning Commission, Vice Secretary (honorary) of Party Committee of the 2nd Shijiazhuang Textile Equipments Factory, Vice Director of Shijiazhuang Economic Information Center and Chief Engineer of the Bank.

**Ms. Li Yanxia**

Please refer to introduction of Ms. Li Yanxia in the section headed “Directors” above.

**Mr. Zhang Rongbin**

Please refer to introduction of Mr. Zhang Rongbin in the section headed “Directors” above.

**Mr. Yang Shulin**

Yang Shulin, a senior economist with a bachelor degree, is Vice President of the Bank. He has acted as office clerk, Vice Chief, Chief of Personnel Dept. & Director of Planning Office of Baoding Finance College, Vice Director of Baoding Branch Office of ICBC, Vice President of Jinqiao Sub-branch, President of Jianbei Sub-branch, President of Zhonghua South Street Sub-branch and President of Gongnong Road Sub-branch of the Bank.

**Mr. Wang Zhenyu**

Wang Zhenyu, an economist with a bachelor degree, is Chief Accountant of the Bank. He has been appointed as Vice Chief of Loan Dept. and Chief of Planning Dept. of Zhengding Sub-branch of ICBC, General Manager of Treasury Dept. and General Manager of Planning & Finance Dept. of the Bank.

## (4) Secretary of Board of Directors

**Mr. Zhao Qinghui**

Zhao Qinghui, a senior economist with a master’s degree in economics, is Secretary of Board of Directors and Director of Board Office of the Bank. He has acted as Assistant to President, Assistant to President’s Office, General Manager of International Banking Dept. and Office Director of President of the Bank.

# 第五节 董事、监事、高级管理人员和员工情况

## 5.1.8 报告期内董事、监事、高级管理人员变动情况

### （一）董事变动情况

报告期内，本行董事未发生变动。

### （二）监事变动情况

2010年3月30日，第三届监事会第四次会议审议通过了《关于改选外部监事的议案》，同意外部监事赵家和教授的辞职请求，提名王海刚先生为外部监事候选人，并将此议案提交股东大会审议。

2010年4月22日，本行二〇〇九年度股东大会审议通过了《关于改选外部监事的议案》，选举王海刚先生为第三届监事会外部监事。

2010年7月28日，第三届监事会第五次会议审议通过了《关于增选王海刚监事为提名委员会委员的议案》，增选王海刚监事为第三届监事会提名委员会委员。

2010年12月27日，第三届监事会第六次会议审议通过了《关于选举王海刚为监事会提名委员会主任委员的议案》，同意监事会提名委员会选举王海刚为主任委员。

### （三）高管层变动情况

报告期内，本行高管层未发生变动。

### （四）董事会秘书变动情况

2010年3月29日，第三届董事会第六次会议审议通过了《关于拟聘任赵清辉同志为董事会秘书的议案》，同意聘任赵清辉同志为本行董事会秘书。

## 5.2 员工情况

截至报告期末，本行在岗员工2,602人，其分类结构如下：

博士、硕士研究生127人，占4.88%；大学本科学历1,183人，占45.47%；大学专科学历1,064人，占40.89%；中专及中专以下学历的228人，占8.76%。

## 5.1.8 Changes in Directors, Supervisors and Senior Management during the reporting period

**(1) Changes in Directors**

There's no change in directors of the Bank during the reporting period.

**(2) Changes in Supervisors**

At the fourth meeting of the third session of the Board of Supervisors held on March 30, 2010, the resolution on re-election of external supervisor was considered and approved, whereby, the resignation of professor Zhao Jiahe as the external supervisor was approved and Mr. Wang Haigang was nominated as candidate of external supervisor. The resolution was submitted to be considered at the general meeting.

At the 2009 Annual General Meeting of the Bank held on April 22, 2010, the resolution on re-election of external supervisor was considered and approved and Mr. Wang Haigang was elected as the external supervisor of the third session of the Board of Supervisors.

At the fifth meeting of the third session of the Board of Supervisors held on July 28, 2010, the resolution on co-option of the supervisor Wang Haigang as a member of the Nomination Committee was considered and approved, whereby, the Supervisor Wang Haigang was co-opted as a member of the Nomination Committee of the third session of the Board of Supervisors.

At the sixth meeting of the third session of the Board of Supervisors held on December 27, 2010, the resolution on election of Wang Haigang as Chairman of the Nomination Committee under the Board of Supervisors was considered and approved, whereby, the election of Wang Haigang as Chairman of the Nomination Committee under the Board of Supervisors was approved.

**(3) Changes in Senior Management**

There's no change in senior management of the Bank during the reporting period.

**(4) Changes in Secretary of Board of Directors**

At the sixth meeting of the third session of the Board of Directors held on March 29, 2010, the resolution on proposal of appointment of Zhao Qinghui as Secretary of the Board of Directors was considered and approved, whereby, the appointment of Zhao Qinghui as Secretary of the Board of Directors of the Bank was approved.

## 5.2 Staff

As at the end of the reporting period, the Bank has 2,602 employees which can be classified into the following categories:

127 employees hold doctoral or master degrees, accounting for 4.88% of the total number; 1,183 employees hold bachelor degrees, accounting for 45.47% of the total number; 1,064 employees received college education, accounting for 40.89%; and 228 employees received secondary vocational education or below, accounting for 8.76%.

# 第六节　公司治理结构

## 6.1 公司治理情况

报告期内，本行严格遵守《公司法》、《商业银行法》、《股份制商业银行公司治理指引》、《中国银监会办公厅关于进一步完善中小商业银行公司治理的指导意见》等规定，坚持银监会提出的“制衡有效、民主决策、程序清晰、激励科学、善待客户、服务社会”的公司治理要求，完善以股东大会、董事会、监事会、高级管理层等机构为主体的组织架构，完善各机构独立运作、有效制衡的制度安排，以及科学、高效的决策、激励和约束机制。董事会的核心作用得到充分发挥，各治理主体很好地履行了各自的职责，各项决议得到了贯彻落实，公司治理的有效性和科学性大幅提高。

报告期内，本行进一步完善了“三会一层”的激励约束机制，制定了董事、监事履职评价办法，建立了董事、监事履职档案。高级管理人员签订了目标责任状，保证激励约束机制的有效实施。截至报告期末，本行董事、监事和高级管理人员的履职考核体系基本形成，真正做到了制衡有效、激励科学。

### 6.1.1 关于股东和股东大会

本行在报告期内召开了二〇〇九年度股东大会和一次临时股东大会，各次会议的通知、召集、召开和表决程序均符合《公司法》和《公司章程》的有关规定。股东大会审议通过了《二〇〇九年董事会报告》、《二〇〇九年监事会报告》、《二〇〇九年度财务决算报告及利润分配预案》等8项议案。

本行召开的二〇〇九年度股东大会聘请了河北三和时代律师事务所对会议进行了现场见证，并出具法律意见书。公司股东大会的召开确保所有股东对公司重大事项的知情权、参与权和表决权。

### 6.1.2 关于董事、董事会及其专业委员会

**（一）董事会构成及运营情况**

公司董事会由15名董事组成，包括7名股东单位代表担任的董事、4名高级管理层成员担任的董事、3名独立董事和1名职工代表董事，董事会的人数和人员构成符合法律法规的要求。全体董事均认真出席会议并审议各项议案，勤勉尽职，有效发挥决策职能，维护全体股东和本行整体利益。2010年度，公司共召开董事会会议4次，董事会临时会议3次，审议通过了30多项议案，并听取了本行经营情况、关联交易情况等各项通报。

# VI Corporate Governance Structure

## 6.1 Corporate Governance

During the reporting period, the Bank strictly abided by provisions stipulated in the "Company Law", the "Commercial Banking Law", the "Guidelines on Corporate Governance of Joint Stock Commercial Banks" and the "Guidance on the Further Improvement of Corporate Governance of Small and Medium-sized Commercial Banks by the General Office of the China Banking Regulatory Committee" etc., and adhered to the corporate governance requirements of "Effective Check-and-balance, Democratic Decision-making, Well-defined Procedures, Scientific Stimulation, Satisfying customers, Serving Society "put forward by China Banking Regulatory Commission, the Bank also improved the organizational structure which is mainly based on organizations like Shareholders' Meeting, Board of Directors, Board of Supervisors, Senior Management, optimize the institutional arrangements which feature independent operations of the institutions and effective balances of power as well as the scientific and efficient decision-making, incentive and restraint mechanisms. The core role of the Board of Directors has been fully played, the governance bodies performed well their duties. Each of the resolutions has been implemented. All these have greatly enhanced the the effectiveness and scientificity of the Company's corporate governance.

During the reporting period, the Bank further improved the incentive and restraint mechanisms of "the Shareholder Meeting, the Board of Directors, the Board of Supervisors and the Senior Management", established assessment methods for directors' and supervisors' duty performance and set up the duty performance files of directors and supervisors. Our senior management signed their target responsibility contracts, to ensure the effective implementation of incentive and restraint mechanisms. By the end of the reporting period, the Bank has basically formed an assessment system for performance of duties of its directors, supervisors and senior management, and put into effect the system of truly effective check-and-balance and scientific stimulation.

### 6.1.1 About Shareholders and Shareholders' Meeting

During the reporting period, the Bank held the 2009 Annual General Meeting and one Extraordinary Shareholders Meeting. All notifying, convening, holding and voting processes of all meetings conformed to relevant provisions of the "Company Law" and the "Articles of Association". 8 resolutions were approved at these Shareholders Meetings, including "the 2009 Report of Board of Directors", "the 2009 Report of Board of Supervisors", "the Financial Report and Profit Distribution Plan for 2009".

Hebei Sanhe & Shidai Law Firm witnessed the 2009 Annual General Meeting held by the Company on site and issued its legal opinions. The Shareholders Meetings of the Company are held to ensure the rights of shareholders to know, to participate in and to vote for significant matters.

### 6.1.2 Directors, Board of Directors and its special committees

**(1) Composition and operation of the Board of Directors**

The Board of Directors of the Company consists of 15 Directors, including 7 Directors acted as by representatives of shareholder units, 4 Directors acted as by senior management members, 3 independent Directors and 1 Employee Representative Director. The number and composition of the Board of Directors have been in compliance with the requirements of relevant laws and regulations. All Directors attended relevant meetings and attentively discussed relevant resolutions, duly performing their obligations and effectively exercising their decision-making power with a view to safeguard the interests of all shareholders and the Bank as a whole. In 2010, the Company held 4 Board Meetings and 3 interim Board Meetings, at which over 30 resolutions were considered and approved, and various notifications including operation conditions and related party transactions of the Bank were heard.

# 第六节　公司治理结构

### （二）董事会各专门委员会运作情况

董事会下设战略委员会、提名与薪酬委员会、风险与关联交易控制委员会以及审计委员会。董事会下设的各委员会均能够按照法律法规、公司章程和工作细则的要求规范召开会议。报告期内，董事会下设各专门委员会共召开会议9次，审议或听取了《五年发展战略规划纲要（2009-2013年）》、《关于设立村镇银行的议案》、《关于高级管理人员二○○九年度经营成果考核及年薪核定情况的议案》、《关于调整〈高级管理人员薪酬管理办法〉的议案》、《关于拟聘任赵清辉同志为董事会秘书的议案》、《二○○九年审计报告》等多项议题，有效发挥了专业职能。

## 6.1.3 关于监事、监事会及其专业委员会

公司监事会现有5名监事组成，包括2名外部监事和3名职工监事。全体监事均能本着对股东高度负责的态度，勤勉尽职，对公司董事会、高级管理层履职情况以及银行财务状况进行监督，保障银行持续稳健发展。报告期内，监事会共召开会议4次，审议通过了《二○○九年监事会报告》、《二○○九年审计报告》、《二○○九年度财务决算报告与利润分配预案》、《关于改选外部监事的议案》、《关于提名王海刚为第三届监事会提名委员会委员的议案》、《河北银行股份有限公司监事行为规范》、《河北银行股份有限公司监事履职评价办法》、《二○一○年监事会内部控制专项检查方案》、《关于提名王海刚为监事会提名委员会主任委员的议案》、《关于内部控制检查（授信部分）的专项报告》、《二○一一年监事会工作计划》等11项议案，听取了《风险与关联交易控制委员会对于本行关联方名单的确认报告》。监事会专门委员会召开4次，通过议案5项。监事会及其专门委员会的职能得到了有效发挥。

## 6.1.4 关于信息披露与透明度

本行近年来按照监管部门对商业银行信息披露的要求，努力遵循境内上市银行的标准，不断提高信息披露的及时性、准确性和完整性，确保所有股东有平等的机会获得信息。报告期内，本行董事会按照银监会信息披露的有关规定，编制了2009年度报告，并在《金融时报》上刊登了年报摘要，在本行网站上登载了年报全文，同时在本公司董事会办公室及全部营业网点备置了2009年度报告，供投资者及利益相关人查阅。同时，本行编制了2008-2009年社会责任报告，并在《河北日报》和本行网站进行了披露。

为方便社会各界了解本行，本行在网站“投资者关系”一栏，及时披露了本行概况、股东信息、分红情况、公告信息、财务摘要、定期报告和联系信息，并对这些信息及时进行更新，做到了信息披露的及时、准确、真实和完整。

# VI Corporate Governance Structure

**(2) Operation of special committees under the Board of Directors**

The Strategic Committee, the Nomination and Remuneration Committee, the Risk and Related Transaction Control Committee and the Audit Committee have been established under the Board of Directors. All committees under the Board of Directors may convene their respective meetings according to requirements of relevant laws and regulations, Articles of Association and their respective defined terms of reference. During the reporting period, the special committees under the Board of Directors held a total of 9 meetings, at which a number of proposals including the "Outline of Five-year Strategic Plan (2009-2013)", "Resolution on Establishment of Rural Banks", "Resolution on Performance Appraisal and Verification of Annual Remuneration for the Senior Management for 2009", "Resolution on Adjusting 'Management Measure of Compensations of Senior Management'", "Resolution on Proposed Nomination of Zhao Qinghui as Secretary of the Board" and "Auditor's Report for 2009" were considered or heard, thereby the special committees have effectively performed their respective functions.

## 6.1.3 Supervisors, Board of Supervisors and its special committees

The Board of Supervisors of the Company consists of 5 Supervisors, including 2 External Supervisors and 3 Employee Representative Supervisors. All Supervisors diligently supervise the duty performance of the Board of Directors and the senior management of the Company and the financial position of the Bank with a high sense of accountability, thus ensuring a sustainable and healthy development of the Bank. During the reporting period, the Board of Supervisors held a total of 4 meetings, at which 11 resolutions including the "Work Report of the Board of Supervisors for 2009", "Auditor's Report for 2009", "Financial Report and Profit Distribution Plan for 2009", "Resolution Regarding Change of External Supervisor", "Resolution on Nomination of Wang Haigang as a Member of the Nomination Committee Under the third session of the Board of Supervisors", "Code on Conduct of Supervisors of Bank of Hebei Co., Ltd.", "Measures for Assessing the Duty Performance of Supervisors of Bank of Hebei Co., Ltd.", "Specific Inspection Plan for the Internal Control of the Board of Supervisors for 2010", "Resolution Regarding the Nomination of Wang Haigang as Chairman of the Nomination Committee under the Board of Supervisors", "Report on Specific Inspection of Internal Control (Credit Grant)" and "Work Plan of the Board of Supervisors for 2011" were considered and approved, and the "Confirmation Report of the List of Related Parties of the Bank by the Risk and Related Transaction Control Committee" was heard. The special committees under the Board of Supervisors held 4 meetings and approved 5 resolutions. The Board of Supervisors and its special committees have effectively performed their respective functions.

## 6.1.4 Information disclosure and transparency

Over the recent years, the Bank has endeavoured to meet the standards set for domestically listed banks, and continuously improved the timeliness, accuracy and completeness in respect of information disclosure according to the requirements set by the relevant regulatory authority in relation to commercial banks' information disclosure, with a view to ensure all shareholders enjoy equal opportunity to get access to information. During the reporting period, the Board of Directors of the Bank prepared "2009 Annual Report" according to relevant provisions set by China Banking Regulatory Commission in relation to information disclosure, and published a summary of the annual report in Financial Times and the full text of the annual report at our website. Meanwhile, copies of "2009 Annual Report" were also made available in the office of the Board of Directors of the Company and all its outlets for inspection by investors and interested parties. In addition, the Bank prepared its Social Responsibility Report for 2008-2009 which was published in Hebei Daily and at our website.

For the purpose of facilitating all social sectors to have better understanding of the Bank, the Bank made a timely disclosure of its corporate profile, shareholder information, dividend payment, announcements, financial summary, regular reports and liaison information in the column headed "Investor Relations" at its website. Such information is updated on a timely basis so as to ensure it is disclosed in a timely, accurate, true and complete manner.

# 第六节　公司治理结构

## 6.2 独立董事与外部监事履行职责情况

### 6.2.1 独立董事参加董事会会议情况

| 独立董事姓名 | 本年应参加董事会次数 | 亲自出席次数 | 委托出席次数 | 缺席次数 |
|---|---|---|---|---|
| 刘崇明 | 7 | 5 | 2 | 0 |
| 纪良纲 | 7 | 6 | 1 | 0 |
| 万国庆 | 7 | 7 | 0 | 0 |

### 6.2.2 外部监事参加监事会会议情况

| 外部监事姓名 | 本年应参加监事会次数 | 亲自出席次数 | 委托出席次数 | 缺席次数 |
|---|---|---|---|---|
| 宋　淼 | 3 | 3 | 0 | 0 |
| 王海刚 | 2 | 2 | 0 | 0 |

### 6.2.3 独立董事对公司有关事项提出异议的情况

报告期内，独立董事未对公司本年度董事会议案和其他非董事会议案事项提出异议。

## 6.3 本行经营决策体系

股东大会是公司最高权力机构；董事会是公司的决策机构，负责公司重大事项的决策；监事会是公司的监督机构，负责对董事会及高级管理层进行监督；高级管理层是公司的执行机构，依法组织开展各项经营管理活动，并接受公司董事会领导和监事会监督。公司实行一级法人体制，各分支机构均为非独立核算单位，其经营管理活动根据总行授权进行，并对总行负责。

公司无控股股东及实际控制人。公司与大股东在业务、人员、资产、机构、财务五方面完全独立。公司为自主经营、自负盈亏的独立法人，具有独立、完整的业务及自主经营能力。

# VI Corporate Governance Structure

## 6.2 Duty performance of Independent Directors and External Supervisors

### 6.2.1 Attendance of Independent Directors at Board Meetings

| Name of independent Director | Number of Board Meetings required to be attended during the year | Number of attendance in person | Number of attendance by proxy | Number of absence |
|---|---|---|---|---|
| Liu Chongming | 7 | 5 | 2 | 0 |
| Ji Lianggang | 7 | 6 | 1 | 0 |
| Wan Guoqing | 7 | 7 | 0 | 0 |

### 6.2.2 Attendance of External Supervisors at meetings of Board of Supervisors

| Name of External Supervisor | Number of meetings required to be attended during the year | Number of attendance in person | Number of attendance by proxy | Number of absence |
|---|---|---|---|---|
| Song Miao | 3 | 3 | 0 | 0 |
| Wang Haigang | 2 | 2 | 0 | 0 |

### 6.2.3 Disagreement of Independent Directors on relevant matters of the Company

During the reporting period, none of the Independent Director raised any disagreement against the matters related to the resolutions of Board Meeting and other resolutions during the year.

## 6.3 Operation decision-making system of the Bank

Shareholder Meeting is the highest authority of the Company; the Board of Directors is the decision-making authority of the Company, and responsible for the decision-making on significant matters of the Company; the Board of Supervisors is the supervision authority of the Company, responsible for supervision on the Board of Directors and the senior management; and the senior management is the executive authority of the Company, which carries out various operation and management activities and is headed by the Board of Directors of the Company and supervised by the Board of Supervisors. The Company implements one legal person system and all its branches and sub-branches are non-independent accounting units that carry out operation and management activities under the authorization of the headquarters and report to the headquarters.

The Company has no controlling shareholder or actual controlling shareholder, and is totally independent from its substantial shareholder in five aspects, namely business, personnel, assets, organization and finance. The Company is an independent legal person that is responsible for its own management decisions, profits and losses, and has independent and complete business and decision-making ability.

# 第六节　公司治理结构

## 6.4 高级管理人员考核、约束与激励机制

本行高级管理人员接受董事会的考核和监督。通过设置科学合理的考评指标，建立高级管理人员薪酬与责任、风险、经营业绩相挂钩的考核机制，有效发挥高级管理人员的主观能动性。同时坚持激励与约束相统一，优化高管人员薪酬结构，激励并约束高级管理人员的努力方向与本行利益保持一致。

报告期内，为加强高级管理人员的激励约束，强化风险管理责任，本行修订了《高级管理人员薪酬管理办法》，为落实经营管理责任，高级管理人员签订了目标责任状。高级管理人员考核、约束与激励机制进一步完善。

## 6.5 公司内控制度完整性、合理性和有效性的说明

本行遵循《中华人民共和国商业银行法》、《商业银行内部控制指引》等法律法规及政策的要求，逐步建立起一套较为科学、严密的内部控制制度体系，并随着业务发展、外部经营环境变化和风险控制的需要适时进行修订、补充和完善，促使内部控制制度能够有效地渗透到各项业务过程和操作环节，覆盖现有部门、岗位和人员，发挥了制衡的作用。本行致力于操作风险等各类风险防范长效机制的建设，现已形成了由制度制定、检查执行以及监督构成的“三道防线”，形成了对风险进行事前防范、事中控制、事后监督和纠正的内控机制，有效防控了各类风险，保障了本行持续、稳健、快速发展。

本行通过持续健全内部规章制度体系、加强制度执行力检查监督等工作，进一步提高了内部控制制度的完整性、合理性和有效性，确保本行的战略和经营目标得以全面实施和充分实现；确保国家法律法规、金融规章和本行内部规章制度得到贯彻执行；确保风险管理体系的有效性，将各类风险控制在适当的范围内，保障资金安全；确保业务记录、财务信息和其他管理信息的完整和真实。

# VI Corporate Governance Structure

## 6.4 Mechanism of assessment, restriction and incentive of senior management members

Our senior management members are subject to assessment and supervision of the Board of Directors. Through setting scientific and reasonable assessment indicators, the Bank has established an assessment mechanism combining the remuneration of senior management members with their responsibility, risk and operating results so as to effectively bring their proactivity into full play. Meanwhile, the Bank insists on combining incentive and restriction, optimizes the remuneration structure of senior management members, and ensures that the work focus of its senior management members meets the interest of the Bank through incentive and restriction.

During the reporting period, in order to strengthen the incentive and restriction mechanism for its senior management and the accountability for risk management, the Bank made amendments to the "Administrative Measures for the Remuneration of Senior Management Members". In addition, for the purpose of performing the operating and managerial accountability, each member of the senior management signed a responsibility statement. Thereby, the mechanism of assessment, restriction and incentive for senior management members has been further improved.

## 6.5 Description of the completeness, reasonableness and efficiency of the Company's internal control system

In accordance with the requirements of relevant laws and regulations and policies including "Law of the People's Republic of China on Commercial Banks" and "Guidance on Internal Control of Commercial Banks", the Bank has gradually set up a relatively scientific and precise internal control system, and duly amended, complemented and improved such system in response to the needs for its business development, change of external operation environment and risk control, effectively implemented the internal control system in various business processes and operating segment and made it covering existing departments, posts and personnel and playing the role of balance. the Bank is devoted to the establishment of various long-effect systems to prevent various risks including operation risks. Currently, the Bank has formed "three defence lines", including system establishment, inspection implementation and supervision, and the internal risk control mechanism featured with pre-prevention, in-process control and post-monitoring and correction so as to effectively prevent and control various risks and ensure a sustainable, healthy and rapid development of the Bank.

With its continuous effort in perfecting the internal rules and regulations and enhancing the system implementation, inspection and supervision, the Bank has further improved the completeness, reasonableness and efficiency of its internal control system. As a result, the Bank was able to ensure the comprehensive implementation and full realization of its strategic and operation goals, the consistent implementation of the laws, regulations and financial rules of the State and the internal rules and regulations of the Bank, the effectiveness of its risk management system and the control of various risks within appropriate scope to assure the safety of the funds, and the integrity and authenticity of its business records, financial information and other management information.

# 第七节　股东大会情况简介

## 7.1 2009年年度股东大会召开情况

2010年4月22日，公司二〇〇九年度股东大会在本行住所三楼报告厅召开。会议由乔志强董事长主持。参加会议的股东(代理人)代表有表决权股份1,680,213,239股，占本行全部股份的84.01%。会议的通知、召集、召开以及表决程序均符合《公司法》和《公司章程》的相关规定。

年度股东大会以记名投票的方式审议通过了《二〇〇九年董事会报告》、《二〇〇九年监事会报告》、《二〇〇九年度财务决算报告及利润分配预案》、《二〇一〇年度财务预算》、《二〇〇九年度报告》、《关于改选外部监事的议案》等6项议案，通报了二〇〇九年关联交易情况。

河北三和时代律师事务所对本次会议的召集和召开程序、出席会议股东的资格、提案和表决程序等事项的合法、合规性进行了现场见证，并出具了法律意见书。

## 7.2 2010年临时股东大会召开情况

2010年11月6日，本行2010年度第一次临时股东大会以非现场方式召开。会议由乔志强董事长主持。参加会议的股东(代理人)代表有表决权股份1,208,515,858股，占本行全部股份的60.43%。会议的通知、召集、召开以及表决程序均符合《公司法》和《公司章程》的相关规定。本次会议以记名投票的方式审议通过了《关于调整〈二〇一〇年度财务预算〉的议案》。河北三和时代律师事务所对本次会议的召集和召开程序、出席会议股东的资格、提案和表决程序等事项的合法、合规性进行了现场见证，并出具了法律意见书。

# VII Introduction of Shareholders' General Meeting

## 7.1 2009 Annual General Meeting

On April 22, 2010, the 2009 Annual General Meeting of the Company was held in the lecture hall on 3F of domicile of the Bank. The meeting was presided by Chairman, Mr. Qiao Zhiqiang. The shareholders (or representatives) attending the meeting totally held 1,680,213,239 shares carrying voting rights, representing 84.01% of total shares of the Bank. All notifying, convening, holding and voting procedures of the meeting conformed to the relevant provisions of the Company Law and the Articles of Association.

The Annual General Meeting considered and approved, by way of registered ballots, 6 resolutions including "2009 Annual Report of the Board of Directors", "2009 Annual Report of the Board of Supervisors", "Financial Statements and Profit Distribution Plan for 2009", "2010 Annual Financial Budget", "2009 Annual Report" and "Resolution on Re-election of External Supervisors", and also circulated information on the connected transactions in 2009.

Hebei Sanhe & Shidai Law Firm was present as a witness in respect of the convening and holding procedures of this meeting, the qualifications of shareholders attending the meeting and the validity and compliance of matters such as proposals and voting procedures, and issued legal opinions.

## 7.2 2010 Extraordinary General Meeting

On November 6, 2010, our first extraordinary general meeting in 2010 was held in a non-on-site manner. The meeting was presided by Chairman, Mr. Qiao Zhiqiang. The shareholders (or representatives) attending the meeting totally held 1,208,515,858 shares carrying voting rights, accounting for 60.43% of total shares of the Bank. All notifying, convening, holding and voting procedures of the meeting conformed to the relevant provisions of the Company Law and the Articles of Association. This meeting considered and approved the "Resolution on Adjusting 2010 Annual Financial Budget" by way of registered ballots. Hebei Sanhe & Shidai Law Firm was present as a witness in respect of the convening and holding procedures of this meeting, the qualifications of shareholders attending the meeting and the validity and compliance of matters such as proposals and voting procedures, and issued legal opinions.

# 第八节 董事会报告

## 8.1 管理层讨论与分析

### 8.1.1 报告期内主要工作和主要业务经营情况

(一)公司治理进一步完善。本行按照银监会提出的“制衡有效、民主决策、程序清晰、激励科学、善待客户、服务社会”的要求，不断完善“三会一层”的激励约束机制，出台董事、监事履职评价办法，建立履职档案，加强对高级管理人员的考核激励，公司治理的有效性和科学性大幅提高。

(二)成功发行次级债券。2010年5月份，本行首次成功发行次级债券，募集资金8亿元用于补充本行资本金，提高了本行资本充足率，增强了本行抵御风险的能力。

(三)积极推进环渤海区域布局。新增设廊坊、沧州和保定3家分行，青岛分行获批筹建。同时，唐山、天津共成立3家异地支行。设立了石家庄首家村镇银行 – 平山西柏坡冀银村镇银行。此外，为加强战略发展研究和产品创新和研发，成立了发展研究中心。

(四)主要业务条线亮点突出。一是坚持服务中小企业不动摇，大力创新中小企业特色产品和服务。全行共发放中小企业贷款154.11亿元，同比多增61.45亿元，占全部贷款余额的46.91%。本行小企业金融服务中心被中国银监会授予“2010年度全国小企业金融服务先进单位”荣誉称号。二是加强同业合作，积极开展银团贷款业务。牵头组织银团贷款2笔，金额6亿元；参与银团贷款2笔，金额1.45亿元。三是理财业务实现突破。全年理财产品销售金额、手续费收入、客户数量分别为上年的5.74倍、10.44倍和10.34倍，有效增强了为中高端客户服务的能力。四是信用卡业务坚持在细分市场上下功夫，突出产品差异化和特色化服务，发行了石药联名卡、商道卡、光彩卡等新产品，开发了灵活分期业务、现金分期业务等新功能，全年新增有效信用卡35,079张。五是加大自助渠道整合和开发力度，企业网银新增2,838户，个人网银新增8,587户。企业网银交易金额累计超过400亿元，交易笔数13万笔；个人网银交易额累计超过62亿元，交易笔数11万笔；网上银行转账综合替代率达到25.7%。六是国际业务稳步增长，全年实现外汇结算量6.19亿美元，外汇中间业务收入671万人民币，外汇利润135万美元，分别较2009年增长152%、149%和102%。七是加大短期资产运作，提高了投资收益。去年累计投资短期理财产品248亿元，票据逆回购162亿元，债券代持8,400亿元。短期资金运用实现收入3.33亿元，同比增加1.71亿元，增长106%。

# VIII Report of Board of Directors

## 8.1 Discussion and analysis of management

### 8.1.1 Main works and business operation during reporting period

(1) Our corporate governance was further improved. In accordance with the requirements of "Effective Check-and-balance, Democratic Decision-making, Well-defined Processes, Scientific Incentives, Satisfying Customers and Serving Society", the Bank continued to improve the incentive and constraint mechanism of "the Shareholder Meeting, the Board of Directors, the Board of Supervisors and the Senior Management", introduced the measures for assessing the performance of directors and supervisors, created the duty performance files and enhanced its efforts in evaluating and motivating the performance of its senior management, which significantly improved the effectiveness and scientific level of its corporate governance.

(2) Our subordinated bonds were successfully issued. In May 2010, the Bank successfully issued its subordinated bonds for the first time and raised a proceed of RMB800,000,000 which was used to replenish the working capital of the Bank, which improved its capital adequacy ratio and enhanced its risk-resisting ability.

(3) Branches were vigorously established in the Bohai Rim Region. Three new branches, namely Langfang branch, Cangzhou branch and Baoding branch, were set up, while Qingdao branch also obtained approval for establishment. Meanwhile, three new sub-branches were set up in Tangshan and Tianjin. Pingshan Xibaipo Jiyin County Bank Co., Ltd., the first rural bank in Shijiazhuang, was set up. In addition, to enhance the research of strategic development as well as the product innovation and R&D, a R&D center was set up.

(4) Remarkable achievements were made in our core businesses. Firstly, the Bank continued to serve SME customers and made great efforts in innovating featured products and services for its SME customers. SME loans granted by the Bank amounted to RMB15,411 million, representing an increase of RMB6,145 million as compared with the previous year or a proportion of 46.91% in its total loan balances. Our SME financial service center was granted by the CBRC the honorary title of "National Advanced Institution Offering SME Financial Services in 2010". Secondly, our inter-bank cooperation was enhanced and the syndicated loan business was proactively carried out. The Bank took the initiative to coordinate the granting of two syndicated loans of RMB600 million and participated in the granting of two syndicated loans of RMB145 million. Thirdly, breakthroughs were made in our wealth management business. Sales amounts, fee income and customer number of our wealth management products for the year were 5.74, 10.44 and 10.34 times those of the previous year, thus effectively improving its ability to serve the middle and high end customers. Fourthly, the Bank continued to expand its credit card business in diversified markets, aiming to provide differentiated and featured services. A number of new products including Shiyao Co-branded card, Shangdao card and Guangcai card were issued, new services such as flexible instalment business and cash installment business were offered, and 35,079 effective credit cards were issued in the year. Fifthly, more efforts were made to consolidate and develop our self-service channels, achieving an increase of 2,838 new corporate internet banking customers and 8,587 new personal internet banking customers. There were 130,000 transactions made by corporate internet banking customers with accumulated amounts of over RMB40 billion, and 110,000 transactions made by personal internet banking customers with accumulated amounts of over RMB6.2 billion, resulting in the consolidated replacement rate of internet banking transfer reaching 25.7%. Sixthly, international business increased steadily. In the year, there were foreign exchange settlements of US$619,000,000, incomes from foreign exchange intermediary business of RMB6,710,000, profit from foreign exchange transactions of US$1,350,000, representing an increase of 152%, 149% and 102% respectively from 2009. Seventhly, the operation of short term assets was enhanced to increase investment gains. In the year, the Bank invested RMB24.8 billion in short term wealth management products on an accumulated basis, RMB16.2 billion in the reverse repurchase of bills and RMB840 billion in the holding on trust of bonds. Incomes from the operation of short term capital amounted to RMB333 million, representing a year-on-year increase of RMB171 million or 106%.

# 第八节　董事会报告

（五）加强风险管理和内控制度建设。一是制定并实施《风险管理体系改革方案》，从健全风险管理架构、完善风险管理制度、强化风险管理部门职能、充实风险管理专业人员、改进风险管理技术手段等方面着手，使全面风险管理的组织体系建设向前迈进了一大步。二是积极落实贷款新规，加强贷后风险管理。三是完善了资金业务风险控制机制，明确了前、中、后台部门职责及运行需求，构建了前、中、后台真正分离并能与本行实际适应的资金业务风险管理机制。四是制定了《内部审计基本规定》，加强了内部审计管理。

（六）实施信息科技与人力资源发展战略。一是新核心业务系统2010年全面上线。新核心系统上线后，本行继续加大科技投入，继续开发IT项目管理系统、重建数据平台并配套建设报表平台、建设新信贷系统等，保证信息技术对业务发展的支持。二是成立了河北银行大学，使本行人才培养走上了快车道，为本行全面提升人力资源价值奠定了基础。

（七）扎实开展“能力提升年”活动，全面提升全行的风险管控能力、产品创新能力、市场营销能力、精细化管理能力、选人用人能力、职业技术能力、执行能力以及自律能力等各方面的能力，取得了良好成效。

（八）塑造优秀的企业文化，打造软实力。统一本行的思想意识和行为规范，在全行范围内形成了凝聚力和向心力。聘请了专业人士着手内刊制作，以进一步打造优秀的企业文化氛围。着手加强品牌建设，制定了全行母品牌及核心子品牌的传播策略，为今后建立知名品牌做好了准备。

## 8.1.2 营业收入构成

（单位：人民币千元）

| 项目 | 2010年 | 2009年 | 本年比上年增减(%) |
|---|---|---|---|
| 利息净收入 | 1,788,806 | 1,078,245 | 65.90 |
| 手续费及佣金净收入 | 54,726 | 52,791 | 3.67 |
| 投资收益 | -27,356 | -19,950 | / |
| 公允价值变动损益 | 3,352 | -16,847 | / |
| 汇兑损益 | 976 | 2,230 | -56.23 |
| 其他业务收入 | 13,514 | 14,903 | -9.32 |
| 合计 | 1,834,018 | 1,111,372 | 65.02 |

# VIII Report of Board of Directors

(5) Risk management and internal control were enhanced. Firstly, the “Reform Plan for Risk Management” was formulated and implemented. The purpose of which is to make a leap-forward progress in the construction of comprehensive risk management system which is to be accomplished by building a sound risk management structure, perfecting the risk management system, strengthening the functions of risk management department, recruiting sufficient risk management professionals and improving the risk management technologies. Secondly, new requirements for loan extension were proactively implemented to enhance the post-disbursement management. Thirdly, the risk control mechanism for capital operations were improved, the duties and operational requirements of front, middle and back-office departments were clearly specified, and the risk management mechanism for capital operations which effectively separates front, middle and back-office departments and adapts to the actual conditions of the Bank was established. Fourthly, the “Basic Requirements for Internal Auditing” was formulated to enhance the management of our internal auditing.

(6) The strategies for the development of Information Technology and Human Resources were implemented. Firstly, new core business system was fully launched in 2010. After the launch of a new core system, the Bank continued its effort to increase investments in scientific development and research, develop IT management system, rebuild a data platform together with a form platform and build a new credit system, so as to ensure an IT support for its business development. Secondly, Bank of Hebei University was established to cultivate various talents for the Bank in an efficient way, thus laying solid foundation for overall improvement in the value of its human resources.

(7) The competitiveness enhancement program was actively carried out during the year to fully improve such abilities as the risk control, product innovation, marketing and promotion, refined management, talent selection and deployment, occupational technology, implementation and self-discipline of the Bank, and remarkable achievements were achieved.

(8) Outstanding corporate culture was established to foster our soft power. The Bank tried to keeps unified ideology and set up a unified code of conduct which helped to form cohesion and centripetal force throughout the Bank. Professionals were engaged to prepare an internal journal with an aim to further foster an outstanding corporate culture. Brandbuilding effort was enhanced. The Bank formulated the strategies for promoting its brand and other core brands which has laid the foundation for building its brand into a renowned one in future.

## 8.1.2 Business income structure

(Unit: RMB’000)

| Item | 2010 | 2009 | Increase/decrease as compared with the previous year (%) |
|---|---|---|---|
| Net interest incomes | 1,788,806 | 1,078,245 | 65.90 |
| Net incomes from fees and commissions | 54,726 | 52,791 | 3.67 |
| Investment incomes | -27,356 | -19,950 | / |
| Profits/losses arising from changes in fair value | 3,352 | -16,847 | / |
| Exchange gains/losses | 976 | 2,230 | -56.23 |
| Other business incomes | 13,514 | 14,903 | -9.32 |
| Total | 1,834,018 | 1,111,372 | 65.02 |

# 第八节　董事会报告

## 8.1.3 财务状况及经营成果

（单位：人民币千元）

| 项目 | 2010年末 | 2009年末 | 本年比上年增减(%) |
|---|---|---|---|
| 总资产 | 75,833,444 | 54,825,439 | 38.32 |
| 总负债 | 72,119,068 | 51,523,293 | 39.97 |
| 所有者权益 | 3,714,376 | 3,302,146 | 12.48 |
| 净利润 | 570,889 | 347,536 | 64.27 |
| 现金及现金等价物净增加额 | 4,915,009 | 2,756,999 | 78.27 |

## 8.1.4 长期股权投资

（单位：人民币千元）

| 被投资单位名称 | 2010年末 | 2009年末 |
|---|---|---|
| 中国银联股份有限公司 | 8,000 | 8,000 |
| 石家庄人民商场股份有限公司 | 3,300 | 3,300 |
| 城市商业银行资金清算中心 | 400 | 400 |
| 石家庄市长安区家具公司 | – | 300 |
| 石家庄市佳诚实业发展公司 | – | 8,200 |
| 石家庄市全通贸易公司 | – | 100 |
| 石家庄市运金建材经销部 | – | 50 |
| 其他 | – | 491 |
| 减：长期投资减值准备 | 825 | 3,816 |
| 合计 | 10,875 | 17,025 |

## 8.1.3 Financial position and operation results

(Unit: RMB'000)

| Item | At the end of 2010 | At the end of 2009 | Increase/decrease as compared with the previous year (%) |
|---|---|---|---|
| Total assets | 75,833,444 | 54,825,439 | 38.32 |
| Total liabilities | 72,119,068 | 51,523,293 | 39.97 |
| Owners' equities | 3,714,376 | 3,302,146 | 12.48 |
| Net profit | 570,889 | 347,536 | 64.27 |
| Net increase of cash and cash equivalents | 4,915,009 | 2,756,999 | 78.27 |

## 8.1.4 Long-term equity investments

(Unit: RMB'000)

| Name of Investees | At the end of 2010 | At the end of 2009 |
|---|---|---|
| China UnionPay Co., Ltd. | 8,000 | 8,000 |
| Shijiazhuang People's Store Co., Ltd. | 3,300 | 3,300 |
| The Capital Clearing Center of City Commercial Banks | 400 | 400 |
| Shijiazhuang Changan District Furniture Co., Ltd. | – | 300 |
| Shjazhuang Jacheng Industral Development Co., Ltd. | – | 8,200 |
| Shijiazhuang Quantong Trade Co., Ltd. | – | 100 |
| Shjarhuang Yunjn Construction Materials Sale Center | – | 50 |
| Others | – | 491 |
| Less: provision for impairment of long-term investments | 825 | 3,816 |
| Total | 10,875 | 17,025 |

# 第八节 董事会报告

## 8.2 本行业务情况

### 8.2.1 报告期末本行分支机构基本情况

| 序号 | 分支机构名称 | 分支机构地址 |
|---|---|---|
| 1 | 营业部 | 河北省石家庄市平安北大街28号 |
| 2 | 华兴支行 | 河北省石家庄市中华北大街57号 |
| 3 | 北站支行 | 河北省石家庄市市庄路300号 |
| 4 | 北新街支行 | 河北省石家庄市北新街116号副8号 |
| 5 | 长安支行 | 河北省石家庄市青园街61号 |
| 6 | 长征街支行 | 河北省石家庄市长征街75号 |
| 7 | 长江支行 | 河北省石家庄市长江大道9号 |
| 8 | 仓安路支行 | 河北省石家庄市槐安西路157号 |
| 9 | 朝阳路支行 | 河北省石家庄市友谊北大街313号 |
| 10 | 东岗路支行 | 河北省石家庄市东岗路77号 |
| 11 | 富强大街支行 | 河北省石家庄市富强大街23-9号 |
| 12 | 高新支行 | 河北省石家庄市裕华西路67-1号 |
| 13 | 工农路支行 | 河北省石家庄市红旗大街46-1号 |
| 14 | 广安街支行 | 河北省石家庄市广安大街28号 |
| 15 | 和平支行 | 河北省石家庄市中山西路366号 |
| 16 | 和平东路支行 | 河北省石家庄市和平东路288号 |
| 17 | 和平西路支行 | 河北省石家庄市和平西路516号 |
| 18 | 和中支行 | 河北省石家庄市和平西路56号 |
| 19 | 合作路支行 | 河北省石家庄市泰华街170号 |
| 20 | 华南支行 | 河北省石家庄市中华南大街232号 |
| 21 | 槐安路支行 | 河北省石家庄市青园街298号 |
| 22 | 槐北路支行 | 河北省石家庄市建设南大街80号 |
| 23 | 槐南路支行 | 河北省石家庄市体育南大街306号 |
| 24 | 新石南路支行 | 河北省石家庄市新石南路238号 |
| 25 | 建北支行 | 河北省石家庄市建设北大街179号 |
| 26 | 建华支行 | 河北省石家庄市中山东路452号 |
| 27 | 建华南大街支行 | 河北省石家庄市建华南大街108号 |
| 28 | 裕兴支行 | 河北省石家庄市裕华东路15号 |
| 29 | 健康路支行 | 河北省石家庄市健康路广安小区康华园19号 |

## 8.2 Businesses of the Bank

### 8.2.1 Basic conditions of our branches and sub-branches at the end of reporting period

| No. | Name of Branch and Sub-branch | Address of Branch and Sub-branch |
|---|---|---|
| 1 | Business Dept | No. 28, Pingan North Street, Shijiazhuang, Hebei |
| 2 | Huaxing Sub-branch | No. 57 Zhonghua Bei Street, Shijiazhuang, Hebei |
| 3 | Bezhan Sub-branch | No. 300, Shizhuang Road, Shijiazhuang, Hebei |
| 4 | Beixin Street Sub-branch | B-8, No. 116 Beixin Street, Shijiazhuang, Hebei |
| 5 | Changan Sub-branch | No. 61 Qingyuan Street, Shijiazhuang, Hebei |
| 6 | Changzheng Street Sub-branch | No. 75 Changzheng Street, Shijiazhuang, Hebei |
| 7 | Changjiang Sub-branch | No. 9 Changjiang Road, Shijiazhuang, Hebei |
| 8 | Cangan Road Sub-branch | No. 157 Huaian West Road, Shijiazhuang, Hebei |
| 9 | Chaoyang Road Sub-branch | No. 313 Youyi North Street, Shijiazhuang,Hebei |
| 10 | Donggang Road Sub-branch | No. 77 Donggang Road, Shijiazhuang, Hebei |
| 11 | Fuqiang Street Sub-branch | No. 23-9 Fuqiang Street, Shijiazhuang, Hebei |
| 12 | Gaoxin Sub-branch | No. 67-1 Yuhua West Road, Shijiazhuang, Hebei |
| 13 | Gongnong Road Sub-branch | No. 46-1 Hongqi Street, Shijiazhuang, Hebei |
| 14 | Guangan Street Sub-branch | No. 28 Guangan Street, Shijiazhuang, Hebei |
| 15 | Heping Sub-branch | No. 366 Zhongshan West Road, Shijiazhuang, Hebei |
| 16 | Heping East Road Sub-branch | No. 288 Heping East Road, Shijiazhuang, Hebei |
| 17 | Heping West Road Sub-branch | No. 516 Heping West Road, Shijiazhuang, Hebei |
| 18 | Hezhong Sub-branch | No. 56 Heping West Road, Shijiazhuang, Hebei |
| 19 | Hezuo Road Sub-branch | No. 170 Taihua Street, Shijiazhuang, Hebei |
| 20 | Huanan Sub-branch | No. 232 Zhonghua South Street, Shijiazhuang, Hebei |
| 21 | Huaian Road Sub-branch | No. 298 Qingyuan Street, Shijiazhuang, Hebei |
| 22 | Huaibei Road Sub-branch | No. 80 Jianshe South Street, Shijiazhuang, Hebei |
| 23 | Huainan Road Sub-branch | No. 306 Tiyu South Street, Shijiazhuang, Hebei |
| 24 | Xinshi South Road Sub-branch | No. 238 Xinshi South Road, Shijiazhuang, Hebei |
| 25 | Jianbei Sub-branch | No. 179 Jianshe North Street, Shijiazhuang, Hebei |
| 26 | Jianhua Sub-branch | No. 452 Zhongshan East Road, Shijiazhuang, Hebei |
| 27 | Janhua South Street Sub-branch | No. 108 Janhua South Street, Shijiazhuang, Hebei |
| 28 | Yuxing Sub-branch | No. 15 Yuhua East Road, Shijiazhuang, Hebei |
| 29 | Jiankang Road Sub-branch | No. 19 Kanghuayuan, Guangan Community, Jiankang Road, Shijiazhuang, Hebei |

# 第八节 董事会报告

| 序号 | 分支机构名称 | 分支机构地址 |
| --- | --- | --- |
| 30 | 金桥支行 | 河北省石家庄市维明南大街169号 |
| 31 | 开发区支行 | 河北省石家庄市裕华东路173-1号 |
| 32 | 联盟路支行 | 河北省石家庄市联盟路248号 |
| 33 | 平安支行 | 河北省石家庄市平安南大街77号 |
| 34 | 平南支行 | 河北省石家庄市平安南大街190号 |
| 35 | 青园街支行 | 河北省石家庄市青园街215号 |
| 36 | 人民广场支行 | 河北省石家庄市中山东路195号 |
| 37 | 胜利路支行 | 河北省石家庄市东风路25号 |
| 38 | 师范街支行 | 河北省石家庄市自强路200号 |
| 39 | 石岗支行 | 河北省石家庄市中华北大街188号 |
| 40 | 四中路支行 | 河北省石家庄市四中路57号 |
| 41 | 谈固南大街支行 | 河北省石家庄市谈固南大街A-63-10、11、12 |
| 42 | 谈南路支行 | 河北省石家庄市谈南路49号 |
| 43 | 体育街支行 | 河北省石家庄市体育南大街176号 |
| 44 | 维明街支行 | 河北省石家庄市自强路127号 |
| 45 | 新华东路支行 | 河北省石家庄市新华路65号 |
| 46 | 新华路支行 | 河北省石家庄市新华路172号 |
| 47 | 新华西路支行 | 河北省石家庄市新华路539号 |
| 48 | 兴凯路支行 | 河北省石家庄市兴凯路221号 |
| 49 | 友谊大街支行 | 河北省石家庄市新华路655号 |
| 50 | 友谊南大街支行 | 河北省石家庄市友谊南大街175号 |
| 51 | 裕华东路支行 | 河北省石家庄市裕华东路280号 |
| 52 | 裕华路支行 | 河北省石家庄市裕华东路33号 |
| 53 | 裕华中路支行 | 河北省石家庄市裕华西路7号 |
| 54 | 运河桥支行 | 河北省石家庄市建设北大街325号 |
| 55 | 翟营大街支行 | 河北省石家庄市翟营大街108号 |
| 56 | 翟营南大街支行 | 河北省石家庄市翟营南大街339号 |
| 57 | 正东路支行 | 河北省石家庄市正东路29号 |
| 58 | 中华大街支行 | 河北省石家庄市中华南大街348号 |
| 59 | 中山路支行 | 河北省石家庄市中华南大街26号 |

# VIII Report of Board of Directors

| No. | Name of Branch and Sub-branch | Address of Branch and Sub-branch |
|---|---|---|
| 30 | Jinqiao Sub-branch | No. 169 Weiming South Street, Shijiazhuang, Hebei |
| 31 | Kaifaqu Sub-branch | No. 173-1 Yuhua East Road, Shijiazhuang, Hebei |
| 32 | Lianmeng Road Sub-branch | No. 248 Lianmeng Road, Shijiazhuang, Hebei |
| 33 | Pingan Sub-branch | No.77 Pingan South Street, Shijiazhuang, Hebei |
| 34 | Pingnan Sub-branch | No. 190 Pingan South Street, Shijiazhuang, Hebei |
| 35 | Qingyuan Street Sub-branch | No. 215 Qingyuan Street, Shijiazhuang, Hebei |
| 36 | Renminguangchang Sub-branch | No. 195 Zhongshan East Road, Shijiazhuang, Hebei |
| 37 | Shengli Road Sub-branch | No. 25 Dongfeng Road, Shijiazhuang, Hebei |
| 38 | Shifan Street Sub-branch | No. 200 Ziqiang Road, Shijiazhuang, Hebei |
| 39 | Shigang Sub-branch | No. 188 Zhonghua North Road, Shijiazhuang, Hebei |
| 40 | Sizhong Road Sub-branch | No. 57 Sizhong Road, Shijiazhuang, Hebei |
| 41 | Tangu South Street Sub-branch | No. A-63-10, 11, 12, Tangu South Street, Shijiazhuang, Hebei |
| 42 | Tannan Road Sub-branch | No. 49 Tannan Road, Shijiazhuang, Hebei |
| 43 | Tiyu Street Sub-branch | No. 176 Tiyu South Street, Shijiazhuang, Hebei |
| 44 | Weiming Street Sub-branch | No. 127 Ziqiang Road, Shijiazhuang, Hebei |
| 45 | Xinhua East Road Sub-branch | No. 65 Xinhua Road, Shijiazhuang, Hebei |
| 46 | Xinhua Road Sub-branch | No. 172 Xinhua Road, Shijiazhuang, Hebei |
| 47 | Xinhua West Road Sub-branch | No. 539 Xinhua Road, Shijiazhuang, Hebei |
| 48 | Xingkai Road Sub-branch | No. 221 Xingkai Road, Shijiazhuang, Hebei |
| 49 | Youyi Street Sub-branch | No. 655 Xinhua Street, Shijiazhuang, Hebei |
| 50 | Youyi South Street Sub-branch | No. 175 Youyi South Street, Shijiazhuang, Hebei |
| 51 | Yuhua East Sub-branch | No. 280 Yuhua East Road, Shijiazhuang, Hebei |
| 52 | Yuhua Road Sub-branch | No. 33 Yuhua East Road, Shijiazhuang, Hebei |
| 53 | Yuhua Middle Road Sub-branch | No. 7 Yuhua West Road, Shijiazhuang, Hebei |
| 54 | Yunheqiao Sub-branch | No. 325 Jianshe North Street, Shijiazhuang, Hebei |
| 55 | Zhaiying Street Sub-branch | No. 108 Zhaiying Street, Shijiazhuang, Hebei |
| 56 | Zhaiying South Street Sub-branch | No. 339 Zhaiying South Street, Shijiazhuang, Hebei |
| 57 | Zhengdong Road Sub-branch | No. 29 Zhengdong Street, Shijiazhuang, Hebei |
| 58 | Zhonahua Street Sub-branch | No. 348 Zhonahua South Street, Shijiazhuang, Hebei |
| 59 | Zhongshan Road Sub-branch | No. 26 Zhonghua South Street, Shijiazhuang, Hebei |

# 第八节　董事会报告

| 序号 | 分支机构名称 | 分支机构地址 |
|---|---|---|
| 60 | 矿区支行 | 河北省石家庄市矿区南纬东路63号 |
| 61 | 正定支行 | 河北省正定县正定镇恒山西路95号 |
| 62 | 藁城支行 | 河北省藁城市四明街79号 |
| 63 | 辛集支行 | 河北省辛集市兴华路北段158号 |
| 64 | 唐山分行 | 河北省唐山市新华西道136号锦江国际饭店B座 |
| 65 | 唐山建设北路支行 | 河北省唐山市路北区建设北路58号 |
| 66 | 唐山丰润支行 | 河北省唐山市丰润区新城道1-1、1-2号 |
| 67 | 邯郸分行 | 河北省邯郸市丛台区滏东北大街39号 |
| 68 | 天津分行 | 天津市河西区围堤道124号、126号 |
| 69 | 天津和平支行 | 天津市和平区福安大街39号底商－16、17、18跃 |
| 70 | 廊坊分行 | 河北省廊坊市广阳道55号 |
| 71 | 沧州分行 | 河北省沧州市运河区浮阳南大道22号 |
| 72 | 保定分行 | 河北省保定市东风西路16号 |

## 8.2.2 信贷资产质量状况

### （一）五级分类情况

（单位：人民币千元）

| 五级分类 | 期末 | | 期初 | |
|---|---|---|---|---|
| | 金额 | 占比(%) | 金额 | 占比(%) |
| 正常类 | 31,669,623 | 96.44 | 25,751,654 | 97.75 |
| 关注类 | 946,629 | 2.88 | 325,402 | 1.24 |
| 次级类 | 143,903 | 0.44 | 156,183 | 0.59 |
| 可疑类 | 53,777 | 0.16 | 72,141 | 0.27 |
| 损失类 | 24,016 | 0.07 | 40,115 | 0.15 |
| 合计 | 32,837,948 | 100.00 | 26,345,495 | 100.00 |

# VIII Report of Board of Directors

| No. | Name of Branch and Sub-branch | Address of Branch and Sub-branch |
|---|---|---|
| 60 | Mining Area Sub-branch | No. 63 Nanwei East Road, Mining Area, Shijiazhuang, Hebei |
| 61 | Zhengding Sub-branch | No. 95 Hengshan West Road, ZhengdingTown, Zhengding County, Hebei |
| 62 | Gaocheng Sub-branch | No. 79 Siming Street, Gaocheng, Hebei |
| 63 | Xinji Branch | No. 158 North Section, Xinghua Road, Xiji, Hebei |
| 64 | Tanshan Branch | Building B, Jinjiang International Hotel, No. 136 Xinhua West Road, Tangshan, Hebei |
| 65 | Tangshan Jianshe North Road Sub-branch | No. 58 Jianshe North Road, Rubei District, Tangshan, Hebei |
| 66 | Tangshan Fengrun Sub-branch | No. 1-1, 1-2, Xincheng Road, Fengrun District, Tangshan, Hebei |
| 67 | Handan Branch | No. 39 Fudongbei Street, Congtai District, Handan, Hebei |
| 68 | Tianjin Branch | No. 124, 126, Weidi Road, Hexi District, Tianjin |
| 69 | Tianjin Heping Sub-branch | Stores No. 16, 17, 18, First Commercial Floor, No. 39 Fuan Street, Heping District, Tianjin |
| 70 | Langfang Branch | No. 55 Guangyang Road, Langfang, Hebei |
| 71 | Cangzhou Branch | No. 22 Fuyang South Road, Yunhe district, Cangzhou, Hebei |
| 72 | Baoding Branch | No. 16 Dongfeng West Road, Baoding, Hebei |

## 8.2.2 Quality of credit assets

### (1) Five-category loan classification

(Unit: RMB'000)

| Five-category loan classification | End of period | | Beginning of period | |
|---|---|---|---|---|
| | Amount | Percentage (%) | Amount | Percentage (%) |
| Normal | 31,669,623 | 96.44 | 25,751,654 | 97.75 |
| Attention | 946,629 | 2.88 | 325,402 | 1.24 |
| Secondary | 143,903 | 0.44 | 156,183 | 0.59 |
| Doubtful | 53,777 | 0.16 | 72,141 | 0.27 |
| Loss | 24,016 | 0.07 | 40,115 | 0.15 |
| Total | 32,837,948 | 100.00 | 26,345,495 | 100.00 |

# 第八节 董事会报告

## （二）逾期贷款情况

（单位：人民币千元）

| 项目 | 期末 | 期初 | 变动情况 |
|---|---|---|---|
| 逾期贷款 | 169,168 | 244,427 | -75,259 |

注： 2010年，本行加强了贷后管理工作，及时有效化解了贷款潜在风险，通过以上措施，逾期贷款总数比年初有所下降。

## 8.2.3 贷款损失准备情况

（单位：人民币千元）

| 项目 | 期末 | | | 期初 | | |
|---|---|---|---|---|---|---|
| | 单项 | 组合 | 合计 | 单项 | 组合 | 合计 |
| 期初余额 | 90,186 | 317,996 | 408,182 | 253,728 | 88,607 | 342,335 |
| 本期计提／转回 | 50,575 | 277,763 | 328,338 | 195,910 | 229,389 | 425,299 |
| 本期转出 | – | – | – | – | – | – |
| 本期核销 | 38,700 | – | 38,700 | 359,452 | – | 359,452 |
| 期末余额 | 102,061 | 595,759 | 697,820 | 90,186 | 317,996 | 408,812 |

注： 1、本期转回是指已减值贷款计提的利息收入。
2、本期核销是指经批准贷款予以核销的贷款损失准备。

### (2) Overdue loans

(Unit: RMB'000)

| Item | End of period | Beginning of period | Change |
|---|---|---|---|
| Overdue loans | 169,168 | 244,427 | -75,259 |

Note: in 2010, the Bank strengthened the post-disbursement management, and prevented the potential risks of its loans in a timely and effective manner. Through the above initiatives, total amounts of overdue loans decreased as compared with that at the beginning of the year.

## 8.2.3 Provision for loan loss

(Unit: RMB'000)

| Item | End of period | | | Beginning of period | | |
|---|---|---|---|---|---|---|
| | Single | Combination | Total | Single | Combination | Total |
| Balance at the beginning of the period | 90,186 | 317,996 | 408,182 | 253,728 | 88,607 | 342,335 |
| Amounts provided for/transferred back in the period | 50,575 | 277,763 | 328,338 | 195,910 | 229,389 | 425,299 |
| Amounts transferred out in the period | – | – | – | – | – | – |
| Amounts written off in the period | 38,700 | – | 38,700 | 359,452 | – | 359,452 |
| Balance at the end of the period | 102,061 | 595,759 | 697,820 | 90,186 | 317,996 | 408,812 |

Notes: 1. Amounts transferred back in the period refer to the interest incomes from impaired loans.
2. Amounts written off in the period refer to the provision for loan losses that were approved to be written off.

# 第八节　董事会报告

## 8.2.4 贷款及垫款构成及分布情况

### （一）按类型列示

（单位：人民币千元）

| 项目 | 期末 | 期初 |
| --- | --- | --- |
| 个人贷款及垫款 | 4,113,343 | 3,028,115 |
| 公司贷款和垫款 | 28,064,922 | 23,037,235 |
| 信用卡透支 | 449,301 | 19,697 |
| 已减值贷款 | 210,382 | 260,448 |
| 贷款总额 | 32,837,948 | 26,345,495 |

### （二）按性质列示

（单位：人民币千元）

| 项目 | 期末 | 期初 |
| --- | --- | --- |
| 短期贷款 | 16,500,987 | 11,411,329 |
| 中长期贷款 | 15,735,415 | 10,617,774 |
| 贴现 | 388,714 | 4,033,955 |
| 已减值贷款 | 210,382 | 260,448 |
| 垫款 | 2,450 | 21,989 |
| 贷款总额 | 32,837,948 | 26,345,495 |

## 8.2.4 Structure and amounts of loans and advances

### (1) By loan type

(Unit: RMB'000)

| Item | End of period | Beginning of period |
|---|---|---|
| Personal loans and advances | 4,113,343 | 3,028,115 |
| Corporate loans and advances | 28,064,922 | 23,037,235 |
| Credit card overdrafts | 449,301 | 19,697 |
| Impaired loans | 210,382 | 260,448 |
| Total loans and advances | 32,837,948 | 26,345,495 |

### (2) By loan nature

(Unit: RMB'000)

| Item | End of period | Beginning of period |
|---|---|---|
| Short-term loans | 16,500,987 | 11,411,329 |
| Long-medium term loans | 15,735,415 | 10,617,774 |
| Discounted loans | 388,714 | 4,033,955 |
| Impaired loans | 210,382 | 260,448 |
| Advances | 2,450 | 21,989 |
| Total loans and advances | 32,837,948 | 26,345,495 |

# 第八节　董事会报告

## （三）按行业分布列示

（单位：人民币千元）

| 项目 | 期末 | | 期初 | |
|---|---|---|---|---|
| | 金额 | 比例 | 金额 | 比例 |
| 农、林、牧、渔业 | 99,140 | 0.30% | 17,940 | 0.08% |
| 采矿业 | 379,200 | 1.15% | 394,870 | 1.50% |
| 制造业 | 10,482,951 | 31.92% | 6,265,955 | 23.76% |
| 电力、燃气及水的生产和供应业 | 1,687,279 | 5.14% | 1,726,000 | 6.55% |
| 建筑业 | 856,840 | 2.61% | 534,044 | 2.03% |
| 交通运输、仓储和邮政业 | 2,003,357 | 6.10% | 1,459,898 | 5.54% |
| 信息传输、计算机服务和软件业 | 29,907 | 0.09% | 1,982,563 | 7.52% |
| 批发和零售业 | 5,647,423 | 17.20% | 2,815,419 | 10.68% |
| 住宿和餐饮业 | 90,887 | 0.28% | 127,350 | 0.48% |
| 金融业 | 344,536 | 1.05% | 150,900 | 0.65% |
| 房地产业 | 1,994,378 | 6.07% | 1,011,359 | 3.84% |
| 租赁和商务服务业 | 2,524,739 | 7.69% | 3,618,108 | 13.72% |
| 科学研究、技术服务和地质勘查业 | 72,050 | 0.22% | 24,220 | 0.09% |
| 水利、环境和公共设施管理业 | 1,689,448 | 5.14% | 557,000 | 2.11% |
| 居民服务和其他服务业 | 34,221 | 0.10% | 6,566 | 0.02% |
| 教育 | 1,719,410 | 5.24% | 1,438,110 | 5.45% |
| 卫生、社会保障和社会福利业 | 293,000 | 0.89% | 222,000 | 0.84% |
| 文化、体育和娱乐业 | 61,937 | 0.19% | 73,763 | 0.28% |
| 公共管理和社会组织 | 367,609 | 1.12% | 826,490 | 3.13% |
| 个人贷款 | 2,459,636 | 7.49% | 3,092,940 | 11.73% |
| 贷款总额 | 32,837,948 | 100% | 26,345,495 | 100% |

### (3) By industrial category

(Unit: RMB'000)

| Item | End of period | | Beginning of period | |
|---|---|---|---|---|
| | Amount | Percentage | Amount | Percentage |
| Agriculture, forestry stockbreeding and fishery | 99,140 | 0.30% | 17,940 | 0.08% |
| Mining | 379,200 | 1.15% | 394,870 | 1.50% |
| Manufacture | 10,482,951 | 31.92% | 6,265,955 | 23.76% |
| Production and supply of power, gas and water | 1,687,279 | 5.14% | 1,726,000 | 6.55% |
| Construction | 856,840 | 2.61% | 534,044 | 2.03% |
| Transportation, storage and post | 2,003,357 | 6.10% | 1,459,898 | 5.54% |
| Information communication, computer service and software | 29,907 | 0.09% | 1,982,563 | 7.52% |
| Wholesale and retail | 5,647,423 | 17.20% | 2,815,419 | 10.68% |
| Hotel and restaurant | 90,887 | 0.28% | 127,350 | 0.48% |
| Finance | 344,536 | 1.05% | 150,900 | 0.65% |
| Real estate | 1,994,378 | 6.07% | 1,011,359 | 3.84% |
| Lease and commercial service | 2,524,739 | 7.69% | 3,618,108 | 13.72% |
| Scientific research, technological service and geologic prospecting | 72,050 | 0.22% | 24,220 | 0.09% |
| Hydrologic, environment and public facility management | 1,689,448 | 5.14% | 557,000 | 2.11% |
| Resident service and other service | 34,221 | 0.10% | 6,566 | 0.02% |
| Education | 1,719,410 | 5.24% | 1,438,110 | 5.45% |
| Health, social security and social welfare | 293,000 | 0.89% | 222,000 | 0.84% |
| Culture, sports and entertainment | 61,937 | 0.19% | 73,763 | 0.28% |
| Public management and social organization | 367,609 | 1.12% | 826,490 | 3.13% |
| Personal loans | 2,459,636 | 7.49% | 3,092,940 | 11.73% |
| Total loans | 32,837,948 | 100% | 26,345,495 | 100% |

# 第八节 董事会报告

（四）按担保方式列示

（单位：人民币千元）

| 项目 | 期末 | 期初 |
|---|---|---|
| 信用贷款 | 8,864,077 | 7,883,047 |
| 保证贷款 | 11,532,487 | 8,876,818 |
| 担保物贷款 | 12,441,384 | 9,585,630 |
| 其中：抵押贷款 | 9,779,354 | 5,511,354 |
| 质押贷款 | 2,662,030 | 4,074,276 |
| 贷款总额 | 32,837,948 | 26,345,495 |

## 8.2.5 债券投资情况

截至报告期末，本行金融债券情况：

（单位：人民币千元）

| 项目 | 年末 | 年初 |
|---|---|---|
| 交易性金融资产（不含衍生金融资产） | 1,636,334 | 632,135 |
| 可供出售金融资产 | 3,350,824 | 3,350,789 |
| 持有到期金融资产 | 7,745,107 | 6,788,015 |
| 应收款项类投资 | 4,982,613 | 3,478,142 |

## 8.2.6 资产减值准备

（单位：人民币千元）

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 贷款损失准备（转回）／计提 | 333,429 | 436,099 |
| 其他应收款坏账准备（转回）／计提 | 6,964 | -9,087 |
| 存放同业损失准备计提 | 117 | 6,713 |
| 其他投资减值损失计提 | – | 759 |
| 拆出资金减值损失计提 | -9,014 | -18,133 |
| 抵债资产减值准备 | 7,090 | -2,329 |
| 在建工程减值损失计提 | 293 | 2,065 |
| 合计 | 338,879 | 416,087 |

**(4) By collateral**

(Unit: RMB'000)

| Item | | End of period | Beginning of period |
|---|---|---|---|
| Fiduciary loans | | 8,864,077 | 7,883,047 |
| Guarantee loans | | 11,532,487 | 8,876,818 |
| Collateralized loans | | 12,441,384 | 9,585,630 |
| Among which: | Secured loans | 9,779,354 | 5,511,354 |
| | Pledged loans | 2,662,030 | 4,074,276 |
| Total loans | | 32,837,948 | 26,345,495 |

## 8.2.5 Investment in bonds

As at the end of the reporting period, our financial bonds were as follows:

(Unit: RMB'000)

| Item | End of period | Beginning of period |
|---|---|---|
| Held-for-trading financial assets (excluding derivative financial assets) | 1,636,334 | 632,135 |
| Available-for-sale financial assets | 3,350,824 | 3,350,789 |
| Held-to-maturity financial assets | 7,745,107 | 6,788,015 |
| Investment in receivables | 4,982,613 | 3,478,142 |

## 8.2.6 Provision for impairment of assets

(Unit: RMB'000)

| Item | Amount for the year | Amount for the previous year |
|---|---|---|
| (Write back of)/provision for loan loss | 333,429 | 436,099 |
| (Write back of)/provision for other bad debts | 6,964 | -9,087 |
| Provision for loss of deposits in banks and other financial institutions | 117 | 6,713 |
| Provision for impairment of other investments | – | 759 |
| Provision for impairment of amounts lending to with banks and other financial institutions | -9,014 | -18,133 |
| Provision for impairment of foreclosed assets | 7,090 | -2,329 |
| Provision for impairment of construction in progress | 293 | 2,065 |
| Total | 338,879 | 416,087 |

# 第八节　董事会报告

## 8.2.7 面临的主要风险及对应策略

长期以来，本行十分重视风险管理工作，有效提高风险管控水平，遵循全面性、统一性、垂直性和一致性原则，建立起覆盖信用风险、市场风险、操作风险、流动性风险、声誉风险的全面风险管理的组织架构和制度体系，并认真使之不断健全完善。特别是2010年，面对复杂多变的国内外经济金融形势、日趋激烈的同业竞争环境，本行制定并实施《风险管理体系改革方案》，从健全风险管理架构、完善风险管理制度、强化风险管理部门职能、充实风险管理专业人员、改进风险管理技术手段等方面着手，使全面风险管理的组织体系建设向前迈进了一大步。

### （一）关于信用风险管理

本行信用风险管理是在高级管理层下设风险控制委员会的统筹下，由风险管理部门和业务部门充分协作，覆盖贷前调查、贷中审查、贷后管理、资产清收与资产保全的全流程，以及表内、表外业务全口径的信用风险管控机制。

2010年，本行进一步推动信用风险管理机制建设，全面提高信用风险管理能力，确保资产结构和质量的优化和提高。一是稳步实施《风险管理体系改革方案》，配套出台多项信用风险管理制度，完善了风险管理运行机制；二是首次出台了《授信工作指导意见》，即年度信贷政策，随后组织编撰了建行以来第一部最为系统全面的《信贷政策手册》，在指导开展信贷营销、规范授信审批、防范信贷风险、提高资产质量、培养信贷人才等方面发挥了重要作用；三是加强贷后管理，先后组织开展了两次覆盖全行所有分支机构的贷后管理情况大检查和五次专项检查，认真整改检查中发现的问题，强化了贷后管理意识，化解了潜在风险。四是严格落实贷款新规，依据贷款新规提出的三大精髓、七大要义和九大环节，修订了信贷管理制度，全面梳理了信贷业务流程，取得了良好效果，得到了监管部门的好评；五是开发新一代信贷风险管理系统，该系统功能强大，操作方便，可为本行信用风险管理提供强有力的支撑，2011年即可上线运行。

# VIII Report of Board of Directors

## 8.2.7 Main risks faced and countermeasures

The Bank has long placed much emphasis on risk management and is committed to effectively improving the risk management and control level. Based on the principles of completeness, unity, verticality and consistency, it has established and continuously improved an organization structure and system for comprehensive risk management, covering credit risk, market risk, operational risk, liquidity risk and reputation risk. Especially in 2010, given the complicated and volatile domestic and international economic and financial situations and the increasingly intense competition in the banking industry, the Bank formulated and implemented the “Reform Plan for Risk Management System”, which was designed to make a leap-forward progress in the construction of comprehensive risk management system by improving the risk management structure, perfecting the risk management system, strengthening the functions of risk management department, recruiting sufficient risk management professionals and reforming the risk management methodologies.

### (1) Credit risk management

Credit risk management of the Bank represents a credit risk management and control system which is coordinated by the Risk Management Committee under the Senior Management and involves the full co-operation between the risk management department and banking departments. It covers the whole process from pre-disbursement investigation to credit review and approval, post-disbursement management, asset recovery and protection, and both on-balance sheet items and off-balance sheet items.

In 2010, the Bank further promoted the construction of credit risk management system fully enhanced its credit risk management capability to ensure the optimization and improvement of asset structure and quality. Firstly, as a part of the implementation of the “Reform Plan for Risk Management”, the Bank issued various relevant credit risk management measures to perfect the operational mechanism for risk management; secondly, the Bank introduced the “Guidance on Credit Authorization”, or the Annual Credit Policy, and subsequently arranged for compilation of the most systematic and comprehensive” Credit Policy Manual”, the first of its kind since the establishment of the Bank, which has played an important role in guiding marketing of credit products, rationalizing credit approvals, preventing credit risks, improving asset quality and cultivating competent talents for credit granting; thirdly, the Bank strengthened its post-disbursement management. It conducted two general inspections and five specific investigations on all its branches, and has taken corrective and remedial measures seriously for vulnerabilities exposed. This increased the consciousness of post-disbursement management and mitigated potential risks; fourthly, the Bank strictly implemented the new loan regulation, amended its credit management system and streamlined the procedures for its overall credit operation in compliance with the “Three Cores, Seven Elements and Nine Parts” of the new loan regulation. These efforts worked very well and received favourable comments from relevant regulatory authorities; and fifthly, the Bank developed a new generation of user-friendly risk management system featuring powerful functions which is expected to provide strong support to the Bank in managing its risks.The system is expected to commence operation in 2011.

# 第八节 董事会报告

### （二）关于市场风险管理

本行根据监管要求和自身特点，制定了市场风险管理政策和流程，对市场风险实施限额管理；采用新巴塞尔资本协议中标准法初步对市场风险进行识别和计量；遵照监管要求为各项风险指标设定控制目标，按季进行监测，定期开展压力测试，提出有效调控措施。

在银行账户市场风险管理方面，本行主要面对的是银行账户的利率风险，通过定期监测利率敏感性缺口，适时调整资产负债结构进行管理；在交易账户市场风险管理方面，本行建立了资金业务中台监测机制，对交易类债券进行逐日估值，并对交易类债券的限额进行监督控制。2010年，本行进一步健全资金业务市场风险管理制度，对资金业务风险控制流程进行了完善。

### （三）关于操作风险管理

本行不断规范和强化操作风险管理，加强对会计结算、票据业务、电子银行、信用卡等重点业务领域和关键环节操作风险防范。本行通过组建出账中心和清算中心，完善相关操作办法，提升对操作风险的集中管理，防范信贷业务操作风险；通过严格授权管理，规范操作流程，把控每一个交易环节，提高资金业务操作风险防控能力；通过委派会计主管和事中监督，履行会计结算业务中的操作风险管理和控制，以及操作风险控制政策的执行落实。为进一步提高风险管控力度，2010年，本行对营业室主管、事中监督实现了集中管理、统一调度，加大检查督导力度；新核心业务系统上线后，对其不断进行优化，并配套建立起一系列防范操作风险的内控制度，重新梳理了业务流程，完善了授权制度，制定了一系列柜面业务管理办法，操作风险防控体系不断健全；积极开展“内控和案件防控制度执行年”系列活动，推动各项业务安全稳定运行。

### （四）关于流动性风险管理

为加强对流动性风险的管理和控制，本行进一步建立健全相关管理体系，明确管理权限和职责，不断完善流动性风险的识别、计量、监测、预警和报告机制，定期开展压力测试工作。本行涉及流动性管理的资产负债结构政策包括：规定中长期信贷资产的增长限额、规定中长期债券投资的增长限额、控制系统外融资的规模、保持适度的高流动性短期资产等。本行在预测日常流动性需求的基础上，结合季节和周期性因素，充分考虑市场状况，合理配置不同期限、不同品种资产的结构，确保流动性足以满足正常的业务发展需要，并有能力在紧急情况下以合理成本融入资金。

**(2) Market risk management**

The Bank formulated the policies and procedures for market risk management in accordance with regulatory requirements and its own conditions so as to control market risks within certain limits; adopted the Standardised approach in Basel II Capital Accord to initially identify and measure market risk; set control targets for various risk indicators in compliance with regulatory requirements, monitored and supervised such indicators on a quarterly basis, carried out regular stress tests and proposed effective control measures.

In respect of market risk management for banking book, the Bank is mainly exposed to interest rate risks arising from the banking book, which is managed through regular monitoring of interest rate sensitivity gap and making timely adjustment to asset-liability structure. In respect of market risk management for trading book, the Bank has established middle office monitoring mechanism for treasury operations, carried out valuation of trading securities on a daily basis, and monitored and controlled the exposure limits of trading securities. In 2010, the Bank further improved its market risk management system for treasury operations and perfected its risk management procedures for treasury operations.

**(3) Operational risk management**

The Bank continued to rationalize and strengthen its operational risk management, put more efforts on preventing operational risks associated with priority areas and key businesses such as accounting settlement, bills, e- banking and credit card business. The Bank tries to prevent operational risk in credit operation by establishing a billing centre and a settlement centre, improving the procedures for relevant operation and enhancing the centralized management of operational risks; enhanced the capability in preventing operational risk in treasury operation by adopting a strict authorization management approach, rationalizing operational procedures and monitoring each part of transactions; by appointing accounting officers and concurrent supervisors, the Bank managed and controlled operational risks associated with accounting settlement and implemented policies for controlling operational risk.In 2010, to further enhance the risk management and control, the Bank realized centralized management and overall allocation of branch heads and concurrent supervisors, strengthened inspections and supervision. For new core business systems, optimization is made continuously following the commencement of operation and relevant internal control systems are developed to prevent operational risks. The Bank re-streamlined its business procedures, perfected authorization system, and formulated various management measures governing counter operation, thereby continuously improving its operational risk prevention and control system; proactively carried out "Year of Implementation of Internal Control and Legal Case Prevention and Control System" and other activities to promote the safe and steady operation of various businesses.

**(4) Liquidity risk management**

To strengthen the management and control of liquidity risks, the Bank further established and improved relevant systems, clearly defined management authorities and duties, continuously perfected mechanisms for identifying, measuring, monitoring, pre-caution and reporting of liquidity risks and carried out stress tests regularly. Our policies for the asset-liability structure relating to liquidity management include: set growth limit for medium and long term credit assets and medium and long term debt investment, control the size of off-balance sheet financing and maintain appropriate position of highly liquid short term assets. Based on the forecast for daily liquidity requirement, and taking into account of seasonality and periodic factors, and the market conditions, the Bank reasonably classified its asset into different duration and types to ensure there is sufficient liquidity to satisfy the requirement in normal and usual course of business development, and funds can be borrowed at reasonable cost in case of emergency.

# 第八节　董事会报告

## 8.3 董事会日常工作情况

### 8.3.1 董事会召开情况

报告期内，公司董事会共召开董事会会议4次，具体情况如下：

（一）2010年3月29日，本行第三届董事会第六次会议在本行住所三楼会议室召开，会议听取了《新旧会计准则转换对财务状况影响的报告》、《近期股权转让情况通报》、《风险与关联交易控制委员会对于本行关联方名单的确认报告》，审议通过了《二〇〇九年度工作报告及二〇一〇年工作安排》、《二〇〇九年度财务决算报告及利润分配预案》、《二〇〇九年董事会报告》、《二〇〇九年年度报告（正文）》、《关于增选王彬董事为审计委员会委员的议案》、《关于拟聘任赵清辉同志为董事会秘书的议案》、《五年发展战略规划纲要（2009-2013年）》、《关于设立村镇银行的议案》、《关于贯彻落实中国银监会“三个办法一个指引”情况的意见》、《关于对全行在岗员工进行奖励的意见》、《关于高级管理人员二〇〇九年度经营成果考核及年薪核定情况的议案》、《关于调整〈高级管理人员薪酬管理办法〉的议案》、《关于召开二〇〇九年年度股东大会的议案》等13项议案。

（二）2010年7月28日，本行第三届董事会第七次会议在库尔勒市召开，会议听取了《二〇一〇年上半年经营情况通报》，审议通过了《关于调整〈二〇一〇年度财务预算〉的议案》、《关于调整省外分支机构设立计划的议案》、《关于调整村镇银行设立计划的议案》、《关于启动上市辅导并确定上市辅导中介机构的议案》、《关于调整〈高级管理人员薪酬管理办法〉和〈二〇一〇年高级管理人员薪酬分配方案〉的补充意见》、《关于续聘中瑞岳华会计师事务所为本行审计机构的议案》等6项议案。

（三）2010年11月1日，本行第三届董事会第八次会议召开，会议听取了《二〇一〇年前三季度经营情况通报》，审议通过了《关于省内增设保定分行的议案》、《关于召开二〇一〇年第一次临时股东大会的议案》等2项议案。

（四）2010年12月27日，本行第三届董事会第九次会议在石家庄召开，会议听取了《二〇一〇年经营情况及分红预测》，审议通过了《关于二〇一一年重点工作的议案》、《二〇一一年度财务预算》、《二〇一一年分支机构设立计划》、《企业年金方案》、《董事履职评价办法》、《关于调整独立董事、外部监事报酬标准的议案》、《股权管理办法》、《内部审计基本规定》、《关于引进高级人才给予差别薪酬的议案》、《关于启动建设新办公楼工作的意见》、《关于发放荣获文明单位奖励的议案》等11项议案，并讨论了《关于处置置换不良资产的意见》。

## 8.3 Routine Activities of the Board

### 8.3.1 Board Meetings

During the reporting period, the Board of Directors of the Company held 4 Board Meetings, details are as follows:

(1) On March 29, 2010, the 6th Meeting of the 3rd session of the Board of Directors of the Company was held in the Conference Room on the third floor of the domicile place of its Headquarter. At the meeting, "Report of the Impact on Financial Position from changing from the Old Accounting Standards to New Accounting Standards", "Report of Recent Equity Transfers" and the "Confirmation Report of the List of Related Parties of the Bank by the Risk and Related Party Transaction Control Committee" were heard and 13 resolutions were considered and approved: "Work Report for 2009 and Work Plan for 2010", "Financial Report and Profit Distribution Plan for 2009", "Directors' Report for 2009", "2009 Annual Report (full text)", "Resolution on Nomination of Director Wang Bin as a Member of the Audit Committee", "Resolution on Proposed Nomination of Zhao Qinghui as Secretary of the Board", "Outline of Five-year Strategic Plan (2009-2013)", "Resolution on Establishment of Rural Banks", "Opinions on the Implementation of 'Three Methods and One Directive' Promulgated by CBRC", "Opinions on Incentives for All Current Employees of The Bank", "Resolution on Performance Appraisal and Verification of Annual Remuneration for the Senior Management for 2009", "Resolution on Adjusting 'Management Measure of Compensations of Senior Management'" and "Resolution on Holding 2009 Annual General Meeting".

(2) On July 28, 2010, the 7th Meeting of the 3rd session of the Board of Directors was held in Korla. At the meeting, "Report on Results of Operations for the First Half of 2010" was heard and, 6 resolutions were considered and approved: "Resolution on Adjusting the 'Financial Budget for 2010'", "Resolution on Adjusting the Plan for Branch Establishment Outside Hebei Province", "Resolution on Adjusting the Plan for Establishment of Rural Banks", "Resolution on Launch of Listing Tutorship and Selection of Listing Tutorship Agent", "Supplemental Opinion on Adjusting the 'Management Measure of Compensations of Senior Management' and 'Distribution Plan for Compensations of Senior Management'" and "Resolution on Engagement of RSM China Certified Public Accountants Co., Ltd As Auditor of the Bank".

(3) On November 1, 2010, the 8th Meeting of the 3rd session of the Board of Directors of the Bank was convened, at which the "Notifications of Operation Conditions of the First Three Quarters of 2010" was heard, and 2 resolutions, being the "Resolution on Additional Establishment of Baoding Branch in Hebei Province" and "Resolution on Holding the First Extraordinary General Meeting in 2010", were considered and approved.

(4) On December 27, 2010, the 9th Meeting of the 3rd session of the Board of Directors of the Bank was convened in Shijiazhuang, at which the "Forecast of Operation Conditions and Bonus Distribution for 2010" was heard, and 11 resolutions including "Resolution on Key Tasks in 2010", "Financial Budget for 2011", "Plan on Branch Establishment for 2011", "Enterprise Annuity Plan", "Measures for Evaluation of Directors' Performance", "Resolution on Adjustments to Remuneration Packages for Independent Directors and External Supervisors", "Administrative Measures on Equity", "Basic Requirements of Internal Audit", "Resolution on Differential Remuneration Packages for High-caliber Talents", "Opinions on Commencement of Construction of New Office Buildings" and "Resolution on Granting Awards to Winners of Civilized Entities" were considered and approved, and the "Opinion on Disposal and Replacement of Non-performing Assets" was also discussed.

# 第八节　董事会报告

报告期内，公司董事会共召开董事会临时会议3次，具体情况如下：

（一）2010年2月4日，本行第三届董事会二○一○年第一次临时会议以非现场方式召开，会议审议通过了本行关联方河北建投新能源有限公司向本行提出的1.8亿元授信申请。

（二）2010年9月25日，本行第三届董事会二○一○年第二次临时会议以非现场方式召开，会议审议通过了本行关联方沧州市供水排水集团有限公司向本行申请的5000万元固定资产贷款。

（三）2010年11月18日，本行第三届董事会二○一○年第三次临时会议以非现场方式召开，会议审议通过了《关于出具青岛分行重点支持中小企业发展承诺书的议案》。

## 8.3.2 董事会对股东大会决议的执行情况

本行二○○九年度股东大会审议通过了《二○○九年度财务决算报告与利润分配预案》。根据股东大会决议，本行按净利润的10%提取法定盈余公积金3238.51万元；按照《金融企业呆账准备提取管理办法》（财金［2005］49号）的规定，提取一般风险准备9085.96万元；按净利润的5%提取任意盈余公积金1619.25万元。对2009年8月31日前在册股本（以下称老股本）每10股派现1元（含税）。对于新入股的股本（以下称新股本）视入股时间分别进行了以下分配：2009年9月份入股的股本每10股派现0.2596元（含税）；2009年10月份入股的股本每10股派现0.1691元（含税）；2009年11月份入股的股本每10股派现0.0828元（含税）；2009年12月份入股的股本不参与2009年度利润分配。报告期内，对于本行二○○九年度股东大会形成的其他决议，董事会均已贯彻落实。

二○○九年第一次临时股东大会审议通过了《关于调整〈二○一○年度财务预算〉的议案》。根据股东大会决议，本行二○一○年财务预算按照新的预算执行，考核指标根据预算进行了调整。

# VIII Report of Board of Directors

During the reporting period, the Board of Directors of the Company held a total of 3 extraordinary meetings with details set out as follows:

(1) On February 4, 2010, the 1st extraordinary meeting of the 3rd session of the Board of Directors in 2010 was convened in a non-on-site manner, at which the application for credit grant amounting to RMB180 million made to the Bank by HECIC New-energy Co., Ltd., a related party of the Bank, was considered and passed.

(2) On September 25, 2010, the 2nd extraordinary meeting of the 3rd session of the Board of Directors in 2010 was convened in a non-on-site manner, at which the application for fixed asset loans amounting to RMB50 million made to the Bank by Cangzhou Water Supply & Drain Group Co.,Ltd, a related party of the Bank, was considered and passed.

(3) On November 18, 2010, the 3rd extraordinary meeting of the 3rd session of the Board of Directors in 2010 was convened in a non-on-site manner, at which the "Resolution on Issuing the Letter of Undertaking in Relation to Qingdao Branch's Provision of Support to the Development of Small and Medium-sized Enterprises" was considered and passed.

## 8.3.2 The Board's implementation of resolutions approved at the general meetings

At the 2009 Annual General Meeting of the Bank, the "Financial Report and Profit Distribution Plan for 2009" was considered and approved, pursuant to which the Bank transferred an amount of RMB32,385,100 (representing 10% of its net profit) to the statutory surplus reserve, an amount of RMB90,859,600 to the general risk reserve according to the Measures on Provision for Bad Debts of Financial Enterprises (Cai Jin (2005) No. 49), and an amount of RMB16,192,500 (representing 5% of its net profit) to the discretionary surplus reserve. Cash dividend was paid on the basis of RMB1 (including tax) for every 10 shares in its registered share capital (hereinafter referred to as "existing share capital") as of August 31, 2009. For the newly acquired share capital (hereinafter referred to as "new share capital"), the following distributions were made based on the time of acquisition: cash dividend of RMB0.2596 (including tax) for every 10 shares in the share capital injected in September 2009; cash dividend of RMB0.1691 (including tax) for every 10 shares in the share capital injected in October 2009; cash dividend of RMB0.0828 (including tax) for every 10 shares in the share capital injected in November 2009; and nil for the share capital injected in December 2009. During the reporting period, all other resolutions passed at the 2009 Annual General Meeting of the Bank have been implemented and materialized by the Board of Directors.

The "Resolution on Adjustments to Financial Budget for 2010" was considered and approved at the 2009 First Extraordinary General Meeting, pursuant to which our implementation of financial budget in 2010 should be subject to such adjustments, and the assessment indicators were adjusted accordingly.

# 第八节　董事会报告

### 8.3.3 董事会各专门委员会的履职情况

董事会下设战略委员会、提名与薪酬委员会、风险与关联交易控制委员会以及审计委员会。董事会下设的各委员会均能够按照法律法规、公司章程和工作细则的要求规范召开会议。2010年，董事会下设各专门委员会共召开会议9次，审议或听取了《五年发展战略规划纲要（2009-2013年）》、《关于设立村镇银行的议案》、《关于高级管理人员二○○九年度经营成果考核及年薪核定情况的议案》、《关于调整〈高级管理人员薪酬管理办法〉的议案》、《关于拟聘任赵清辉同志为董事会秘书的议案》、《二○○九年审计报告》、《内部审计基本规定》等多项议题。

## 8.4 利润分配预案

### （一）2010年度利润分配预案

经审计，本行2010年度实现净利润57,142万元，根据《公司法》和《河北银行股份有限公司章程》中相关规定，现提出利润分配预案如下：

1、按净利润的10%提取法定盈余公积金5,714万元。
2、按照《金融企业呆账准备提取管理办法》（财金[2005]49号）的规定，提取一般风险准备6,930万元。
3、按净利润的5%提取任意盈余公积金2857万元。
4、以2010年12月31日20亿股本为基数，按每10股派现1.5元（含税）向股东分配现金股息计30,000万元。

### （二）2009年度利润分配补充议案

根据《企业所得税汇算清缴纳税申报鉴证报告》（冀安汇审字[2010]第162号），本行2009年应交企业所得税为1,976万元，与《2009年度审计报告》（中瑞岳华审字[2010]第03014号）上列示应交企业所得税4,554万差额为2,578万元。另外在2010年度审计中调整以前年度损益调整减少2009年度净利润209万元，故本行2009年度实现净利润应调增2,369万元，建议按《2009年度利润分配方案》分配如下：

1、按调增净利润的10%提取法定盈余公积金237万元。
2、按调增净利润的5%提取任意盈余公积金118万元。
3、2009年9月份入股的股本每10股派现0.0283元（含税）；2009年10月份入股的股本每10股派现0.0185元（含税）；2009年11月份入股的股本每10股派现0.0090元（含税）；2009年12月份入股的股本不参与分配。

利润分配完毕所余1,878万元归属2009年8月31日在册股本所有。

### 8.3.3 Performance of special committees under the Board of Directors

The Board of Directors has set up the Strategic Committee, the Nomination and Remuneration Committee, the Risk and Related Transaction Control Committee and the Audit Committee. All these committees under the Board of Directors may hold meetings in accordance with the requirements of laws and regulations, Articles of Association and Bye-laws. In 2010, the special committees under the Board of Directors held a total of 9 meetings, considering and reviewing various issues including “Outline of Five-Year Strategic plan (2009-2013)”, “Resolution on Establishment of Rural Banks”, “Resolution on Performance Appraisal and Verification of Annual Remuneration for the Senior Management for 2009”, “Resolution on Adjusting Management Measures of Compensations of Senior Management”, “Resolution on Proposed Nomination of Zhao Qinghui as Secretary of the Board”, “Auditor’s Report for 2009” and “Basic Requirements of Internal Audit”.

## 8.4 Profit distribution plan

### (1) The profit distribution plan for 2010

Our audited net profit for 2010 was RMB571.42 million, for which the profit distribution plan based on the Company Law and the Article of Association of Bank of Hebei Co., Ltd. is as follows:

1. Transferred an amount of RMB57.14 million based on 10% of the net profit to its statutory surplus reserve.

2. Transferred an amount of RMB69.30 million to the general risk reserve according to the Measures on Provision for Bad Debts of Financial Enterprises (Cai Jin (2005) No. 49).

3. Transferred an amount of RMB28.57 million based on 5% of the net profit to its discretionary surplus reserve.

4. Paid cash dividends amounting to RMB300.00 million to its shareholders on the basis of RMB1.5 (including tax) for every 10 shares based on the share capital of 2 billion shares as at December 31, 2010.

### (2) The supplemental plan of profit distribution for 2009

According to the tax report in relation to the Enterprises Income Tax (Ji An Hui Shen Zi (2010) No. 162), enterprise income tax payable by the Bank for 2009 was RMB19.76 million, representing a decrease of RMB25.78 million as compared with the enterprise income tax payable of RMB45.54 million as stated in the “Auditor’s Report for 2009” (Zhong Rui Yue Hua Shen Zi (2010) No. 03014). Additionally, in line with the adjustments made to the loss and profit in prior years in 2010 annual audit, the net profit for 2009 was adjusted by cutting RMB2.09 million, thus our actual net profit for 2009 should be adjusted by increasing RMB23.69 million, for which the proposed distributions based on “Profit Distribution Plan for 2009” are as follows:

1. Transferred an amount of RMB2.37 million to its statutory surplus reserve based on 10% of the increased net profit as adjusted.

2. Transferred an amount of RMB1.18 million to its discretionary surplus reserve based on 5% of the increased net profit as adjusted.

3. Cash dividend of RMB0.0283 (including tax) was distributed for every 10 shares in the share capital acquired in September 2009; RMB0.0185 (including tax) was paid for every 10 shares in the share capital acquired in October 2009; RMB0.0283 (including tax) was paid for every 10 shares in the share capital acquired in November 2009; and nil for that acquired in December 2009.

The balance of RMB18.78 million after profit distribution was vested to the registered shareholders as at August 31, 2009.

# 第九节　监事会报告

## 9.1 监事会会议情况

2010年3月30日，第三届监事会第四次会议在本行住所召开，会议由盛俊龙监事长主持。会议听取了《风险与关联交易控制委员会对于本行关联方名单的确认报告》，审议通过了《二〇〇九年监事会报告》、《二〇〇九年审计报告》、《二〇〇九年度财务决算报告与利润分配预案》、《关于改选外部监事的议案》等4项议案。

2010年7月28日，第三届监事会第五次会议在库尔勒市召开，会议审议通过了《关于提名王海刚为第三届监事会提名委员会委员的议案》、《河北银行股份有限公司监事行为规范》、《河北银行股份有限公司监事履职评价办法》、《二〇一〇年监事会内部控制专项检查方案》等4项议案。

2010年12月27日，第三届监事会第六次会议在石家庄召开，会议审议通过了《关于提名王海刚为监事会提名委员会主任委员的议案》、《关于内部控制检查(授信部分)的专项报告》、《二〇一一年监事会工作计划》等3项议案。

## 9.2 监事会就有关事项发表的独立意见

监事会成员出席了股东大会，列席了董事会，依法进行了监督。

### (一)依法经营情况

报告期内，本行严格按照《公司法》及其他有关法律、法规及本行各项规章制度运作，经营决策程序合法有效，经营业绩客观真实，没有发现公司董事、高级管理层履行职务时有违法违规，违反章程或损害公司及股东利益的行为。

### (二)财务报告的真实性

报告期内，本行年度财务报告真实、公允、完整地反映了本行的财务状况和经营成果。年度财务报告经中瑞岳华会计师事务所进行审计，出具了标准无保留意见的审计报告。

# IX Report of Board of Supervisors

## 9.1 Meetings of Board of Supervisors

On 30 March, 2010, the 4th Meeting of the 3rd session of the Board of Supervisors was held in the Bank, presided by Sheng Junlong, chairman of Board of Supervisors. The meeting heard "Confirmation Report of the List of Related Parties of the Bank by the Risk and Related Transaction Control Committee", reviewed and approved four resolutions including "Work Report of Board of Supervisors for 2009", "Auditor's Report for 2009", "Financial Report and Profit Distribution Plan for 2009" and "Resolution on Reelection of External Supervisors".

On July 28, 2010, the 5th Meeting of the 3rd session of the Board of Supervisors was held in Korla city. The meeting reviewed and approved four resolutions including "Resolution on Nominating Wang Haigang as a Member of the Nomination Committee under the 3rd session of the Board of Supervisors", "Code of Conduct for Supervisors of Bank of Hebei Co., Ltd", "Assessment Method for Duty Performance of Supervisors of Bank of Hebei Co., Ltd", "2010 Special Inspection Program on Internal Control of Board of Supervisors".

On December 27, 2010, the 6th Meeting of the 3rd session of the Board of Supervisors was held in Shijiazhuang. The meeting reviewed and approved three resolutions including "Resolution Regarding Nominating Wang Haigang as Chairman of the Nomination Committee under Board of Supervisors", "Report on Specific Inspection of Internal Control (Credit Grant)" and "Work Plan of Board of Supervisors for 2011".

## 9.2 Independent opinions of Board of Supervisors on relevant matters

The members of Board of Supervisors attended the Shareholder Meeting and sat in on the meetings of the Board of Directors. They conducted supervision on the following matters according to law.

### (1) Lawful Operation

During the reporting period, our operation strictly complied with "Company Law" and other relevant laws and rules and various regulations and systems of the Bank, with legal valid operation decision-making procedures and objective real authentic operation performance. None of the directors and senior management was found to have behaviors which are in breach of laws and regulations or prejudicious to the interests of the Company and its shareholders when they performed their duties.

### (2) Authenticity of financial report

The annual financial report of the Bank truly, fairly and integrally reflects the financial state and operation outcomes of the Bank during the reporting period. The annual financial report was audited by RSM China Certificated Public Accountants Co., Ltd. which has issued a standard unqualified opinion.

# 第九节　监事会报告

## （三）募集资金的使用情况

为提高资本充足率，本行于年内发行了次级债券，共募集资金8亿元人民币。募集资金全部用于补充本行附属资本，提高资本充足率。

## （四）收购、出售资产情况

报告期内，本行收购、出售资产交易价格合理，未发现内幕交易，未损害股东的权益，未造成本行资产流失。

## （五）关联交易情况

截至2010年末，本行关联贷款余额合计0.43亿元。

本行关联贷款均由正常经营活动需要所产生，交易的条件及利率均执行本行业务管理和监管机构的一般规定，不存在优于一般借款人或交易对手的情形。

## （六）内部控制制度情况

报告期内，本行风险管理和内部控制体系较为健全、合理。

## （七）股东大会决议的执行情况

报告期内，监事会成员依法出席股东大会，对提交股东大会审议的各项议案均没有异议。监事会对2009年度股东大会相关决议的执行情况进行了认真的监督检查，认为董事会认真执行了股东大会决议。

# IX Report of Board of Supervisors

## (3) Use of funds raised

In order to enhance capital adequacy ratio, the Bank issued subordinated debentures during the year and raised RMB800 million in total. All raised funds were used to supplement the supplementary capital of the Bank and enhance capital adequacy ratio.

## (4) Purchase and sale of assets

During the reporting period, the Bank purchased and sold assets at reasonable prices, without any insider trading found or interest and benefit of shareholders damaged or assets of the Bank lost.

## (5) Related party transaction

As of the end of 2010, the Bank had aggregate balance of related loans for RMB43 million.

The related loans of the Bank incurred from the demand of normal business activities, the conditions and interest rates of the transaction were implemented based on the generation provisions of business management of the Bank and supervisory authorities. There were no conditions which were superior to general borrowers or transaction counterparts.

## (6) Internal control system

During the reporting period, the risk management and internal control system of the Bank were relatively sound and reasonable.

## (7) Implementation of resolutions passed at the general meetings

During the reporting period, the members of Board of Supervisors attended the Shareholder Meetings and expressed no objections to the resolutions reviewed at the Shareholder Meetings. The Board of Supervisors has made duly supervision and examination on the implementation of related resolutions passed at 2009 Annual General Meeting, and believes Board of Directors has seriously implemented such resolutions.

# 第十节　重要事项

## 10.1 重大诉讼、仲裁事项

截至报告期末，本行作为被告的未决诉讼案件4宗，涉及金额人民币1,208.53万元。就作为被告的未决诉讼案件可能遭受的损失，本行已作为预计负债计入资产负债表中。上述诉讼不会对本公司财务或经营结果构成重大不利影响。

## 10.2 增加减少注册资本、分立合并事项

本行于报告期初完成注册资本的工商登记变更。

## 10.3 重大对外股权投资情况

报告期内，本行联合部分企业和自然人共同出资设立平山西柏坡冀银村镇银行有限责任公司，该公司注册资本人民币5000万元，本行持股51%。该公司是经中国银行业监督管理委员会河北监管局批准成立的，主要为“三农”提供金融服务的银行业金融机构。

## 10.4 重大关联交易事项

报告期内，本行与关联方发生的关联交易如下：

截至2010年末，本行关联贷款余额合计0.43亿元，贷款五级分类均为正常。

（单位：人民币千元）

| 关联方名称 | 2010年末 | 2009年末 |
|---|---:|---:|
| 河北西柏坡发电有限责任公司 | – | 40,000 |
| 河北邯郸热电股份有限公司 | – | 80,000 |
| 沧州市供水排水集团有限公司 | 3,000 | – |
| 河北灵达环保能源有限责任公司 | 40,000 | – |
| 合计 | 43,000 | 120,000 |

# X Important Matters

## 10.1 Significant lawsuit and arbitration

By the end of the reporting period, there were 4 suspending lawsuits in which the Bank was the defendant, involving RMB12.0853 milliom. The loss that may incurred in the suspending lawsuits in which the Bank was the defendant was included in Balance Sheet as estimated liabilities. The above lawsuits would not have an adverse impact on our financial or operating results.

## 10.2 Increase/reduction of registered capital, division and merger

The Bank completed the filing with the registration authorities for change of registered capital at the beginning of the reporting period.

## 10.3 Major external equity investments

During the reporting period, the Bank, together with some enterprises and natural persons together, jointly funded and established Pingshan Xibaipo Jiyin County Bank Co., Ltd. with registered capital of RMB50 million and the Bank holds 51% of its shareholdings. This company, the establishment of which was approved by China Banking Regulatory Commission Hebei Bureau, is a banking financial institution which primarily provides financial services for “agriculture, rural areas and farmers”.

## 10.4 Significant connected transactions

During the reporting period, the connected transactions between the Bank and related parties are as follows:

As of the end of 2010, the Bank had aggregate balance of related loans of was RMB43 million, and the grade of five-category loan classification was “Pass”.

(Unit：RMB’000)

| Name of related party | End of 2010 | End of 2009 |
|---|---|---|
| Hebei Xibaipo Power Co., Ltd. | – | 40,000 |
| Hebei Handan Thermal Power Co., Ltd. | – | 80,000 |
| Cangzhou Water Supply and Drainage Group Co., Ltd. | 3,000 | – |
| Hebei Lingda Environmental-friendly Energy Co., Ltd. | 40,000 | – |
| Total | 43,000 | 120,000 |

# 第十节　重要事项

## 10.5 重大合同及其履行情况

报告期内本行重大合同执行情况良好。

## 10.6 聘任、解聘会计师事务所情况

报告期内，本行续聘中瑞岳华会计师事务所担任本行会计准则编制年度报告的审计机构。

## 10.7 公司、公司董事会及董事在报告期内有无受监管部门处罚情况

报告期内，公司、公司董事会及董事没有受到监管部门重大处罚的情况。

# X Important Matters

## 10.5 Material contracts and enforcement thereof

During the reporting period, the enforcement of our material contracts remained in a good condition.

## 10.6 Engagement and dismission of accountant firm

During the reporting period, the Bank continued to engage RSM China Certificated Public Accountants Co., Ltd. as its audit institution of Annual Report prepared according to accounting standards.

## 10.7 Circumstances that the Company, and Board of Directors and Directors of the Company have been punished by regulatory authorities during the reporting period

During the reporting period, none of the Company, Board of Directors and Directors of the Company has been punished by any regulatory authorities.

# 第十一节　财务报告

本公司按照中国企业会计准则编制的财务报表已经中瑞岳华会计师事务所有限公司审计，并出具了标准无保留意见的审计报告。

# XI Financial Report

The Financial Statements of the Company prepared by our Company according to Chinese accounting standards for enterprise have been audited by RSM China Certificated Public Accountants Co., Ltd which has issued a standard unqualified opinion.

# 第十二节　备查文件目录

12.1 载有本行董事、高级管理人员签名的年度报告正文。

12.2 载有本行法定代表人、财务负责人签名并盖章的会计报表。

12.3 载有会计师事务所盖章、注册会计师签名并盖章的审计报告原件。

12.4 报告期内本行在《石家庄日报》、《金融时报》上公开披露过的文件正本及公告的原稿。

12.5 本行章程。

# XII Documents available for inspection

12.1 Text of Annual Report signed by Directors and senior management of the Bank.

12.2 Accounting statements signed and stamped by legal representative and head of financial department.

12.3 Original of audit report stamped by accountant firm and signed and stamped by Certificated Public Accountants.

12.4 Text of the documents and originals of announcements that have been publicly released on "Shijiangzhuang Daily" and "Financial Times" during the reporting period.

12.5 "Articles of Association" of the Bank.

# 第十三节　附件
# XIII　Appendix

附件：河北银行2010年度审计报告及财务报表附注

Appendix: 2010 Audit Report and Notes of Financial Statements of Bank of Hebei

董事长：乔志强

Chairman: Qiao Zhiqiang

河北银行股份有限公司董事会

Board of Directors of Bank of Hebei Co., Ltd

二〇一一年四月十三日

April 13, 2011

# 财务报告目录
# Contents of Financial Report

# 审计报告

## 审 计 报 告

中瑞岳华审字[2011]第00668号

**河北银行股份有限公司全体股东：**

我们审计了后附的河北银行股份有限公司(以下简称“河北银行”)财务报表，包括2010年12月31日的合并及公司资产负债表，2010年度的合并及公司利润表、合并及公司现金流量表、和合并及公司所有者权益变动表，2010年12月31日的合并及公司资产减值准备情况表以及财务报表附注。

**一、管理层对财务报表的责任**

按照企业会计准则的规定编制财务报表是河北银行管理层的责任。这种责任包括：(1)设计、实施和维护与财务报表编制相关的内部控制，以使财务报表不存在由于舞弊或错误而导致的重大错报；(2)选择和运用恰当的会计政策；(3)作出合理的会计估计。

**二、注册会计师的责任**

我们的责任是在实施审计工作的基础上对财务报表发表审计意见。我们按照中国注册会计师审计准则的规定执行了审计工作。中国注册会计师审计准则要求我们遵守职业道德规范，计划和实施审计工作以对财务报表是否不存在重大错报获取合理保证。

审计工作涉及实施审计程序，以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断，包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时，我们考虑与财务报表编制相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性，以及评价财务报表的总体列报。

我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

**三、审计意见**

我们认为，上述财务报表已经按照企业会计准则的规定编制，在所有重大方面公允反映了河北银行2010年l2月31日的财务状况以及2010年度的经营成果和现金流量。

中瑞岳华会计师事务所有限公司

中国 • 北京

中国注册会计师：

中国注册会计师：

2011年3月3日

# Audit Report

## Audit Report

Zhongrui Yuehua Shen Zi [2011] No. 00668

**To all shareholders of Bank of Hebei Co., Ltd.:**

We have audited the accompanying consolidated financial statements of Bank of Hebei Co., Ltd. ("Bank of Hebei"), which comprise the consolidated and the company balance sheets as of December 31, 2010, and the consolidated and the company income statements, and the consolidated and the company cash flows statements, and the consolidated and the company's statements of owner's equity for the year 2010, and the consolidated and the company's statements of provision for impairment of assets as of December 31, 2010, and notes to financial statements.

### I. Responsibilities of management for the financial statements

The management of Bank of Hebei is responsible for the preparation and fair presentation of these financial statements in accordance with the Accounting Standards for Business Enterprises. This responsibility includes: (1) designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; (2) selecting and applying appropriate accounting policies; and (3) making accounting estimates that ate reasonable in the circumstances.

### II. Responsibility of certified public accountants

Our responsibility is to express an audit opinion on these financial statements based on our audit. We conducted our audit in accordance with the Independent Auditing Standards for Certified Public Accountants. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidences we have obtained are adequate and appropriate, providing a reasonable basis for our opinion.

### III. Opinions

In our opinion, the abovementioned financial statements give a true and fair view of the financial position of Bank of Hebei as of December 31 , 2010, and of its financial performance and its cash flows for the year 2010 in all significant aspects in accordance with the Accounting Standards for Business Enterprises.

RSM China Certified Public Accountants

Beijing, China

Chinese Certified Public Accountant:

Chinese Certified Public Accountant:

March 3, 2011

# 2010财务报告

## 合并资产负债表

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 年末数 | 年初数 |
|---|---|---|---|
| 资产： | | | |
| 现金及银行存款 | 八、1 | 464,326 | 292,579 |
| 存放中央银行款项 | 八、2 | 15,000,423 | 9,995,651 |
| 贵金属 | | | |
| 存放联行款项 | | | |
| 存放同业款项 | 八、3 | 1,271,745 | 1,403,754 |
| 拆出资金 | 八、4 | 81,456 | 110,964 |
| 交易性金融资产 | 八、5 | 1,636,334 | 632,135 |
| 衍生金融资产 | | | |
| 买入返售金融资产 | 八、6 | 7,501,079 | 1,840,000 |
| 应收款项类金融资产 | 八、7 | 4,982,613 | 3,478,142 |
| 应收利息 | 八、8 | 262,314 | 235,649 |
| 发放贷款和垫款 | 八、9 | 32,140,128 | 25,937,313 |
| 可供出售金融资产 | 八、10 | 3,350,824 | 3,350,789 |
| 持有至到期投资 | 八、11 | 7,745,107 | 6,788,015 |
| 长期股权投资 | 八、12 | 10,875 | 17,025 |
| 投资性房地产 | | | |
| 固定资产 | 八、13 | 268,133 | 242,400 |
| 在建工程 | 八、14 | 15,232 | 15,249 |
| 固定资产清理 | | | |
| 无形资产 | 八、15 | 54,873 | 41,681 |
| 递延所得税资产 | 八、16 | 173,034 | 117,853 |
| 其他资产 | 八、17 | 874,948 | 326,240 |
| 资产总计 | | 75,833,444 | 54,825,439 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强印　　行长：姚浩俊印　　会计机构负责人：王振宇印　　会计主管：张俊山印

# 2010 Financial Report

## Consolidated Balance Sheet

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Note | December 31, 2010 | December 31, 2009 |
|---|---|---|---|
| **Assets:** | | | |
| Cash and deposit in Bank | 8.1 | 464,326 | 292,579 |
| Deposit in Central Bank | 8.2 | 15,000,423 | 9,995,651 |
| Noble metals | | | |
| Deposit in correspondent Bank | | | |
| Deposits with banks and non-bank financial institutions | 8.3 | 1,271,745 | 1,403,754 |
| Lending to banks and other institutions | 8.4 | 81,456 | 110,964 |
| Tradable financial assets | 8.5 | 1,636,334 | 632,135 |
| Derivative financial assets | | | |
| Buying back the sale of financial assets | 8.6 | 7,501,079 | 1,840,000 |
| Account receivable financial assets | 8.7 | 4,982,613 | 3,478,142 |
| Interest receivable | 8.8 | 262,314 | 235,649 |
| Issuance of loans and advances | 8.9 | 32,140,128 | 25,937,313 |
| Salable financial assets | 8.10 | 3,350,824 | 3,350,789 |
| Investment from holding till Maturity | 8.11 | 7,745,107 | 6,788,015 |
| Long-term equity investment | 8.12 | 10,875 | 17,025 |
| Investment real estates | | | |
| Fixed assets | 8.13 | 268,133 | 242,400 |
| Construction in progress | 8.14 | 15,232 | 15,249 |
| Disposal of fixed assets | | | |
| Intangible assets | 8.15 | 54,873 | 41,681 |
| Deferred income tax assets | 8.16 | 173,034 | 117,853 |
| Other assets | 8.17 | 874,948 | 326,240 |
| **Total Assets** | | 75,833,444 | 54,825,439 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: President: Principal of Accounting Institution: Head of Accounts Dept.:

# 2010财务报告

## 合并资产负债表（续）

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 年末数 | 年初数 |
|---|---|---|---|
| **负债：** | | | |
| 向中央银行借款 | | | |
| 联行存放款项 | | | |
| 同业及其他金融机构存放款项 | 八、18 | 117,974 | 133,350 |
| 拆入资金 | | | |
| 交易性金融负债 | | | |
| 衍生金融负债 | | | |
| 卖出回购金融资产款 | 八、19 | 1,959,661 | |
| 吸收存款 | 八、20 | 67,790,588 | 50,580,274 |
| 应付职工薪酬 | 八、21 | 39,264 | 28,860 |
| 应交税费 | 八、22 | 102,661 | 26,977 |
| 应付利息 | 八、23 | 349,847 | 232,790 |
| 预计负债 | 八、26 | 118,344 | 95,717 |
| 应付债券 | 八、24 | 794,216 | |
| 递延所得税负债 | 八、25 | | 11,775 |
| 其他负债 | 八、27 | 846,513 | 413,550 |
| **负债合计** | | 72,119,068 | 51,523,293 |
| **股东权益：** | | | |
| 股本 | 八、28 | 2,000,000 | 2,000,000 |
| 资本公积 | 八、29 | 517,823 | 558,678 |
| 减：库存股 | | | |
| 盈余公积 | 八、30 | 238,658 | 164,140 |
| 一般风险准备 | 八、31 | 394,807 | 325,503 |
| 未分配利润 | 八、32 | 538,848 | 253,825 |
| 归属于母公司所有者权益合计 | | 3,690,136 | 3,302,146 |
| 少数股东权益 | | 24,240 | |
| **所有者权益（或股东权益）合计** | | 3,714,376 | 3,302,146 |
| **负债和所有者权益（股东权益）合计** | | 75,833,444 | 54,825,439 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强印　　行长：姚俊浩印　　会计机构负责人：王振宇印　　会计主管：张俊山印

# 2010 Financial Report

## Consolidated Balance Sheet (Continued)

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

| Item | Note | December 31, 2010 | December 31, 2009 |
|---|---|---|---|
| **Liabilities:** | | | |
| Due to Central Bank | | | |
| Due to correspondent bank | | | |
| Due to other banks and financial institutions | 8.18 | 117,974 | 133,350 |
| Borrowings from banks and other financial Institutions | | | |
| Tradable financial liabilities | | | |
| Derivate financial liabilities | | | |
| Financial assets sold for repurchase | 8.19 | 1,959,661 | |
| Deposit-taking | 8.20 | 67,790,588 | 50,580,274 |
| Employee compensations payable | 8.21 | 39,264 | 28,860 |
| Taxes and dues payable | 8.22 | 102,661 | 26,977 |
| Interest payable | 8.23 | 349,847 | 232,790 |
| Estimated liabilities | 8.26 | 118,344 | 95,717 |
| Bonds payable | 8.24 | 794,216 | |
| Deferred income tax liabilities | 8.25 | | 11,775 |
| Other liabilities | 8.27 | 846,513 | 413,550 |
| **Total liabilities** | | 72,119,068 | 51,523,293 |
| **Shareholder's equities:** | | | |
| Capital stocks | 8.28 | 2,000,000 | 2,000,000 |
| Public reserve | 8.29 | 517,823 | 558,678 |
| Less: Treasure shares | | | |
| Surplus reserve | 8.30 | 238,658 | 164,140 |
| General risk reserve | 8.31 | 394,807 | 325,503 |
| Undistributed profits | 8.32 | 538,848 | 253,825 |
| Total equities attributable to parent company's owner | | 3,690,136 | 3,302,146 |
| Minority equities | | 24,240 | |
| **Total owner's equities (shareholder's equities)** | | 3,714,376 | 3,302,146 |
| **Total liabilities and owner's equities (shareholder's equities)** | | 75,833,444 | 54,825,439 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印

President: 姚浩俊印

Principal of Accounting Institution: 王振宇印

Head of Accounts Dept.: 张俊山印

# 2010财务报告

## 合并利润表

2010年度

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 本年数 | 上年数 |
| --- | --- | --- | --- |
| **一、营业收入** | | 1,834,018 | 1,111,372 |
| （一）利息净收入 | 八、33 | 1,788,806 | 1,078,245 |
| 利息收入 | 八、33 | 2,672,093 | 1,724,462 |
| 利息支出 | 八、33 | 883,287 | 646,217 |
| （二）手续费及佣金净收入 | 八、34 | 54,726 | 52,791 |
| 手续费及佣金收入 | 八、34 | 58,006 | 57,166 |
| 手续费及佣金支出 | 八、34 | 3,280 | 4,375 |
| （三）投资收益（损失以“－”填列） | 八、35 | -27,356 | -19,950 |
| （四）公允价值变动损益（损失以“－”填列） | 八、36 | 3,352 | -16,847 |
| （五）其他收入 | | 14,490 | 17,133 |
| 汇兑收益（损失以“－”填列） | | 976 | 2,230 |
| 其他业务收入 | | 13,514 | 14,903 |
| **二、营业支出** | | 1,146,216 | 922,747 |
| （一）营业税金及附加 | 八、37 | 107,393 | 60,383 |
| （二）业务及管理费 | 八、38 | 699,922 | 446,204 |
| （三）资产减值损失或呆账损失（转回以“－”填列） | 八、39 | 338,879 | 416,087 |
| （四）其他业务成本 | | 22 | 73 |
| **三、营业利润（亏损以“－”填列）** | | 687,802 | 188,625 |
| 加：营业外收入 | 八、40 | 4,978 | 215,462 |
| 减：营业外支出 | 八、41 | 28,487 | 12,148 |
| **四、利润总额（亏损以“－”填列）** | | 664,293 | 391,939 |
| 减：所得税费用 | 八、42 | 93,404 | 44,403 |
| **五、净利润（亏损以“－”填列）** | | 570,889 | 347,536 |
| 归属于母公司所有者的净利润 | | 571,149 | |
| 少数股东损益 | | -260 | |
| **六、每股收益** | | | |
| （一）基本每股收益（元／股） | 八、43 | 0.29元 | 0.25元 |
| （二）稀释每股收益（元／股） | | 0.29元 | 0.25元 |
| **七、其他综合收益** | 八、44 | -40,855 | -68,503 |
| **八、综合收益总额** | | 530,034 | 279,033 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强印　　行长：姚浩俊印　　会计机构负责人：王振宇印　　会计主管：张俊山印

# 2010 Financial Report

## Consolidated Income Statement

2010

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

| Item | Note | 2010 | 2009 |
|---|---|---|---|
| **I. Business incomes** | | 1,834,018 | 1,111,372 |
| 1 Net interest incomes | 8.33 | 1,788,806 | 1,078,245 |
| Interest incomes | 8.33 | 2,672,093 | 1,724,462 |
| Interest expenses | 8.33 | 883,287 | 646,217 |
| 2 Net incomes from fees and commissions | 8.34 | 54,726 | 52,791 |
| Incomes from fees and commissions | 8.34 | 58,006 | 57,166 |
| Expenditure for fees and commissions | 8.34 | 3,280 | 4,375 |
| 3 Investment incomes (loss as in "-") | 8.35 | -27,356 | -19,950 |
| 4 Profit and loss from fair value change (loss as in "-") | 8.36 | 3,352 | -16,847 |
| 5 Other incomes | | 14,490 | 17,133 |
| Profit from exchange (loss as in "-") | | 976 | 2,230 |
| Other business incomes | | 13,514 | 14,903 |
| **II. Business expenditure** | | 1,146,216 | 922,747 |
| 1 Business taxes and surcharges | 8.37 | 107,393 | 60,383 |
| 2 Business and management fee | 8.38 | 699,922 | 446,204 |
| 3 Asset depreciation loss or doubtful debt loss (reversal as in "-") | 8.39 | 338,879 | 416,087 |
| 4 Other business cost | | 22 | 73 |
| **III. Operating profit (loss as in "-")** | | 687,802 | 188,625 |
| Plus: non- operating incomes | 8.40 | 4,978 | 215,462 |
| Minus: non- operating expenditure | 8.41 | 28,487 | 12,148 |
| **IV. Total profit (loss as in "-")** | | 664,293 | 391,939 |
| Minus: income tax expense | 8.42 | 93,404 | 44,403 |
| **V. Net profit (loss as in "-")** | | 570,889 | 347,536 |
| Net profit attributable to the owner of parent company | | 571,149 | |
| Minority interests | | -260 | |
| **VI. Earning per share** | | | |
| 1 Basic earning per share (RMB per share) | 8.43 | RMB0.29 | RMB0.25 |
| 2 Dilute earning per share (RMB per share) | | RMB0.29 | RMB0.25 |
| **VII. Other consolidate incomes** | 8.44 | -40,855 | -68,503 |
| **VIII. Total consolidate incomes** | | 530,034 | 279,033 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative:　　President:　　Principal of Accounting Institution:　　Head of Accounts Dept.:

# 2010财务报告

## 合并现金流量表

2010年度

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 本年数 | 上年数 |
|---|---|---|---|
| **一、经营活动产生的现金流量：** | | | |
| 客户存款和同业存放款项净增加额 | | 17,194,938 | 15,991,296 |
| 向中央银行借款净增加额 | | | |
| 向其他金融机构拆入资金净增加额 | | 1,959,661 | |
| 收取利息、手续费及佣金的现金 | | 1,820,631 | 1,817,319 |
| 收到其他与经营活动有关的现金 | | 2,244 | 287,696 |
| **经营活动现金流入小计** | | 20,977,474 | 18,096,311 |
| 客户贷款及垫款净增加额 | | 6,441,420 | 6,701,509 |
| 存放中央银行和同业款项净增加额 | | 6,245,387 | 2,596,539 |
| 向其他金融机构拆出资金净增加额 | | -493,327 | |
| 支付手续费及佣金的现金 | | 3,280 | 644,832 |
| 支付给职工以及为职工支付的现金 | | 315,113 | 240,997 |
| 支付的各项税费 | | 173,553 | 138,380 |
| 支付其他与经营活动有关的现金 | | 304,422 | 3,475,132 |
| **经营活动现金流出小计** | | 12,989,848 | 13,797,389 |
| **经营活动产生的现金流量净额** | | 7,987,626 | 4,298,922 |
| **二、投资活动产生的现金流量：** | | | |
| 收回投资收到的现金 | | 399,154,562 | 77,040,049 |
| 取得投资收益收到的现金 | | 216 | |
| 处置固定资产、无形资产和其他长期资产支付的现金 | | 178 | 4,724 |
| 收到其他与投资活动有关的现金 | | | |
| **投资活动现金流入小计** | | 399,154,956 | 77,044,773 |
| 投资支付的现金 | | 402,674,063 | 79,599,224 |
| 购建固定资产、无形资产和其他长期资产支付的现金 | | 229,397 | 52,628 |
| 支付其他与投资活动有关的现金 | | | |
| **投资活动现金流出小计** | | 402,903,460 | 79,651,852 |
| **投资活动产生的现金流量净额** | | -3,748,504 | -2,607,079 |
| **三、筹资活动产生的现金流量：** | | | |
| 吸收投资收到的现金 | | 24,240 | 1,065,066 |
| 其中：子公司吸收少数股东投资收到的现金 | | | |
| 发行债券收到的现金 | | 793,512 | |
| 收到其他与筹资活动有关的现金 | | | |
| **筹资活动现金流入小计** | | 817,752 | 1,065,066 |
| 偿还债务支付的现金 | | | |
| 分配股利、利润或偿付利息支付的现金 | | 141,865 | |
| 其中：子公司支付给少数股东的股利、利润 | | | |
| 支付其他与筹资活动有关的现金 | | | |
| **筹资活动现金流出小计** | | 141,865 | |
| **筹资活动产生的现金流量净额** | | 675,887 | 1,065,066 |
| **四、汇率变动对现金的影响** | | | 90 |
| **五、现金及现金等价物净增加额** | | 4,915,009 | 2,756,999 |
| 加：年初现金及现金等价物余额 | | 8,995,676 | 6,238,677 |
| 年末现金及现金等价物余额 | | 13,910,685 | 8,995,676 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强印　　行长：姚浩俊印　　会计机构负责人：王振宇印　　会计主管：张俊山印

# 2010 Financial Report

## Consolidated Cash Flow Statement

2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Note | 2010 | 2009 |
|---|---|---|---|
| **I. Cash flow from operating activities:** | | | |
| Net increase of client deposit and dues to banks and other financial institutions | | 17,194,938 | 15,991,296 |
| Net increase of borrowings from Central Bank | | | |
| Net increase of borrowings from banks and other financial institutions | | 1,959,661 | |
| Cash received from interest, fees and commissions | | 1,820,631 | 1,817,319 |
| Other operation-related cash received | | 2,244 | 287,696 |
| **Subtotal of cash inflow from operating activities** | | 20,977,474 | 18,096,311 |
| Net increase of loan and advance of clients | | 6,441,420 | 6,701,509 |
| Net increase of deposit in Central Bank and other financial institutions | | 6,245,387 | 2,596,539 |
| Net increase of lending to other financial institutions | | -493,327 | |
| Cash paid for fees and commissions | | 3,280 | 644,832 |
| Cash paid to and for employees | | 315,113 | 240,997 |
| Taxes and dues paid | | 173,553 | 138,380 |
| Other operation-related cash paid | | 304,422 | 3,475,132 |
| **Subtotal of cash outflow from operation activities** | | 12,989,848 | 13,797,389 |
| **Net cash flow from operation activities** | | 7,987,626 | 4,298,922 |
| **II. Cash flow from investment activities:** | | | |
| Cash received from return of investment | | 399,154,562 | 77,040,049 |
| Cash received from investment incomes | | 216 | |
| Cash from disposal of fixed assets, intangible assets and other long- term assets | | 178 | 4,724 |
| Other investment-related cash received | | | |
| **Subtotal of cash inflow from investment activities** | | 399,154,956 | 77,044,773 |
| Cash paid for investment | | 402,674,063 | 79,599,224 |
| Cash paid for purchase and construction of fixed assets, intangible assets and other long-term assets | | 229,397 | 52,628 |
| Other investment-related cash paid | | | |
| **Subtotal of cash outflow from investment activities** | | 402,903,460 | 79,651,852 |
| **Net cash flow from investment activities** | | -3,748,504 | -2,607,079 |
| **III. Cash flow from financing activities:** | | | |
| Cash from investment absorption | | 24,240 | 1,065,066 |
| Of which: Cash received from minority shareholders' capital contributions to subsidiaries | | | |
| Cash from bond issuances | | 793,512 | |
| Other financing-related cash received | | | |
| **Subtotal of cash inflow from financing activities** | | 817,752 | 1,065,066 |
| Cash paid for debt repayment | | | |
| Cash paid for dividend and profit distribution or interest payment | | 141,865 | |
| Of which: dividend and profit paid by subsidiaries to minority shareholders | | | |
| Other financing-related cash paid | | | |
| **Subtotal of cash outflow from financing activities** | | 141,865 | |
| **Net cash flow from financing activities** | | 675,887 | 1,065,066 |
| **IV. Influence of exchange rate change on cash** | | | 90 |
| **V. Net increase of cash and cash equivalents** | | 4,915,009 | 2,756,999 |
| Plus: Balance of cash and cash equivalents at the beginning of the year | | 8,995,676 | 6,238,677 |
| Balance of cash and cash equivalents at the end of the year | | 13,910,685 | 8,995,676 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印

President: 姚浩俊印

Principal of Accounting Institution: 王振宇印

Head of Accounts Dept.: 张俊山印

# 2010财务报告

## 合并所有者权益变动表

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 2010年度 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 归属于母公司所有者权益 | | | | | | | | 少数股东权益 | 所有者权益合计 |
| | 实收资本（或股本） | 资本公积 | 减：库存股 | 盈余公积 | 一般风险准备 | 未分配利润 | 其他 | 小计 | | |
| 一、上年年末余额 | 2,000,000 | 558,678 | | 161,771 | 325,503 | 232,509 | | 3,278,461 | | 3,278,461 |
| 加：会计政策变更 | | | | | | | | | | |
| 前期差错更正 | | | | | | | | | | |
| 其他 | | | | 2,369 | | 21,316 | | 23,685 | | 23,685 |
| 二、本年年初余额 | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | | 3,302,146 |
| 三、本年增减变动金额（减少以"－"号填列） | | -40,855 | | 74,518 | 69,304 | 285,023 | | 387,990 | 24,240 | 412,230 |
| （一）净利润 | | | | | | 571,149 | | 571,149 | -260 | 570,889 |
| （二）其他综合收益 | | -40,855 | | | | | | -40,855 | | -40,855 |
| 上述（一）和（二）小计 | | -40,855 | | | | 571,149 | | 530,294 | -260 | 530,034 |
| （三）所有者投入和减少资本 | | | | | | – | | | 24,500 | 24,500 |
| 1.所有者投入资本 | | | | | | | | | 24,500 | 24,500 |
| 2.股份支付计入所有者权益的金额 | | | | | | | | | | |
| 3.其他 | | | | | | | | | | |
| （四）利润分配 | | | | 74,518 | 69,304 | -286,126 | | -142,304 | | -142,304 |
| 1.提取盈余公积 | | | | 74,518 | | -74,518 | | | | |
| 其中：法定盈余公积 | | | | 57,142 | | -57,142 | | | | |
| 任意盈余公积 | | | | 17,376 | | -17,376 | | | | |
| 2.提取一般风险准备（金融企业填报） | | | | | 69,304 | -69,304 | | | | |
| 3.所有者（或股东）的分配 | | | | | | -142,304 | | -142,304 | | -142,304 |
| 4.其他 | | | | | | | | | | |
| （五）所有者权益内部结转 | | | | | | | | | | |
| 1.资本公积转增资本（或股本） | | | | | | | | | | |
| 2.盈余公积转增资本（或股本） | | | | | | | | | | |
| 3.盈余公积弥补亏损 | | | | | | | | | | |
| 4.其他 | | | | | | | | | | |
| 四、本年年末余额 | 2,000,000 | 517,823 | – | 238,658 | 394,807 | 538,848 | – | 3,690,136 | 24,240 | 3,714,376 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强　　行长：姚浩俊　　会计机构负责人：王振宇　　会计主管：张俊山

# 2010 Financial Report

## Consolidated Statement of Owner's Equity

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | 2010 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | The equities attributable to parents company's owner | | | | | | | | | |
| | Paid-in capital (or share capital) | Capital reserve | Minus: Treasure stock | Surplus reserve | General risk reserve | Undistributed profits | Others | Subtotal | Minority interest | Total owner's equities |
| **I. Balance at the end of previous year** | 2,000,000 | 558,678 | | 161,771 | 325,503 | 232,509 | | 3,278,461 | | 3,278,461 |
| Plus: change of accounting policy | | | | | | | | | | |
| Correction of error in prior period | | | | | | | | | | |
| Others | | | | 2,369 | | 21,316 | | 23,685 | | 23,685 |
| **II. Balance at the beginning of current year** | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | | 3,302,146 |
| **III. Change of increase/decrease in current year (minus as in "-")** | | -40,855 | | 74,518 | 69,304 | 285,023 | | 387,990 | 24,240 | 412,230 |
| 1 Net profit | | | | | | 571,149 | | 571,149 | -260 | 570,889 |
| 2 other consolidated incomes | | -40,855 | | | | | | -40,855 | | -40,855 |
| **Subtotal of 1 and 2 above** | | -40,855 | | | | 571,149 | | 530,294 | -260 | 530,034 |
| 3 Capital Invested and reduced by the owner | | | | | | – | | | 24,500 | 24,500 |
| (1). capital paid in by owners | | | | | | | | | 24,500 | 24,500 |
| (2). The Amount of share-based payments recorded into the owner's equities | | | | | | | | | | |
| (3). Others | | | | | | | | | | |
| 4 Profit distribution | | | | 74,518 | 69,304 | -286,126 | | -142,304 | | -142,304 |
| (1). Surplus reserve withdrawn | | | | 74,518 | | -74,518 | | | | |
| Of which: Legal surplus reserve | | | | 57,142 | | -57,142 | | | | |
| Discretionary surplus reserve | | | | 17,376 | | -17,376 | | | | |
| (2). General risk reserve withdrawn (completed and reported by financial enterprise) | | | | | 69,304 | -69,304 | | | | |
| (3). Distribution to owner (or shareholders) | | | | | | -142,304 | | -142,304 | | -142,304 |
| (4). Others | | | | | | | | | | |
| **5 Internal carry-forward of owners' equity** | | | | | | | | | | |
| (1). Capital (or share capital) increase out of capital reserve | | | | | | | | | | |
| (2). Capital (or share capital) increase out of surplus reserve | | | | | | | | | | |
| (3). Surplus reserve for loss recovery | | | | | | | | | | |
| (4). Others | | | | | | | | | | |
| **IV. Balance at the end of current year** | 2,000,000 | 517,823 | – | 238,658 | 394,807 | 538,848 | – | 3,690,136 | 24,240 | 3,714,376 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印

President: 姚浩俊印

Principal of Accounting Institution: 王振宇印

Head of Accounts Dept.: 张俊山印

# 2010财务报告

## 合并资产减值准备情况表

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 年初余额 | 本年增加额 | | | 本年减少额 | | | | 年末余额 |
|---|---|---|---|---|---|---|---|---|---|
| | | 本年计提额 | 其他原因增加额 | 合计 | 冲销／卖出资产 | 因资产价值回升转回额 | 其他变化 | 合计 | |
| 一、贷款损失准备 | 408,182 | 333,429 | 3,904 | 337,333 | 38,700 | | 8,995 | 47,695 | 697,820 |
| 二、坏账准备 | 31,379 | 6,964 | | 6,964 | 5,220 | | | 5,220 | 33,123 |
| 三、应收款项类金融资产减值准备 | | | | | | | | | |
| 四、可供出售金融资产减值准备 | | | | | | | | | |
| 五、持有至到期投资减值准备 | | | | | | | | | |
| 六、长期股权投资减值准备 | 3,816 | | | | 941 | | 2,050 | 2,991 | 825 |
| 七、投资性房地产减值准备 | | | | | | | | | |
| 八、固定资产减值准备 | | | | | | | | | |
| 其中：房屋、建筑物 | | | | | | | | | |
| 九、无形资产减值准备 | | | | | | | | | |
| 十、商誉减值准备 | | | | | | | | | |
| 十一、在建工程减值准备 | 2,065 | 293 | | 293 | | | | | 2,358 |
| 十二、抵债资产减值准备 | 96,608 | 7,090 | 2,050 | 9,140 | 15,545 | | | 15,545 | 90,203 |
| 十三、其他 | 146,321 | 117 | | 117 | | 9,014 | | 9,014 | 137,424 |
| 合计 | 688,371 | 347,893 | 5,954 | 353,847 | 60,406 | | 11,045 | 80,465 | 961,753 |

所附财务报表附注为本财务报表的组成部分

法定代表人：　　行长：　　会计机构负责人：　　会计主管：

# 2010 Financial Report

## Consolidated Statement of Provision for Impairment of Assets

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Balance at beginning of the year | Addition for the year | | | Decrease for the year | | | | Balance at end of the year |
|---|---|---|---|---|---|---|---|---|---|
| | | Provision | Addition for other reasons | Total | Write off/sale of assets | Reversal for the increase of assets value | Other changes | Total | |
| I. Loan loss reserve | 408,182 | 333,429 | 3,904 | 337,333 | 38,700 | | 8,995 | 47,695 | 697,820 |
| II. Bad debt reserve | 31,379 | 6,964 | | 6,964 | 5,220 | | | 5,220 | 33,123 |
| III. Impairment reserve of financial assets due from receivables | | | | | | | | | |
| IV. Impairment reserve of salable financial assets | | | | | | | | | |
| V.Impairment reserve of the investment from holding till maturity | | | | | | | | | |
| VI. Impairment reserve of long-term equity investment | 3,816 | | | | 941 | | 2,050 | 2,991 | 825 |
| VII. Impairment reserve of the investment properties | | | | | | | | | |
| VIII. Impairment reserve of fixed assets | | | | | | | | | |
| Of which: housings and buildings | | | | | | | | | |
| IX. Impairment reserve of intangible assets | | | | | | | | | |
| X. Impairment reserve of goodwill | | | | | | | | | |
| XI. Impairment reserve of construction in progress | 2,065 | 293 | | 293 | | | | | 2,358 |
| XII. Impairment reserve of repossessed assets | 96,608 | 7,090 | 2,050 | 9,140 | 15,545 | | | 15,545 | 90,203 |
| XIII. Others | 146,321 | 117 | | 117 | | 9,014 | | 9,014 | 137,424 |
| Total | 688,371 | 347,893 | 5,954 | 353,847 | 60,406 | | 11,045 | 80,465 | 961,753 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印 President: 姚浩俊印 Principal of Accounting Institution: 王振宇印 Head of Accounts Dept.: 张俊山印

# 2010财务报告

## 资产负债表

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 年末数 | 年初数 |
|---|---|---|---|
| 资产： | | | |
| 现金及银行存款 | | 463,030 | 292,579 |
| 存放中央银行款项 | | 15,000,422 | 9,995,651 |
| 贵金属 | | | |
| 存放联行款项 | | | |
| 存放同业款项 | | 1,221,700 | 1,403,754 |
| 拆出资金 | | 81,456 | 110,964 |
| 交易性金融资产 | | 1,636,334 | 632,135 |
| 衍生金融资产 | | | |
| 买入返售金融资产 | | 7,501,079 | 1,840,000 |
| 应收款项类金融资产 | | 4,982,613 | 3,478,142 |
| 应收利息 | | 262,314 | 235,649 |
| 发放贷款和垫款 | | 32,140,128 | 25,937,313 |
| 可供出售金融资产 | | 3,350,824 | 3,350,789 |
| 持有至到期投资 | | 7,745,107 | 6,788,015 |
| 长期股权投资 | 十五、1 | 36,375 | 17,025 |
| 投资性房地产 | | | |
| 固定资产 | | 267,552 | 242,400 |
| 在建工程 | | 15,232 | 15,249 |
| 固定资产清理 | | | |
| 无形资产 | | 54,873 | 41,681 |
| 递延所得税资产 | | 173,034 | 117,853 |
| 其他资产 | | 873,967 | 326,240 |
| 资产总计 | | 75,806,040 | 54,825,439 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强　　行长：姚浩俊　　会计机构负责人：王振宇　　会计主管：张俊山

# 2010 Financial Report

## Balance Sheet

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Note | December 31, 2010 | December 31, 2009 |
|---|---|---|---|
| Assets: | | | |
| Cash and deposit in Bank | | 463,030 | 292,579 |
| Deposit in Central Bank | | 15,000,422 | 9,995,651 |
| Noble metals | | | |
| Deposit in correspondent Bank | | | |
| Deposits with banks and other financial institutions | | 1,221,700 | 1,403,754 |
| Lending to banks and other financial institutions | | 81,456 | 110,964 |
| Tradable financial assets | | 1,636,334 | 632,135 |
| Derivative financial assets | | | |
| Buying back the sale of financial assets | | 7,501,079 | 1,840,000 |
| Account receivable financial assets | | 4,982,613 | 3,478,142 |
| Interest receivable | | 262,314 | 235,649 |
| Issuance of loans and advances | | 32,140,128 | 25,937,313 |
| Salable financial assets | | 3,350,824 | 3,350,789 |
| Investment from holding till Maturity | | 7,745,107 | 6,788,015 |
| Long-term equity investment | 15.1 | 36,375 | 17,025 |
| Investment real estates | | | |
| Fixed assets | | 267,552 | 242,400 |
| Construction in progress | | 15,232 | 15,249 |
| Disposal of fixed assets | | | |
| Intangible assets | | 54,873 | 41,681 |
| Deferred income tax assets | | 173,034 | 117,853 |
| Other assets | | 873,967 | 326,240 |
| Total Assets | | 75,806,040 | 54,825,439 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: President: Principal of Accounting Institution: Head of Accounts Dept.:

# 2010财务报告

## 资产负债表(续)

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 年末数 | 年初数 |
|---|---|---|---|
| 负债： | | | |
| 向中央银行借款 | | | |
| 联行存放款项 | | | |
| 同业及其他金融机构存放款项 | | 117,974 | 133,350 |
| 拆入资金 | | | |
| 交易性金融负债 | | | |
| 衍生金融负债 | | | |
| 卖出回购金融资产款 | | 1,959,661 | |
| 吸收存款 | | 67,789,247 | 50,580,274 |
| 应付职工薪酬 | | 39,264 | 28,860 |
| 应交税费 | | 102,661 | 26,977 |
| 应付利息 | | 349,847 | 232,790 |
| 预计负债 | | 118,344 | 95,717 |
| 应付债券 | | 794,215 | |
| 递延所得税负债 | | | 11,775 |
| 其他负债 | | 844,421 | 413,550 |
| 负债合计 | | 72,115,634 | 51,523,293 |
| 股东权益： | | | |
| 股本 | | 2,000,000 | 2,000,000 |
| 资本公积 | | 517,823 | 558,678 |
| 减：库存股 | | | |
| 盈余公积 | | 238,658 | 164,140 |
| 一般风险准备 | | 394,807 | 325,503 |
| 未分配利润 | | 539,118 | 253,825 |
| 外币报表折算差额 | | | |
| 所有者权益(或股东权益)合计 | | 3,690,406 | 3,302,146 |
| 负债和所有者权益(股东权益)合计 | | 75,806,040 | 54,825,439 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强　　行长：姚浩俊　　会计机构负责人：王振宇　　会计主管：张俊山

# 2010 Financial Report

## Balance Sheet (Continued)

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Note | December 31, 2010 | December 31, 2009 |
|---|---|---|---|
| Liabilities: | | | |
| Due to Central Bank | | | |
| Due to correspondent bank | | | |
| Due to other banks and financial institutions | | 117,974 | 133,350 |
| Borrowings from banks and other financial Institutions | | | |
| Tradable financial liabilities | | | |
| Derivate financial liabilities | | | |
| Financial assets sold for repurchase | | 1,959,661 | |
| Deposit-taking | | 67,789,247 | 50,580,274 |
| Employee compensations payable | | 39,264 | 28,860 |
| Taxes and dues payable | | 102,661 | 26,977 |
| Interest payable | | 349,847 | 232,790 |
| Estimated liabilities | | 118,344 | 95,717 |
| Bonds payable | | 794,215 | |
| Deferred income tax liabilities | | | 11,775 |
| Other liabilities | | 844,421 | 413,550 |
| Total liabilities | | 72,115,634 | 51,523,293 |
| Shareholder's equities: | | | |
| Capital stocks | | 2,000,000 | 2,000,000 |
| Public reserve | | 517,823 | 558,678 |
| Less: Treasure shares | | | |
| Surplus reserve | | 238,658 | 164,140 |
| General risk reserve | | 394,807 | 325,503 |
| Undistributed profits | | 539,118 | 253,825 |
| Translation differences of foreign currency financial statements | | | |
| Total owner's equities (shareholder's equities) | | 3,690,406 | 3,302,146 |
| Total liabilities and owner's equities (shareholder's equities) | | 75,806,040 | 54,825,439 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: President: Principal of Accounting Institution: Head of Accounts Dept.:

# 2010财务报告

## 利润表

2010年度

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 本年数 | 上年数 |
|---|---|---|---|
| 一、营业收入 | | 1,834,018 | 1,111,372 |
| （一）利息净收入 | | 1,788,806 | 1,078,245 |
| 利息收入 | | 2,672,093 | 1,724,462 |
| 利息支出 | | 883,287 | 646,217 |
| （二）手续费及佣金净收入 | | 54,726 | 52,791 |
| 手续费及佣金收入 | | 58,006 | 57,166 |
| 手续费及佣金支出 | | 3,280 | 4,375 |
| （三）投资收益（损失以“－”填列） | 十五、2 | -27,356 | -19,950 |
| （四）公允价值变动损益（损失以“－”填列） | | 3,352 | -16,847 |
| （五）其他收入 | | 14,490 | 17,133 |
| 汇兑收益（损失以“－”填列） | | 976 | 2,230 |
| 其他业务收入 | | 13,514 | 14,903 |
| 二、营业支出 | | 1,145,686 | 922,747 |
| （一）营业税金及附加 | | 107,393 | 60,383 |
| （二）业务及管理费 | | 699,392 | 446,204 |
| （三）资产减值损失或呆账损失（转回以“－”填列） | | 338,879 | 416,087 |
| （四）其他业务成本 | | 22 | 73 |
| 三、营业利润（亏损以“－”填列） | | 688,332 | 188,625 |
| 加：营业外收入 | | 4,978 | 215,462 |
| 减：营业外支出 | | 28,487 | 12,148 |
| 四、利润总额（亏损以“－”填列） | | 664,823 | 391,939 |
| 减：所得税费用 | | 93,404 | 44,403 |
| 五、净利润（亏损以“－”填列） | | 571,419 | 347,536 |
| 六、每股收益 | | | |
| （一）基本每股收益（元／股） | | 0.29元 | 0.25元 |
| （二）稀释每股收益（元／股） | | 0.29元 | 0.25元 |
| 七、其他综合收益 | | -40,855 | -68,503 |
| 八、综合收益总额 | | 530,564 | 279,033 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强印　　行长：姚浩俊印　　会计机构负责人：王振宇印　　会计主管：张俊山印

# 2010 Financial Report

## Income Statement

2010

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

| Item | Note | 2010 | 2009 |
|---|---|---|---|
| I. Business incomes | | 1,834,018 | 1,111,372 |
| 1 Net interest incomes | | 1,788,806 | 1,078,245 |
| Interest incomes | | 2,672,093 | 1,724,462 |
| Interest expenses | | 883,287 | 646,217 |
| 2 Net incomes from fees and commissions | | 54,726 | 52,791 |
| Incomes from fees and commissions | | 58,006 | 57,166 |
| Expenditure for fees and commissions | | 3,280 | 4,375 |
| 3 Investment incomes (loss as in "-") | 15.2 | -27,356 | -19,950 |
| 4 Profit and loss from fair value change (loss as in "-") | | 3,352 | -16,847 |
| 5 Other incomes | | 14,490 | 17,133 |
| Profit from exchange (loss as in "-") | | 976 | 2,230 |
| Other business incomes | | 13,514 | 14,903 |
| II. Business expenditure | | 1,145,686 | 922,747 |
| 1 Business taxes and surcharges | | 107,393 | 60,383 |
| 2 Business and management fee | | 699,392 | 446,204 |
| 3 Asset depreciation loss or doubtful debt loss (reversal as in "-") | | 338,879 | 416,087 |
| 4 Other business cost | | 22 | 73 |
| III. Operating profit (loss as in "-") | | 688,332 | 188,625 |
| Plus: non- operating incomes | | 4,978 | 215,462 |
| Minus: non- operating expenditure | | 28,487 | 12,148 |
| IV. Total profit (loss as in "-") | | 664,823 | 391,939 |
| Minus: income tax expense | | 93,404 | 44,403 |
| V. Net profit (loss as in "-") | | 571,419 | 347,536 |
| VI. Earnings per share | | | |
| 1 Basic earning per share (RMB per share) | | RMB0.29 | RMB0.25 |
| 2 Dilute earning per share (RMB per share) | | RMB0.29 | RMB0.25 |
| VII. Other consolidate incomes | | -40,855 | -68,503 |
| VIII. Total consolidate incomes | | 530,564 | 279,033 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: President: Principal of Accounting Institution: Head of Accounts Dept.:

# 2010财务报告

## 现金流量表

2010年度

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 注释 | 本年数 | 上年数 |
|---|---|---|---|
| 一、经营活动产生的现金流量： | | | |
| 客户存款和同业存放款项净增加额 | | 17,193,597 | 15,991,296 |
| 向中央银行借款净增加额 | | | |
| 向其他金融机构拆入资金净增加额 | | 1,959,661 | |
| 收取利息、手续费及佣金的现金 | | 1,820,631 | 1,817,319 |
| 收到其他与经营活动有关的现金 | | 2,218 | 287,696 |
| 经营活动现金流入小计 | | 20,976,107 | 18,096,311 |
| 客户贷款及垫款净增加额 | | 6,441,420 | 6,701,509 |
| 存放中央银行和同业款项净增加额 | | 6,195,342 | 2,596,539 |
| 向其他金融机构拆出资金净增加额 | | -493,327 | |
| 支付手续费及佣金的现金 | | 3,280 | 644,832 |
| 支付给职工以及为职工支付的现金 | | 315,113 | 240,997 |
| 支付的各项税费 | | 173,528 | 138,380 |
| 支付其他与经营活动有关的现金 | | 304,422 | 3,475,132 |
| 经营活动现金流出小计 | | 12,939,778 | 13,797,389 |
| 经营活动产生的现金流量净额 | | 8,036,329 | 4,298,922 |
| 二、投资活动产生的现金流量： | | | |
| 收回投资收到的现金 | | 399,154,562 | 77,040,049 |
| 取得投资收益收到的现金 | | 216 | |
| 处置固定资产、无形资产和其他长期资产支付的现金 | | 178 | 4,724 |
| 收到其他与投资活动有关的现金 | | | |
| 投资活动现金流入小计 | | 399,154,956 | 77,044,773 |
| 投资支付的现金 | | 402,699,823 | 79,599,224 |
| 购建固定资产、无形资产和其他长期资产支付的现金 | | 229,397 | 52,628 |
| 支付其他与投资活动有关的现金 | | | |
| 投资活动现金流出小计 | | 402,929,220 | 79,651,852 |
| 投资活动产生的现金流量净额 | | -3,774,264 | -2,607,079 |
| 三、筹资活动产生的现金流量： | | | |
| 吸收投资收到的现金 | | | 1,065,066 |
| 其中：子公司吸收少数股东投资收到的现金 | | | |
| 发行债券收到的现金 | | 793,512 | |
| 收到其他与筹资活动有关的现金 | | | |
| 筹资活动现金流入小计 | | 793,512 | 1,065,066 |
| 偿还债务支付的现金 | | | |
| 分配股利、利润或偿付利息支付的现金 | | 141,865 | |
| 其中：子公司支付给少数股东的股利、利润 | | | |
| 支付其他与筹资活动有关的现金 | | | |
| 筹资活动现金流出小计 | | 141,865 | |
| 筹资活动产生的现金流量净额 | | 651,647 | 1,065,066 |
| 四、汇率变动对现金的影响 | | | 90 |
| 五、现金及现金等价物净增加额 | | 4,913,712 | 2,756,999 |
| 加：年初现金及现金等价物余额 | | 8,995,676 | 6,238,677 |
| 年末现金及现金等价物余额 | | 13,909,388 | 8,995,676 |

所附财务报表附注为本财务报表的组成部分

法定代表人：　　　行长：　　　会计机构负责人：　　　会计主管：

# 2010 Financial Report

## Cash Flow Statement

2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Note | 2010 | 2009 |
|---|---|---|---|
| I. Cash flow from operating activities: | | | |
| Net increase of client deposit and dues to banks and other financial institutions | | 17,193,597 | 15,991,296 |
| Net increase of borrowings from Central Bank | | | |
| Net increase of borrowings from banks and other financial institutions | | 1,959,661 | |
| Cash received from interest, fees and commissions | | 1,820,631 | 1,817,319 |
| Other operation-related cash received | | 2,218 | 287,696 |
| Subtotal of cash inflow from operating activities | | 20,976,107 | 18,096,311 |
| Net increase of loan and advance of clients | | 6,441,420 | 6,701,509 |
| Net increase of deposit in Central Bank and other financial institutions | | 6,195,342 | 2,596,539 |
| Net increase of lending to other financial institutions | | -493,327 | |
| Cash paid for fees and commissions | | 3,280 | 644,832 |
| Cash paid to and for employees | | 315,113 | 240,997 |
| Taxes and dues paid | | 173,528 | 138,380 |
| Other operation-related cash paid | | 304,422 | 3,475,132 |
| Subtotal of cash outflow from operation activities | | 12,939,778 | 13,797,389 |
| Net cash flow from operation activities | | 8,036,329 | 4,298,922 |
| II. Cash flow from investment activities: | | | |
| Cash received from return of investment | | 399,154,562 | 77,040,049 |
| Cash received from investment incomes | | 216 | |
| Cash from disposal of fixed assets, intangible assets and other long- term assets | | 178 | 4,724 |
| Other investment-related cash received | | | |
| Subtotal of cash inflow from investment activities | | 399,154,956 | 77,044,773 |
| Cash paid for investment | | 402,699,823 | 79,599,224 |
| Cash paid for purchase and construction of fixed assets, intangible assets and other long-term assets | | 229,397 | 52,628 |
| Other investment-related cash paid | | | |
| Subtotal of cash outflow from investment activities | | 402,929,220 | 79,651,852 |
| Net cash flow from investment activities | | -3,774,264 | -2,607,079 |
| III. Cash flow from financing activities: | | | |
| Cash from investment absorption | | | 1,065,066 |
| Of which: Cash received from minority shareholders' capital contributions to subsidiaries | | | |
| Cash from bond issuances | | 793,512 | |
| Other financing-related cash received | | | |
| Subtotal of cash inflow from financing activities | | 793,512 | 1,065,066 |
| Cash paid for debt repayment | | | |
| Cash paid for dividend and profit distribution or interest payment | | 141,865 | |
| Of which: dividend and profit paid by subsidiaries to minority shareholders | | | |
| Other financing-related cash paid | | | |
| Subtotal of cash outflow from financing activities | | 141,865 | |
| Net cash flow from financing activities | | 651,647 | 1,065,066 |
| IV. Influence of exchange rate change on cash | | | 90 |
| V. Net increase of cash and cash equivalents | | 4,913,712 | 2,756,999 |
| Plus: Balance of cash and cash equivalents at the beginning of the year | | 8,995,676 | 6,238,677 |
| Balance of cash and cash equivalents at the end of the year | | 13,909,388 | 8,995,676 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印

President: 姚浩俊印

Principal of Accounting Institution: 王振宇印

Head of Accounts Dept.: 张俊山印

# 2010财务报告

## 所有者权益变动表

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 2010年度 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 归属于母公司所有者权益 | | | | | | | | 所有者权益合计 |
| | 实收资本（或股本） | 资本公积 | 减：库存股 | 盈余公积 | 一般风险准备 | 未分配利润 | 其他 | 小计 | |
| 一、上年年末余额 | 2,000,000 | 558,678 | | 161,771 | 325,503 | 232,509 | | 3,278,461 | 3,278,461 |
| 加：会计政策变更 | | | | | | | | | |
| 前期差错更正 | | | | | | | | | |
| 其他 | | | | 2,369 | | 21,316 | | 23,685 | 23,685 |
| 二、本年年初余额 | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | 3,302,146 |
| 三、本年增减变动金额（减少以"－"号填列） | | -40,855 | | 74,518 | 69,304 | 285,293 | | 388,260 | 388,260 |
| （一）净利润 | | | | | | 571,419 | | 571,419 | 571,419 |
| （二）其他综合收益 | | -40,855 | | | | | | -40,855 | -40,855 |
| 上述（一）和（二）小计 | | -40,855 | | | | 571,419 | | 530,564 | 530,564 |
| （三）所有者投入和减少资本 | | | | | | | | | |
| 1.所有者投入资本 | | | | | | | | | |
| 2.股份支付计入所有者权益的金额 | | | | | | | | | |
| 3.其他 | | | | | | | | | |
| （四）利润分配 | | | | 74,518 | 69,304 | -286,126 | | -142,304 | -142,304 |
| 1.提取盈余公积 | | | | 74,518 | | -74,518 | | | |
| 其中：法定盈余公积 | | | | 57,142 | | -57,142 | | | |
| 任意盈余公积 | | | | 17,376 | | -17,376 | | | |
| 2.提取一般风险准备（金融企业填报） | | | | | 69,304 | -69,304 | | | |
| 3.所有者（或股东）的分配 | | | | | | -142,304 | | -142,304 | -142,304 |
| 4.其他 | | | | | | | | | |
| （五）所有者权益内部结转 | | | | | | | | | |
| 1.资本公积转增资本（或股本） | | | | | | | | | |
| 2.盈余公积转增资本（或股本） | | | | | | | | | |
| 3.盈余公积弥补亏损 | | | | | | | | | |
| 4.其他 | | | | | | | | | |
| 四、本年年末余额 | 2,000,000 | 517,823 | | 238,658 | 394,807 | 539,118 | | 3,690,406 | 3,690,406 |

所附财务报表附注为本财务报表的组成部分

法定代表人：　　行长：　　会计机构负责人：　　会计主管：

# 2010 Financial Report

## Statement of Owner's Equity

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | 2010 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | The equities attributable to parents company's owner | | | | | | | | |
| | Paid-in capital (or share capital) | Capital reserve | Minus: Treasure stock | Surplus reserve | General risk reserve | Undistributed profits | Others | Subtotal | Total owner's equities |
| **I. Balance at the end of previous year** | 2,000,000 | 558,678 | | 161,771 | 325,503 | 232,509 | | 3,278,461 | 3,278,461 |
| Plus: change of accounting policy | | | | | | | | | |
| Correction of error in prior period | | | | | | | | | |
| Others | | | | 2,369 | | 21,316 | | 23,685 | 23,685 |
| **II. Balance at the beginning of current year** | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | 3,302,146 |
| **III. Change of increase/decrease in current year (minus as in "-")** | | -40,855 | | 74,518 | 69,304 | 285,293 | | 388,260 | 388,260 |
| 1 Net profit | | | | | | 571,419 | | 571,419 | 571,419 |
| 2 Other consolidated incomes | | -40,855 | | | | | | -40,855 | -40,855 |
| Subtotal of 1 and 2 above | | -40,855 | | | | 571,419 | | 530,564 | 530,564 |
| 3 Capital Invested and reduced by the owner | | | | | | | | | |
| (1). capital paid in by owners | | | | | | | | | |
| (2). The Amount of share-based payments recorded into the owner's equities | | | | | | | | | |
| (3). Others | | | | | | | | | |
| 4 Profit distribution | | | | 74,518 | 69,304 | -286,126 | | -142,304 | -142,304 |
| (1). Surplus reserve withdrawn | | | | 74,518 | | -74,518 | | | |
| Of which: Legal surplus reserve | | | | 57,142 | | -57,142 | | | |
| Discretionary surplus reserve | | | | 17,376 | | -17,376 | | | |
| (2). General risk reserve withdrawn (completed and reported by financial enterprise) | | | | | 69,304 | -69,304 | | | |
| (3). Distribution to owner (or shareholders) | | | | | | -142,304 | | -142,304 | -142,304 |
| (4). Others | | | | | | | | | |
| 5 Internal carry-forward of owners' equity | | | | | | | | | |
| (1). Capital (or share capital) increase out of capital reserve | | | | | | | | | |
| (2). Capital (or share capital) increase out of surplus reserve | | | | | | | | | |
| (3). Surplus reserve for loss recovery | | | | | | | | | |
| (4). Others | | | | | | | | | |
| **IV. Balance at the end of current year** | 2,000,000 | 517,823 | | 238,658 | 394,807 | 539,118 | | 3,690,406 | 3,690,406 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: President: Principal of Accounting Institution: Head of Accounts Dept.:

# 2010财务报告

## 所有者权益变动表（续）

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 2009年度 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 归属于母公司所有者权益 | | | | | | | | 所有者权益合计 |
| | 实收资本（或股本） | 资本公积 | 减：库存股 | 盈余公积 | 一般风险准备 | 未分配利润 | 其他 | 小计 | |
| **一、上年年末余额** | 1,299,298 | 154,079 | | 117,974 | 234,644 | 43,635 | | 1,849,630 | 1,849,630 |
| 加：会计政策变更 | | 108,737 | | | | 50,987 | | 159,724 | 159,724 |
| 前期差错更正 | | | | | | | | | |
| 其他 | | | | | | -51,308 | | -51,308 | -51,308 |
| **二、本年年初余额** | 1,299,298 | 262,816 | | 117,974 | 234,644 | 43,314 | | 1,958,046 | 1,958,046 |
| **三、本年增减变动金额（减少以“－”号填列）** | 700,702 | 295,862 | | 46,166 | 90,859 | 210,511 | | 1,344,100 | 1,344,100 |
| （一）净利润 | | | | | | 347,536 | | 347,536 | 347,536 |
| （二）其他综合收益 | | -68,503 | | | | | | -68,503 | -68,503 |
| 上述（一）和（二）小计 | | -68,503 | | | | 347,536 | | 279,033 | 279,033 |
| （三）所有者投入和减少资本 | 700,702 | 364,365 | | | | | | 1,065,067 | 1,065,067 |
| 1.所有者投入资本 | 700,702 | 364,365 | | | | | | 1,065,067 | 1,065,067 |
| 2.股份支付计入所有者权益的金额 | | | | | | | | | |
| 3.其他 | | | | | | | | | |
| （四）利润分配 | | | | 46,166 | 90,859 | -137,025 | | | |
| 1.提取盈余公积 | | | | 46,166 | | -46,166 | | | |
| 其中：法定盈余公积 | | | | 34,754 | | -34,754 | | | |
| 任意盈余公积 | | | | 11,412 | | -11,412 | | | |
| 2.提取一般风险准备（金融企业填报） | | | | | 90,859 | -90,859 | | | |
| 3.所有者（或股东）的分配 | | | | | | | | | |
| 4.其他 | | | | | | | | | |
| （五）所有者权益内部结转 | | | | | | | | | |
| 1.资本公积转增资本（或股本） | | | | | | | | | |
| 2.盈余公积转增资本（或股本） | | | | | | | | | |
| 3.盈余公积弥补亏损 | | | | | | | | | |
| 4.其他 | | | | | | | | | |
| **四、本年年末余额** | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | 3,302,146 |

所附财务报表附注为本财务报表的组成部分

法定代表人：　　行长：　　会计机构负责人：　　会计主管：

# 2010 Financial Report

## Consolidated Statement of Owner's Equity (Continued)

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | 2009 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | The equities attributable to parents company's owner | | | | | | | | Total owner's equities |
| | Paid-in capital (or share capital) | Capital reserve | Minus: Treasure stock | Surplus reserve | General risk reserve | Undistributed profits | Others | Subtotal | |
| **I. Balance at the end of previous year** | 1,299,298 | 154,079 | | 117,974 | 234,644 | 43,635 | | 1,849,630 | 1,849,630 |
| Plus: change of accounting policy | | 108,737 | | | | 50,987 | | 159,724 | 159,724 |
| Correction of error in prior period | | | | | | | | | |
| Others | | | | | | -51,308 | | -51,308 | -51,308 |
| **II. Balance at the beginning of current year** | 1,299,298 | 262,816 | | 117,974 | 234,644 | 43,314 | | 1,958,046 | 1,958,046 |
| **III. Change of increase/decrease in current year (minus as in "-")** | 700,702 | 295,862 | | 46,166 | 90,859 | 210,511 | | 1,344,100 | 1,344,100 |
| 1 Net profit | | | | | | 347,536 | | 347,536 | 347,536 |
| 2 other consolidated incomes | | -68,503 | | | | | | -68,503 | -68,503 |
| Subtotal of 1 and 2 above | | -68,503 | | | | 347,536 | | 279,033 | 279,033 |
| 3 Capital Invested and reduced by the owner | 700,702 | 364,365 | | | | | | 1,065,067 | 1,065,067 |
| (1). capital paid in by owners | 700,702 | 364,365 | | | | | | 1,065,067 | 1,065,067 |
| (2). The Amount of share-based payments recorded into the owner's equities | | | | | | | | | |
| (3). Others | | | | | | | | | |
| 4 Profit distribution | | | | 46,166 | 90,859 | -137,025 | | | |
| (1). Surplus reserve withdrawn | | | | 46,166 | | -46,166 | | | |
| Of which: Legal surplus reserve | | | | 34,754 | | -34,754 | | | |
| Discretionary surplus reserve | | | | 11,412 | | -11,412 | | | |
| (2). General risk reserve withdrawn (completed and reported by financial enterprise) | | | | | 90,859 | -90,859 | | | |
| (3). Distribution to owner (or shareholders) | | | | | | | | | |
| (4). Others | | | | | | | | | |
| 5 Internal carry-forward of owners' equity | | | | | | | | | |
| (1). Capital (or share capital) increase out of capital reserve | | | | | | | | | |
| (2). Capital (or share capital) increase out of surplus reserve | | | | | | | | | |
| (3). Surplus reserve for loss recovery | | | | | | | | | |
| (4). Others | | | | | | | | | |
| **IV. Balance at the end of current year** | 2,000,000 | 558,678 | | 164,140 | 325,503 | 253,825 | | 3,302,146 | 3,302,146 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印

President: 姚浩俊印

Principal of Accounting Institution: 王振宇印

Head of Accounts Dept.: 张俊山

# 2010财务报告

## 资产减值准备情况表

2010年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 年初余额 | 本年增加额 | | | 本年减少额 | | | | 年末余额 |
|---|---|---|---|---|---|---|---|---|---|
| | | 本年计提额 | 其他原因增加额 | 合计 | 冲销／卖出资产 | 因资产价值回升转回额 | 其他变化 | 合计 | |
| 一、贷款损失准备 | 408,182 | 333,429 | 3,904 | 337,333 | 38,700 | | 8,995 | 47,695 | 697,820 |
| 二、坏账准备 | 31,379 | 6,964 | | 6,964 | 5,220 | | | 5,220 | 33,123 |
| 三、应收款项类金融资产减值准备 | | | | | | | | | |
| 四、可供出售金融资产减值准备 | | | | | | | | | |
| 五、持有至到期投资减值准备 | | | | | | | | | |
| 六、长期股权投资减值准备 | 3,816 | | | | 941 | | 2,050 | 2,991 | 825 |
| 七、投资性房地产减值准备 | | | | | | | | | |
| 八、固定资产减值准备 | | | | | | | | | |
| 其中：房屋、建筑物 | | | | | | | | | |
| 九、无形资产减值准备 | | | | | | | | | |
| 十、商誉减值准备 | | | | | | | | | |
| 十一、在建工程减值准备 | 2,065 | 293 | | 293 | | | | | 2,358 |
| 十二、抵债资产减值准备 | 96,608 | 7,090 | 2,050 | 9,140 | 15,545 | | | 15,545 | 90,203 |
| 十三、其他 | 146,321 | 117 | | 117 | | 9,014 | | 9,014 | 137,424 |
| 合计 | 688,371 | 347,893 | 5,954 | 353,847 | 60,406 | | 11,045 | 80,465 | 961,753 |

所附财务报表附注为本财务报表的组成部分

法定代表人：乔志强　　行长：姚浩俊　　会计机构负责人：王振宇　　会计主管：张俊山

# 2010 Financial Report

## Statement of Provision for Impairment of Assets

December 31, 2010

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Balance at beginning of the year | Addition for the year: Provision | Addition for the year: Addition for other reasons | Addition for the year: Total | Decrease for the year: Write off/sale of assets | Decrease for the year: Reversal for the increase of assets value | Decrease for the year: Other changes | Decrease for the year: Total | Balance at end of the year |
|---|---|---|---|---|---|---|---|---|---|
| I. Loan loss reserve | 408,182 | 333,429 | 3,904 | 337,333 | 38,700 | | 8,995 | 47,695 | 697,820 |
| II. Bad debt reserve | 31,379 | 6,964 | | 6,964 | 5,220 | | | 5,220 | 33,123 |
| III. Impairment reserve of financial assets due from receivables | | | | | | | | | |
| IV. Impairment reserve of salable financial assets | | | | | | | | | |
| V. Impairment reserve of the investment from holding till maturity | | | | | | | | | |
| VI. Impairment reserve of long-term equity investment | 3,816 | | | | 941 | | 2,050 | 2,991 | 825 |
| VII. Impairment reserve of the investment properties | | | | | | | | | |
| VIII. Impairment reserve of fixed assets | | | | | | | | | |
| Of which: housings and buildings | | | | | | | | | |
| IX. Impairment reserve of intangible assets | | | | | | | | | |
| X. Impairment reserve of goodwill | | | | | | | | | |
| XI. Impairment reserve of construction in progress | 2,065 | 293 | | 293 | | | | | 2,358 |
| XII. Impairment reserve of repossessed assets | 96,608 | 7,090 | 2,050 | 9,140 | 15,545 | | | 15,545 | 90,203 |
| XIII. Others | 146,321 | 117 | | 117 | | 9,014 | | 9,014 | 137,424 |
| Total | 688,371 | 347,893 | 5,954 | 353,847 | 60,406 | | 11,045 | 80,465 | 961,753 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative:

President:

Principal of Accounting Institution:

Head of Accounts Dept.:

# 2010财务报告

## 资产减值准备情况表（续）

2009年12月31日

编制单位：河北银行股份有限公司　　　　金额单位：人民币千元

| 项目 | 年初余额 | 本年增加额 | | | 本年减少额 | | | | 年末余额 |
|---|---|---|---|---|---|---|---|---|---|
| | | 本年计提额 | 其他原因增加额 | 合计 | 冲销／卖出资产 | 因资产价值回升转回额 | 其他变化 | 合计 | |
| 一、贷款损失准备 | 342,335 | 436,099 | 1,000 | 437,099 | 359,453 | – | 11,799 | 371,252 | 408,182 |
| 二、坏账准备 | 44,292 | | | | 3,826 | 9,087 | | 12,913 | 31,379 |
| 三、应收款项类金融资产减值准备 | | | | | | | | | |
| 四、可供出售金融资产减值准备 | | | | | | | | | |
| 五、持有至到期投资减值准备 | | | | | | | | | |
| 六、长期股权投资减值准备 | 3,057 | 759 | | 759 | | | | | 3,816 |
| 七、投资性房地产减值准备 | | | | | | | | | |
| 八、固定资产减值准备 | | | | | | | | | |
| 其中：房屋、建筑物 | | | | | | | | | |
| 九、无形资产减值准备 | | | | | | | | | |
| 十、商誉减值准备 | | | | | | | | | |
| 十一、在建工程减值准备 | | 2,065 | | 2,065 | | | | | 2,065 |
| 十二、抵债资产减值准备 | 113,315 | | | | 14,378 | 2,329 | | 16,707 | 96,608 |
| 十三、其他 | 212,828 | 6,713 | | 6,713 | 55,087 | 18,133 | | 73,220 | 146,321 |
| 合计 | 715,827 | 445,636 | 1,000 | 446,636 | 432,744 | 29,549 | 11,799 | 474,092 | 688,371 |

所附财务报表附注为本财务报表的组成部分

法定代表人：　　行长：　　会计机构负责人：　　会计主管：

# 2010 Financial Report

## Statement for provision for impairment of assets (Continued)

December 31, 2009

Prepared by: Bank of Hebei Co., Ltd. (Unit: RMB'000)

| Item | Balance at beginning of the year | Addition for the year | | | Decrease for the year | | | | Balance at end of the year |
|---|---|---|---|---|---|---|---|---|---|
| | | Provision | Addition for other reasons | Total | Write off/sale of assets | Reversal for the increase of assets value | Other changes | Total | |
| I. Loan loss reserve | 342,335 | 436,099 | 1,000 | 437,099 | 359,453 | – | 11,799 | 371,252 | 408,182 |
| II. bad debt reserve | 44,292 | | | | 3,826 | 9,087 | | 12,913 | 31,379 |
| III. Impairment reserve of financial assets due from receivables | | | | | | | | | |
| IV. Impairment reserve of salable financial assets | | | | | | | | | |
| V. Impairment reserve of the investment from holding till maturity | | | | | | | | | |
| VI. Impairment reserve of long-term equity investment | 3,057 | 759 | | 759 | | | | | 3,816 |
| VII. Impairment reserve of the investment properties | | | | | | | | | |
| VIII. Impairment reserve of fixed assets | | | | | | | | | |
| Of which: housings and buildings | | | | | | | | | |
| IX. Impairment reserve of intangible assets | | | | | | | | | |
| X. Impairment reserve of goodwill | | | | | | | | | |
| XI. Impairment reserve of construction in progress | | 2,065 | | 2,065 | | | | | 2,065 |
| XII. Impairment reserve of repossessed assets | 113,315 | | | | 14,378 | 2,329 | | 16,707 | 96,608 |
| XIII. Others | 212,828 | 6,713 | | 6,713 | 55,087 | 18,133 | | 73,220 | 146,321 |
| Total | 715,827 | 445,636 | 1,000 | 446,636 | 432,744 | 29,549 | 11,799 | 474,092 | 688,371 |

The Notes on Financial Statements attached are an integral part of these financial statements.

Legal Representative: 乔志强印 President: 姚浩俊印 Principal of Accounting Institution: 王振宇印 Head of Accounts Dept.: 张俊山印

# 2010财务报表附注

河北银行股份有限公司
财务报表附注
2010年度
（除特别说明外，金额单位为人民币千元）

## 一、基本情况

河北银行股份有限公司（以下简称“本行”）的前身系石家庄城市合作银行，1996年5月28日经中国人民银行银复[1996]145号文批准，由石家庄市财政局、华北制药集团公司等25家单位共同发起成立。1998年6月4日经中国人民银行石家庄分行石银复[1998]61号文批复，更名为石家庄市商业银行。2009年11月19日经中国银行业监督管理委员会《关于石家庄市商业银行更名的批复》（银监复[2009]450号）批准，更名为河北银行股份有限公司。

本行企业法人营业执照注册号：130000000007820，金融许可证机构编码：B0282H213010001，注册资本为人民币200,000.00万元，法定代表人：乔志强，注册地址：石家庄市平安北大街28号。截止报告日，本行的第一大股东为国电电力发展股份有限公司，持股比例为19.60%。

本行下设控股子公司1家，为平山西柏坡冀银村镇银行有限责任公司；分行6家，为唐山分行、天津分行、邯郸分行、廊坊分行、沧州分行、保定分行；支行65家、营业部1家，支行和营业部主要分布在石家庄地区。

本行经营的业务范围为：吸收公众存款；发放短期、中期和长期贷款；办理国内结算业务；办理票据承兑与贴现、发行金融债券；代理发行、代理兑付、承销政府债券；买卖政府债券、金融债券；从事同业拆借；从事银行卡业务；提供信用证服务；提供担保、代理收付款项及代理保险业务；提供保管箱业务；办理地方财政信用周转使用资金的委托存贷款业务；外汇存款；外汇贷款；外汇汇款；外币兑换；国际结算；同业外汇拆借；外汇担保；外汇票据的承兑和贴现；结汇、售汇；自营外汇买卖、代客外汇买卖、买卖或代理买卖股票以外的外币有价证券业务；资信调查、咨询、鉴证业务；个人理财业务；经中国银行业监督管理委员会依法律、法规批准的其他业务。

## 二、财务报表的编制基础

1、 本行编制的财务报表以持续经营假设为基础，根据实际发生的交易和事项，按照财政部于2006年2月15日颁布的《企业会计准则－基本准则》和38项具体会计准则、其后颁布的企业会计准则应用指南、企业会计准则解释及其他相关规定（以下统称为“企业会计准则”）编制。

2、 本行于2010年首次编制合并财务报表，在此之前本行无子公司，故无需编制2010年期初的合并财务报表。本行母公司财务报表以总行及所辖分支机构财务报表及其他资料为基础汇总编制。汇总时，本行各级机构之间的重大交易及其余额已相互抵销。

## 三、遵循企业会计准则的声明

本行编制的财务报表符合企业会计准则的要求，真实、完整地反映了本行2010年l2月31日的财务状况及2010年度的经营成果和现金流量等有关信息。

# 四、重要会计政策和会计估计的说明

## (一)重要会计政策

### 1、 会计期间

本行的会计期间分为年度和中期，会计中期指短于一个完整的会计年度的报告期间。本行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

人民币为本行及境内子公司经营场所的主要经济环境中的货币，本行及境内子公司以人民币为记账本位币。本行编制本财务报表时所采用的货币为人民币。

### 3、 记账基础和计价原则(计量属性)

根据企业会计准则的相关规定，本行会计核算以权责发生制为基础。初始确认时，金融资产及金融负债按照公允价值计量；后续计量时，交易性金融资产与交易性金融负债、可供出售金融资产以公允价值计量，其他金融资产和金融负债以历史成本或摊余成本计量。资产如果发生减值，则按照相关规定计提相应的减值准备。

### 4、 外币业务

本行外汇业务采用分账制。期中交易按各原币记账，期末将各原币种报表按决算日市场汇率折合人民币，与人民币报表合并，由于外币兑换及外币买卖产生的折算差额列入当期汇兑损益。

### 5、 现金及现金等价物的确定标准

本行现金等价物指持有的期限短(一般指从购买日起，三个月内到期)、流动性强、易于转换为已知金额现金、价值变动风险很小的资产。

根据银行业的特点，本行的现金及现金等价物包括库存现金、存放中央银行的超额备付金、活期存放同业款项、合同期限在三个月以内的定期存放同业及拆放同业。不包括依据监管要求不得动用的资金。

### 6、金融资产和金融负债核算方法

(1) 金融资产和金融负债的公允价值确定方法

公允价值，指在公平交易中，熟悉情况的交易双方自愿进行资产交换或债务清偿的金额。金融工具存在活跃市场的，本行采用活跃市场中的报价确定其公允价值。活跃市场中的报价是指易于定期从交易所、经纪商、行业协会、定价服务机构等获得的价格，且代表了在公平交易中实际发生的市场交易的价格。金融工具不存在活跃市场的，本行采用估值技术确定其公允价值。估值技术包括参考熟悉情况并自愿交易的各方最近进行的市场交易中使用的价格、参照实质上相同的其他金融工具当前的公允价值、现金流量折现法和期权定价模型等。

(2) 金融资产的分类、确认和计量

以常规方式买卖金融资产，按交易日进行会计确认和终止确认。金融资产在初始确认时划分为以公允价值计量且其变动计入当期损益的金融资产、持有至到期投资、贷款和应收款项以及可供出售金融资产。初始确认金融资产，以公允价值计量。对于以公允价值计量且其变动计入当期损益的金融资产，相关的交易费用直接计入当期损益，对于其他类别的金融资产，相关交易费用计入初始确认金额。

# 2010财务报表附注

①以公允价值计量且其变动计入当期损益的金融资产

包括交易性金融资产和指定为以公允价值计量且其变动计入当期损益的金融资产。本集团以公允价值计量且其变动计入当期损益的金融资产均为交易性金融资产。

交易性金融资产是指满足下列条件之一的金融资产：(1)取得该金融资产的目的，主要是为了近期内出售或回购；(2)属于进行集中管理的可辨认金融工具组合的一部分，且有客观证据表明本集团近期采用短期获利方式对该组合进行管理；(3)属于衍生工具，但是，被指定且为有效套期工具的衍生工具、属于财务担保合同的衍生工具、与在活跃市场中没有报价且其公允价值不能可靠计量的权益工具投资挂钩并须通过交付该权益工具结算的衍生工具除外。

交易性金融资产采用公允价值进行后续计量，公允价值变动形成的利得或损失以及与该金融资产相关的股利和利息收入计入当期损益。

②持有至到期投资

是指到期日固定、回收金额固定或可确定，且本行有明确意图和能力持有至到期的非衍生金融资产。

持有至到期投资采用实际利率法，按摊余成本进行后续计量，在终止确认、发生减值或摊销时产生的利得或损失，计入当期损益。

实际利率法是指按照金融资产或金融负债(含一组金融资产或金融负债)的实际利率计算其摊余成本及各期利息收入或支出的方法。实际利率是指将金融资产或金融负债在预期存续期间或适用的更短期间内的未来现金流量，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。

金融资产或金融负债合同各方之间支付或收取的、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。金融资产或金融负债的未来现金流量或存续期间无法可靠预计时，采用该金融资产或金融负债在整个合同期内的合同现金流量。

在计算实际利率时，本行将在考虑金融资产或金融负债所有合同条款的基础上预计未来现金流量(不考虑未来的信用损失)，同时还将考虑金融资产或金融负债合同各方之间支付或收取的、属于实际利率组成部分的各项收费、交易费用及折价或溢价等。

因持有意图或能力发生改变，使某项投资不再适合划分为持有至到期投资的，本行将其重分类为可供出售金融资产，并以公允价值进行后续计量。如持有至到期投资部分出售或重分类的金额较大，且不属于《企业会计准则第22号 – 金融工具确认和计量》第十六条规定的例外情况，使该投资的剩余部分不再适合划分为持有至到期投资的，本行将该投资的剩余部分重分类为可供出售金融资产，并以公允价值进行后续计量。重分类后在该会计年度及随后两个完整的会计年度内不得再将该类金融资产划分为持有至到期投资。重分类日，该投资的账面价值与其公允价值之间的差额计入所有者权益，在该可供出售金融资产发生减值或终止确认时转出，计入当期损益。

③贷款和应收款项

贷款和应收款项是指在活跃市场中没有报价、回收金额固定或可确定的非衍生金融资产，包括客户贷款、凭证式国债投资等。

贷款和应收款项采用实际利率法，按摊余成本进行后续计量，在终止确认、发生减值或摊销时产生的利得或损失，计入当期损益。

④可供出售金融资产

包括初始确认时即被指定为可供出售的非衍生金融资产，以及除了以公允价值计量且其变动计入当期损益的金融资产、贷款和应收款项、持有至到期投资以外的金融资产。

可供出售金融资产采用公允价值进行后续计量，公允价值变动形成的利得或损失，除减值损失和外币货币性金融资产与摊余成本相关的汇兑差额计入当期损益外，确认为其他综合收益并计入资本公积，在该金融资产终止确认时转出，计入当期损益。

可供出售金融资产持有期间取得的利息及被投资单位宣告发放的现金股利，计入投资收益。

因持有意图或能力发生改变，或公允价值不再能够可靠计量，或根据《企业会计准则第22号 – 金融工具确认和计量》第十六条规定将持有至到期投资重分类为可供出售金融资产的期限已超过两个完整的会计年度，使金融资产不再适合按照公允价值计量时，本行将可供出售金融资产改按成本或摊余成本计量。重分类日，该金融资产的成本或摊余成本为该日的公允价值或账面价值。

该金融资产有固定到期日的，与该金融资产相关、原计入其他综合收益的利得或损失，在该金融资产的剩余期限内，采用实际利率法摊销，计入当期损益；该金融资产的摊余成本与到期日金额之间的差额，在该金融资产的剩余期限内，采用实际利率法摊销，计入当期损益。该金融资产没有固定到期日的，原计入其他综合收益的利得或损失仍保留在所有者权益中，在该金融资产被处置时转出，计入当期损益。

(3) 金融资产减值

除了以公允价值计量且其变动计入当期损益的金融资产外，本行在每个资产负债表日对其他金融资产的账面价值进行检查，有客观证据表明金融资产发生减值的，计提减值准备。

①持有至到期投资、贷款和应收款项减值

本行对单项金额重大的金融资产单独进行减值测试；对单项金额不重大的金融资产，单独进行减值测试或包括在具有类似信用风险特征的金融资产组合中进行减值测试。单独测试未发生减值的金融资产（包括单项金额重大和不重大的金融资产），包括在具有类似信用风险特征的金融资产组合中再进行减值测试。已单项确认减值损失的金融资产，不包括在具有类似信用风险特征的金融资产组合中进行减值测试。

以成本或摊余成本计量的金融资产将其账面价值减记至预计未来现金流量现值，减记金额确认为减值损失，计入当期损益。金融资产在确认减值损失后，如有客观证据表明该金融资产价值已恢复，且客观上与确认该损失后发生的事项有关，原确认的减值损失予以转回，金融资产转回减值损失后的账面价值不超过假定不计提减值准备情况下该金融资产在转回日的摊余成本。

②可供出售金融资产减值

可供出售金融资产发生减值时，将原计入资本公积的因公允价值下降形成的累计损失予以转出并计入当期损益，该转出的累计损失为该资产初始取得成本扣除已收回本金和已摊销金额、当前公允价值和原已计入损益的减值损失后的余额。

在确认减值损失后，期后如有客观证据表明该金融资产价值已恢复，且客观上与确认该损失后发生的事项有关，原确认的减值损失予以转回，可供出售权益工具投资的减值损失转回确认为其他综合收益，可供出售债务工具的减值损失转回计入当期损益。

在活跃市场中没有报价且其公允价值不能可靠计量的权益工具投资，或与该权益工具挂钩并须通过交付该权益工具结算的衍生金融资产的减值损失，不予转回。

# 2010财务报表附注

## (4) 金融资产转移的确认依据和计量方法

满足下列条件之一的金融资产，予以终止确认：①收取该金融资产现金流量的合同权利终止；②该金融资产已转移，且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；③虽然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，但是放弃了对该金融资产控制。

若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，且未放弃对该金融资产的控制的，则按照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。继续涉入所转移金融资产的程度，是指该金融资产价值变动使本行面临的风险水平。

金融资产整体转移满足终止确认条件的，将所转移金融资产的账面价值及因转移而收到的对价与原计入其他综合收益的公允价值变动累计额之和的差额计入当期损益。

金融资产部分转移满足终止确认条件的，将所转移金融资产的账面价值在终止确认及未终止确认部分之间按其相对的公允价值进行分摊，并将因转移而收到的对价与应分摊至终止确认部分的原计入其他综合收益的公允价值变动累计额之和与分摊的前述账面金额之差额计入当期损益。

## (5) 金融负债的分类和计量

金融负债在初始确认时划分为以公允价值计量且其变动计入当期损益的金融负债和其他金融负债。对于以公允价值计量且其变动计入当期损益的金融负债，相关的交易费用直接计入当期损益，对于其他金融负债，相关交易费用计入初始确认金额。

### ① 以公允价值计量且其变动计入当期损益的金融负债

分类为交易性金融负债和在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的条件与分类为交易性金融资产和在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资产的条件一致。

以公允价值计量且其变动计入当期损益的金融负债采用公允价值进行后续计量，公允价值的变动形成的利得或损失以及与该等金融负债相关的股利和利息支出计入当期损益。

### ②其他金融负债

与在活跃市场中没有报价、公允价值不能可靠计量的权益工具挂钩并须通过交付该权益工具结算的衍生金融负债，按照成本进行后续计量。其他金融负债采用实际利率法，按摊余成本进行后续计量，终止确认或摊销产生的利得或损失计入当期损益。

### ③财务担保合同及贷款承诺

不属于指定为以公允价值计量且其变动计入当期损益的金融负债的财务担保合同，或没有指定为以公允价值计量且其变动计入损益并将以低于市场利率贷款的贷款承诺，以公允价值进行初始确认，在初始确认后按照《企业会计准则第13号 – 或有事项》确定的金额和初始确认金额扣除按照《企业会计准则第14号 – 收入》的原则确定的累计摊销额后的余额之中的较高者进行后续计量。

(6) 金融负债的终止确认

金融负债的现时义务全部或部分已经解除的，才能终止确认该金融负债或其一部分。本行与债权人之间签订协议，以承担新金融负债方式替换现存金融负债，且新金融负债与现存金融负债的合同条款实质上不同的，终止确认现存金融负债，并同时确认新金融负债。

金融负债全部或部分终止确认的，将终止确认部分的账面价值与支付的对价(包括转出的非现金资产或承担的新金融负债)之间的差额，计入当期损益。

(7) 金融资产和金融负债的抵销

当本行具有抵销已确认金融资产和金融负债的法定权利，且目前可执行该种法定权利，同时本行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时，金融资产和金融负债以相互抵销后的金额在资产负债表内列示。除此以外，金融资产和金融负债在资产负债表内分别列示，不予相互抵销。

**7、 买入返售款项和卖出回购款项**

买入返售是指本行按合同或协议规定，以一定的价格向交易对手买入相关资产(包括债券、票据及贷款)，到合同规定日期，再以规定价格返售给对方的合同。买入返售款项按买入相关资产时实际支付的金额入账。

卖出回购是指本行按合同或协议规定，以一定的价格将相关资产(包括债券、卖出票据)出售给交易对手，到合同规定日期，再以规定价格回购的合约。卖出回购款项按卖出相关资产时实际收到的金额入账。

返售或回购业务的买卖价差，在返售或回购期间内以实际利率法确认为利息收入或支出。

**8、衍生金融工具**

衍生金融工具是指建立在基础产品或基础变量之上，其价格决定于后者变动的派生金融产品。

包括远期合同、期货合同、互换和期权，以及具有远期合同、期货合同、互换和期权中一种或一种以上特征的工具。初始计量以衍生交易合同签订当日的公允价值进行确认，并以其公允价值后续计量。因公允价值的变动而产生的估值收益或估值亏损计入当期损益，同时在资产负债表的“衍生金融资产”或“衍生金融负债”项目中反映。

对衍生金融工具进行初始确认时，交易价格是衍生金融工具公允价值的最佳证明，除非这些工具的公允价值能够有相同衍生工具都在公开市场的其他交易价格作为比照(未被修改或重新包装)。当上述情况发生时，本行于交易当日确认损益。

某些衍生金融工具嵌入在非衍生金融工具(即主合同)中，嵌入衍生工具与主合同构成混合工具。如果与嵌入衍生工具相关的混合工具没有被指定为以公允价值计量且其变动计入当期损益的金融资产或金融负债，且同时满足以下条件的，该嵌入衍生工具应当从混合工具中分拆，作为单独计量衍生工具处理：

(1) 与主合同在经济特征及风险方面不存在紧密关系；

(2) 与嵌入衍生工具条件相同，单独存在的工具也是衍生金融工具。

# 2010财务报表附注

## 9、长期股权投资

### (1) 初始投资成本的确定

对于企业合并形成的长期股权投资，如为同一控制下的企业合并取得的长期股权投资，在合并日按照取得被合并方所有者权益账面价值的份额作为初始投资成本；通过非同一控制下的企业合并取得的长期股权投资，企业合并成本包括购买方付出的资产、发生或承担的负债、发行的权益性证券的公允价值之和，购买方为企业合并发生的审计、法律服务、评估咨询等中介费用以及其他相关管理费用，应当于发生时计入当期损益，购买方作为合并对价发行的权益性证券或债务性证券的交易费用，应当计入权益性证券或债务性证券的初始确认金额。

除企业合并形成的长期股权投资外的其他股权投资，按成本进行初始计量。

### (2) 后续计量及损益确认方法

对被投资单位不具有共同控制或重大影响并且在活跃市场中没有报价、公允价值不能可靠计量的长期股权投资，采用成本法核算；对被投资单位具有共同控制或重大影响的长期股权投资，采用权益法核算；对被投资单位不具有控制、共同控制或重大影响并且公允价值能够可靠计量的长期股权投资，作为可供出售金融资产核算。

此外，本行财务报表采用成本法核算能够对被投资单位实施控制的长期股权投资。

#### ①成本法核算的长期股权投资

采用成本法核算时，长期股权投资按初始投资成本计价，除取得投资时实际支付的价款或者对价中包含的已宣告但尚未发放的现金股利或者利润外，当期投资收益按照享有被投资单位宣告发放的现金股利或利润确认。

#### ②权益法核算的长期股权投资

采用权益法核算时，长期股权投资的初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的，不调整长期股权投资的初始投资成本；初始投资成本小于投资时应享有被投资单位可辨认净资产公允价值份额的，其差额计入当期损益，同时调整长期股权投资的成本。

采用权益法核算时，当期投资损益为应享有或应分担的被投资单位当年实现的净损益的份额。在确认应享有被投资单位净损益的份额时，以取得投资时被投资单位各项可辨认资产等的公允价值为基础，并按照本行的会计政策及会计期间，对被投资单位的净利润进行调整后确认。对于本行与联营企业及合营之间发生的未实现内部交易损益，按照持股比例计算属于本行的部分予以抵销，在此基础上确认投资损益。但本行与被投资单位发生的未实现内部交易损失，按照《企业会计准则第8号 – 资产减值》等规定属于所转让资产减值损失的，不予以抵销。对被投资单位的其他综合收益，相应调整长期股权投资的账面价值确认为其他综合收益并计入资本公积。

在确认应分担被投资单位发生的净亏损时，以长期股权投资的账面价值和其他实质上构成对被投资单位净投资的长期权益减记至零为限。此外，如本行对被投资单位负有承担额外损失的义务，则按预计承担的义务确认预计负债，计入当期投资损失。被投资单位以后期间实现净利润的，本行在收益分享额弥补未确认的亏损分担额后，恢复确认收益分享额。

#### ③收购少数股权

在编制合并财务报表时，因购买少数股权新增的长期股权投资与按照新增持股比例计算应享有子公司自购买日（或合并日）开始持续计算的净资产份额之间的差额，调整资本公积，资本公积不足冲减的，调整留存收益。

④ 处置长期股权投资

在合并财务报表中，母公司在不丧失控制权的情况下部分处置对子公司的长期股权投资，处置价款与处置长期股权投资相对应享有子公司净资产的差额计入所有者权益；母公司部分处置对子公司的长期股权投资导致丧失对子公司控制权的，按本附注七、1“合并财务报表编制的方法”中所述的相关会计政策处理。

其他情形下的长期股权投资处置，对于处置的股权，其账面价值与实际取得价款的差额，计入当期损益；采用权益法核算的长期股权投资，在处置时将原计入所有者权益的其他综合收益部分按相应的比例转入当期损益。对于剩余股权，按其账面价值确认为长期股权投资或其他相关金融资产，并按前述长期股权投资或金融资产的会计政策进行后续计量。涉及对剩余股权由成本法转为权益法核算的，按相关规定进行追溯调整。

(3) 确定对被投资单位具有共同控制、重大影响的依据

控制是指有权决定一个企业的财务和经营政策，并能据以从该企业的经营活动中获取利益。共同控制是指按照合同约定对某项经济活动所共有的控制，仅在与该项经济活动相关的重要财务和经营决策需要分享控制权的投资方一致同意时存在。重大影响是指对一个企业的财务和经营政策有参与决策的权力，但并不能够控制或者与其他方一起共同控制这些政策的制定。在确定能否对被投资单位实施控制或施加重大影响时，已考虑投资企业和其他持有的被投资单位当期可转换公司债券、当期可执行认股权证等潜在表决权因素。

(4) 减值测试方法及减值准备计提方法

本行在每一个资产负债表日检查长期股权投资是否存在可能发生减值的迹象。如果该资产存在减值迹象，则估计其可收回金额。如果资产的可收回金额低于其账面价值，按其差额计提资产减值准备，并计入当期损益。

长期股权投资的减值损失一经确认，在以后会计期间不予转回。

**10、固定资产**

(1) 固定资产确认条件

固定资产是指为生产商品、提供劳务、出租或经营管理而持有的，使用寿命超过一个会计年度的有形资产。

(2) 各类固定资产的折旧方法

固定资产按成本并考虑预计弃置费用因素的影响进行初始计量。固定资产从达到预定可使用状态的次月起，采用年限平均法在使用寿命内计提折旧。各类固定资产的使用寿命、预计净残值和年折旧率如下：

| 固定资产类别 | 预计净残值率(%) | 预计使用年限 | 年折旧率(%) |
|---|---|---|---|
| 房屋及建筑物 | 3-5 | 15-49 | 1.94-6.47 |
| 机器设备 | 3-5 | 3-20 | 4.75-32.33 |
| 交通运输设备 | 5 | 5 | 19.00 |
| 电子设备 | 3-5 | 3-5 | 19.00-32.33 |
| 办公器具及其他 | 3-5 | 3-10 | 9.5-32.33 |

预计净残值是指假定固定资产预计使用寿命已满并处于使用寿命终了时的预期状态，本行目前从该项资产处置中获得的扣除预计处置费用后的金额。

# 2010财务报表附注

### (3) 固定资产的减值测试方法及减值准备计提方法

固定资产的减值测试方法和减值准备计提方法详见附注四、(一)15“非流动非金融资产减值”。

### (4) 融资租入固定资产的认定依据及计价方法

融资租赁为实质上转移了与资产所有权有关的全部风险和报酬的租赁，其所有权最终可能转移，也可能不转移。以融资租赁方式租入的固定资产采用与自有固定资产一致的政策计提租赁资产折旧。能够合理确定租赁期届满时取得租赁资产所有权的在租赁资产使用寿命内计提折旧，无法合理确定租赁期届满能够取得租赁资产所有权的，在租赁期与租赁资产使用寿命两者中较短的期间内计提折旧。

### (5) 其他说明

与固定资产有关的后续支出，如果与该固定资产有关的经济利益很可能流入且其成本能可靠地计量，则计入固定资产成本，并终止确认被替换部分的账面价值。除此以外的其他后续支出，在发生时计入当期损益。

固定资产出售、转让、报废或毁损的处置收入扣除其账面价值和相关税费后的差额计入当期损益。

本行至少于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，如发生改变则作为会计估计变更处理。

## 11、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后结转为固定资产。

在建工程的减值测试方法和减值准备计提方法详见附注四、(一)15“非流动非金融资产减值”。

## 12、无形资产

### (1) 无形资产

无形资产是指本行拥有或者控制的没有实物形态的可辨认非货币性资产。

无形资产按成本进行初始计量。与无形资产有关的支出，如果相关的经济利益很可能流入且其成本能可靠地计量，则计入无形资产成本。除此以外的其他项目的支出，在发生时计入当期损益。

取得的土地使用权通常作为无形资产核算。如为外购的房屋及建筑物，则将有关价款在土地使用权和建筑物之间进行分配，难以合理分配的，全部作为固定资产处理。

使用寿命有限的无形资产自可供使用时起，对其原值减去预计净残值和已计提的减值准备累计金额在其预计使用寿命内采用直线法分期平均摊销。使用寿命不确定的无形资产不予摊销。

期末，对使用寿命有限的无形资产的使用寿命和摊销方法进行复核，如发生变更则作为会计估计变更处理。此外，还对使用寿命不确定的无形资产的使用寿命进行复核，如果有证据表明该无形资产为企业带来经济利益的期限是可预见的，则估计其使用寿命并按照使用寿命有限的无形资产的摊销政策进行摊销。

### (2) 无形资产的减值测试方法及减值准备计提方法

无形资产的减值测试方法和减值准备计提方法详见附注四、(一)15“非流动非金融资产减值”。

### 13、抵债资产

抵债资产是指本行依法行使债权或担保物权而受偿于债务人、担保人或第三人的实物资产或财产权利。抵债资产按取得之日的公允价值入账，公允价值与相关资产账面价值及支付的税费之间的差额计入当期损益。抵债资产不计提折旧或摊销。

抵债资产保管过程中发生的费用计入其他业务成本，处置过程中发生的费用从处置收入中抵减。抵债资产收取后原则上不能对外出租。因受客观条件限制，在规定时间内确实无法处置的抵债资产，在租赁关系的确立不影响资产处置的情况下，可在处置时限内暂时出租。租金收入计入其他业务收入。

抵债资产的处置收益于取得时计入营业外收入，处置损失计入营业外支出。

### 14、长期待摊费用

长期待摊费用为已经发生但应由报告期和以后各期负担的分摊期限在一年以上的各项费用。长期待摊费用在预计受益期间按直线法摊销。

本行的长期待摊费用主要是经营性租入的房屋装修费用。

### 15、非流动非金融资产减值

对于固定资产、在建工程、使用寿命有限的无形资产、以成本模式计量的投资性房地产及对子公司、合营企业、联营企业的长期股权投资等非流动非金融资产，本行于资产负债表日判断是否存在减值迹象。如存在减值迹象的，则估计其可收回金额，进行减值测试。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，每年均进行减值测试。

减值测试结果表明资产的可收回金额低于其账面价值的，按其差额计提减值准备并计入减值损失。可收回金额为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的较高者。资产减值准备按单项资产为基础计算并确认，如果难以对单项资产的可收回金额进行估计的，以该资产所属的资产组确定资产组的可收回金额。资产组是能够独立产生现金流入的最小资产组合。

上述资产减值损失一经确认，以后期间不予转回价值得以恢复的部分。

### 16、职工薪酬

本行职工薪酬主要包括工资、奖金、津贴和补贴、职工福利费、社会保险费、住房公积金、工会经费和职工教育经费、非货币性福利、辞退福利、内退补偿等与获得职工提供的服务相关的支出。

本行在职工提供服务的会计期间，将应付的职工薪酬确认为负债。

本行按规定参加由政府机构设立的职工社会保障体系，包括基本养老保险、医疗保险、住房公积金及其他社会保障制度，相应的支出于发生时计入相关资产成本或当期损益。

在职工劳动合同到期之前解除与职工的劳动关系，或为鼓励职工自愿接受裁减而提出给予补偿的建议，如果本行已经制定正式的解除劳动关系计划或提出自愿裁减建议并即将实施，同时本行不能单方面撤回解除劳动关系计划或裁减建议的，确认因解除与职工劳动关系给予补偿产生的预计负债，并计入当期损益。

# 2010财务报表附注

### 17、应付债券

本行发行的债券，按照实际的发行价格总额，作为应付债券的账面成本。债券发行价格总额与债券面值总额的差额，作为债券溢价或折价，在债券存续期间内按实际利率法摊销。

### 18、预计负债

当与或有事项相关的义务同时符合以下条件，确认为预计负债：(1)该义务是本集团承担的现时义务；(2)履行该义务很可能导致经济利益流出；(3)该义务的金额能够可靠地计量。

在资产负债表日，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，按照履行相关现时义务所需支出的最佳估计数对预计负债进行计量。

如果清偿预计负债所需支出全部或部分预期由第三方补偿的，补偿金额在基本确定能够收到时，作为资产单独确认，且确认的补偿金额不超过预计负债的账面价值。

### 19、利息收入和支出

除按公允价值计量且其变动计入当期损益的金融资产和负债外，其他生息资产和负债的利息收入和支出采用实际利率法确认。实际利率法的具体应用详见本附注四、6(2)②”。

### 20、手续费及佣金收入

手续费及佣金收入通常在提供相关服务时确认。

资产买卖、或参与第三方进行资产买卖交易(如购买客户贷款、证券，或出售业务)时产生的手续费于相关交易完成时确认。

### 21、所得税的会计处理方法

所得税为当期所得税和递延所得税的总额。

当期所得税是按照当期应纳税所得额计算的当期应纳所得税金额。应纳税所得额是根据有关税法规定对当期税前会计利润进行相应调整后得出的。

递延所得税资产及负债根据资产和负债的计税基础与其账面价值的差额(暂时性差异)计算确认。对于按照税法规定能够于以后年度抵减应纳税所得额的可抵扣亏损和税款抵减，视同暂时性差异确认相应的递延所得税资产。对于既不影响会计利润也不影响应纳税所得额(或可抵扣亏损)的交易中产生的资产的初始确认形成的暂时性差异，不确认相应的递延所得税资产。资产负债表日，对于递延所得税资产和递延所得税负债，应当根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。

递延所得税资产的确认以本行很可能取得用来抵扣的可抵扣暂时性差异、可抵扣亏损和税款抵减的应纳税所得额为限。

可供出售金融资产的公允价值相应的递延所得税计入所有者权益，待相关的金融资产出售时，转入当期损益。

## 22、或有负债及承兑

或有负债是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企业或该义务的金额不能可靠计量。

或有事项仅在财务报表附注中加以披露，只有在该事项很可能导致经济利益的流出，且该金额能够可靠计量时才对该事项确认并计提准备。

承兑是指本行对客户签发的票据作出的付款承诺。本行认为大部分承兑业务会在客户付款的同时结清。承兑在表外科目中核算，并作为或有负债及承诺披露。

## 23、担保合同

本行开具下列担保合同：信用证、保函。这些担保合同将使本行在被保证方未能履行条款时，向担保合同持有方代为支付款项。担保合同的担保金额作为表外科目披露。

## 24、委托业务

本行作为代理人或从事其他托管业务为其他机构持有和管理资产。本财务报表不包含本行作为受托人、托管人、代理人等承担受托保管的义务而承诺要归还客户的托管资产及其产生的收入。

本行替第三方贷款人发放委托贷款。本行作为中介人根据提供资金的第三方的意愿向借款人发放贷款，并与第三方贷款人签立合同约定负责替其管理和回收贷款。第三方贷款人自行决定委托贷款的要求和条款，包括贷款目的、金额、利率及还款安排本行收取委托贷款的手续费并在提供服务的期间内按比例确认为收入。本行不承担贷款发生损失的风险。

## 25、其他综合收益

其他综合收益是指本行根据企业会计准则规定未在损益中确认的各项利得和损失扣除所得税影响后的净额。

## 26、分部报告

本行以内部组织结构、管理要求、内部报告制度为依据确定经营分部，以经营分部为基础确定报告分部。

本行根据自身业务的特点，将经营分部主要分为公司银行业务、个人银行业务、资金业务、其他业务。分部间的转移价格按照资金来源和运用的期限，采用单一资金池定价法。资金的提供方和使用方按同一利率计价，在详细计算实际资金成本的基础上，参考市场化程度较高的货币市场利率制定本行分部间的转移价格。费用根据受益情况在不同分部间进行分配。

## 27、关联方

如本行能够直接或间接控制、共同控制另一方或对另一方施加重大影响，或另一方能够直接或间接控制、共同控制本行或对本行施加重大影响，以及本行与其他一方或两方以上同受一方控制、共同控制或重大影响的，均构成本行关联方。

控制，是指有权决定一个企业的财务和经营政策，并能据以从该企业的经营活动中获取利益。

共同控制，是指按照合同约定对某项经济活动所共有的控制，仅在与该项经济活动相关的重要财务和经营决策需要分享控制权的投资方一致同意时存在。

重大影响，是指对一个企业的财务和经营政策有参与决策的权力，但并不能够控制或者与其他方一起共同控制这些政策的制定。

# 2010财务报表附注

## （二）重要会计估计及判断

本行在期末根据历史经验以及对未来事件的合理预期等因素对未来作出了下列不确定估计，并且会不断地对其进行后续评估。资产和负债的账面价值受会计估计和假设影响的主要领域列示如下。要确定下列重要假设或者其他估计的变更所带来的影响是不现实的，在未来本行有可能根据实际情况的变化对这些会计估计做出重大调整。

### 1、 贷款资产减值损失

除非已知情况显示在每次评估之间的报告期间已经发生减值损失，本行定期对客户贷款账面价值进行检查，判断是否有客观证据表明客户贷款发生了减值损失，若有客观证据表明客户贷款发生了减值损失，本行将估算减值损失的金额。减值损失金额为客户贷款账面价值与预计未来现金流量现值之间的差额。在估算减值损失的过程中，需要作出大量的判断来确定是否存在客观证据表明减值损失的发生，并要求对预计未来现金流量现值作出重大估计，以减少估计贷款减值损失和实际贷款减值损失情况之间的差异。

### 2、 其他资产减值损失

本行按年对除客户贷款外的其他资产进行减值评估，判断该资产是否存在预计现金流减少的迹象。估计现金流减少的金额，并对其计提减值准备。

### 3、 金融工具公允价值

对于无法获得活跃市场报价的金融工具，本行使用了估值技术确认其公允价值。估值技术包括现金流量折现法等。估值技术在实际操作中尽可能地使用可观测数据，但是管理层仍需要对如交易双方信用风险、市场波动率及相关性等因素进行估计。若上述因素的假设发生变化，金融工具公允价值的评估将受到影响。

### 4、 持有至到期投资

本行将支付额固定或可确定并且到期日固定的非衍生金融资产划分为持有至到期投资。这一分类涉及重大判断。在作出相关判断时，本行会考虑自身是否有意愿并有能力持有此类投资至到期日。如果在投资到期日前，本行将相对于该类投资在出售前总额的5%以上出售时，本行必须将持有至到期该类投资的剩余部分重分类为可供出售金融资产，并将相应投资以公允价值而非摊余成本计量。

### 5、 所得税

本行以很可能取得用于抵扣可抵扣暂时性差异的应纳税所得额为限，确认由可抵扣暂时性差异产生的递延所得税资产。在资产负债表日，本行对递延所得税资产的账面价值进行复核，如果未来期间很可能无法获得足够的应纳税所得额用以抵扣递延所得税资产，则减少递延所得税资产的账面价值。因此，本行需要根据相关的税收法规对相关交易的税务处理作出重大判断，并对是否能够获得足够的应纳税所得额用以抵扣递延所得税资产的可能性作出重大估计。

## 五、会计政策、会计估计变更及重大前期差错更正及其他事项调整的说明

### 1、会计政策变更

无。

### 2、会计估计变更

无。

### 3、重大前期差错更正

(1) 因税务机关对资产损失的审批时间晚于决算时间，本期调减上年所得税费用25,777千元，同时调减应付税费科目。

(2) 前述因素影响前期净利润，补提盈余公积金，减少未分配利润2,578千元。

(3) 应确认手续费等支出调减前期未分配利润2,092千元。

# 六、税项

本行适用的主要税种及其税率列示如下：

| 税种 | 税率 | 计税基础 |
|---|---|---|
| 所得税 | 25% | 应纳税所得额 |
| 营业税 | 5% | 应税营业额 |
| 城建税 | 5%、7% | 应纳营业税 |
| 教育费附加 | 3% | 应纳营业税 |
| 地方教育费 | 1%、2% | 应纳营业税 |
| 防洪费 | 1% | 应纳营业税 |

注： 1、根据《跨省市总分机构企业所得税分配及预算管理暂行办法》(财预[2008]10号)及《跨地区经营汇总纳税企业所得税征收管理暂行办法》(国税发[2008]28号)的规定，本行各分行实行统一计算、分级管理、就地预缴、汇总清算、财政调库的企业所得税征收管理办法。

2、根据财政部、国家税务总局二○○九年四月三十日财税[2009]64号《关于金融企业贷款损失准备金企业所得税税前扣除有关问题的通知》，本行可当年税前扣除的贷款损失准备，按照年末准予提取贷款损失准备的贷款资产余额的1%减去截至上年末已在税前扣除的贷款损失准备余额计算。按上述公式计算的数额如为负数，则相应调增当年应纳税所得额。

3、根据财政部、国家税务总局二○○九年八月二十一日财税[2009]99号《关于金融企业涉农贷款和中小企业贷款损失准备金税前扣除政策的通知》，本行自2008年1月1日起对涉农贷款和中小企业贷款按《贷款风险分类指导原则》进行五级分类后，按规定比例计提的贷款损失准备金全额进行企业所得税税前扣除。

# 七、合并财务报表的编制

## 1、合并财务报表的编制方法

### (1) 合并财务报表范围的确定原则

合并财务报表的合并范围以控制为基础予以确定。控制是指本行能够决定被投资单位的财务和经营政策，并能据以从被投资单位的经营活动中获取利益的权力。合并范围包括本行及全部子公司。

### (2) 合并财务报表编制的方法

从取得子公司的净资产和生产经营决策的实际控制权之日起，本行开始将其纳入合并范围；从丧失实际控制权之日起停止纳入合并范围。对于处置的子公司，处置日前的经营成果和现金流量已经适当地包括在合并利润表和合并现金流量表中；当期处置的子公司，不调整合并资产负债表的期初数。

在编制合并财务报表时，子公司与本行采用的会计政策或会计期间不一致的，按照本行的会计政策和会计期间对子公司财务报表进行必要的调整。合并范围内所有重大往来余额、交易及未实现利润在合并财务报表编制时予以抵销。

子公司的股东权益及当期净损益中不属于本行所拥有的部分分别作为少数股东权益及少数股东损益在合并财务报表中股东权益及净利润项下单独列示。子公司当期净损益中属于少数股东权益的份额，在合并利润表中净利润项目下以“少数股东损益”项目列示。少数股东分担的子公司的亏损超过了少数股东在该子公司期初所有者权益中所享有的份额，冲减少数股东权益。

## 2、本年纳入合并报表范围的子企业基本情况

| 序号 | 企业名称 | 持股比例(%) | 享有表决权比例(%) | 注册资本 | 投资额 | 企业类型 | 备注 |
|---|---|---|---|---|---|---|---|
| 1 | 平山西柏坡冀银村镇银行有限责任公司 | 51 | 51 | 5000万元 | 2550万元 | 境内金融子企业 | |

## 3、本年合并范围的变更及理由

合并范围增加1家，为平山西柏坡冀银村镇银行有限责任公司。增加原因为：投资新设立并于2009年12月29日正式营业。

# 2010财务报表附注

## 八、财务报表主要项目注释

本行于2010年12月29日设立子公司并开始编制合并财务报表，下列财务报表主要项目注释，年初数为2010年1月1日母公司财务报表数据，年末数为2010年12月31日合并财务报表数据。上年数为2009年度母公司财务报表数据，本年数为2010年度合并财务报表数据。

### 1、现金及银行存款

| 项目 | 年末数 | | | 年初数 | | |
|---|---|---|---|---|---|---|
| | 原币金额 | 折算汇率 | 折合人民币金额 | 原币金额 | 折算汇率 | 折合人民币金额 |
| 库存现金： | | | | | | |
| －人民币 | 463,304 | | 463,304 | 291,356 | | 291,356 |
| －美元 | 25 | 6.6227 | 163 | 92 | 6.8282 | 628 |
| －日元 | 2,735 | 0.08126 | 222 | 4,056 | 0.073782 | 299 |
| －港币 | 196 | 0.85093 | 167 | 79 | 0.88048 | 70 |
| －欧元 | 53 | 8.8065 | 470 | 23 | 9.7971 | 226 |
| 合计 | | | 464,326 | | | 292,579 |

### 2、存放中央银行款项

| 项目 | 年末数 | | | 年初数 | | |
|---|---|---|---|---|---|---|
| | 原币金额 | 折算汇率 | 折合人民币金额 | 原币金额 | 折算汇率 | 折合人民币金额 |
| 存放中央银行法定准备金： | | | | | | |
| －人民币 | 10,261,595 | | 10,261,595 | 4,046,784 | | 4,046,784 |
| －美元 | 301 | 6.6227 | 1,992 | 507 | 6.8282 | 3,462 |
| －日元 | | | | | | |
| －港币 | | | | | | |
| －欧元 | | | | | | |
| 小计 | | | 10,263,587 | | | 4,050,246 |
| 存放中央银行备付金 | | | | | | |
| －人民币 | 4,433,825 | | 4,433,825 | 5,807,244 | | 5,807,244 |
| －美元 | 98 | 6.6227 | 650 | | | |
| 存放中央银行的财政性存款 | 302,360 | | 302,361 | 138,161 | | 138,161 |
| 合计 | | | 15,000,423 | | | 9,995,651 |

注：(1)存放中央银行法定准备金是本行按规定缴存中国人民银行的一般性存款准备金，法定准备金不能用于支付本行日常经营活动。本年末人民币存款准备金缴存比例为16.5%；外币存款准备金缴存比例为5%。(2)存放央行款项增加的主要原因是存款规模不断扩大和央行上调人民币存款准备金缴存比例。

## 3、存放同业款项

| 项目 | 年末数 | | | 年初数 | | |
|---|---|---|---|---|---|---|
| | 原币金额 | 折算汇率 | 折合人民币金额 | 原币金额 | 折算汇率 | 折合人民币金额 |
| 存放境内同业款项 | | | | | | |
| －人民币 | 1,132038 | | 1,132038 | 1,396,051 | | 1,396,049 |
| －英镑 | 2 | 10.2182 | 22 | | | |
| －瑞士法郎 | 1 | 7.0655 | 9 | 1 | 6.5957 | 8 |
| －美元 | 9,505 | 6.6227 | 62,947 | 13,641 | 6.8282 | 93,144 |
| －日元 | 234 | 0.08126 | 19 | 144 | 0.073782 | 11 |
| －澳元 | 0.052 | 6.7182 | 0.355 | | | |
| －港币 | 31 | 0.85093 | 26 | 2,031 | 0.88048 | 1,788 |
| －欧元 | 0.475 | 8.8065 | 4 | 0.471 | 9.7971 | 5 |
| 小计 | | | 1,195,065 | | | 1,491,005 |
| 存放境外同业款项 | | | | | | |
| －美元 | 10,095 | 6.6227 | 66,854 | 2,578 | 6.8282 | 17,602 |
| －日元 | 13,747 | 0.08126 | 1,117 | | | |
| －港币 | 20,512 | 0.85093 | 17,454 | 2,276 | 0.88048 | 2,004 |
| －日元 | | | | 17,907 | 0.073782 | 1,321 |
| －欧元 | 12,341 | 8.8065 | 108,679 | 967 | 9.7971 | 9,472 |
| －加元 | 52 | 6.6151 | 344 | | | |
| 小计 | | | 194,448 | | | 30,399 |
| 合计 | | | 1,389,513 | | | 1,521,404 |
| 减：资产减值准备 | | | 117,768 | | | 117,650 |
| 净值 | | | 1,271,745 | | | 1,403,754 |

注： 本行在综合考虑存放同业款项各项因素的基础上对其可回收性作出评估，据此计提资产减值准备。上述减值准备主要针对多年前形成的不良资产。

## 4、拆出资金

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 拆放境内同业款项 | 101,112 | 139,634 |
| 拆放境外同业款项 | | |
| 合计 | 101,112 | 139,634 |
| 减：资产减值准备 | 19,656 | 28,670 |
| 净值 | 81,456 | 110,964 |

注： 本行在综合考虑拆出资金各项因素的基础上对其可回收性作出评估，据此计提资产减值准备。上述减值准备主要针对多年前形成的不良资产。

# 2010财务报表附注

## 5、交易性金融资产（不含衍生金融资产）

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 债券－政府债券 | 745,238 | 79,658 |
| －金融债券 | 824,177 | 406,153 |
| －企业债券 | 66,919 | 146,324 |
| 合计 | 1,636,334 | 632,135 |

注：(1)交易性金融资产中公允价值的确定方法：以中国债券信息网公布的信息作为债券的公允价值；(2)交易性金融资产投资变现不存在重大限制；(3)交易性金融资产本期增加主要原因是充分利用闲置资金，加大对债券的投资力度。

## 6、买入返售金融资产

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 债券－政府债券 | 1,207,376 | 790,000 |
| －金融债券 | 5,912,970 | 500,000 |
| 小计 | 7,120,346 | 1,290,000 |
| 央行票据 | 180,523 | |
| 信贷资产 | 200,210 | 550,000 |
| 合计 | 7,501,079 | 1,840,000 |

注：买入返售证券金融资产增加的主要原因为提高资金的运用效率，加强流动性管理，相对增加了对买入返售金融资产的投资。

## 7、应收款项类投资

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 政府债券 | 3,730,000 | 1,148,142 |
| 金融债券 | 1,252,613 | 2,240,000 |
| 企业债券 | | |
| 央行票据 | | 90,000 |
| 合计 | 4,982,613 | 3,478,142 |

## 8、应收利息

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 应收贷款利息 | 64,446 | 1,679 |
| 应收款项类投资应收利息 | 74,207 | 93,595 |
| 可供出售金融资产利息 | 24,848 | 31,550 |
| 交易性金融资产利息 | 12,197 | 8,246 |
| 持有至到期投资利息 | 83,417 | 100,545 |
| 其他应收利息 | 3,199 | 34 |
| 合计 | 262,314 | 235,649 |

注：(1)本行无一年期以上的应收利息；(2)期末无持有本行5%及以上表决权股份的股东利息。

## 9、发放贷款和垫款

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 发放贷款和垫款总额 | 32,837,948 | 26,345,495 |
| 贷款损失准备 | 697,820 | 408,182 |
| 其中：单项计提 | 102,061 | 90,186 |
| 组合计提 | 595,759 | 317,996 |
| 发放贷款和垫款净额 | 32,140,128 | 25,937,313 |

注： 本行贷款减值准备计提方法是依据借款人的还款能力、贷款本息的偿还情况、抵押、质押物品的合理价值、担保人的实际担保能力等测算贷款的现金流量现值，对贷款本金高于未来现金流量现值部分计提贷款减值准备。计提分别采用单项减值测试和组合减值测试方法。

### (1) 发放贷款和垫款按个人和企业分布情况如下：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 个人贷款和垫款 | 4,113,343 | 3,028,115 |
| 企业贷款和垫款 | 28,064,922 | 23,037,235 |
| – 贷款 | 27,673,758 | 19,000,830 |
| – 贴现 | 388,714 | 4,033,955 |
| – 应收进出口押汇及垫款 | 2,450 | 2,450 |
| 信用卡透支 | 449,301 | 19,697 |
| 已减值贷款 | 210,382 | 260,448 |
| 贷款和垫款总额 | 32,837,948 | 26,345,495 |
| 减：贷款损失准备 | 697,820 | 408,182 |
| – 单项计提 | 102,061 | 90,186 |
| – 组合计提 | 595,759 | 317,996 |
| 贷款和垫款账面价值 | 32,140,128 | 25,937,313 |

### (2) 贷款和垫款按性质分类情况如下：

| 贷款性质 | 年末数 | 年初数 |
|---|---|---|
| 短期贷款 | 16,500,987 | 11,411,329 |
| 中长期贷款 | 15,735,415 | 10,617,774 |
| 贴现 | 388,714 | 4,033,955 |
| 已减值贷款 | 210,382 | 260,448 |
| 垫款 | 2,450 | 21,989 |
| 应收进出口押汇 | | |
| 贷款和垫款总额 | 32,837,948 | 26,345,495 |

# 2010财务报表附注

## (3) 贷款和垫款按行业分布情况如下：

| 项目 | 年末数 | | 年初数 | |
|---|---|---|---|---|
| | 金额 | 比例 | 金额 | 比例 |
| 农、林、牧、渔业 | 99,140 | 0.30% | 17,940 | 0.08% |
| 采矿业 | 379,200 | 1.15% | 394,870 | 1.50% |
| 制造业 | 10,482,951 | 31.92% | 6,265,955 | 23.76% |
| 电力、燃气及水的生产和供应业 | 1,687,279 | 5.14% | 1,726,000 | 6.55% |
| 建筑业 | 856,840 | 2.61% | 534,044 | 2.03% |
| 交通运输、仓储和邮政业 | 2,003,357 | 6.10% | 1,459,898 | 5.54% |
| 信息传输、计算机服务和软件业 | 29,907 | 0.09% | 1,982,563 | 7.52% |
| 批发和零售业 | 5,647,423 | 17.20% | 2,815,419 | 10.68% |
| 住宿和餐饮业 | 90,887 | 0.28% | 127,350 | 0.48% |
| 金融业 | 344,536 | 1.05% | 150,900 | 0.65% |
| 房地产业 | 1,994,378 | 6.07% | 1,011,359 | 3.84% |
| 租赁和商务服务业 | 2,524,739 | 7.69% | 3,618,108 | 13.72% |
| 科学研究、技术服务和地质勘查业 | 72,050 | 0.22% | 24,220 | 0.09% |
| 水利、环境和公共设施管理业 | 1,689,448 | 5.14% | 557,000 | 2.11% |
| 居民服务和其他服务业 | 34,221 | 0.10% | 6,566 | 0.02% |
| 教育 | 1,719,410 | 5.24% | 1,438,110 | 5.45% |
| 卫生、社会保障和社会福利业 | 293,000 | 0.89% | 222,000 | 0.84% |
| 文化、体育和娱乐业 | 61,937 | 0.19% | 73,763 | 0.28% |
| 公共管理和社会组织 | 367,609 | 1.12% | 826,490 | 3.13% |
| 个人贷款 | 2,459,636 | 7.49% | 3,092,940 | 11.73% |
| 贷款和垫款总额 | 32,837,948 | 100% | 26,345,495 | 100% |

## (4) 贷款和垫款按担保方式分布情况如下：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 信用贷款 | 8,864,077 | 7,883,047 |
| 保证贷款 | 11,532,487 | 8,876,818 |
| 附担保物贷款 | 12,441,384 | 9,585,630 |
| 其中：抵押贷款 | 9,779,354 | 5,511,354 |
| 质押贷款 | 2,662,030 | 4,074,276 |
| 贷款和垫款总额 | 32,837,948 | 26,345,495 |

注： 本行发放的贷款中，以抵押、保证贷款为主，一笔贷款采取多种担保方式的，以最主要的担保方式作为分类标准。

## (5) 贷款中已经发生逾期的贷款如下：

| 项目 | 年末数 | | | | |
|---|---|---|---|---|---|
| | 逾期1至90天（含90天） | 逾期90天至1年（含1年） | 逾期1至3年（含3年） | 逾期3年以上 | 合计 |
| 信用贷款 | 39,438 | | | 2,512 | 41,950 |
| 保证贷款 | 6,193 | | 699 | 10,693 | 17,585 |
| 附担保物贷款 | 4,467 | 10,490 | 33,973 | 60,703 | 109,633 |
| 其中：抵押贷款 | 4,467 | 9,698 | 33,759 | 60,703 | 108,627 |
| 质押贷款 | | 792 | 214 | | 1,006 |
| 合计 | 50,098 | 10,490 | 34,672 | 73,908 | 169,168 |

| 项目 | 年初数 | | | | |
|---|---|---|---|---|---|
| | 逾期1至90天（含90天） | 逾期90天至1年（含1年） | 逾期1至3年（含3年） | 逾期3年以上 | 合计 |
| 信用贷款 | 15 | 30 | 150 | 64 | 259 |
| 保证贷款 | 3,408 | 641 | 803 | 48,807 | 53,659 |
| 附担保物贷款 | 6,125 | 37,582 | 5,821 | 140,981 | 190,509 |
| 其中：抵押贷款 | 6,125 | 37,582 | 5,821 | 140,981 | 190,509 |
| 质押贷款 | | | | | |
| 合计 | 9,548 | 38,253 | 6,774 | 189,852 | 244,427 |

注： 2010年，本行加强了贷后管理工作，及时有效的化解了贷款潜在风险，通过以上措施，逾期贷款总数比年初有所下降。

## (6) 贷款损失准备如下：

| 项目 | 年末数 | | |
|---|---|---|---|
| | 单项 | 组合 | 合计 |
| 期初余额 | 90,186 | 317,996 | 408,182 |
| 本期计提 | 55,666 | 277,763 | 333,429 |
| 本期转回 | | | |
| – 收回原核销贷款及垫款而导致的转回 | 3,904 | | 3,904 |
| – 因资产折现价值上升导致转回 | | | |
| 本期转出 | | | |
| 本期核销 | 38,700 | | 38,700 |
| 其他变化 | (8,995) | | (8,995) |
| 期末余额 | 102,061 | 595,759 | 697,820 |

| 项目 | 年初数 | | |
|---|---|---|---|
| | 单项 | 组合 | 合计 |
| 期初余额 | 253,728 | 88,607 | 342,335 |
| 本期计提 | 207,709 | 228,389 | 436,098 |
| 本期转回 | | | |
| – 收回原核销贷款及垫款而导致的转回 | | | |
| – 因资产折现价值上升导致转回 | | | |
| 本期转出 | | | |
| 本期核销 | 359,452 | | 359,452 |
| 其他变化 | (11,799) | 1,000 | (10,799) |
| 期末余额 | 90,186 | 317,996 | 408,182 |

## (7) 贷款资产质量情况

| 分类项目 | 年末数 | | | |
|---|---|---|---|---|
| | 金额 | 比例 | 减值准备比例 | 减值准备金额 |
| 正常类 | 31,669,623 | 96.44% | 1.65% | 523,588 |
| 关注类 | 946,629 | 2.88% | 5.26% | 49,765 |
| 次级类 | 143,903 | 0.44% | 41.75% | 60,078 |
| 可疑类 | 53,777 | 0.16% | 75.07% | 40,373 |
| 损失类 | 24,016 | 0.07% | 100.00% | 24,016 |
| 合计 | 32,837,948 | 100.00% | | 697,820 |

# 2010财务报表附注

| 分类项目 | 年初数 | | | |
|---|---|---|---|---|
| | 金额 | 比例 | 减值准备比例 | 减值准备金额 |
| 正常类 | 25,751,654 | 97.75% | 1.04% | 267,793 |
| 关注类 | 325,402 | 1.24% | 3.25% | 10,576 |
| 次级类 | 156,183 | 0.59% | 28.42% | 44,387 |
| 可疑类 | 72,141 | 0.27% | 62.81% | 45,312 |
| 损失类 | 40,115 | 0.15% | 100.00% | 40,114 |
| 合计 | 26,345,495 | 100.00% | | 408,182 |

注： (1)不良贷款包括：次级类、可疑类和损失类贷款。(2)持有本行5%及5%以上股份的股东贷款情况见本附注九、(二)。

## 10、可供出售金融资产

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 政府债券 | 2,324,135 | 2,127,529 |
| 公司债券 | 25,577 | 25,807 |
| 金融债券 | 1,001,112 | 1,197,453 |
| 合计 | 3,350,824 | 3,350,789 |

本期变动情况如下：

| 项目 | 金额 |
|---|---|
| 年初余额 | 3,350,789 |
| 购入 | 500,000 |
| 减：处置、赎回及到期 | 446,000 |
| 重分类 | |
| 公允价值变动利得／(损失) | -54,473 |
| 减值转出／(计提) | |
| 利息调整 | 508 |
| 年末余额 | 3,350,824 |

注： 本期期末余额中无因重分类而计入可供出售金融资产的持有至到期投资部分的金额。

## 11、持有至到期投资

### (1) 持有至到期投资期末余额

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 债券 | | |
| 其中：政府债券 | 6,931,207 | 5,372,000 |
| 金融债券 | 761,559 | 963,194 |
| 其他债券 | 52,341 | 52,804 |
| 央行票据 | | 400,017 |
| 持有至到期投资 – 应计利息 | | |
| 持有至到期投资合计 | 7,745,107 | 6,788,015 |
| 减：持有至到期投资减值准备 | | |
| 持有至到期投资账面价值 | 7,745,107 | 6,788,015 |

### (2) 持有至到期投资变动情况

| 项目 | 金额 |
|---|---|
| 年初余额 | 6,788,015 |
| 购入 | 2,650,000 |
| 减：处置、赎回及到期 | 1,690,000 |
| 应计利息 | |
| 重分类 | |
| 利息调整 | -2,908 |
| 年末余额 | 7,745,107 |

注： 本期内无出售尚未到期的持有至到期投资，本期内无尚未到期的持有至到期投资重分类为可供出售金融资产的情况。

## 12、长期股权投资

| 被投资单位名称 | 年末数 | 年初数 |
|---|---|---|
| 中国银联股份有限公司 | 8,000 | 8,000 |
| 石家庄人民商场股份有限公司 | 3,300 | 3,300 |
| 城市商业银行资金清算中心 | 400 | 400 |
| 石家庄市长安区家具公司 | | 300 |
| 石家庄市佳诚实业发展公司 | | 8,200 |
| 石家庄市全通贸易公司 | | 100 |
| 石家庄市运金建材经销部 | | 50 |
| 其他 | | 491 |
| 减：长期投资减值准备 | 825 | 3,816 |
| 合计 | 10,875 | 17,025 |

其中：按照成本法核算的长期股权投资

| 被投资单位名称 | 初始投资金额 | 年初数 | 本期增加 | 本期减少 | 年末数 |
|---|---|---|---|---|---|
| 中国银联股份有限公司 | 8,000 | 8,000 | | | 8,000 |
| 石家庄人民商场股份有限公司 | 3,300 | 3,300 | | | 3,300 |
| 城市商业银行资金清算中心 | 400 | 400 | | | 400 |
| 石家庄市长安区家具公司 | 300 | 300 | | 300 | |
| 石家庄市佳诚实业发展公司 | 8,200 | 8,200 | | 8,200 | |
| 石家庄市全通贸易公司 | 100 | 100 | | 100 | |
| 石家庄市运金建材经销部 | 50 | 50 | | 50 | |
| 其他 | 491 | 491 | | 491 | |
| 减：长期投资减值准备 | | 3,816 | | 2,991 | 825 |
| 合计 | 20,841 | 17,025 | | 6,150 | 10,875 |

# 2010财务报表附注

## 13、固定资产

### (1) 固定资产变动情况见下表：

| 项目 | 年初数 | 本年增加 | 本年减少 | 年末数 |
|---|---|---|---|---|
| 原价 | | | | |
| 房屋建筑物 | 288,658 | | 266 | 288,392 |
| 办公器具 | 7,023 | 3,668 | 33 | 10,658 |
| 交通运输 | 15,370 | 3,328 | 1,209 | 17,489 |
| 电子设备 | 95,039 | 38,080 | 4,305 | 128,814 |
| 机器设备 | 40,770 | 12,731 | 1,236 | 52,265 |
| 其他 | 4,209 | 441 | 235 | 4,415 |
| 合计 | 451,069 | 58,248 | 7,284 | 502,033 |
| 累计折旧 | | | | |
| 房屋建筑物 | 107,151 | 10,177 | 64 | 117,264 |
| 办公器具 | 4,300 | 1,220 | 33 | 5,487 |
| 交通运输 | 8,519 | 2,062 | 1,195 | 9,386 |
| 电子设备 | 56,562 | 14,729 | 4,152 | 67,139 |
| 机器设备 | 30,088 | 3,428 | 1,049 | 32,467 |
| 其他 | 2,049 | 307 | 199 | 2,157 |
| 合计 | 208,669 | 31,923 | 6,692 | 233,900 |
| 固定资产减值准备 | | | | |
| 房屋建筑物 | | | | |
| 办公器具 | | | | |
| 交通运输 | | | | |
| 电子设备 | | | | |
| 机器设备 | | | | |
| 其他 | | | | |
| 合计 | | | | |
| 固定资产净额 | | | | |
| 房屋建筑物 | 181,507 | | | 171,128 |
| 办公器具 | 2,723 | | | 5,171 |
| 交通运输 | 6,851 | | | 8,103 |
| 电子设备 | 38,477 | | | 61,675 |
| 机器设备 | 10,682 | | | 19,798 |
| 其他 | 2,160 | | | 2,258 |
| 合计 | 242,400 | | | 268,133 |

### (2) 在建工程转入固定资产的情况

本年由在建工程转入固定资产的金额为280千元。

### (3) 报告期无固定资产的出售情况。

### (4) 截止2010年末无暂时闲置的固定资产。

### (5) 报告期无固定资产换入或换出情况。

### (6) 截止2010年末固定资产无抵押或担保等情况。

### (7) 截止2010年末无准备处置固定资产情况。

## 14、在建工程

### (1) 在建工程明细情况

| 工程名称 | 预算数 | 年初数 | 本年增加数 | 本年转入固定资产数 | 其他减少数 | 年末数 |
|---|---|---|---|---|---|---|
| 房屋 | 1,874 | | | | | 1,874 |
| 宿舍 | 330 | | | | | 330 |
| 扩建后院 | 40 | | | | | 40 |
| 简易房 | 114 | | | | | 114 |
| 分行大楼装修 | 289 | | | | 289 | |
| 银行系统等 | 14,667 | 13,697 | | 280 | 12,852 | 15,232 |
| 合计 | 17,314 | 21,897 | | 280 | 13,141 | 17,590 |
| 减：减值准备 | 2,065 | 293 | | | | 2,358 |
| 账面价值合计 | 15,249 | | | | | 15,232 |

### (2) 借款费用资本化金额

无。

### (3) 在建工程减值准备

本行在综合考虑在建工程各项因素的基础上对其可变现价值作出评估，据此计提在建工程减值准备。

## 15、无形资产

| 项目 | 初始成本 | 年初数 | 本年增加数 | 本年转出数 | 本年摊销数 | 累计摊销数 | 年末数 |
|---|---|---|---|---|---|---|---|
| 土地 | 32,189 | 23,325 | | | 687 | 9,551 | 22,638 |
| 计算机软件 | 56,980 | 18,356 | 20,748 | | 6,869 | 24,745 | 32,235 |
| 合计 | 89,169 | 41,681 | 20,748 | | 7,556 | 34,296 | 54,873 |

注： 截至2010年12月31日，本行无形资产无账面价值高于可变现金额的情况。

## 16、递延所得税资产

递延所得税资产的变动情况列示如下：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 年初余额 | 117,854 | 146,708 |
| 可供出售投资未实现损益 | 207 | |
| 计入当期损益的递延所得税 | 54,973 | -28,855 |
| 年末余额 | 173,034 | 117,853 |

# 2010财务报表附注

递延所得税资产组成项目包括：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 资产减值准备 | 142,340 | 90,594 |
| 预计负债 | 29,587 | 27,259 |
| 可供出售投资未实现损益 | 206 | |
| 交易性金融资产及衍生金融工具的公允价值变动 | 779 | |
| 其他 | 122 | |
| 合计 | 173,034 | 117,853 |

计入利润表的递延所得税资产的组成：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 资产减值准备 | 51,746 | -29,579 |
| 可供出售投资未实现损益 | | |
| 交易性金融资产及衍生金融工具的公允价值变动 | 779 | |
| 预计负债 | 2,328 | 724 |
| 其他 | 120 | |
| 新税率变动影响 | | |
| 合计 | 54,973 | -28,855 |

引起暂时性差异的资产或负债项目对应的暂时性差异

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 其他应收款 | 33,123 | 31,379 |
| 长期股权投资 | 825 | 3,816 |
| 发放贷款和垫款 | 307,495 | 82,679 |
| 拆出资金 | 19,657 | 28,670 |
| 存放同业 | 117,768 | 117,650 |
| 在建工程 | 2,343 | 2,065 |
| 预计负债 | 118,344 | 95,717 |
| 抵债资产 | 88,152 | 96,608 |
| 可供出售金融资产 | 827 | |
| 交易性金融资产 | 3,118 | |
| 其他 | 484 | 12,828 |
| 合计 | 692,136 | 471,412 |

注： 预计负债主要为内退员工预计费用。

## 17、其他资产

### (1) 分项列示

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 其他应收款 | 100,315 | 109,409 |
| 长期待摊费用 | 71,154 | 27,926 |
| 抵债资产 | 125,624 | 160,468 |
| 待处理财产损失 | 4 | -124 |
| 存放联行款项 | | 28,561 |
| 固定资产清理 | 95 | |
| 委托理财产品 | 577,700 | |
| 其他 | 56 | |
| 合计 | 874,948 | 326,240 |

注： 本年其他资产增加的原因是委托理财业务开展。

### (2) 其他应收款

①按类别列示其他应收款明细情况

| 项目 | 年末数 | | | |
|---|---|---|---|---|
| | 余额 | 比例(%) | 坏账准备 | 净额 |
| 单项金额重大的其他应收款 | 32,634 | 24.46 | | 32,634 |
| 单项金额不重大但按信用风险特征组合后该组合的风险较大的其他应收款 | 41,959 | 31.44 | 32,496 | 9,463 |
| 其他不重大其他应收款 | 58,845 | 44.10 | 627 | 58,218 |
| 合计 | 133,438 | 100.00 | 33,123 | 100,315 |

| 项目 | 年初数 | | | |
|---|---|---|---|---|
| | 余额 | 比例(%) | 坏账准备 | 净额 |
| 单项金额重大的其他应收款 | 32,634 | 23.18 | | |
| 单项金额不重大但按信用风险特征组合后该组合的风险较大的其他应收款 | 45,177 | 32.09 | 30,708 | 14,469 |
| 其他不重大其他应收款 | 62,977 | 44.73 | 671 | 94,940 |
| 合计 | 140,788 | 100.00 | 31,379 | 109,409 |

单项金额重大的其他应收款是指金额超过3,000万元的其他应收款；单项金额不重大但按信用风险特征组合后该组合的风险较大的其他应收款是指账龄3年以上的其他应收款。

②按账龄列示其他应收款明细情况

| 账龄 | 年末数 | | | 年初数 | | |
|---|---|---|---|---|---|---|
| | 金额 | 比例(%) | 坏账准备 | 金额 | 比例(%) | 坏账准备 |
| 1年以内 | 84,270 | 63.15 | 120 | 92,808 | 65.92 | 43 |
| 1至2年 | 6,149 | 4.61 | 64 | 2,173 | 1.54 | 19 |
| 2至3年 | 1,060 | 0.80 | 443 | 630 | 0.45 | 609 |
| 3年以上 | 41,959 | 31.44 | 32,496 | 45,177 | 32.09 | 30,708 |
| 合计 | 133,438 | 100.00 | 33,123 | 140,788 | 100.00 | 31,379 |

# 2010财务报表附注

③其他应收款期末欠款前五名明细情况

| 债务人名称 | 金额 | 占其他应收款总额的比例 | 性质 |
|---|---|---|---|
| 房屋维修基金 | 32,634 | 24.46% | 房屋维修基金 |
| 中国建设银行 | 9,893 | 7.41% | 押金、保证金 |
| 业务周转金 | 9,453 | 7.08% | 业务周转金 |
| 河北医科大学第二医院 | 8,000 | 6.00% | 押金、保证金 |
| 中国人寿保险股份公司 | 4,947 | 3.71% | 预付房租款 |
| 合计 | 64,927 | 48.66% | |

注： 其他应收款年末数中无持本行5%(含5%)以上有表决权股份的股东单位欠款。

## (3) 长期待摊费用

| 项目 | 初始成本 | 年初数 | 本年增加 | 本年摊销 | 其他减少 | 累计摊销 | 年末数 |
|---|---|---|---|---|---|---|---|
| 装修费用 | 47,367 | 7,401 | 32,043 | 7,664 | | 15,587 | 31,780 |
| 电子设备 | 7,569 | 4,701 | 1,680 | 2,542 | | 3,730 | 3,839 |
| 其他费用 | 56,485 | 15,824 | 43,261 | 19,050 | 4,500 | 21,181 | 35,535 |
| 合计 | 111,421 | 27,926 | 76,984 | 29,256 | 4,500 | 40,498 | 71,154 |

## (4) 抵债资产

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 房产 | 202,798 | 239,646 |
| 其中：自用 | 32,088 | 36,602 |
| 闲置 | 105,403 | 137,737 |
| 出租 | 65,307 | 65,307 |
| 被占用 | | |
| 土地 | | |
| 物资 | | |
| 运输设备 | | |
| 其他 | 13,028 | 17,430 |
| 合计 | 215,826 | 257,076 |
| 抵债资产减值准备 | 90,202 | 96,608 |
| 抵债资产净额 | 125,624 | 160,468 |

注： (1)截至2010年12月31日，抵债资产中取得时间在2年以上的共有30项，金额194,585千元；(2)本行在综合考虑抵债资产各项因素的基础上对其可变现价值作出评估，据此计提抵债资产减值准备；(3)截至2010年末，账面抵债资产中有14项，金额60,393千元尚未办理相关的产权过户手续。

## 18、同业及其他金融机构存放款项

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 同业存放款项 | 115,555 | 114,331 |
| 非银行业金融机构存放款项 | 2,419 | 19,019 |
| 合计 | 117,974 | 133,350 |

## 19、卖出回购金融资产款

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 债券 | | |
| 其中：政府债券 | 1,008,641 | |
| 金融债券 | 951,020 | |
| 合计 | 1,959,661 | |

## 20、吸收存款

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 活期存款 | 40,793,934 | 29,411,273 |
| 其中：活期对公存款 | 34,925,137 | 24,099,850 |
| 活期储蓄存款 | 5,868,797 | 5,311,423 |
| 定期存款（含通知存款） | 21,783,380 | 16,704,025 |
| 其中：定期对公存款 | 6,664,729 | 4,868,933 |
| 定期储蓄存款 | 14,343,070 | 11,304,395 |
| 通知存款 | 775,581 | 530,697 |
| 存入保证金 | 5,162,376 | 4,409,022 |
| 应解汇款及临时存款 | 48,859 | 55,954 |
| 信用卡存款 | 2,039 | |
| 合计 | 67,790,588 | 50,580,274 |

## 21、应付职工薪酬

| 项目 | | 年初数 | 本年增加 | 本年支付 | 年末数 |
|---|---|---|---|---|---|
| 一、 | 工资（含奖金、津贴和补贴） | 12,350 | 237,345 | 214,136 | 35,559 |
| 二、 | 职工福利费 | | 8,284 | 8,284 | |
| 三、 | 社会保险费 | 6,692 | 50,710 | 57,402 | |
| 其中： | 1.医疗保险费 | 2,915 | 9,121 | 12,036 | |
| | 2.基本养老保险费 | 3,073 | 38,262 | 41,335 | |
| | 3.失业保险费 | 627 | 3,038 | 3,665 | |
| | 4.工伤保险费 | 77 | 289 | 366 | |
| | 5.生育保险费 | | | | |
| | 6.年金缴费 | | | | |
| 四、 | 住房公积金 | 6,904 | 22,969 | 29,873 | |
| 五、 | 工会经费和职工教育经费 | 2,914 | 9,792 | 9,001 | 3,705 |
| 六、 | 非货币性福利 | | | | |
| 七、 | 内退人员薪金 | | 17,927 | 17,927 | |
| 八、 | 其他 | | | | |
| 合计 | | 28,860 | 347,027 | 336,623 | 39,264 |

# 2010财务报表附注

## 22、应交税费

| 项目 | 税（费）率 | 年末数 | 年初数 |
|---|---|---|---|
| 企业所得税 | 25% | 67,839 | 10,371 |
| 营业税 | 5% | 31,287 | 14,858 |
| 城市维护建设税 | 5%、7% | 2,188 | 1,040 |
| 教育费附加 | 3% | 946 | 446 |
| 地方教育费附加 | 1%、2% | 218 | 149 |
| 其他税金 | | 183 | 113 |
| 合计 | | 102,661 | 26,977 |

## 23、应付利息

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 客户存款利息 | 320,653 | 232,790 |
| 同业及其他金融机构利息 | 20 | |
| 应付拆入资金利息 | 29,174 | |
| 合计 | 349,847 | 232,790 |

注： 期末无应付持有本行5%及以上股份股东的利息款项。

## 24、应付债券

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 次级债 | 794,216 | |
| 合计 | 794,216 | |

注： 本行根据《中国银监会关于石家庄市商业银行发行次级债券的批复》（银监复[2009]472号）以及《中国人民银行准予行政许可决定书》（银市场许准予字[2010]第21号）批准，在全国银行间债券市场公开发行8亿元的人民币次级债。该次级债于2010年5月24日募集完成。债券为10年期固定利率债券，在第5年末附发行人赎回权，起息日为2010年5月21日，按年付息，到期一次还本。前5年票面年利率为5.95%，在本期债券的前5年固定不变；如在第5年末发行人不行使赎回权，则本期债券后5年票面年利率为前5年票面年利率加3个百分点。该债券无担保。

## 25、递延所得税负债

递延所得税负债的变动情况列示如下：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 年初余额 | 11,775 | 38,821 |
| 可供出售投资未实现损益 | -13,412 | -22,834 |
| 计入当期损益的递延所得税 | 1,637 | -4,212 |
| 年末余额 | | 11,775 |

递延所得税负债组成项目包括：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 可供出售投资未实现损益 | | 13,412 |
| 交易性金融资产及衍生金融工具的公允价值变动 | | -1,637 |
| 合计 | | 11,775 |

引起暂时性差异的资产或负债项目对应的暂时性差异

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 可供出售金融资产 | | 53,647 |
| 交易性金融资产 | | -6,549 |
| 合计 | | 47,098 |

## 26、预计负债

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 确认表外承兑等风险敞口预计损失 | 23,170 | 4,906 |
| 未决诉讼 | 5,497 | 1,705 |
| 内退员工预计费用 | 89,677 | 89,106 |
| 合计 | 118,344 | 95,717 |

## 27、其他负债

### (1) 分项列示

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 开出汇票 | | 717 |
| 开出本票 | | 308 |
| 资金清算应付款 | 60,245 | 6,145 |
| 汇出汇款 | 361 | |
| 其他应付款 | 109,412 | 150,944 |
| 应付股利 | 9,258 | 8,819 |
| 预提费用 | 485 | 213 |
| 应付利息税 | 106 | 182 |
| 代理证券业务 | 29,152 | 5 |
| 其他代理业务 | 54,956 | 20,523 |
| 委托业务 | 3,800 | 1,800 |
| 系统内往来 | | 77,412 |
| 同城交换清算 | | 144,389 |
| 待处理资产溢余 | 211 | |
| 委托理财 | 578,527 | |
| 其他 | | 2,093 |
| 合计 | 846,513 | 413,550 |

### (2) 其他应付款

按照账龄列示如下：

| 账龄 | 年末数 | | 年初数 | |
|---|---|---|---|---|
| | 金额 | 比例(%) | 金额 | 比例(%) |
| 1年以内 | 43,571 | 39.82 | 85,978 | 56.96 |
| 1至2年 | 20,601 | 18.83 | 3,831 | 2.54 |
| 2至3年 | 2,464 | 2.25 | 27,877 | 18.47 |
| 3年以上 | 42,776 | 39.10 | 33,258 | 22.03 |
| 合计 | 109,412 | 100.00 | 150,944 | 100.00 |

注： 本行无5%(含5%)以上表决权股份的股东单位或关联方的款项。

# 2010财务报表附注

## 28、股本

| 项目 | 年初数 | | 本年增加 | 本年减少 | 年末数 | |
|---|---|---|---|---|---|---|
| | 金额 | 比例(%) | | | 金额 | 比例(%) |
| 国家资本 | 122,849 | 6.14 | | 90,000 | 32,849 | 1.64 |
| 法人资本 | 1,772,688 | 88.64 | 143,060 | 53,060 | 1,862,688 | 93.14 |
| 个人资本 | 104,463 | 5.22 | | | 104,463 | 5.22 |
| 合计 | 2,000,000 | 100 | 143,060 | 143,060 | 2,000,000 | 100 |

注： 本年股本增减变化的原因为：持股股东间的股权转让。

## 29、资本公积

| 项目 | 年初数 | 本年增加 | 本年减少 | 年末数 |
|---|---|---|---|---|
| 股本溢价 | 518,413 | | | 518,413 |
| 其他资本公积 | 30 | | | 30 |
| 公允价值变动 | 40,235 | | 40,855 | -620 |
| 合计 | 558,678 | | 40,855 | 517,823 |

注： 其他资本公积变动的原因是可供出售金融资产公允价值变动及相关的递延所得税影响。

## 30、盈余公积

| 项目 | 年初数 | 本年增加 | 本年减少 | 年末数 |
|---|---|---|---|---|
| 法定盈余公积 | 150,150 | 57,142 | | 207,292 |
| 任意盈余公积 | 13,990 | 17,376 | | 31,366 |
| 合计 | 164,140 | 74,518 | | 238,658 |

## 31、一般风险准备金

| 项目 | 年初数 | 本年增加 | 本年减少 | 年末数 |
|---|---|---|---|---|
| 一般风险准备 | 325,503 | 69,304 | | 394,807 |
| 合计 | 325,503 | 69,304 | | 394,807 |

注： 根据财政部2005年5月17日和2005年9月5日分别颁布的《关于印发〈金融企业呆账准备提取管理办法〉的通知》(财金[2005]49号)和《关于呆账准备提取有关问题的通知》(财金[2005]90号)文件精神，本行按照风险资产期末余额的1%在税后利润中计提一般风险准备金。

## 32、未分配利润

| 项目 | 本年数 |
|---|---|
| 上年年末余额 | 232,509 |
| 加：年初未分配利润调整数 | 21,316 |
| 其中：会计政策变更 | |
| 重大会计差错 | |
| 其他调整因素 | 21,316 |
| 本年年初余额 | 253,825 |
| 加：净利润 | 571,149 |
| 可供分配的利润 | 824,974 |
| 减：提取法定公积金 | 57,142 |
| 提取任意盈余公积金 | 17,376 |
| 提取一般风险准备 | 69,304 |
| 对所有者(或股东)的分配 | 142,304 |
| 未分配利润(累计亏损) | 538,848 |

## 33、利息净收入

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 利息收入： | | |
| –发放贷款及垫款 | 1,831,074 | 1,019,535 |
| 其中：个人贷款和垫款 | 234,285 | 202,495 |
| 公司贷款和垫款 | 1,453,390 | 779,827 |
| 票据贴现 | 143,399 | 37,213 |
| –进出口押汇 | | |
| –存放同业 | 47,635 | 10,150 |
| –存放中央银行 | 121,301 | 85,945 |
| –拆出资金 | -2,407 | 71,931 |
| –买入返售金融债券 | 71,866 | |
| –转贴现利息收入 | 102,451 | 82,088 |
| –可供出售金融资产利息收入 | 99,406 | |
| –交易性金融资产利息收入 | 24,440 | 454,425 |
| –持有至到期投资利息收入 | 215,743 | |
| –应收款项类投资利息收入 | 160,574 | |
| –其他利息收入 | 10 | 388 |
| 小计 | 2,672,093 | 1,724,462 |
| 利息支出： | | |
| –同业存放 | 4,319 | 3,479 |
| –向中央银行借款 | | |
| –拆入资金 | 23,377 | 1,600 |
| –吸收存款 | 660,994 | 580,956 |
| –卖出回购金融资产 | 26,986 | |
| –发行债券 | 29,878 | 29,291 |
| –再贴现及转贴现 | 137,733 | 30,891 |
| 小计 | 883,287 | 646,217 |
| 利息净收入 | 1,788,806 | 1,078,245 |

注： 利息收入增加的主要原因是贷款和债券投资总量的增加。

## 34、手续费及佣金净收入

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 手续费及佣金收入： | | |
| –结算与清算手续费 | 6,268 | 982 |
| –委托业务手续费 | 374 | 1,641 |
| –代理业务手续费 | 18,278 | 16,858 |
| –银行卡手续费 | 15,819 | |
| –证券买卖手续费 | | 9,340 |
| –保理手续费 | 1,420 | 1,023 |
| –其他 | 15,847 | 27,322 |
| 小计 | 58,006 | 57,166 |
| 手续费及佣金支出： | | |
| –手续费支出 | 3,280 | 4,375 |
| –佣金支出 | | |
| 小计 | 3,280 | 4,375 |
| 手续费及佣金净收入 | 54,726 | 52,791 |

注： 其他手续费收入包括中间业务手续费收入、保险箱手续费收入、保函、业务承诺、保理融资、银行承兑汇票手续费收入；其中中间业务收入为代理联通、移动、网通、铁通、国税、地税、保险等手续费收入。

# 2010财务报表附注

## 35、投资收益

| 项目 | 本年数 | 上年数 |
|---|---:|---:|
| 以公允价值计量且其变动计入当期损益的金融工具投资 | -28,861 | |
| 可供出售权益工具投资 | 1,462 | -20,270 |
| 持有至到期投资出售收益 | -173 | |
| 长期股权投资处置及分配收益 | 216 | 320 |
| 合计 | -27,356 | -19,950 |

## 36、公允价值变动收益

| 项目 | 本年数 | 上年数 |
|---|---:|---:|
| 交易性金融工具 | 3,352 | -16,847 |
| 指定为以公允价值计量且其变动计入当期损益的金融工具 | | |
| 合计 | 3,352 | -16,847 |

## 37、营业税金及附加

| 项目 | 本年数 | 上年数 |
|---|---:|---:|
| 营业税 | 96,136 | 54,399 |
| 城建税 | 6,717 | 3,808 |
| 教育费附加 | 3,048 | 1,632 |
| 地方教育费 | 1,492 | 544 |
| 合计 | 107,393 | 60,383 |

## 38、业务及管理费

| 项目 | 本年数 | 上年数 |
|---|---:|---:|
| 职工薪酬 | | |
| – 工资薪金 | 255,268 | 157,795 |
| – 其他福利 | 46,737 | 35,007 |
| – 社会保险 | 74,538 | 47,142 |
| 广告及宣传费 | 22,844 | 13,920 |
| 业务招待费 | 11,415 | 8,240 |
| 办公费 | 150,665 | 90,973 |
| 董事会和理事会费 | 964 | 388 |
| 税费 | 6,285 | 4,295 |
| 待摊费用摊销 | 13,354 | 6,774 |
| 低值易耗品 | 9,828 | 2,606 |
| 无形资产摊销 | 7,555 | 6,544 |
| 租赁费 | 46,292 | 27,392 |
| 固定资产折旧费 | 31,923 | 34,020 |
| 其他业务及管理费 | 22,254 | 11,108 |
| 合计 | 699,922 | 446,204 |

## 39、资产减值损失

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 贷款损失准备(转回)计提 | 333,429 | 436,099 |
| 其他应收款坏账准备(转回)计提 | 6,964 | -9,087 |
| 存放同业损失准备计提 | 117 | 6,713 |
| 其他投资减值损失计提 | | 759 |
| 拆出资金减值损失计提 | -9,014 | -18,133 |
| 抵债资产减值准备 | 7,090 | -2,329 |
| 在建工程减值损失计提 | 293 | 2,065 |
| 合计 | 338,879 | 416,087 |

## 40、营业外收入

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 低值易耗，股权处置利得收入 | | |
| 固定资产处置利得收入 | 41 | 67 |
| 久悬未取款项收入 | | 6,265 |
| 长款、罚款收入 | 203 | 83 |
| 处置抵债资产收入 | | 195,825 |
| 政府补助 | 1,638 | |
| 无法支付的应付款 | 2,760 | |
| 其他收入 | 336 | 13,222 |
| 合计 | 4,978 | 215,462 |

## 41、营业外支出

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 固定资产处置损失 | 291 | 312 |
| 非常损失 | 561 | |
| 罚款及滞纳金支出 | 61 | |
| 未决诉讼预计负债 | 3,792 | 6,952 |
| 表外承兑预计负债 | 18,265 | 4,882 |
| 捐赠 | 5,400 | |
| 其他 | 117 | 2 |
| 合计 | 28,487 | 12,148 |

## 42、所得税费用

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 当期所得税费用 | 146,740 | 19,760 |
| 递延所得税费用 | -53,336 | 24,643 |
| 合计 | 93,404 | 44,403 |

# 2010财务报表附注

所得税费用计算如下：

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 税前利润 | 664,293 | 391,939 |
| 应纳税所得额调整数 | -77,333 | -312,899 |
| 应纳所得税额 | 586,960 | 79,040 |
| 当期所得税费用 | 146,740 | 19,760 |
| 递延所得税费用 | -53,336 | 24,643 |
| 所得税费用合计 | 93,404 | 44,403 |

## 43、每股收益及净资产收益率

### (1) 每股收益

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 净利润 | 571,149 | 347,536 |
| 年末发行在外股数 | 2,000,000 | 2,000,000 |
| 每股收益 | 0.29元 | 0.17元 |
| 当年加权平均发行在外股数 | 2,000,000 | 1,408,048 |
| 加权平均的每股收益 | 0.29元 | 0.25元 |

### (2) 净资产收益率

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 净利润 | 571,149 | 347,536 |
| 净资产年末数 | 3,690,136 | 3,302,146 |
| 净资产收益率 | 15.48% | 10.52% |
| 净资产加权平均数 | 3,496,141 | 2,630,097 |
| 加权平均的净资产收益率 | 16.34% | 13.21% |

## 44、其他综合收益

| 项目 | 本期发生额 | 上期发生额 |
|---|---|---|
| 可供出售金融资产 | | |
| 其中：当期利得（损失）金额 | -54,473 | -91,334 |
| 前期计入其他综合收益当期转入利润的金额 | | |
| 按照权益法核算的在被投资单位其他综合收益中所享有的份额<br>与计入其他综合收益项目相关的所得税影响 | 13,618 | 22,831 |
| 其他 | | |
| 合计 | -40,855 | -68,503 |

## 45、现金流量表补充资料

### (1) 将净利润调节为经营活动现金流量的信息

| 项目 | 本年数 | 上年数 |
|---|---|---|
| **将净利润调节为经营活动现金流量：** | | |
| 净利润 | 570,889 | 347,536 |
| 加：资产减值损失 | 338,879 | 416,087 |
| 固定资产折旧 | 31,923 | 24,492 |
| 无形资产摊销 | 7,557 | 6,052 |
| 长期待摊费用摊销 | 29,257 | 7,587 |
| 处置固定资产、无形资产损失(减收益) | | 246 |
| 固定资产报废损失 | | |
| 公允价值变动损失(减：收益) | -3,352 | 16,847 |
| 发行次级债的利息支出 | | |
| 投资损失(减：收益) | | 19,950 |
| 递延所得税资产减少(减：增加) | 54,974 | 28,855 |
| 递延所得税负债增加(减：减少) | -1,637 | 4,211 |
| 经营性应收项目的减少(减：增加) | -10,347,230 | -8,698,788 |
| 经营性应付项目的增加(减：减少) | 17,306,366 | 12,125,847 |
| 其他 | | |
| **经营活动产生的现金流量净额** | 7,987,626 | 4,298,922 |
| **不涉及现金收支的重大投资和筹资活动：** | | |
| 债务转为资本 | | |
| 一年内到期的可转换公司债券 | | |
| 融资租入固定资产 | | |
| **现金及现金等价物净变动情况：** | | |
| 现金的期末余额 | 5,201,162 | 6,219,984.00 |
| 减：现金的期初余额 | 6,219,984 | 3,424,202 |
| 加：现金等价物的期末余额 | 8,709,523 | 2,775,692.00 |
| 减：现金等价物的期初余额 | 2,775,692 | 2,814,475.00 |
| 现金及现金等价物净增加额 | 4,915,009 | 2,756,999.00 |

### (2) 现金及现金等价物

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 现金 | 5,201,162 | 6,219,984 |
| 其中：库存现金 | 464,326 | 292,579 |
| 存放中央银行超额准备金 | 4,736,836 | 5,927,405 |
| 现金等价物 | 8,709,523 | 2,775,692 |
| 其中：原始期限在三个月以内的存放同业 | 1,221,700 | 1,403,754 |
| 原始期限在三个月以内的拆放同业 | 79,472 | 81,938 |
| 原始期限在三个月以内的买入返售证券 | 7,408,351 | 1,290,000 |
| 合计 | 13,910,685 | 8,995,676 |

# 2010财务报表附注

## 46、分部报告

本行以内部结构、管理要求、内部报告制度为依据确定经营分部，以经营分部为基础确定报告分部。本公司有如下四个报告分部：

公司银行业务 – 为公司客户提供的银行服务，包括本外币存款、贷款、与贸易相关的产品及结算、代理、委托、资信鉴证等服务。

个人银行业务 – 为个人客户提供的银行服务，包括本外币存款、投资性储蓄产品、托管、借记卡、信贷及个人资产管理、结算、代理、资信鉴证等服务。

资金业务 – 包括债券投资、存放同业、拆放同业、买入返售、卖出回购、票据贴现等服务。

其他业务 – 本行的其他业务指其他自身没有形成可单独列报或不能按照合理基准进行分配的业务。

**2010年度分部报告：**

| 项目 | 公司业务 | 个人银行业务 | 资金业务 | 其他业务 | 合计 |
|---|---|---|---|---|---|
| 利息收入净额 | 1,052,298 | 168,191 | 568,317 | | 1,788,806 |
| 外部利息净收入 | 1,238,880 | -68,788 | 618,714 | | 1,788,806 |
| 内部利息净收入 | -186,582 | 236,979 | -50,397 | | |
| 手续费收入净额 | 8,507 | 36,350 | | 9,869 | 54,726 |
| 净交易收入／支出 | | | 3,352 | | 3,352 |
| 证券投资净收益 | | | -27,356 | | -27,356 |
| 其他营业收入／支出 | | | | 14,468 | 14,468 |
| 出售子公司股份净收益 | | | | | |
| 营业税金及附加 | 90,999 | 15,082 | | 1,312 | 107,393 |
| 业务及管理费 | 410,980 | 68,029 | 214,994 | 5,919 | 699,922 |
| 贷款减值(损失)转回 | 275,134 | 58,295 | | | 333,429 |
| 其他资产减值(损失)转回 | | | -8,897 | 14,347 | 5,450 |
| 营业利润 | 283,692 | 63,135 | 338,216 | 2,759 | 687,802 |
| 营业外收支净额 | | | | -23,509 | -23,509 |
| 税前利润 | 283,692 | 63,135 | 338,216 | -20,750 | 664,293 |
| 资产总额 | 28,275,039 | 4,580,415 | 41,777,040 | 1,200,950 | 75,833,444 |
| 负债总额 | 47,197,867 | 20,356,879 | 2,871,850 | 1,692,472 | 72,119,068 |
| 补充信息 | | | | | |
| 1、折旧和摊销费用 | 40,336 | 6,686 | 21,130 | 582 | 68,734 |
| 2、折旧和摊销以外的非现金费用 | | | | | |
| 3、资本性支出 | 134,626 | 22,313 | 70,517 | 1,941 | 229,397 |

**2009年度分部报告：**

| 项目 | 公司业务 | 个人银行业务 | 资金业务 | 其他业务 | 合计 |
|---|---|---|---|---|---|
| 利息收入净额 | 617,849 | 136,022 | 324,374 | | 1,078,245 |
| 外部利息净收入 | 557,899 | -119,217 | 639,563 | | 1,078,245 |
| 内部利息净收入 | 59,950 | 255,239 | -315,189 | | |
| 手续费收入净额 | 25,565 | 9,345 | 17,881 | | 52,791 |
| 净交易收入／支出 | 2,230 | | -19,077 | | -16,847 |
| 证券投资净收益 | | | -19,950 | | -19,950 |
| 其他营业收入／支出 | | | | 17,060 | 17,060 |
| 出售子公司股份净收益 | | | | | |
| 营业税金及附加 | 47,701 | 11,960 | -116 | 838 | 60,383 |
| 业务及管理费 | 212,800 | 53,357 | 176,309 | 3,738 | 446,204 |
| 贷款减值(损失)转回 | 407,941 | 25,829 | -11,420 | -6,263 | 416,087 |
| 其他资产减值(损失)转回 | 0 | | | | |
| 营业利润 | -22,798 | 54,221 | 138,455 | 18,747 | 188,625 |
| 营业外收支净额 | 0 | | | 203,314 | 203,314 |
| 税前利润 | -22,798 | 54,221 | 138,455 | 222,061 | 391,939 |
| 资产总额 | 23,411,404 | 3,052,281 | 28,356,858 | 4,896 | 54,825,439 |
| 负债总额 | 33,885,947 | 17,050,852 | 182,857 | 403,637 | 51,523,293 |
| 补充信息 | | | | | |
| 1、折旧和摊销费用 | 15,200 | 4,376 | 14,460 | 4,095 | 38,131 |
| 2、折旧和摊销以外的非现金费用 | | | | | |
| 3、资本性支出 | 26,189 | 6,566 | 21,698 | 460 | 54,913 |

# 九、关联方及其交易

## (一)关联方及关联自然人

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。控制是指有权决定一个企业的财务和经营政策，并能据以从该企业的经营活动中获取利益。共同控制是指按照合同约定对某项经济活动所共有的控制。重大影响是指对一个企业的财务和经营政策有参与决策的权力，但并不能够控制或者与其他方一起共同控制这些政策的制定。

本行关联方确认的原则为：

持有本行5%及5%以上股份的股东以及被共同控制的两个或两个以上股东共同持有本行5%及5%以上股份的股东为本行的关联方。

本行的控股子公司、合营公司和联营公司为本行的关联方。

本行关键管理人员或与其关系密切的家庭成员控制、共同控制或施加重大影响的其他企业。

本行的所有董事、监事及高级管理人员以及关键管理人员关系密切的家庭成员均为本行关联自然人。

# 2010财务报表附注

报告期本行关联方为：

1、 持本行5%以上股份或有表决权的股东

| 关联方名称 | 年末数 | | 年初数 | |
|---|---|---|---|---|
| | 持股金额 | 持股比例(%) | 持股金额 | 持股比例(%) |
| 国电电力发展股份有限公司 | 392,000 | 19.6 | 392,000 | 19.6 |
| 中城建投资控股有限公司 | 232,000 | 11.6 | 232,000 | 11.6 |
| 河北港口集团有限公司 | 200,700 | 10.04 | 200,700 | 10.04 |
| 南京栖霞建设集团有限公司 | 193,567 | 9.68 | 193,567 | 9.68 |
| 河北建投能源投资股份有限公司 | 175,200 | 8.76 | 175,200 | 8.76 |
| 石家庄市财政局 | | | 105,285 | 5.26 |
| 合计 | 1,193,467 | 59.68 | 1,298,752 | 64.94 |

2、持本行5%以上股份或有表决权的股东直接、间接、共同控制或可施加重大影响的法人或其他组织(包括同属一个集团下的关联公司)

| 关联方名称 | 关联关系 |
|---|---|
| 河北邯郸热电股份有限公司 | 国电电力发展股份有限公司控股公司 |
| 河北西柏坡发电有限责任公司 | 河北建投能源投资股份有限公司 |

3、 关联方交易的定价政策：市场利率。

## (二)关联方交易及其余额

### 1、 贷款

| 关联方名称 | 本年数 | 上年数 |
|---|---|---|
| 河北西柏坡发电有限责任公司 | | 40,000 |
| 河北邯郸热电股份有限公司 | | 80,000 |
| 沧州市供水排水集团有限公司 | 3,000 | |
| 河北灵达环保能源有限责任公司 | 40,000 | |
| 合计 | 43,000 | 120,000 |

### 2、贷款利息收入

| 关联方名称 | 本年数 | 上年数 |
|---|---|---|
| 河北西柏坡发电有限责任公司 | 1,812 | 2,880 |
| 河北邯郸热电股份有限公司 | | 2,942 |
| 河北灵达环保能源有限责任公司 | 1,598 | |
| 沧州市供水排水集团有限公司 | 13 | |
| 河北建投新能源有限公司 | 4,180 | |
| 合计 | 7,603 | 5,822 |

### 3、存款

| 关联方名称 | 本年数 | 上年数 |
| --- | --- | --- |
| 河北西柏坡发电有限责任公司 | 1,441 | 3,243 |
| 河北邯郸热电股份有限公司 | | 16 |
| 河北灵达环保能源有限责任公司 | 30 | |
| 沧州市供水排水集团有限公司 | 1,001 | |
| 河北建投新能源有限公司 | 51 | |
| 合计 | 2,523 | 3,259 |

### 4、存款利息支出

| 关联方名称 | 本年数 | 上年数 |
| --- | --- | --- |
| 河北西柏坡发电有限责任公司 | 7 | 12 |
| 河北邯郸热电股份有限公司 | | 2 |
| 河北灵达环保能源有限责任公司 | 4 | |
| 沧州市供水排水集团有限公司 | | |
| 合计 | 11 | 14 |

### 5、关联单位存贷款以外的应收应付款项余额

无。

## 十、或有事项及承诺

### 1、信用承诺

| 项目 | 年末数 | 年初数 |
| --- | --- | --- |
| 开出信用证 | 189,274 | 29,676 |
| 开出保函 | 34,126 | 13,992 |
| 银行承兑汇票 | 7,980,031 | 5,511,624 |
| 合计 | 8,203,431 | 5,555,292 |

### 2、经营性租赁承诺

未来期间最小应付经营租赁租金如下：

| 项目 | 年末数 | 年初数 |
| --- | --- | --- |
| 1年以内 | 64,022 | 39,597 |
| 1至3年 | 45,247 | 37,889 |
| 3至5年 | 45,465 | 33,665 |
| 5年以上 | 199,050 | 135,924 |
| 合计 | 353,784 | 247,075 |

# 2010财务报表附注

### 3、资本性承诺

| 项目 | 2010年12月31日 | | |
|---|---|---|---|
| | 合同金额 | 已付款金额 | 尚未付款金额 |
| 装修合同 | 23,573 | 17,687 | 5,886 |
| 办公设备 | 19,881 | 8,959 | 10,922 |
| 信息系统软硬件 | 35,755 | 25,720 | 10,035 |
| 合计 | 79,209 | 52,366 | 26,843 |

| 项目 | 2009年12月31日 | | |
|---|---|---|---|
| | 合同金额 | 已付款金额 | 尚未付款金额 |
| 装修合同 | 23,185 | 16,480 | 6,705 |
| 办公设备 | 827 | 609 | 218 |
| 信息系统软硬件 | 53,566 | 22,336 | 31,230 |
| 合计 | 77,578 | 39,425 | 38,153 |

### 4、诉讼未决事项

截至2010年12月31日，本行作为被告的未决诉讼案件4宗，涉及金额人民币1,208.53万元。就作为被告的未决诉讼案件可能遭受的损失，本行已作为预计负债计入资产负债表中。上述诉讼不会对本公司财务或经营结果构成重大不利影响。

## 十一、委托业务

### 1、委托贷款业务

委托贷款系指由委托人提供资金，由本行按照委托人确定的贷款对象、用途、金额、期限、利率而代理发放、监督使用，并由本行协助收回的贷款，其风险由委托人承担，本行仅收取手续费。本行实际收到委托人提供的资金时计入委托存款项目，根据委托人的意愿实际发放时计入委托贷款项目，期末在资产负债表中以委托存款与委托贷款差额列示。

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 委托贷款 | 2,083,140 | 1,277,070 |
| 委托存款 | 2,086,940 | 1,278,870 |

### 2、委托理财业务

委托理财业务是指本行按照与客户事先约定的投资计划和方式，将本行理财产品销售给客户，对筹集的资金进行投资和资产管理，根据约定条件和实际投资收益向客户支付收益的业务。与理财产品相关的风险由客户承担，本行取得手续费及佣金收入。

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 委托理财产品 | 577,700 | 483 |
| 委托理财资金 | 578,527 | 483 |

## 十二、资产负债表日后事项

本行无需要披露的资产负债表日后事项。

## 十三、其他重要事项

2010年12月28日，本行收到中国银行业监督管理委员银监复[2010]630号《中国银监会关于筹建河北银行青岛分行的批复》，获准筹建河北银行青岛分行。

# 十四、金融工具风险情况

## 1、金融工具

本行的经营活动大量运用了金融工具。本行以固定利率或浮动利率吸收不同期限的存款并将这些资金运用于高质量资产以获得高于平均水平的利差。本行通过将短期资金运用于利率较高的长期贷款以增加利差，同时保持足够的流动性以保证负债到期后及时偿付。

## 2、信用风险

本行所面临的信用风险是交易对手或债务违约的风险。当所有交易对手集中在单一行业或地区中，信用风险则较大。这是由于原本不同的交易对手会因处于同一地区或行业而受到同样的经济发展影响，最终影响到还款能力。信用风险的集中程度反映了本行业绩对某一特定行业或地理位置的敏感程度。本行主要的客户贷款业务集中于河北省，这表明本行有较为集中的信用风险，较易受到地域经济状况变动的影响。

本行建立了比较完整信贷质量评价体系，按借款人或交易对手的风险水平设定授信额度并决定所需的抵押物价值或担保的水平。有关的风险评估流程包括客户调查、风险评级、授信额度核定、贷款审查及贷后监控等环节。风险评估会定期进行，确保本行能及时监控可能出现的风险并采取适当的风险规避措施。此外，本行对客户提供担保，适用同样的风险控制程序及政策来降低风险。同时，本行一般会收取保证金以减低信用风险。

### (1) 在不考虑可利用的担保物或其他信用增级的情况下，最能代表资产负债表日最大信用风险敞口的金额列示如下：

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 存放同业款项 | 1,271,745 | 1,403,754 |
| 交易性金融资产 | 1,636,334 | 632,135 |
| 买入返售金融资产 | 7,501,079 | 1,840,000 |
| 衍生金融资产 | – | |
| 拆出资金 | 81,456 | 110,964 |
| 发放贷款和垫款 | 32,140,128 | 25,937,313 |
| 可供出售金融资产 | 3,350,824 | 3,350,789 |
| 持有至到期投资 | 7,745,107 | 6,788,015 |
| 应收款项债券投资 | 4,982,613 | 3,478,142 |
| 小计 | 58,709,286 | 43,541,112 |
| 表外风险敞口包括 | | |
| 开出信用证 | 189,274 | 29,676 |
| 开出保函 | 34,126 | 13,992 |
| 银行承兑汇票 | 7,980,031 | 5,511,624 |
| 不可撤销的贷款承诺 | | |
| 未使用的信用卡额度 | 926,172 | |
| 表外信用风险敞口小计 | 9,129,603 | 5,555,292 |
| 信用风险敞口合计 | 67,838,889 | 49,096,404 |

资产负债表项目的风险敞口余额为账面价值。

# 2010财务报表附注

## (2) 金融资产信用质量信息

### ① 各项存在信用风险的资产的信用质量情况

| 项目 | 年末余额 | | | | |
|---|---|---|---|---|---|
| | 尚未逾期尚未发生减值的金融资产 | 已逾期但未发生减值的金融资产 | 已发生减值的金融资产 | 减值准备 | 合计 |
| 存放同业款项 | 1,271,742 | | 117,771 | 117,768 | 1,271,745 |
| 交易性金融资产 | 1,636,334 | | | | 1,636,334 |
| 买入返售金融资产 | 7,501,079 | | | | 7,501,079 |
| 衍生金融资产 | – | | | | |
| 拆出资金 | 79,472 | | 21,641 | 19,657 | 81,456 |
| 发放贷款和垫款 | 32,571,677 | 55,889 | 210,382 | 697,820 | 32,140,128 |
| 可供出售金融资产 | 3,350,824 | | | | 3,350,824 |
| 持有至到期投资 | 7,745,107 | | | | 7,745,107 |
| 应收款项债券投资 | 4,982,613 | | | | 4,982,613 |
| 合计 | 59,138,848 | 55,889 | 349,794 | 835,245 | 58,709,286 |

| 项目 | 年初余额 | | | | |
|---|---|---|---|---|---|
| | 尚未逾期尚未发生减值的金融资产 | 已逾期但未发生减值的金融资产 | 已发生减值的金融资产 | 减值准备 | 合计 |
| 存放同业款项 | 1,403,754 | | 117,650 | 117,650 | 1,403,754 |
| 交易性金融资产 | 632,135 | | | | 632,135 |
| 买入返售金融资产 | 1,840,000 | | | | 1,840,000 |
| 衍生金融资产 | | | | | |
| 拆出资金 | 81,938 | | 57,696 | 28,670 | 110,964 |
| 发放贷款和垫款 | 26,079,676 | 5,371 | 260,448 | 408,182 | 25,937,313 |
| 可供出售金融资产 | 3,350,789 | | | | 3,350,789 |
| 持有至到期投资 | 6,788,015 | | | | 6,788,015 |
| 应收款项债券投资 | 3,478,142 | | | | 3,478,142 |
| 合计 | 43,654,449 | 5,371 | 435,794 | 554,502 | 43,541,112 |

### ② 贷款及垫款信用风险

A、未逾期尚未发生减值

| 项目 | 年末数 | 年初数 |
|---|---|---|
| 正常 | 31,669,623 | 25,772,600 |
| 关注 | 901,393 | 325,401 |
| 合计 | 32,571,016 | 26,098,001 |
| **减：贷款损失准备** | 569,973 | 316,934 |
| **净额** | 32,001,043 | 25,781,067 |

B、逾期未减值贷款

| 项目 | 年末数 | 年初数 |
| --- | --- | --- |
| 3个月以内 | 50,098 | 882 |
| 3个月到6个月 | 535 | 2,330 |
| 6个月到1年 | 2,806 | 2,159 |
| 1年以上 | 2,450 | |
| 合计 | 55,889 | 5,371 |
| **减：贷款损失准备** | 3,380 | 1,061 |
| **净额** | 52,509 | 4,310 |

C、减值贷款

| 项目 | 年末数 | 年初数 |
| --- | --- | --- |
| 信用贷款 | 82,542 | 4,493 |
| 保证贷款 | 13,927 | 46,774 |
| 抵押贷款 | 113,700 | 208,734 |
| 质押贷款 | 213 | 447 |
| 合计 | 210,382 | 260,448 |
| **减：贷款损失准备** | 124,467 | 90,186 |
| **净额** | 85,915 | 170,262 |

## 3、货币风险

本行的大部分业务是人民币业务，此外有美元、港币和其他小额外币业务。本行控制货币风险的主要原则是尽可能地做到资产负债在各货币上的匹配，并把货币风险控制在本行设定的限额之内。管理层对货币敞口设定限额并进行日常监控。

# 2010财务报表附注

下表汇总了本行的外币汇率风险敞口分布，各原币资产和负债的账面价值已折合为人民币金额：

| 项目 | 年末数 | | | | |
|---|---|---|---|---|---|
| | 人民币 | 美元折合人民币 | 港币折合人民币 | 其他币种折合人民币 | 合计 |
| 资产： | | | | | |
| 现金及存放中央银行款项 | 15,464,749 | | | | 15,464,749 |
| 存放同业款项 | 1,013,716 | 129,802 | 17,480 | 110,747 | 1,271,745 |
| 贵金属 | | | | | |
| 拆出资金 | 81,456 | | | | 81,456 |
| 交易性金融资产 | 1,636,334 | | | | 1,636,334 |
| 衍生金融资产 | | | | | |
| 买入返售金融资产 | 7,501,079 | | | | 7,501,079 |
| 应收利息 | 262,314 | | | | 262,314 |
| 发放贷款和垫款 | 32,140,128 | | | | 32,140,128 |
| 可供出售金融资产 | 3,350,824 | | | | 3,350,824 |
| 持有至到期投资 | 7,745,107 | | | | 7,745,107 |
| 应收款项类投资 | 4,982,613 | | | | 4,982,613 |
| 长期股权投资 | 10,875 | | | | 10,875 |
| 投资性房地产 | – | | | | |
| 固定资产 | 268,133 | | | | 268,133 |
| 在建工程 | 21,382 | | | | 21,382 |
| 无形资产 | 54,873 | | | | 54,873 |
| 递延所得税资产 | 173,034 | | | | 173,034 |
| 其他资产 | 868,658 | 140 | | | 868,798 |
| 资产合计 | **75,575,275** | **129,942** | **17,480** | **110,747** | **75,833,444** |
| 负债： | | | | | |
| 向中央银行借款 | | | | | |
| 同业及其他金融机构存放款 | 117,974 | | | | 117,974 |
| 拆入资金 | | | | | |
| 交易性金融负债 | | | | | |
| 衍生金融负债 | | | | | |
| 卖出回购金融资产款 | 1,959,661 | | | | 1,959,661 |
| 吸收存款 | 67,573,333 | 91,005 | 17,531 | 108,719 | 67,790,588 |
| 应付职工薪酬 | 39,264 | | | | 39,264 |
| 应交税费 | 102,661 | | | | 102,661 |
| 应付利息 | 349,838 | 5 | | 4 | 349,847 |
| 预计负债 | 118,344 | | | | 118,344 |
| 应付债券 | 794,216 | | | | 794,216 |
| 递延所得税负债 | | | | | |
| 其他负债 | 651,279 | 192,845 | 255 | 2,134 | 846,513 |
| 负债合计 | **71,706,570** | **283,855** | **17,786** | **110,857** | **72,119,068** |
| 资产负债表头寸净额 | **3,868,705** | **-153,913** | **-306** | **-110** | **3,714,376** |

| 项目 | 年初数 | | | | |
|---|---|---|---|---|---|
| | 人民币 | 美元<br>折合人民币 | 港币<br>折合人民币 | 其他币种<br>折合人民币 | 合计 |
| 资产： | | | | | |
| 现金及存放中央银行款项 | 10,283,546 | 4,092 | | 592 | 10,288,230 |
| 存放同业款项 | 1,278,401 | 110,745 | | 14,608 | 1,403,754 |
| 贵金属 | – | | | | |
| 拆出资金 | 29,026 | 81,938 | | | 110,964 |
| 交易性金融资产 | 632,135 | | | | 632,135 |
| 衍生金融资产 | | | | | |
| 买入返售金融资产 | 1,840,000 | | | | 1,840,000 |
| 应收利息 | 235,649 | | | | 235,649 |
| 发放贷款和垫款 | 25,937,313 | | | | 25,937,313 |
| 可供出售金融资产 | 3,350,789 | | | | 3,350,789 |
| 持有至到期投资 | 6,788,015 | | | | 6,788,015 |
| 应收款项类投资 | 3,478,142 | | | | 3,478,142 |
| 长期股权投资 | 17,025 | | | | 17,025 |
| 投资性房地产 | | | | | |
| 固定资产 | 242,400 | | | | 242,400 |
| 在建工程 | 15,249 | | | | 15,249 |
| 无形资产 | 41,680 | | | | 41,680 |
| 递延所得税资产 | 117,854 | | | | 117,854 |
| 其他资产 | 326,240 | | | | 326,240 |
| 资产合计 | **54,613,464** | **196,775** | | **15,200** | **54,825,439** |
| 负债： | | | | | |
| 向中央银行借款 | | | | | |
| 同业及其他金融机构存放款 | 133,350 | | | | 133,350 |
| 拆入资金 | | | | | |
| 交易性金融负债 | | | | | |
| 衍生金融负债 | | | | | |
| 卖出回购金融资产款 | | | | | |
| 吸收存款 | 50,516,590 | 55,603 | | 8,081 | 50,580,274 |
| 应付职工薪酬 | 28,860 | | | | 28,860 |
| 应交税费 | 26,977 | | | | 26,977 |
| 应付利息 | 232,772 | 19 | | | 232,791 |
| 预计负债 | 95,717 | | | | 95,717 |
| 应付债券 | | | | | |
| 递延所得税负债 | 11,775 | | | | 11,775 |
| 其他负债 | 267,362 | 142,710 | | 3,477 | 413,549 |
| 负债合计 | **51,313,403** | **198,332** | | **11,558** | **51,523,293** |
| 资产负债表头寸净额 | **3,300,061** | **-1,557** | | **3,642** | **3,302,146** |

# 2010财务报表附注

## 4、利率风险

本行的利率风险主要为财务状况和现金流量受市场利率波动的影响。由于市场利率的波动，本行的利差可能增加或减少，甚至可能因无法预计的变动而产生亏损。一直以来，我国的存贷款基准利率由中国人民银行规定。在通常情况下，生息资产和付息负债的利率同向变动。因此，除外币债券投资及部分表外业务之外，本行面临的利率风险不大。但是，中国人民银行没有承诺在未来仍维持目前的利率体系。

下表汇总了本行的利率风险。表内的资产和负债项目，按合约重新定价日与到期日两者较早者分类，以账面价值列示

| 项目 | 年末数 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1个月以内 | 1－3个月 | 3个月－1年 | 1年－5年 | 5年以上 | 不计息 | 合计 |
| 资产： | | | | | | | |
| 现金及存放中央银行款项 | 15,000,423 | | | | | 464,326 | 15,464,749 |
| 存放同业款项 | 1,271,745 | | | | | | 1,271,745 |
| 贵金属 | | | | | | | |
| 拆出资金 | 59,815 | | | | | 21,641 | 81,456 |
| 交易性金融资产 | | 30,060 | 57,475 | 1,015,673 | 533,126 | | 1,636,334 |
| 衍生金融资产 | | | | | | | |
| 买入返售金融资产 | 4,932,317 | 2,476,034 | 92,728 | | | | 7,501,079 |
| 应收利息 | | | | | | 262,314 | 262,314 |
| 发放贷款和垫款 | 28,314,685 | 123,488 | 590,789 | 1,389,025 | 1,603,735 | 118,406 | 32,140,128 |
| 可供出售金融资产 | | 90,248 | 956,921 | 1,038,764 | 1,264,891 | | 3,350,824 |
| 持有至到期投资 | | | 980,244 | 3,213,987 | 3,550,876 | | 7,745,107 |
| 应收款项类投资 | 2,529,929 | 765,288 | 894,869 | 792,527 | | | 4,982,613 |
| 长期股权投资 | | | | | | 10,875 | 10,875 |
| 投资性房地产 | | | | | | | |
| 固定资产 | | | | | | 268,133 | 268,133 |
| 在建工程 | | | | | | 21,382 | 21,382 |
| 无形资产 | | | | | | 54,873 | 54,873 |
| 递延所得税资产 | | | | | | 173,034 | 173,034 |
| 其他资产 | | | | | | 868,798 | 868,798 |
| 资产合计 | 52,108,914 | 3,485,118 | 3,573,026 | 7,449,976 | 6,952,628 | 2,263,782 | 75,833,444 |
| 负债： | | | | | | | |
| 向中央银行借款 | | | | | | | |
| 同业及其他金融机构存放款项 | 117,974 | | | | | | 117,974 |
| 拆入资金 | | | | | | | |
| 交易性金融负债 | | | | | | | |
| 衍生金融负债 | | | | | | | |
| 卖出回购金融资产款 | 1,959,661 | | | | | | 1,959,661 |
| 吸收存款 | 43,392,319 | | 7,806,934 | 13,868,406 | 1,715,814 | 1,007,115 | 67,790,588 |
| 应付职工薪酬 | | | | | | 39,264 | 39,264 |
| 应交税费 | | | | | | 102,661 | 102,661 |
| 应付利息 | | | | | | 349,847 | 349,847 |
| 预计负债 | | | | | | 118,344 | 118,344 |
| 应付债券 | | | | | 794,216 | | 794,216 |
| 递延所得税负债 | | | | | | | |
| 其他负债 | | | | | | 846,513 | 846,513 |
| 负债合计 | 45,469,954 | | 7,806,934 | 13,868,406 | 2,510,030 | 2,463,744 | 72,119,068 |
| 利率敏感度缺口总计 | 6,638,960 | 3,485,118 | -4,233,908 | -6,418,430 | 4,442,598 | -199,962 | 3,714,376 |

| 项目 | 年初数 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1个月以内 | 1－3个月 | 3个月－1年 | 1年－5年 | 5年以上 | 不计息 | 合计 |
| 资产： | | | | | | | |
| 现金及存放中央银行款项 | 9,995,651 | | | | | 292,579 | 10,288,230 |
| 存放同业款项 | 1,369,613 | 34,141 | | | | | 1,403,754 |
| 贵金属 | | | | | | | |
| 拆出资金 | 81,939 | | | | | 29,025 | 110,964 |
| 交易性金融资产 | 30,855 | | | 423,202 | 178,078 | | 632,135 |
| 衍生金融资产 | | | | | | | |
| 买入返售金融资产 | 1,290,000 | | 550,000 | | | | 1,840,000 |
| 应收利息 | 235,649 | | | | | | 235,649 |
| 发放贷款和垫款 | 1,362,109 | 16,040,554 | 3,574,595 | 3,203,434 | 1,600,991 | 155,630 | 25,937,313 |
| 可供出售金融资产 | | 84,237 | 673,902 | 1,750,273 | 842,377 | | 3,350,789 |
| 持有至到期投资 | | | 1,022,588 | 2,681,280 | 3,084,147 | | 6,788,015 |
| 应收款项债券投资 | 1,270,000 | 750,004 | 308,540 | 970,116 | 179,482 | | 3,478,142 |
| 长期股权投资 | | | | | | 17,025 | 17,025 |
| 投资性房地产 | | | | | | | – |
| 固定资产 | | | | | | 242,400 | 242,400 |
| 在建工程 | | | | | | 15,249 | 15,249 |
| 无形资产 | | | | | | 41,680 | 41,680 |
| 递延所得税资产 | | | | | | 117,854 | 117,854 |
| 其他资产 | 113,411 | | | | | 212,829 | 326,240 |
| 资产合计 | 15,749,227 | 16,908,936 | 6,129,625 | 9,028,305 | 5,885,075 | 1,124,271 | 54,825,439 |
| 负债： | | | | | | | |
| 向中央银行借款 | | | | | | | |
| 同业及其他金融机构存放款项 | 133,350 | | | | | | 133,350 |
| 拆入资金 | | | | | | | |
| 交易性金融负债 | | | | | | | |
| 衍生金融负债 | | | | | | | |
| 卖出回购金融资产款 | | | | | | | |
| 吸收存款 | 32,818,217 | 4,375,593 | 11,569,272 | 1,817,192 | | | 50,580,274 |
| 应付职工薪酬 | | | | | | 28,860 | 28,860 |
| 应交税费 | | | | | | 26,977 | 26,977 |
| 应付利息 | | | | | | 232,791 | 232,791 |
| 预计负债 | | | | | | 95,717 | 95,717 |
| 应付债券 | | | | | | | |
| 递延所得税负债 | | | | | | 11,775 | 11,775 |
| 其他负债 | | | | | | 413,549 | 413,549 |
| 负债合计 | 32,951,567 | 4,375,593 | 11,569,272 | 1,817,192 | | 809,669 | 51,523,293 |
| 利率敏感度缺口总计 | -17,202,340 | 12,533,343 | -5,439,647 | 7,211,113 | 5,885,075 | 314,602 | 3,302,146 |

# 2010财务报表附注

## 5、流动性风险

本行面临各类日常现金提款的要求，其中包括隔夜存款、活期存款、到期的定期存款、应付债券、客户贷款提款、担保及其他现金结算的衍生金融工具等付款要求。根据历史经验，相当一部分到期的存款并不会在到期日立即提走，而是续留本行，但同时为确保应对不可预料的资金需求，本行规定了最低的资金存量标准和最低需保持的拆入资金和其他借入资金的额度以满足各类提款要求。

本行根据中国人民银行的要求限定贷款与存款比不得超过75%。此外，本行按规定缴存中国人民银行的一般性存款准备金，法定准备金不能用于本行日常经营活动。报告期，中国人民银行多次对存款准备金缴存比例进行了调整。

下表列示了本行资产和负债的到期日结构分布，到期日是指自资产负债表日起至合同规定的到期日。

| 项目 | 年末数 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 即期偿还 | 1个月以内 | 1－3个月 | 3个月－1年 | 1年以上 | 不定期 | 逾期 | 合计 |
| 资产： | | | | | | | | |
| 现金及存放中央银行款项 | 5,503,356 | | | | | 9,961,393 | | 15,464,749 |
| 存放同业款项 | 354,094 | 800,000 | | | | | 117,651 | 1,271,745 |
| 贵金属 | | | | | | | | |
| 拆出资金 | | 59,815 | | | | | 21,641 | 81,456 |
| 交易性金融资产 | | | | 57,475 | 1,578,859 | | | 1,636,334 |
| 衍生金融资产 | | | | | | | | |
| 买入返售金融资产 | | 4,932,317 | 2,476,034 | 92,728 | | | | 7,501,079 |
| 应收利息 | | | | 262,314 | | | | 262,314 |
| 发放贷款和垫款 | 437,523 | 1,043,579 | 2,427,866 | 15,219,197 | 12,848,744 | | 163,219 | 32,140,128 |
| 可供出售金融资产 | | | | 557,927 | 2,792,897 | | | 3,350,824 |
| 持有至到期投资 | | | | 745,240 | 6,999,867 | | | 7,745,107 |
| 应收款项类投资 | | 2,530,000 | 765,218 | 894,868 | 792,527 | | | 4,982,613 |
| 长期股权投资 | | | | | | 10,875 | | 10,875 |
| 投资性房地产 | | | | | | | | |
| 固定资产 | | | | | | 268,133 | | 268,133 |
| 在建工程 | | | | | | 21,382 | | 21,382 |
| 无形资产 | | | | | | 54,873 | | 54,873 |
| 递延所得税资产 | | | | | | 173,034 | | 173,034 |
| 其他资产 | 43,031 | 477,700 | 100,000 | | | 248,067 | | 868,798 |
| 资产合计 | 6,338,004 | 9,843,411 | 5,769,118 | 17,829,749 | 25,012,894 | 10,737,757 | 302,511 | 75,833,444 |
| 负债： | | | | | | | | |
| 向中央银行借款 | | | | | | | | |
| 同业及其他金融机构存放款项 | 117,974 | | | | | | | 117,974 |
| 拆入资金 | | | | | | | | |
| 交易性金融负债 | | | | | | | | |
| 衍生金融负债 | | | | | | | | |
| 卖出回购金融资产款 | | 1,959,661 | | | | | | 1,959,661 |
| 吸收存款 | 44,971,008 | 2,171,973 | 4,913,544 | 14,298,559 | 1,435,504 | | | 67,790,588 |
| 应付职工薪酬 | | 39,264 | | | | | | 39,264 |
| 应交税费 | | 102,661 | | | | | | 102,661 |
| 应付利息 | 323,629 | | | 26,218 | | | | 349,847 |
| 预计负债 | | | | | | 118,344 | | 118,344 |
| 应付债券 | | | | | 794,216 | | | 794,216 |
| 递延所得税负债 | | | | | | | | |
| 其他负债 | 60,245 | 477,700 | 100,000 | | | 208,568 | | 846,513 |
| 负债合计 | 45,149,227 | 4,751,259 | 5,013,544 | 14,648,406 | 2,229,720 | 326,912 | | 72,119,068 |
| 流动性净额 | -38,811,223 | 5,092,152 | 755,574 | 3,181,343 | 22,783,174 | 10,410,845 | 302,511 | 3,714,376 |

| 项目 | 年初数 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 即期偿还 | 1个月以内 | 1－3个月 | 3个月－1年 | 1年以上 | 不定期 | 逾期 | 合计 |
| 资产： | | | | | | | | |
| 现金及存放中央银行款项 | 4,069,389 | | | | | 6,218,841 | | 10,288,230 |
| 存放同业款项 | 1,314,987 | 54,626 | 34,141 | | | | | 1,403,754 |
| 贵金属 | | | | | | | | |
| 拆出资金 | | 81,939 | | | | | 29,025 | 110,964 |
| 交易性金融资产 | | 30,855 | | | 601,280 | | | 632,135 |
| 衍生金融资产 | | | | | | | | |
| 买入返售金融资产 | | 1,290,000 | | 550,000 | | | | 1,840,000 |
| 应收利息 | | | | 235,649 | | | | 235,649 |
| 发放贷款和垫款 | 51,037 | 1,108,847 | 3,438,583 | 9,892,369 | 11,290,847 | | 155,630 | 25,937,313 |
| 可供出售金融资产 | | | | 327,653 | 3,023,136 | | | 3,350,789 |
| 持有至到期投资 | | 160,000 | 369,969 | 910,543 | 5,347,503 | | | 6,788,015 |
| 应收款项债券投资 | | 1,270,000 | 750,004 | 308,540 | 1,149,598 | | | 3,478,142 |
| 长期股权投资 | | | | | | | | |
| 投资性房地产 | | | | | | 17,025 | | 17,025 |
| 固定资产 | | | | | | | | |
| 在建工程 | | | | | | 242,400 | | 242,400 |
| 无形资产 | | | | | | 15,249 | | 15,249 |
| 递延所得税资产 | | | | | | 41,680 | | 41,680 |
| 其他资产 | | | | | | 117,854 | | 117,854 |
| 资产合计 | | 99,293 | | | | 226,947 | | 326,240 |
| 负债： | | | | | | | | |
| 向中央银行借款 | | | | | | | | – |
| 同业及其他金融机构存放款项 | 133,350 | | | | | | | 133,350 |
| 拆入资金 | | | | | | | | – |
| 交易性金融负债 | | | | | | | | – |
| 衍生金融负债 | | | | | | | | – |
| 卖出回购金融资产款 | | | | | | | | – |
| 吸收存款 | 29,858,625 | 2,968,224 | 4,365,878 | 11,569,272 | 1,818,275 | | | 50,580,274 |
| 应付职工薪酬 | | 28,860 | | | | | | 28,860 |
| 应交税费 | | 26,977 | | | | | | 26,977 |
| 应付利息 | 229,176 | | 3,615 | | | | | 232,791 |
| 预计负债 | | | | | | 95,717 | | 95,717 |
| 应付债券 | | | | | | | | – |
| 递延所得税负债 | | | | | | 11,775 | | 11,775 |
| 其他负债 | | | | | | 413,549 | | 413,549 |
| 负债合计 | 29,991,975 | 3,024,061 | 4,598,669 | 11,569,272 | 1,818,275 | 521,041 | | 51,523,293 |
| 流动性净额 | -24,556,562 | 1,071,499 | -5,972 | 419,833 | 19,594,089 | 6,594,604 | 184,655 | 3,302,146 |

# 2010财务报表附注

## 十五、母公司财务报表主要项目注释

### 1、长期股权投资

| 被投资单位名称 | 年末数 | 年初数 | 备注 |
|---|---|---|---|
| 平山西柏坡冀银村镇银行有限责任公司 | 25,500 | | 控股子公司 |
| 中国银联股份有限公司 | 8,000 | 8,000 | |
| 石家庄人民商场股份有限公司 | 3,300 | 3,300 | |
| 城市商业银行资金清算中心 | 400 | 400 | |
| 石家庄市长安区家具公司 | | 300 | |
| 石家庄市佳诚实业发展公司 | | 8,200 | |
| 石家庄市全通贸易公司 | | 100 | |
| 其他 | | 491 | |
| 石家庄市运金建材经销部 | | 50 | |
| 减：长期投资减值准备 | 825 | 3,816 | |
| 合计 | 36,375 | 17,025 | |

### 2、投资收益

| 项目 | 本年数 | 上年数 |
|---|---|---|
| 以公允价值计量且其变动计入当期损益的金融工具投资 | -28,861 | |
| 可供出售权益工具投资 | 1,462 | -20,270 |
| 持有至到期投资出售收益 | -173 | |
| 长期股权投资处置及分配收益 | 216 | 320 |
| 合计 | -27,356 | -19,950 |

河北银行股份有限公司

2011年3月3日

河北银行股份有限公司
BANK OF HEBEI CO.,LTD.

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