



河北銀行
BANK OF HEBEI



重要提示 Important Notice

- 本行董事会、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2012年4月11日，本行第四届董事会第二次会议审议通过。
- 本行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。
- 本行董事长乔志强、行长姚浩俊、总会计师王振宇及财务部门负责人苏俊霞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

二〇一二年四月十一日

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- 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 2nd Meeting of the 4th session of the Board of Directors of our company on April 11, 2012.
 - 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 Su Junxia, 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 11, 2012

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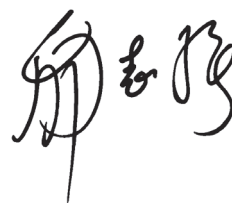
董事长致辞

2011年是我行实施五年发展战略规划的重要一年，全行紧紧围绕年初董事会确定的经营目标，坚持走差异化、特色化、精细化的发展道路，大力实施战略转型，重点推进小企业业务、中间业务、金融市场业务、产品和服务创新，并在诸多方面实现了突破，全行资产规模继续保持快速增长，盈利能力持续增强，综合竞争力不断提升。截至2011年末，全行总资产达到1067.05亿元，存、贷款余额分别达到737.89亿元、390.71亿元，全年实现净利润9.99亿元。

在过去的一年，我行开展了新一轮增资扩股，股权结构不断优化，资本实力明显增强；正式启动了上市辅导，上市准备工作稳步推进；完成了董事会、监事会和高管层的换届，全行公司治理水平持续提升；青岛分行正式开业，石家庄营业管理部分设，环渤海区域布局稳步推进，全行总分支三级架构体系不断完善；确立了“朋友金融 知心致行”的母品牌，推出了“益友融通”、“惠友亨通”两个产品子品牌，品牌影响力不断增强；2011年，我行先后荣获“全国企业文化建设优秀单位”、“河北消费者最满意的银行品牌”、“河北省诚信企业”、“河北省AAA级劳动关系和谐单位”，并获得了2011年度河北省金融贡献奖。

2012年，我们面临的国内外经济金融形势复杂多变，国际金融危机仍未停息，国内经济面临不稳定、不确定的因素很多，做好今后一段时期的工作，困难与希望同在，挑战与机遇并存。我们将以推动公司上市为契机，持续提升业务创新能力、市场营销能力和风险管理能力，不断扩大资产规模，改善资产质量，提高经营效益，加快建设环渤海区域领先公众银行的步伐，为地方经济和社会发展做出更大的贡献。

董事长：





Chairman's Message

2011 is an important year for the Bank to carry out the five-year development strategy and planning. During this period, the Bank has, in line with the business targets determined by the Board of Directors at the year beginning, taken the differentiated, specific and refining development manner, implemented the strategy transformation, and attached importance to promote small enterprise business, intermediary business, financial market business, as well as product and service innovation, thereby the Bank has achieved breakthrough in many respects, increased the scale of assets rapidly, enhanced the profitability and continuously improved the general competitiveness. By the end of 2011, the total assets of the Bank reached 106.705 billion Yuan, and the outstanding deposits and loans reached 73.789 billion Yuan and 39.071 billion Yuan, and the net profit of the Bank reached 0.999 billion Yuan.

Over the previous year, the Bank has initiated a new round of capital increase and share capital expansion, which has further optimized the share ownership structure and reinforced the capital strength. The Bank has launched the tutorship on IPO to steadily promote the IPO preparation; completed the election of the board of directors, board of supervisor and management to continuously enhance the corporate governance level; officially opened Qingdao branch and established Shijiazhuang business management office to promote the Rim Bohai Regional Pattern and continuously improve the three-level structure system (headquarters, branch, sub-branch); established the parent company brand of "Friendly Financial Institution Earnest Banking Service" and sub-brand of "Yiyong Rongtong" and "Huiyong Hengtong", which has reinforced the brand influence of the Bank. In 2011, the Bank has been granted the honor of "Excellent Corporation in Corporate Culture Building Nationwide", "Most Satisfactory Bank Brand of Consumers in Hebei", "Credible Enterprise in Hebei Province", "AAA Harmonious Labor Relation in Hebei" and the "Finance Contribution Award in Hebei Province in 2011".

In 2012, we will be confronted complex and readily changing domestic and foreign economic and financial status, where domestic economic condition is still facing varying unstable and uncertain factors, hardships and hopes, challenges and chances will coexist to perform well in the future. We will follow the vision of realizing IPO of the Bank, improve the business innovation capacity, marketing capacity and risk management capacity, expand the scale of assets continuously, improve the quality of assets, enhance the business profits, accelerate in building the Bank into a leading public bank in Rim Bohai Sea region and make greater contribution to local economic and social development.

Qiao Zhiqiang

Chairman

行长致辞

2011年，面对复杂多变的国际国内形势，在董事会的正确领导下，全行紧紧围绕年初确定的经营思路和任务目标，大力推动战略转型，努力转变增长方式，坚定不移地走差异化、特色化、精细化发展之路，开拓创新，奋力拼搏，资产规模实现快速增长，资产质量保持基本稳定，盈利水平得到大幅度提升，主要经营指标再创历史新高，战略转型初见成效，其他各方面也取得了新的发展成就，较好地完成了董事会下达的各项任务目标。

截至2011年12月末，按合并报表口径，本行资产总额1067.05亿元，增长40.80%；贷款余额390.71亿元，增长18.98%；各项存款余额737.89亿元，增长8.85%；所有者权益44.53亿元。盈利水平大幅提升，实现净利润9.99亿元，增长74.94%；资本充足率12.19%，不良贷款率0.80%，拨备覆盖率310.30%，贷款拨备率2.47%，较年初提高0.35个百分点。成本收入比39.52%，同比上升1.36个百分点。资产收益率1.09%，同比提高0.22个百分点。

2012年，是我行启动上市工作的第一年，也是最为关键的一年。我行要在董事会的领导下，以上市银行标准为总要求，以经营管理“上水平”为目标，深化和细化中小企业和中高端零售客户的基本市场定位，特色化经营，精细化管理，差异化发展，在细分市场上做出能力，使中小企业和中高端零售客户的市场定位真正落地，推动全行各项经营管理工作跨上新台阶，再上新水平，实现可持续发展，以更加优异的业绩回报股东、客户、员工和社会。

行长：





President's Message

In 2011, faced with the complex and rapidly changing domestic and international situation, the Bank has, under the correct leadership of the Board of Directors, observed the management concept and targets determined at the year beginning, greatly promote the strategic transformation, made efforts to change the growth manner, and stood firm to take the differentiated, specific and refining development route, been bold in innovation and breakthrough, and thereby has realized the rapid growth of the scale of assets, the stabilizing of quality of assets, and has largely enhanced the profitability, reached a historic high level of main business indicators, realized primary effects of the strategic transformation; in addition, the Bank also accomplished new results in other respects, and has fulfilled the various targets and tasks favorably determined by the Board of Directors.

On a consolidated basis, as at the end of December 2011, the total assets of the Bank were RMB106.705 billion, representing an increase of 40.80%; loan balances totaled RMB39.071 billion, representing an increase of 18.98%; the total deposit balance reached RMB73.789 billion, representing an increase of 8.85%; the owners' equities totaled RMB4.453 billion. The profitability level has increased greatly, and the net profit for the whole year amounted to RMB999 million, representing an increase of 74.94%; the capital adequacy ratio maintained at 12.19%; the bad loan ratio kept at 0.80%; the provision coverage ratio was 310.30%; the loan provision ratio was 2.47%, increasing 0.35% over the year beginning; the cost/income ratio was 39.52%, increasing 1.36% on a year on year basis, while the return on assets was 1.09%, increasing 0.22% on a year on year basis.

2012 is the first year for the Bank to initiate IPO and is the most important year as well. The Bank will, under the leadership of the Board of Directors, take the standard on listing bank as the overall requirement upon the Bank, and observe the target of materially enhancing the business management, deepening and detailing the basic market positioning of small and medium enterprises as well as medium and high retailer customers. Adhere to the unique business operation, refining management and differentiated development, perform well in the segmented market and fulfill the market positioning of the Bank for small and medium enterprises as well as medium and high retailer customers, promote the spanning development of business management level and realize the sustainable development to realize returns for the shareholder, customers, staff and the society with better results.

Yao Haojun

President

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”)
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：河北省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：河北省石家庄市平安北大街28号
办公地址：河北省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
本行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。

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”)
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, Hebei
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, Hebei
Office Address: No. 28, Pingan North Street, Shijiazhuang, Hebei
Post code: 050011
Website: <http://www.hebbank.com>

2.5 Information Disclosure

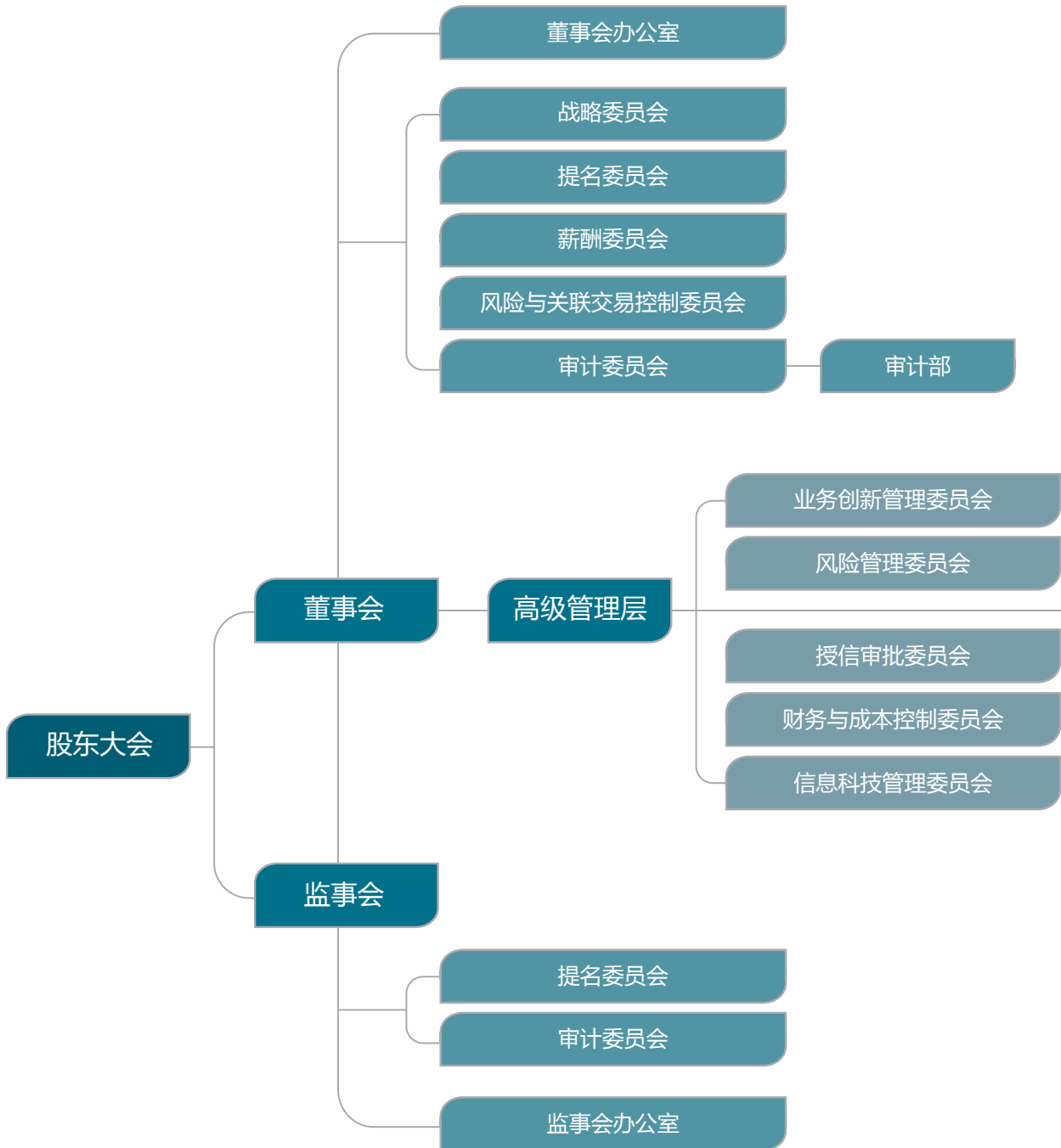
Newspaper designated for information disclosure: “Financial Times”
Website designated to release Annual Report: <http://www.hebbank.com>
Site of preparation of Annual Report: Board Office of the Bank

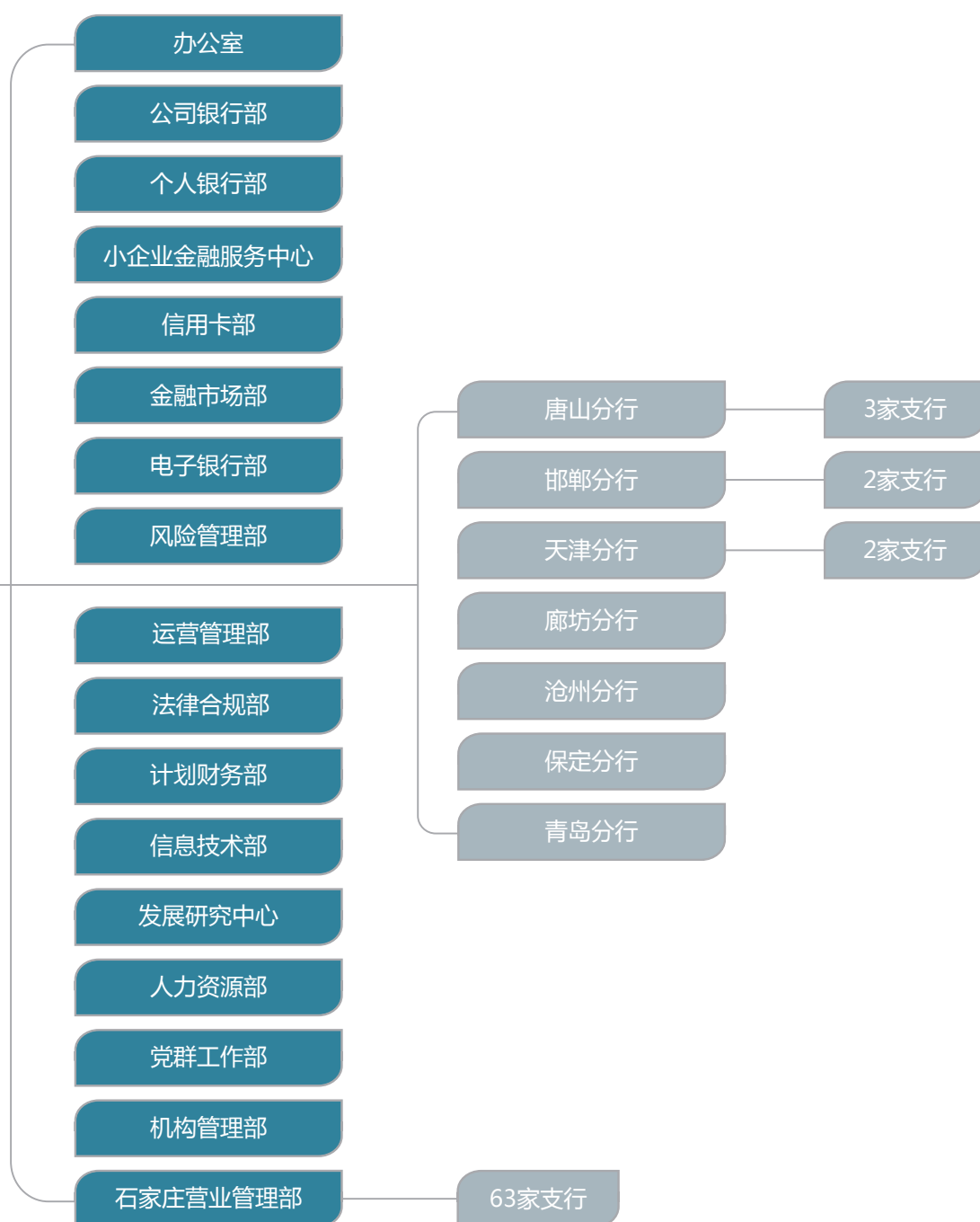
2.6 Other relevant materials

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.

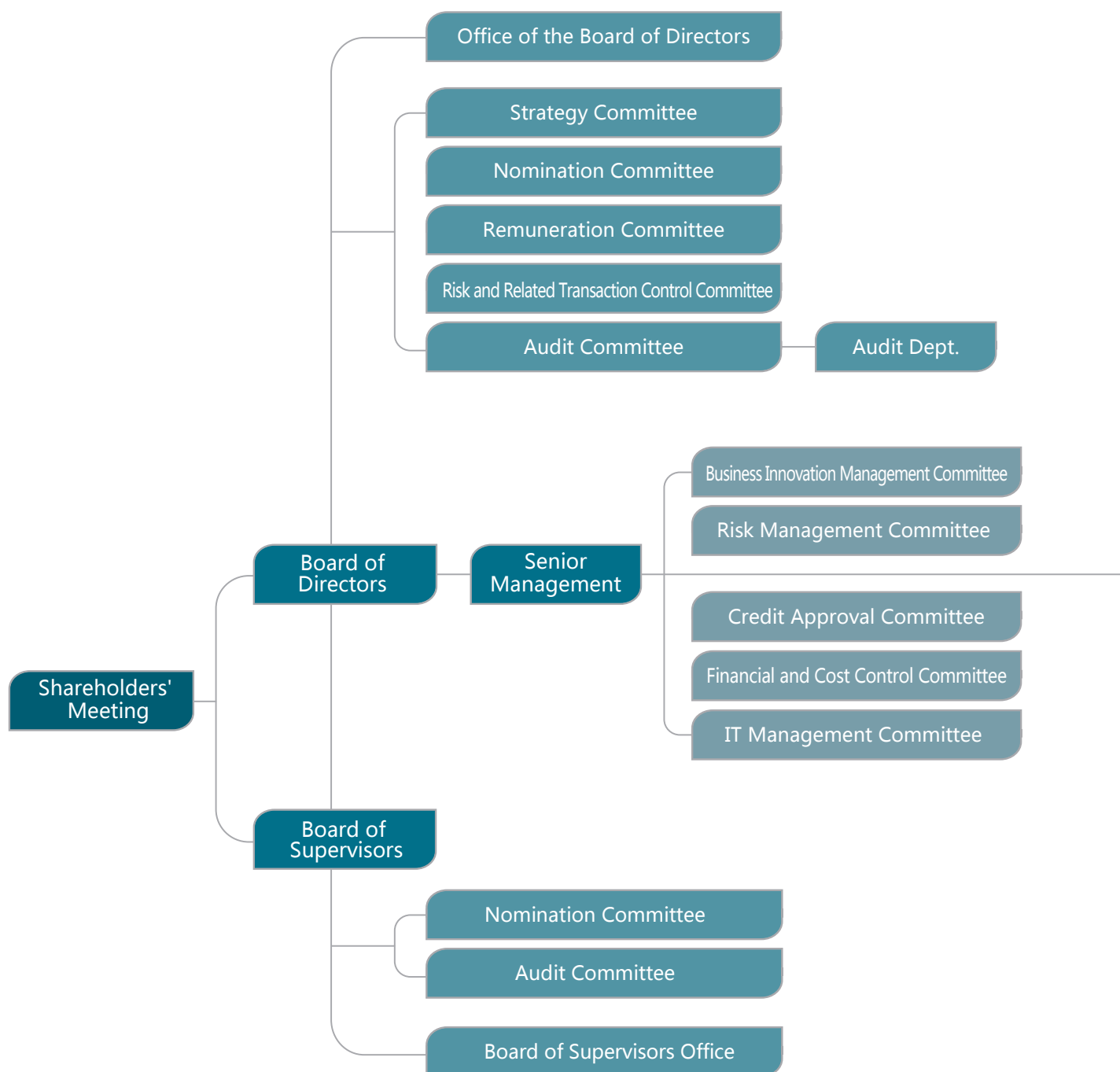
2.7 This report has been prepared in both Chinese and English. Should there be any discrepancy between the Chinese and the English versions, the Chinese version prevails.

2.8 本行组织架构图





2.8 Organization structure of the Bank





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	2011年
营业利润	1,159,121
利润总额	1,168,790
净利润	998,704
归属于母公司的净利润	997,926
经营活动产生的现金流量净额	11,537,886

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	2011年	2010年	本年比上年增减(%)
营业收入	2,662,734	1,834,018	45.19
利润总额	1,168,790	664,293	75.70
净利润	998,704	570,889	74.94
基本每股收益(元)	0.50	0.29	72.41
稀释每股收益(元)	0.50	0.29	72.41
加权平均净资产收益率(%)	24.46	16.34	提高8.12个百分点
经营活动产生的现金流量净额	11,537,886	7,987,626	85.95
每股经营活动产生的现金流量净额(元)	5.77	3.99	44.61

注：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。

(单位：人民币千元)

项目	2011年末	2010年末	本年比上年增减(%)
总资产	106,705,442	75,783,399	40.80
总负债	102,253,352	72,069,023	41.88
股东权益	4,453,090	3,714,376	19.86
归属于母公司的股东权益	4,428,072	3,690,136	20.00
每股净资产(元)	2.23	1.86	19.89

注：由于内部存放同业款项调整，对2010年末数据进行了追溯，相关指标按追溯调整后数据重新进行计算，下同。

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	2011
Operating profit	1,159,121
Gross profit	1,168,790
Net profit	998,704
Net profits attributable to the parent company	997,926
Net cash flow from operating activities	11,537,886

3.1.2 Main financial data of two successive years as of the end of report period

(Unit: RMB'000)

Item	2011	2010	Year-on-year change (%)
Turnover	2,662,734	1,834,018	45.19
Gross profit	1,168,790	664,293	75.70
Net profit	998,704	570,889	74.94
Basic earnings per share (RMB)	0.50	0.29	72.41
Diluted earnings per share (RMB)	0.50	0.29	72.41
Weighted average ROE (%)	24.46	16.34	up 8.12 percentage points
Net cash flow from operating activities	11,537,886	7,987,626	85.95
Net cash flow per share from operating activities (RMB)	5.77	3.99	44.61

Notes: 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).

(Unit: RMB'000)

Item	End of 2011	End of 2010	Year-on-year change (%)
Total assets	106,705,442	75,783,399	40.80
Total liabilities	102,253,352	72,069,023	41.88
Shareholders' equity	4,453,090	3,714,376	19.86
Shareholders' equities attributable to parent company	4,428,072	3,690,136	20.00
Net asset per share (RMB)	2.23	1.86	19.89

Notes: Due to the adjustment of internal, the data at the end of the year 2010 were traced. The related indicators shall the recalculated respectively as to the traced adjusted data. This applies below.

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	2011 年末	2010 年末
存款总额	73,788,757	67,790,588
活期存款	38,048,750	40,793,934
其中：		
活期储蓄存款	6,929,929	5,868,797
活期对公存款	31,118,821	34,925,137
定期存款	29,496,987	21,783,380
其中：		
定期储蓄存款	16,682,026	14,343,070
定期对公存款	12,044,396	6,664,729
通知存款	770,565	775,581
存入保证金	6,130,918	5,162,376
应解汇款及临时存款	108,286	48,859
信用卡存款	3,816	2,039
贷款总额	39,070,861	32,837,948
个人贷款和垫款	5,117,999	4,113,343
企业贷款和垫款	32,226,147	28,064,922
信用卡透支	1,460,227	449,301
已减值贷款	266,488	210,382
贷款损失准备	967,304	697,820

3.3 报告期末前两年补充财务指标

项目	标准值	2011 年末 (%)	2010 年末 (%)
资产利润率	-	1.09	0.87
资本利润率	-	24.46	16.34
资本充足率	≥ 8%	12.19	13.15
核心资本充足率	≥ 4%	9.09	9.83
不良贷款率	≤ 5%	0.80	0.67
拨备覆盖率	-	310.30	314.76
成本收入比	≤ 35%	39.52	38.16
单一客户贷款集中度(%)	≤ 10%	6.85	6.12
单一集团客户授信集中度(%)	≤ 15%	9.23	8.48
存贷比	≤ 75%	52.95	48.44
流动性比例			
人民币	≥ 25%	55.97	51.52
外币	≥ 60%	175.93	146.72

注：资本充足率、核心资本充足率、单一客户贷款集中度、单一集团客户授信集中度、流动性比例为母公司指标。

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 2011	End of 2010
Total deposits	73,788,757	67,790,588
Demand deposits	38,048,750	40,793,934
Including:		
Demand savings deposits	6,929,929	5,868,797
Demand corporate deposit	31,118,821	34,925,137
Time deposit	29,496,987	21,783,380
Including:		
Time savings deposits	16,682,026	14,343,070
Time corporate deposit	12,044,396	6,664,729
Call deposit	770,565	775,581
Marginal deposit	6,130,918	5,162,376
Remittances outstanding and temporary deposit	108,286	48,859
Credit card deposit	3,816	2,039
Total loans	39,070,861	32,837,948
Personal loans and advances	5,117,999	4,113,343
Corporate loans and advances	32,226,147	28,064,922
Credit card overdrafts	1,460,227	449,301
Impaired loans	266,488	210,382
Provision for loan losses	967,304	697,820

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

Item	Standard value	End of 2011	End of 2010
Return on assets	–	1.09	0.87
Return on equity	–	24.46	16.34
Capital adequacy ratio	≥ 8%	12.19	13.15
Core capital adequacy ratio	≥ 4%	9.09	9.83
NPL Ratio	≤ 5%	0.80	0.67
Provision coverage	–	310.30	314.76
Cost-to-income ratio	≤ 35%	39.52	38.16
Loan concentration to a single customer (%)	≤ 10%	6.85	6.12
Credit concentration to a single group customer (%)	≤ 15%	9.23	8.48
Deposit-loan ratio	≤ 75%	52.95	48.44
Liquidity ratio			
RMB	≥ 25%	55.97	51.52
Foreign Currencies	≥ 60%	175.93	146.72

Notes: Capital adequacy ratio, core capital adequacy ratio, single customer loan integration, single group customer credit integration, liquidity ratio are all indicators required by the parent company.

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	5,836,342.4	4,905,829.5
其中：核心资本净额	4,353,110.5	3,666,486.2
风险加权资产总额	47,894,773.1	37,316,509.8
市场风险资本	-	-
资本充足率(%)	12.19	13.15
核心资本充足率(%)	9.09	9.83

注：以上指标为母公司指标。

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	517,823	267,229	394,807	510,277	24,240	3,714,376
本期增加		41,361	149,568	172,541	374,466	778	738,714
本期减少	-	-	-	-	-	-	-
期末数	2,000,000	559,184	416,797	567,348	884,743	25,018	4,453,090

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	Reporting period	Reporting period
Net capital	5,836,342.4	4,905,829.5
Including: net core capital	4,353,110.5	3,666,486.2
Total risk-weighted assets	47,894,773.1	37,316,509.8
Market risk capital	–	–
Capital adequacy ratio (%)	12.19	13.15
Core capital adequacy ratio (%)	9.09	9.83

Note: the above are all indicators required by the parent company.

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	517,823	267,229	394,807	510,277	24,240	3,714,376
Increase in current period		41,361	149,568	172,541	374,466	778	738,714
Decrease in current period	–	–	–	–	–	–	–
At end of the period	2,000,000	559,184	416,797	567,348	884,743	25,018	4,453,090

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	2011年末		2010年末	
	金额	比例(%)	金额	比例(%)
国家股	32,849	1.64	32,849	1.64
法人股	1,862,688	93.14	1,862,688	93.14
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

2009年,本行按照股东大会决议通过的《二〇〇九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,本行未发行新股份。

2011年,本行按照股东大会决议通过的《二〇一一年增资扩股实施方案》,新增股份12亿股,使总股本达到32亿股,截至2011年末,认股资金已全部到位,正在办理审批手续。

4.3 股东情况

截至报告期末,本行共有股东5610名,其中市、区财政局股东6名,法人股东91名,自然人股东5513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	质押232,000
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	质押96,140
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	质押20,000
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398,140

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。

Changes in Share Capital and Profile of Shareholders

4.1 Changes in shares during the reporting period

(Unit: In '000)

Item	End of 2011		End of 2010	
	Number of shares	Percent (%)	Number of shares	Percent (%)
State-owned shares	32,849	1.64	32,849	1.64
Corporate shares	1,862,688	93.14	1,862,688	93.14
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 2009, the shareholders' meeting passed the resolution on the Implementation Program on Capital Increase and Share Capital Expansion in 2009, based on which 700.70 million shares were newly issued and the total shares increased from 1.2993 billion to 2 billion.

The Bank did not issue new share in 2010.

In 2011, the shareholders' meeting passed the resolution on the Implementation Program on Capital Increase and Share Capital Expansion in 2011, based on which 1.2 billion shares were newly issued and the total shares increased to 3.2 billion. As of the end of 2011, subscription funds for the newly issued share have been fully ready in place, and the examination and approval formalities are ongoing.

4.3 Overview of shareholders

By the end of the reporting period, the Bank had 5,610 shareholders, of which, six are municipal and district finance bureau shareholders, 91 are corporate shareholders and 5,513 are natural person shareholders.

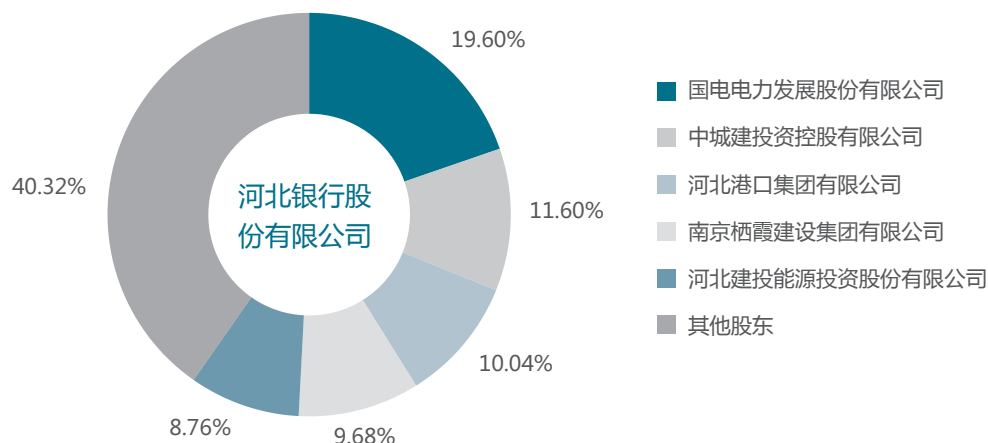
4.3.1 Shareholdings of the top ten shareholders

(Unit: 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	232,000(Pledged)
3 Hebei Port Group Co., Ltd.	Corporate	200,700	10.04	0
4 Nanjing Chixia Development Co., Ltd.	Corporate	193,567	9.68	96,140(Pledged)
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	20,000(Pledged)
10 China Orient Asset Management Corporation	Corporate	46,718	2.34	0
Total		1,476,287	73.83	398,140(Pledged)

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

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1,539,457.059万元；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：北京市西城区鼓楼西大街150号1号楼201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：邢录珍；公司注册资本800,000万元；注册地址：石家庄市裕华东路45号；经营范围：港口建设开发经营；投资及投资管理；房屋、港口设施、设备租赁；货物装卸、仓储经营、码头和其他港口设施经营；劳务服务等。

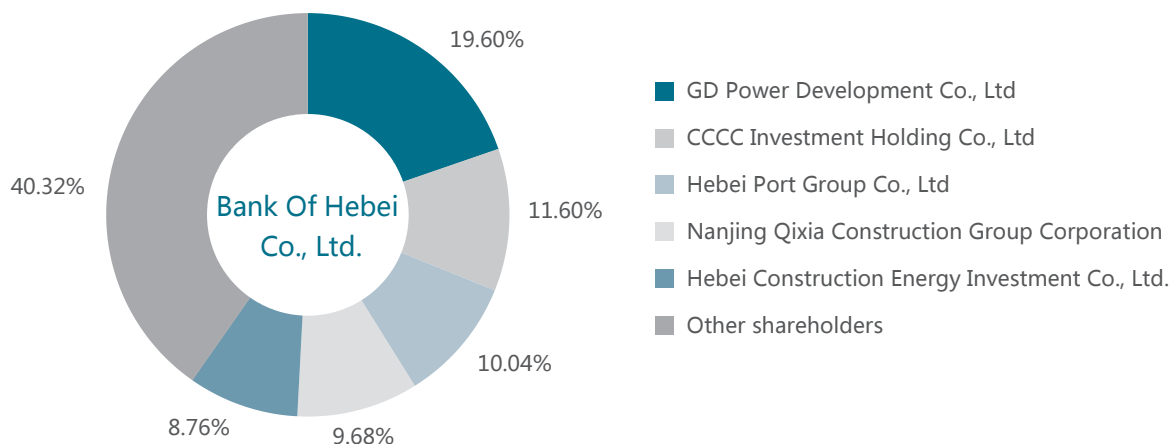
（四）南京栖霞建设集团有限公司

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。

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: RMB15.39457059 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: R201, No. 1 Building, No. 150, Gulou West Street, Xicheng District, Beijing; Business scope: investment and investment management, investment consultation, etc.

(3) Hebei Port Group Co., Ltd.

Limited Liability Company (wholly state–owned): legal representative: Xing Luzhen; registered capital: RMB8 billion; registered address: No. 45, Yuhua Road (E), Shijiazhuang City; business scope: port construction, development and operation; investment and investment management; household, port facilities and equipment leasing; cargo loading/unloading, warehouse operation, berth and other port facilities operation; labor service 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.

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	2011.12.22-2014.12.21
姚浩俊	男	1963年	副董事长	2011.12.22-2014.12.21
姜洪源	男	1963年	副董事长	2011.12.22-2014.12.21
南京明	男	1951年	独立董事	2011.12.22-2014.12.21
王松奇	男	1952年	独立董事	2011.12.22-2014.12.21
崔建远	男	1956年	独立董事	2011.12.22-2014.12.21
李尊农	男	1962年	独立董事	2011.12.22-2014.12.21
郎煜	男	1943年	独立董事	2011.12.22-2014.12.21
郭文辉	男	1970年	董事	2011.12.22-2014.12.21
温建国	男	1962年	董事	2011.12.22-2014.12.21
刘金海	男	1972年	董事	2011.12.22-2014.12.21
李艳霞	女	1963年	董事	2011.12.22-2014.12.21
任晓霞	女	1970年	董事	2011.12.22-2014.12.21
张荣斌	男	1960年	董事	2011.12.22-2014.12.21
郑铁军	男	1963年	职工代表董事	2011.12.22-2014.12.21

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	2011.12.22-2014.12.21
王海刚	男	1978年	监事	2011.12.22-2014.12.21
周巧娥	女	1964年	监事	2011.12.22-2014.12.21
付雪丽	女	1975年	外部监事	2011.12.22-2014.12.21
张洪洋	男	1968年	外部监事	2011.12.22-2014.12.21

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、总法律顾问
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
王海刚	南京栖霞建设股份有限公司	证券投资部总经理，兼审计法务部总经理
周巧娥	石家庄市财政局	副局长

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	2011.12.22–2014.12.21
Yao Haojun	Male	1963	Vice Chairman	2011.12.22–2014.12.21
Jiang Hongyuan	Male	1963	Vice Chairman	2011.12.22–2014.12.21
Nan Jingming	Male	1951	Independent Director	2011.12.22–2014.12.21
Wang Songqi	Male	1952	Independent Director	2011.12.22–2014.12.21
Cui Jianyuan	Male	1956	Independent Director	2011.12.22–2014.12.21
Li Zunnong	Male	1962	Independent Director	2011.12.22–2014.12.21
Lang Yu	Male	1943	Independent Director	2011.12.22–2014.12.21
Guo Wenhui	Male	1970	Director	2011.12.22–2014.12.21
Wen Jianguo	Male	1962	Director	2011.12.22–2014.12.21
Liu Jinhai	Male	1972	Director	2011.12.22–2014.12.21
Li Yanxia	Female	1963	Director	2011.12.22–2014.12.21
Ren Xiaoxia	Female	1970	Director	2011.12.22–2014.12.21
Zhang Rongbin	Male	1960	Director	2011.12.22–2014.12.21
Zheng Tiejun	Male	1963	Employee Representative Director	2011.12.22–2014.12.21

5.1.2 Supervisors

Name	Gender	Year of birth	Position	Term
Sheng Junlong	Male	1959	Chairman of Board of Supervisors	2011.12.22–2014.12.21
Wang Haigang	Male	1978	Supervisors	2011.12.22–2014.12.21
Zhou Qiaoer	Female	1964	Supervisors	2011.12.22–2014.12.21
Fu Xueli	Female	1975	External Supervisor	2011.12.22–2014.12.21
Zhang Hongyang	Male	1968	External Supervisor	2011.12.22–2014.12.21

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, chief Legal Advisor
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
Wang Haigang	Nanjing Chixia Development Co., Ltd.	General Manager of Securities Investment Department, General Manager of Auditing & Legal Department
Zhou Qiaoer	Finance Bureau of Shijiazhuang	Vice Director

5.1.4 高管层

姓名	职务	性别
姚浩俊	行长	男
李艳霞	副行长	女
张克星	副行长	男
张荣斌	副行长	男
杨书林	副行长	男
梁静	副行长	女
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、张荣斌、杨书林、梁静、王振宇、赵清辉、郑铁军外，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2011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。

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。现任河北银行董事长，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，河北银行行长，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。现任河北银行副董事长、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。曾任河北银行北站支行行长、河北银行副行长，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党组成员、总会计师、总法律顾问。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。

5.1.4 Senior Management

Name	Position	Gender
Yao Haojun	President	Male
Li Yanxia	Vice President	Female
Zhang Kexing	Vice President	Male
Zhang Rongbin	Vice President	Male
Yang Shulin	Vice President	Male
Liang Jing	Vice President	Female
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 Rongbin, Yang Shulin, Liang Jing, Wang Zhenyu, Zhao Qinghui, Zheng Tiejun.

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

In 2011, 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.”.

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 of Beizhan Branch of the Bank, Vice President and member of Party Committee of the Bank.

Mr. Jiang Hongyuan

Jiang Hong yuan, Education background of postgraduate, senior accountant, and holding the position of Party Member, chief accountant and chief legal advisor 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.

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常务副总裁，中城建投资控股有限公司董事长，中城建四川投资建设有限公司董事长。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。

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。

南京明 先生

本科学历，高级经济师。曾任中共中央党校办公厅副处级秘书，国家工商行政管理局广告司副处长，中国人民银行金融管理司处长、银行司处长，中国人民银行天津市分行副行长，中国人民银行银行二司司长，中国银监会银行监管二部主任，汇金公司董事总经理，光大银行监事会主席。

王松奇 先生

经济学博士，中国社会科学院金融所研究员。中国社科院研究生院教授、博士生导师，兼北京市创业投资协会理事长，第四届中国金融学会理事，全国中青年金融研究会会长，第六届中国金融学会常务理事，《银行家》杂志主编，中央财经大学、天津财经大学博士研究生兼职导师。

崔建远 先生

研究生学历，现任清华大学法学院教授，清华大学法学院民法法研究中心主任，兼任中国法学会民法学研究会副会长，中国经济贸易仲裁委员会仲裁员，北京、深圳等仲裁委员会的仲裁员。

李尊农 先生

本科学历，高级会计师、中国注册会计师。现任中兴华富华会计师事务所董事长。曾任财政部会计司制度三处副处长，中国经济技术投资担保公司咨询中心总会计师，中法会计师事务所主任会计师。

郎煜 先生

大专学历，高级经济师。1965年至1983年在人行太原市支行工作。历任太原市政府财委办公室主任，太原市审计局副局长，中国人民银行山西省分行办公室主任、总稽核、副行长，中国人民银行石家庄监管办特派员。

Mr. Guo Wenhui

Guo Wenhui, Education background of postgraduate, CCOM, and holding position of Executive Vice President of China City Construction Holding Group Company, President of China City Construction Investment and Holding Co., Ltd, and President of China City Construction Sichuan Investment and Construction 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 of Jointo Energy Investment Co., Ltd. Hebei.

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. Nan Jingming

Nan Jingming, education background of undergraduate, senior economist. Mr. Nan Jingming once held the post of Deputy Department Director Level Secretary of the general office of the Party School of the Central Committee of CPC, deputy director generator of the Advertisement Division of State Administration of Industry and Commerce, section chief of the Finance Administration Division and of the Banking Division of the People's Bank of China, Vice President of the People's Bank of China, Tianjin Branch, Director of Banking Division II of the People's Bank of China, Director of the Supervision Division II of the China Banking Regulatory Commission, Managing Director of Central Huijin Investment Co., Ltd, Chairman of the Board of Supervisor of China Everbright Bank.

Mr. Wang Songqi

Mr. Wang Songqi, Dr. on economics, researcher of the Finance Institute of Chinese Academy of Social Sciences; professor and doctoral supervisor of the Postgraduate College of Chinese Academy of Social Sciences; director general of Venture Capital Association of Beijing; director general of the fourth China Finance Society; president of National Youth and Middle-aged Finance Research Institute; executive director of the sixth China Finance Society; editor in chief of the Magazine "Banker" ; part-time tutor of the Doctoral Candidate of Central University of Finance and Economics, and Tianjin University of Finance & Economics.

Mr. Cui Jianyuan

Cui Jianyuan, education background of postgraduate, professor of the Law School of Tsinghua University; director of Civil Law Research Center, Law School of Tsinghua University; part-time vice president of Civil Law Research Institute of China Law Society; arbitrator of China International Economic and Trade Arbitration Commission; arbitrator of arbitration commission in Beijing and Shenzhen etc.

Mr. Li Zunnong

Li Zunnong, education background of undergraduate; senior accountant and China Certified Public Accountant; President of Zhongxing Huafuhua Accountant Firm; he once held the post of deputy director general of System Section III of Accounting Division of the Ministry of Finance, chief accountant of the Consultancy Center of China Economic and Technical Investment Guarantee Company; senior accountant of Shenzhen Zhongfa Certified Public Accountant.

Mr. Lang Yu

Lang Yu, education background of college, senior economist; he worked in Taiyuan Sub-branch of the People's Bank of China during 1965 and 1983; he once took the post of Office Director of the Financial Committee of Taiyuan Municipal Government; deputy director of Taiyuan Bureau on Auditing; Office Director, chief auditor and vice President of Sha'xi Branch of the People's Bank of China; special agent of the Supervisory Office of the People's Bank of China in Shijiazhuang City.

李艳霞 女士

工商管理硕士，高级经济师。现任河北银行董事、副行长。曾任空军5721工厂助理工程师、石家庄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。现任河北银行董事、副行长。曾任河北财经学校教师，石家庄市商业银行证券部证券专务、会计处财务专务、个人金融部总经理助理、副总经理，ISO9000推行工作办公室主任、翟营大街支行行长。

郑铁军 先生

本科学历，高级经济师。现任河北银行职工代表董事、青岛分行行长。曾任石家庄市工商银行桥西支行存款科科长，石家庄市商业银行中华大街支行行长、平南支行行长。

(二) 监事

盛俊龙 先生

研究生学历，高级经济师。历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长，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。现任河北银行监事长、党委副书记、纪委书记、工会主席。

王海刚 先生

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

周巧娥 女士

本科学历，会计师。曾任石家庄市财政局预算处科员、石家庄市财政局预算处副科长、石家庄市国有资产管理局行政事业资产处处长，石家庄市财政局预算处处长，现任石家庄市财政局副局长，分管企业处、社保处、税政处、涉外处等工作。

张洪洋 先生

本科学历，律师。曾任河北省人民检察院起诉处科员，远东商务律师事务所律师，现任河北正晨律师事务所主任。

付雪丽 女士

本科学历，中国注册会计师，中国注册评估师，高级会计师，曾任石家庄卷烟厂出纳、会计，河北华益德会计师事务所审计部经理、中兴华富华会计师事务所河北分所所长，河北有源会计师事务所所长，现任河北大众会计师事务所所长。

(三) 高管层

姚浩俊 先生

请参阅上文[董事]中姚浩俊先生简历。

Ms. Li Yanxia

Li Yanxia, Master of Business Management, senior economist; now is holding the post of director and Vice President of Hebei Bank; she once held the post of assistant engineer in 5721 Plant, office director of Shijiazhuang Trust and Investment Co., Ltd; deputy general manager of Shijiazhuang Trust and Investment Co., Ltd responsible for securities business mainly.

Mr. Zhang Rongbin

Zhang Rongbin, education background of undergraduate, senior master accountant; now is holding the post of director and vice President of Hebei Bank; he once took the post of teacher in Hebei Finance and Economics School; securities specialist of Securities Department and financial specialist of the Accounting Department, general manager assistant and vice general manager of the Individual Finance Department, office director of IOS 9000 Promotion Office, director of Zhuoying Street Sub-branch of Shijiazhuang Commercial Bank.

Mr. Zheng Tiejun

Zheng Tiejun, education background of undergraduate, senior economist; staff representative director, Director of Qingdao Sub-branch of Hebei Bank; he once took the post of section chief of Deposit Section of Qiaoxi Sub-branch of Shijiazhuang Commercial Bank; director of Zhonghua Street Sub-branch and of Pingnan Sub-branch of Shijiazhuang Commercial Bank.

(2) Supervisors

Mr. Sheng Junlong

Sheng Junlong, a senior economist with a post-graduate degree. 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. Sheng Junlong is now holding the position of Supervisory, Vice President of Party Committee, Secretary to the Discipline Inspection Committee and the Chairman of the Labor Union.

Mr. Wang Haigang

Wang Haigang, education background of undergraduate, bachelor of laws, lawyer; he is now holding the post of general manager of Securities Investment Department, general manager of the Auditing and Legal Department of Nanjing Chixia Development Co., Ltd; supervisor of Palm Landscape Architecture Co., Ltd, of Hu'nan Shinilion Science & Technology Co., Ltd and of Nanjing Xingye Door & Window Co., Ltd.

Ms. Zhou Qiaoer

Zhou Qiaoer, education background of undergraduate, accountant; she once took the post of section member of Budget Division of Shijiazhuang City Bureau of Finance, vice section chief of Budget Division of Shijiazhuang City Bureau of Finance; department head of the Administration Assets Department of Shijiazhuang State-owned Assets Administration Bureau; department head of the Budget Division of Shijiazhuang City Bureau of Finance; is now holding the post of vice director of Shijiazhuang City Bureau of Finance for enterprise department, social security department, taxation policy department and foreign affairs department etc.

Mr. Zhang Hongyang

Zhang Hongyang, lawyer; he once took the post of section member of Litigation Department of Hebei People's Procuratorate; lawyer of Far East Business Law Office; he is now holding the post of director of Hebei Zhengchen Law Office.

Ms. Fu Xueli

Fu Xueli, education background of undergraduate; Chinese Certified Public Accountant; China Certified Appraiser; senior accountant; she once took the post of cashier and accountant in Shijiazhuang Cigarette Plant; manager of the Auditing Department of Hebei Huayide Accountant Firm; director of Hebei Branch of Zhongxing Huafuhua Accountant Firm; she is now taking the post of director of Hebei Dazhong Accountant Firm.

(3) Senior Management

Mr. Yao Haojun

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

李艳霞 女士

请参阅上文[董事]中李艳霞女士简历。

张克星 先生

本科学历，经济师。现任本行副行长。曾任中国人民银行张家口分行副科级秘书，张家口市城市信用社联社办公室主任，张家口市城市信用社联社副主任，张家口市城市信用社股份有限公司副总经理，监事长，邢台银行行长。

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。

梁静 女士

本科学历，工商管理硕士，高级经济师。现任本行副行长。曾任石家庄市繁荣城市信用社会计主管，石家庄市科海城市信用社营业室主任、信贷科长、总经理助理，本行高新支行信贷科长，中华北大街支行副行长、行长，公司金融部总经理，石家庄市建设投资集团有限公司副总经理兼市国有资产运营公司总经理，邢台市政府副秘书长，本行唐山分行行长，行长助理兼唐山分行行长，行长助理。

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。

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

2011年12月5日，第三届董事会二〇一一年第三次临时会议审议通过了《关于董事会换届选举的议案》，同意将第四届董事候选人名单提交股东大会审议。

2011年12月22日，二〇一一年第三次临时股东大会审议通过了《关于董事会换届选举的议案》，会议以记名投票表决方式，经出席会议股东审议通过，分别选举乔志强、姚浩俊、李艳霞、张荣斌为高级管理层董事；选举南京明、王松奇、崔建远、李尊农、郎煜为独立董事；选举姜洪源、郭文辉、温建国、刘金海、任晓霞为股权董事；本行设职工代表董事1名，2011年12月17日召开的职工代表大会选举郑铁军为职工代表董事。

Ms. Li Yanxia

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

Mr. Zhang Kexing

Zhang Kexing, education background of undergraduate, economist; is holding vice President of the Bank. He once took the post of vice-section chief – level secretary of Zhangjiakou Branch, the People’s Bank of China; office director of Zhangjiakou City Credit Cooperative; vice President of Zhangjiakou City Credit Cooperative; vice general manager, supervisory of Zhangjiakou City Credit Cooperative Co., Ltd, president of Xingtai Bank.

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.

Ms. Liang Jing

Liang Jing, education background of undergraduate, postgraduate of MBA, senior economist; is now holding the post of vice president of the Bank. She once acted as the accounting supervisor of Shijiazhuang Fanrong City Credit Cooperative; business director, credit section chief and general manager assistant of Shijiazhuang Kehai City Credit Cooperative; credit section chief of Gaoxin Sub-branch of the Bank; vice president and president of Zhonghuabei Street Sub-branch of the Bank; general manager of the Finance Department of the Bank; vice general manager of Shijiazhuang City Construction and Investment Group Co., Ltd, general manager of the city state-owned assets operation company; vice secretary of Xingtai City Government; president and president assistant of Tangshan 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.

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

(1) Changes in Directors

On December 5, 2011, the third temporary meeting in 2011 of the third Board of Directors reviewed and passed the Proposal on General Election of the Board of Directors, and approved to submit the list of directors of the fourth Board of Director to the shareholders’ meeting for review.

On December 22, 2011, the third temporary meeting in 2011 of the third shareholders’ meeting reviewed and passed the Proposal on General Election of the Board of Directors by the form of disclosed ballot, and selected Qiao Zhiqiang, Li Yanxia and Zhang Rongbin as the director of the senior management; selected Nan Jingming, Wang Songqi, Cui Jianyuan, Li Zunong, Lang Yu as the independent director; selected Jiang Hongyuan, Guo Wenhui, Wen Jianguo, Liu Jinhai and Ren Xiaoxia as equity director; and selected one staff representative as staff director. Zheng Tiejun was selected in the staff representative meeting held on December 17, 2011 as the staff director.

（二）监事变动情况

2011年12月22日，二〇一一年第三次临时股东大会审议通过了《关于监事会换届选举的议案》，会议以记名投票表决方式，经出席会议股东审议通过，分别选举张洪洋、付雪丽为外部监事；王海刚、周巧娥为股东代表监事；本行设职工代表监事1名，2011年12月17日召开的职工代表大会选举盛俊龙为职工代表监事。

（三）高管层变动情况

2011年7月26日，第三届董事会第十一次会议审议通过了《关于聘任高级管理人员的议案》，聘任张克星、梁静为本行副行长。

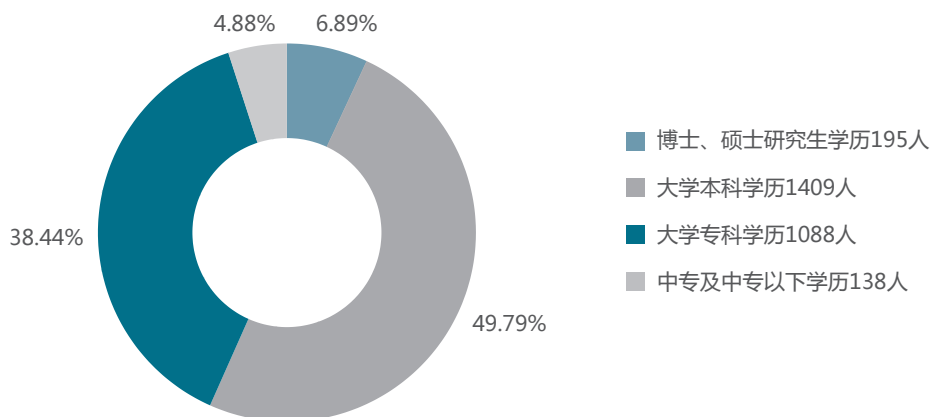
2011年12月23日，第四届董事会第一次会议审议通过了《关于聘任行长的议案》、《关于聘任副行长和总会计师的议案》，聘任姚浩俊为本行行长；聘任李艳霞、张克星、张荣斌、杨书林、梁静为本行副行长，王振宇为本行总会计师。

（四）董事会秘书变动情况

2011年12月23日，第四届董事会第一次会议审议通过了《关于聘任董事会秘书的议案》，聘任赵清辉为本行董事会秘书。

5.2 员工情况

截至报告期末，本行在岗员工2830人，其分类结构如下：博士、硕士研究生学历195人，占6.89%；大学本科学历1409人，占49.79%；大学专科学历1088人，占38.44%；中专及中专以下学历138人，占4.88%。



(2) Changes in Supervisors

On December 22, 2011, the third temporary meeting in 2011 of the third shareholders' meeting reviewed and passed the Proposal on General Election of the Board of Supervisors by the form of disclosed ballot, and selected Zhang Hongyang and Fu Xueli as the external supervisor; selected Wang Haigang and Zhou Qiaoe as the shareholder representative supervisor; and selected one staff representative as staff supervisor. Sheng Junlong was selected in the staff representative meeting held on December 17, 2011 as the staff supervisor.

(3) Changes in Senior Management

On July 26, 2011, the eleventh meeting in 2011 of the third shareholders' meeting reviewed and passed the Proposal on Employing Senior Management to employ Zhang Kexing and Liang Jing as the vice president of the Bank.

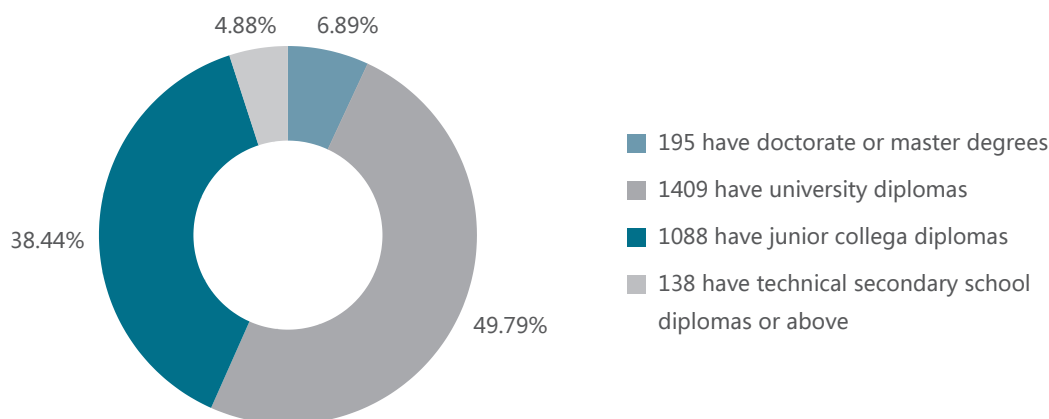
On December 23, 2011, the first meeting of the fourth shareholders' meeting reviewed and passed the Proposal on Employing President of the Bank and Proposal on Employing Vice President and Chief Accountant of the Bank to employ Yao Haojun as the President of the Bank, and employ Li Yanxia, Zhang Kexing, Zhang Rongbin, Yang Shulin and Liang Jing as the vice president of the Bank, and employ Wang Zhenyu as the chief accountant of the Bank.

(4) Changes in Secretary of Board of Directors

On December 23, 2011, the first meeting of the fourth shareholders' meeting reviewed and passed the Proposal on Employing Secretary to the Board of Directors to employ Zhao Qinghui as the vice president of the Bank.

5.2 Staff

As at the end of the reporting period, the Bank has 2,830 employees which can be classified into the following categories: 195 employees hold doctoral or master degrees, accounting for 6.89% of the total number; 1,409 employees hold bachelor degrees, accounting for 49.79% of the total number; 1,088 employees received college education, accounting for 38.44%; and 138 employees received secondary vocational education or below, accounting for 4.88%.



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》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进一步加强。

报告期内，本行进一步完善了公司治理的制度框架，对《公司章程》、《股东大会议事规则》、《董事会议事规则》进行了全面修订，将董事会提名与薪酬委员会分开设置为董事会提名委员会和薪酬委员会，职责更加清晰规范，并相应制定了《董事会提名委员会工作细则》和《董事会薪酬委员会工作细则》，其中《公司章程》、《股东大会议事规则》、《董事会议事规则》的修订将在股东大会审议通过后全面生效。同时，为促使行长和董事会秘书充分履职尽责，本行制定了《行长工作细则》和《董事会秘书工作细则》，明确了行长和董事会秘书的职责和权限。

6.1.1 关于股东和股东大会

本行在报告期内召开了二〇一〇年度股东大会和3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《二〇一〇年董事会报告》、《二〇一〇年监事会报告》、《二〇一〇年度报告》、《二〇一〇年度财务决算报告及利润分配方案》、《二〇一一年度财务预算》、《二〇一〇年度董事履职评价报告》、《关于调整独立董事、外部监事报酬标准的议案》、《关于王彬同志辞去第三届董事会董事的议案》、《二〇一一年增资扩股实施方案》、《关于调整<二〇一一年度财务预算>的议案》、《关于董事会换届选举的议案》、《关于监事会换届选举的议案》、《关于变更注册资本的议案》、《关于修改公司章程的议案》等14项议案。

本行召开的二〇一〇年度股东大会和3次临时股东大会均聘请了河北三和时代律师事务所对会议进行了见证，并出具法律意见书。本行股东大会的召开确保所有股东对本行重大事项的知情权、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

本行第三届董事会由15名董事组成，2011年12月经股东大会选举产生第四届董事会。第四届董事会由15名董事组成，包括5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、5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。全体董事均按时出席会议并认真审议各项议案，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。2011年度，本行共召开董事会会议4次，董事会临时会议3次，审议通过了38项议案，并听取了本行经营情况、关联交易情况等各项通报。

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”, and the “Guidelines on Corporate Governance of Joint Stock Commercial Banks” 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 effectiveness and scientificity of the Company’s corporate governance.

During the reporting period, the Bank has furthered improved the governance framework of the Company, and made full amendment to the Articles of Associations, the By-laws on Shareholders’ Meeting, By-laws of the Board of Directors, and changed the nomination and remuneration commission into the nomination commission and remuneration commission respectively with clear duties and rights defined; in addition, the Bank worked out the Rules on the Nomination Commission of the Board of Directors; Rules on the Remuneration Commission of the Board of Directors. The Articles of Association, the By-laws of the Shareholders’ Meeting and the By-laws of the Board of Directors will be reviewed and passed in the shareholders’ meeting, after which the respective rules will come into force. In the meantime, to ensure that the President and the Secretary to the Board of Directors will fully exercise the duties, the Bank has figured out the Rules on the President of the Bank and the Rules on the Secretary to the Board of Directors, in which the duties and authorities of the President and the Secretary to the Board of Directors are clearly defined.

6.1.1 About Shareholders and Shareholders’ Meeting

During the reporting period, the Bank has convened the annual shareholders’ meeting and three temporary board meetings in 2010 in compliance with the relevant provisions of the Company Law and the Articles of Associations in terms of the notification, convening, call-off and voting procedures. The shareholders’ meeting reviewed and passed the Board of Directors’ Report in 2010, Board of Supervisor’s Report in 2010, Annual Report in 2010, Financial Settlement Report and Profit Distribution Plan in 2010, Annual Financial Budget in 2011, Assessment Report on Resumption of Directors in 2010, Proposal on Adjusting the Remuneration Standard of Independent Director and External Supervisor, Proposal regarding the Resignation of Mr. Wang Bin as the Director of the Third Board of Director, Implementation Plan on the Capital Increase and Share Capital Expansion in 2011, Proposal on Adjusting the Annual Financial Budget in 2011, Proposal on General Election of Director, Proposal on General Election of Supervisor, Proposal on the Change of Registered Capital, and the Proposal on the Amendment of the Articles of Association etc.

During the annual shareholders’ meeting and three temporary board meetings in 2010, the Bank has invited Hebei Sanhe Times Law Firm for verification and for issuance of legal opinion. The shareholders’ meeting was held in a manner to ensure the right of information, the right of participation and the right of voting of all shareholders with respect to key issues of the Bank.

6.1.2 Directors, Board of Directors and its special committees

(1) Composition and operation of the Board of Directors

The third Board of Director of the Bank is composed by 15 directors, while the fourth Board of Director will be elected by the shareholders’ meeting held in December 2011. The fourth Board of Director of the Bank is composed by 15 directors, including 5 directors of the shareholders, 4 directors of the senior management, 5 independent directors and 1 staff director. Number and composition of the Board of Directors comply with relevant laws and regulations. All directors have attended the meetings and reviewed the proposals earnestly, and have exercised the decision making function in safeguarding the rights and interests of all shareholders and of the Bank in its entirety. In 2011, the Bank convened four Board of Directors meetings, three temporary Board of Director meetings, reviewed and passed 38 proposals, and listened to the report on the operation and related transaction of the Bank.

（二）董事会各专门委员会运作情况

董事会下设战略委员会、提名委员会、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14次，审议或听取了《关于入股库尔勒市商业银行股份有限公司的意见》、《关于总行新办公楼选址及建设费用的意见》、《二〇一二年度财务预算》、《二〇一二年分支机构设立计划》、《关于核销非信贷不良资产保定市红星城市信用社同业存款的议案》、《二〇一〇年关联交易情况汇报》、《关于确认本行关联方名单的议案》、《河北西柏坡发电有限责任公司5000万元流动资金贷款额度》、《河北建投新能源有限公司1亿元授信额度的议案》、《中国城市建设控股集团有限公司向本行申请的1.5亿元授信额度》、《二〇一〇年审计报告》、《二〇一〇年度内部审计工作报告》、《关于二〇一〇年度市场风险评价的报告》、《内审部二〇一〇年履职情况报告》、《关于高级管理人员二〇一〇年度经营绩效考核情况的议案》、《二〇一一年度高级管理人员经营绩效考核方案》、《关于聘任高级管理人员的议案》、《关于第四届董事会董事候选人任职资格的议案》等18项议案，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

本行第三届监事会由5名监事组成，2011年12月，经股东大会选举产生第四届监事会。第四届监事会由5名监事组成，包括2名股东代表监事、2名外部监事和1名职工代表监事。全体监事均能本着对股东高度负责的态度，勤勉尽职，对本行董事会、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5次，审议通过了《二〇一〇年监事会工作报告》、《二〇一〇年审计报告》、《二〇一〇年度财务决算报告与利润分配预案》、《关于二〇一〇年度监事履职考评的议案》、《关于二〇一〇年度董事履职考评的议案》、《关于建议对关联交易进行专项审计的议案》、《本行第四届监事会监事候选人提名标准及产生程序》、《监事会对董事、高管人员履职评价办法》、《关于推荐第四届监事会监事候选人的议案》等议案，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6次，通过议案9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2010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，同时在本行董事会办公室及全部营业网点备置了2010年度报告，供投资者及利益相关人查阅。

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。

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

The Board of Director is composed of the Strategy Commission, Nomination Commission, Remuneration Commission, Risk and Related Transaction Control Commission, and Auditing Commission. The commissions will convene meetings in line with the laws and regulations, the Articles of Association and the working rules. During the reporting period, the specific commissions under the Board of Director have convened 14 meetings, reviewed or listened to the Opinion on Purchasing Shares of Korla City Commercial Bank Co., Ltd, the Opinion on New Office Building Selection for the Headquarters and on Construction Costs, Financial Budget in 2012, Plan on the Establishment of Branches in 2012, Proposal on Cancellation and Verification of the Non-credit Bad Assets of Banker's Deposit of the Bank in Baoding City Hongxing Urban Credit Cooperative, Report on the Related Transaction in 2010, Proposal on Confirming the Related Party List of the Bank, Line of Credit of RMB50 million Working Capital for Hebei Xibaipo Power Generation Co., Ltd, Proposal on the Granting of 100 million Line of Credit to Hebei Jiantou New Energy Co., Ltd, Line of Credit of 150 million Applied for by China City Construction Holding Group Company, Review Program on the Business Performance of Senior Management in 2011, Proposal on Employing Senior Management, Proposal on the Candidates of the Directors for the Fourth Board of Director etc.

6.1.3 Supervisors, Board of Supervisors and its special committees

The third Board of Supervisor of the Bank is composed by 5 supervisors. In December 2011, the fourth Board of Supervisor is elected by the shareholders' meeting. The fourth Board of Supervisor is composed by 5 supervisors, including 2 shareholder supervisors, 2 external supervisors and 1 staff supervisor. All supervisors are all earnestly responsible for shareholders, earnest and diligent, and have supervised the performance of the Board of Directors, senior management, and the financial position of the Bank to ensure the continuous and stable development of the Bank. During the reporting period, the Board of Supervisors have convened 5 meetings, reviewed and passed the Work Report of the Board of Supervisor in 2011, the Audit Report in 2010, the Financial Settlement Report and Profit Distribution Plan in 2010, the Proposal on the Performance Assessment of Supervisors in 2010, the Proposal on the Performance Assessment of Directors, the Proposal on Carrying Out Specific Auditing regarding Related Transaction, the Nomination Standard and Generation Procedure for the Candidates of Supervisors of the Fourth Board of Supervisor, Performance Assessment Rules on Directors and Senior Management by the Board of Supervisors, Proposal on Recommending the Candidates of the Fourth Board of Supervisors etc, listened to the Report on the Confirmation of Related Party List of the Bank by the Risk and Related Transaction Control Commission. Specific commission of the Board of Supervisor has convened 6 meetings and passed 9 proposals. The Board of Supervisor and the specific commission had fully exercised the functions respectively.

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 "2010 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.

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.

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（第三届董事会）	7	5	2	0
纪良纲（第三届董事会）	7	5	2	0
万国庆（第三届董事会）	7	6	1	0
南京明	1	1	0	0
王松奇	1	0	1	0
崔建远	1	1	0	0
李尊农	1	1	0	0
郎煜	1	1	0	0

注：南京明、王松奇、崔建远、李尊农、郎煜于2011年12月当选第四届董事会独立董事。

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（第三届监事会）	4	4	0	0
王海刚（第三届监事会）	4	3	1	0
张洪洋	1	1	0	0
付雪丽	1	1	0	0

注：张洪洋、付雪丽于2011年12月当选第四届监事会外部监事。

6.2.3 独立董事对本行有关事项提出异议的情况

报告期内，独立董事未对本行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

股东大会是本行最高权力机构；董事会是本行的决策机构，负责本行重大事项的决策；监事会是本行的监督机构，负责对董事会及高级管理层进行监督；高级管理层是本行的执行机构，依法组织开展各项经营管理活动，并接受本行董事会领导和监事会监督。本行实行一级法人体制，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。

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	5	2	0
Wan Guoqing	7	6	1	0
Nan Jingming	1	1	0	0
Wang Songqi	1	0	1	0
Cui Jianyuan	1	1	0	0
Li Zunnong	1	1	0	0
Lang Yu	1	1	0	0

Notes: Nan Jingming, Wang Songqi, Cui Jianyuan, Li Zunnong and Lang Yu were selected as the independent director in the fourth Board of Director on December 2011.

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	4	4	0	0
Wang Haigang	4	3	1	0
Zhang Hongyang	1	1	0	0
Fu Xueli	1	1	0	0

Notes: Zhang Hongyang and Fu Xueli were selected as the external supervisor of the fourth Board of Supervisor in December 2011.

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 Bank; the Board of Directors is the decision-making authority of the Bank, and responsible for the decision-making on significant matters of the Bank; the Board of Supervisors is the supervision authority of the Bank, responsible for supervision on the Board of Directors and the senior management; and the senior management is the executive authority of the Bank, which carries out various operation and management activities and is headed by the Board of Directors of the Bank and supervised by the Board of Supervisors. The Bank 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.

本行无控股股东及实际控制人。本行与大股东在业务、人员、资产、机构、财务五方面完全独立。本行为自主经营、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。

6.4 高级管理人员考核与激励约束机制

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。

The Bank 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 Bank 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.

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 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.

股东大会情况简介

7.1 2010年度股东大会召开情况

2011年5月5日，本行二〇一〇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1,511,689,334股，占本行全部股份的75.58%。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《二〇一〇年董事会报告》、《二〇一〇年监事会报告》、《二〇一〇年度报告》、《二〇一〇年度财务决算报告及利润分配方案》、《二〇一一年度财务预算》、《二〇一〇年度董事履职评价报告》、《关于调整独立董事、外部监事报酬标准的议案》和《关于王彬同志辞去第三届董事会董事的议案》等7项议案，通报了二〇一〇年关联交易情况。

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 2011年临时股东大会召开情况

2011年8月11日，本行二〇一一年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1,393,088,510股，占本行全部股份的69.65%。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《二〇一一年增资扩股实施方案》，并形成决议。

2011年11月16日，本行二〇一一年第二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1,599,389,013股，占本行全部股份的79.97%。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。会议以记名投票的方式审议通过了《关于调整<二〇一一年度财务预算>的议案》，并形成决议。

2011年12月22日，本行二〇一一年第三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1,747,097,558股，占本行全部股份的87.35%。会议以记名投票的方式审议通过了《关于董事会换届选举的议案》、《关于监事会换届选举的议案》、《关于变更注册资本的议案》、《关于修改公司章程的议案》等4项议案，并形成决议。

河北三和时代律师事务所对三次临时股东大会的召集和召开程序、出席会议股东的资格、提案和表决程序等事项的合法、合规性进行了见证，并出具了法律意见书。

Introduction of Shareholders' General Meeting

7.1 2010 Annual General Meeting

On May 5, 2011, the 2010 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 1,511,689,334 shares carrying voting rights, representing 75.58% 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.

In the annual shareholders' meeting, shareholders reviewed and passed the Board of Director's Report in 2010, the Board of Supervisor's Report in 2010, the Annual Report in 2010, the Financial Settlement Report and Profit Distribution Plan in 2010, the Financial Budget in 2011, the Performance Assessment Report of Director in 2010, the Proposal on Adjusting the Remuneration Standard of Independent Director and External Supervisor, and the Proposal of the Resignation of Wang Bin as the Director of the Board of Director in the manner of disclosed ballot, and have circulated the related transaction in 2010.

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 2011 Extraordinary General Meeting

On August 11, 2011, our first extraordinary general meeting in 2011 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 1,393,088,510 shares carrying voting rights, accounting for 69.65% 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. In the general meeting, the Implementation Program on Capital Increase and Share Capital Expansion in 2011, and have produced resolution thereon.

On November 16, 2011, the second temporary shareholders' meeting in 2011 was convened in a non-field manner which was presided over the Chairman Qiao Zhiqiang. The shareholders (or representatives) attending the meeting totally held 1,599,389,013 shares carrying voting rights, accounting for 79.97% of all shares of the Bank. Notification, convening, call-for and voting procedures of the meeting comply with the relevant provisions of the Company Law and the Articles of Association. The Proposal on Adjusting the Financial Budget in 2011 was passed in the form of disclosed ballot.

On December 22, 2011, the third temporary shareholders' meeting in 2011 was convened in a non-field manner which was presided over the Chairman Qiao Zhiqiang. The shareholders (or representatives) attending the meeting totally held 1,747,097,558 shares carrying voting rights, accounting for 87.35% of all shares of the Bank. The Proposal on General Election of the Board of Supervisors, the Proposal on Change of Registered Capital, and Proposal on Amendment of the Articles of Association was passed in the form of disclosed ballot.

Hebei Sanhe Times Law Firm have verified the convening and call-for procedures, qualifications of shareholders attending the meetings, proposals and voting procedures etc for the lawfulness and conformity etc, and have issued legal opinion respectively.

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）强化战略管理，推进发展规划落实

2011年是本行五年发展规划实施的第3年，通过分解战略目标，落实目标责任，本行顺利推进战略的实施工作。

1、推进环渤海区域布局，完善三级组织架构

环渤海机构布局继续稳步推进，青岛分行正式开业，在石家庄、天津、唐山、邯郸相继设立4家支行。同时，在石家庄分设了15家专门从事零售业务的零售支行，在引导分支机构专业化、特色化、集约化经营方面进行了有益的探索。为适应跨区域发展的新形势、新情况，进一步健全“总分支”三级组织架构，根据本行实际情况，参照其他银行的成功经验，设立了石家庄营业管理部，并重新调整了总行的组织架构，梳理了制度流程体系，标志着本行在完善“总分支”三级组织架构上又迈出了重要的一步。

2、完成上市辅导备案，正式进入上市辅导期

本行在2010年末正式启动上市辅导的基础上，2011年大力推进了股权清理、资产清查与确权、历史沿革梳理等工作，完成了全行的尽职调查和各部门负责人的访谈工作，开展了上市辅导第一次董事、监事、高级管理人员及持股5%以上股东代表的培训，正式向河北证监局递交了上市辅导备案材料，并获得批准，为2012年的上市申报工作打下了基础。

3、专注中小，聚焦中高端，推进战略转型

按照本行制定的五年发展战略规划，为形成本行长期的竞争力，确立自身特色化、差异化方面的优势，本行积极推进战略转型，将资源向中小企业和中高端客户倾斜。通过调整信贷政策、优化资源配置、细分目标市场、加大特色产品和服务创新力度、加强渠道建设等一系列措施，大力推动战略转型，取得了初步成效。

通过置换存量，调整增量，进一步加大信贷资源向中小企业倾斜力度，确保了小企业贷款增速高于全行平均贷款增速。从贷款投放情况看，对公贷款客户结构进一步向中小企业集中，中小企业贷款余额占全部贷款余额的比重达到52.49%。中高端零售客户数量显著增加，客户服务能力全面提升。

4、弘扬核心价值观，加强企业文化建设

2011年，本行在企业文化方面做了大量工作，一是确立了自己的品牌形象，提炼出“朋友金融 知心致行”的品牌价值主张，进而推出“惠友亨通”和“益友融通”两个核心子品牌，品牌建设开始起步。二是以15周年行庆为契机，通过行庆庆典、行歌创作、行徽佩戴、优秀员工评选、有奖征文、名家书画创作笔会等一系列庆祝活动，广泛深入地传播了本行的企业文化，增强了全行的凝聚力；行史馆建成开馆，通过文字、图片、多媒体等手段，鲜活生动地展现了本行15年来的成长历程，热情讴歌了河北银行人艰苦奋斗、执着进取、永不言败的创业精神，增强了员工的自豪感和幸福感，也使各界人士能更系统、全面地了解本行的发展。三是通过对员工进行培训，帮助员工设立职业发展规划，提高员工薪酬水平和关怀帮助困难员工等形式，增强了全行员工的归属感，使全行员工真正体会到了“合心合力 共生共荣”的企业理念。

Report of Board of Directors

8.1 Discussion and analysis of management

8.1.1 Main works and business operation during reporting period

(1) Strengthen the strategy management and promote the realization of development and planning

2011 is the third year of implementing the five-year plan of the Bank, during which period the Bank has smoothly implemented the strategy by dividing the strategic targets and detailing the target responsibility.

1. Promote the Rim Bohai Sea regional presence and improve the three-level organizational structure

The Bank has stably promoted its presence in Rim Bohai Sea region, formally opened Qingdao Branch, set up four sub-branches in Shijiazhuang, Tianjin, Tangshan and Handan. In the meantime, the Bank opened 15 retailing subbranches in Shijiazhuang specifically for retailing business, based on which the Bank has completed favorable exploration in guiding the sub-branches for professional, unique and collective operation. In order to adapt to the new situation and condition of trans-regional development, the Bank further improved the three-level organization structure (headquarters, branch, and sub-branch), and has established Shijiazhuang Business Management Department based on the actual condition of the Bank and with reference to successful practice of other banks. In addition, the Bank readjusted the organizational structure of the headquarters, cleared the systems and rules, which embodied that the Bank has made great progress in the improvement of three-level organization structure.

2. Complete the filing of IPO tutorship and initiate the tutorship term of IPO

The Bank has, on the basis of the initiation of IPO tutorship at the end of 2010, promoted the share ownership clearance, assets liquidation and ownership determination, and historic background clearance etc largely, and has completed the due diligence investigation and interview with the department heads, carried out the first training for directors, supervisors, senior management, and shareholders holding over 5% shares on IPO, and have submitted the IPO tutorship filings with Hebei Securities Supervision and Administration Bureau, which was approved by Hebei Securities Supervision and Administration Bureau and laid a sound foundation for the IPO submission and application in 2012.

3. Focus on small and medium enterprises, medium and high-profile customers and promote strategic transformation

In line with the five-year development strategy planning worked out by the Bank, in order to form the long-term competitiveness and determine its own advantages in features and differentiation, the Bank has been actively in promoting the strategic transformation and launch more resources on small and medium enterprises, medium and high profile customers. By adjusting the credit policy, optimizing the resources allocation, segment the target market, increase the characteristic product and service innovation, and enhance the channel building etc, largely promote the strategic transformation and have obtained primary results.

By stock replacement and adjusting the increase, further enlarge the focus of credit resources on small and medium enterprises, the Bank has guaranteed that the growth of credit for small enterprises is higher than the average loan growth of the Bank. According to the issuance of loan, more public entity loan are provided for small and medium enterprises, and the loan balance of small and medium enterprises accounted for 52.49% of the total loan balance of the Bank. Number of medium and high profile customers has significantly increased, and the customer service level has been fully enhanced.

4. Advance the core values and strengthen the corporate culture building

In 2011, the Bank has made great efforts on corporate culture building; firstly, the Bank established its brand image and launched the brand values of “Friendly Financial Institution, Earnest Banking Service”, and launched two core sub-brands of “Huiyou Hengtong” and “Yiyou Rongtong”; secondly, the Bank took the chance of the 15-year anniversary of the Bank, largely and deeply promoted and spread the corporate culture by ceremony, bank song singing, badge wearing, outstanding staff selection etc. The Bank completed the construction of the Bank History Museum, which has vividly demonstrated the 15-year growth history by characters, pictures and multimedia etc, and advocated and celebrated the undertaking spirit of people of Hebei Bank, reinforced the sense of pride and happiness, which cause people in all circles undertake the Bank’s development in a systematic and full manner; thirdly, the Bank trained staff and assisted staff in establishing individual career planning, increase the remuneration level and care and help staff in need, which has strengthened the sense of belonging of the staff and promoted among staff the corporate thinking of “Be Dedicated and Devoted, Share Survival and Prosperity”.

5、履行社会责任，提升企业社会形象

秉承本行使命，努力践行企业社会责任，积极响应政府开展“山区教育扶贫工程”的号召，为石家庄市赞皇县野草湾联办小学改扩建项目捐资200万元，既履行了企业社会责任，又通过媒体舆论广泛宣传，进一步展示企业形象。捐建行为契合了本行“做有责任感的企业公民”的价值主张，在提高企业美誉度、知名度的同时，扩大了本行企业品牌的社会宣传效应，提升本行的社会形象和影响力。

（二）加强资本管理，制定并落实资本补充规划

为持续满足资本充足率的监管要求及未来3年主要业务增长需要，2011年，董事会制定了《二〇一二年至二〇一四年资本补充规划》，作为本行五年发展战略的补充。确定了本行资本补充的两个渠道，一是通过自身利润留存满足2014年底前业务发展；二是为支持2015年及以后业务发展，计划在2014年通过上市或发行次级债券进行资本补充。按照股东大会审议通过的增资扩股方案，本行2011年共募集新股12亿股，使总股本由20亿股增加至32亿股。目前，认购新股的资金已经全部到位。

（三）深化风险管理，加强全面风险管理体系建设

2011年，董事会及下设的风险与关联交易控制委员会认真贯彻落实“三个办法一个指引”，督促高级管理层制定了一系列新的风险管理政策、制度与措施，有效提高风险管控水平，全行风险管理工作上升到了一个新的层次。全行建立起覆盖信用风险、市场风险、操作风险、流动性风险和声誉风险的全面风险管理组织架构和制度体系。

（四）完善制度建设，持续提升公司治理水平

董事会坚持按照“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，不断提高公司治理水平，有效发挥了“三会一层”的作用，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。2011年，董事会对《公司章程》、《股东大会议事规则》、《董事会议事规则》进行了全面修订，将在股东大会审议通过后全面生效。同时将董事会提名与薪酬委员会分设，职责更加清晰规范，并相应制定了《董事会提名委员会工作细则》和《董事会薪酬委员会工作细则》。为促进行长和董事会秘书充分履职尽责，本行制定了《行长工作细则》和《董事会秘书工作细则》，明确了行长和董事会秘书的职责和权限。2011年12月经股东大会选举产生第四届董事会、监事会，按照公司治理的要求，新一届董事会、监事会将履行各自的职责，促进本行公司治理水平持续提高。

5. Perform the social responsibility and uplift the social image of the Bank

The Bank has observed the mission previously determined and performed the social responsibility of the Bank, and has been actively in responding to the call of the government on “Anti-Poverty Project for Education in Hilly Area”, donated RMB2 million for the reconstruction and expansion of Yecaowan Joint Run Primary School, Zhanhuang County, Shijiazhuang City, which has not only performed the social responsibility but also promoted the social image of the Bank. Donation has not only followed the values of the Bank of “Being an Enterprise Citizen of Social Responsibility”, but also expanded the corporate brand promotion and uplifted the social image and influence of the Bank while enhancing the reputation and goodwill of the Bank.

(2) Reinforce capital management, determine and implement capital supplement plan

In order to meet the regulatory requirement on capital adequacy ratio and the main business increase demand in the forthcoming three years, the Board of Director, in 2011, worked out the Capital Supplement Plan during 2011–2014, which will be taken as the supplement to the five-year development strategy. The Bank has further defined two channels for capital supplement of the Bank: retain earnings of the Bank to meet the business development prior to the end of 2014; complete the capital supplement by listing or by issuance of subordinated bond in 2014 to meet the business development in 2015 and thereafter. According to the capital increase and share capital expansion program reviewed and passed by the shareholders’ meeting, the Bank has issued 1.2 billion shares newly, which has increased the total share capital of the Bank from 2 billion shares to 3.2 billion shares. For the time being, subscription funds have been fully ready in place.

(3) Deepen the risk management and reinforce the full risk management system building

In 2011, the risk and related transaction control commission under the Board of Director has carefully carried out the “Three-measures, one-guideline” to urge senior management in working out a series of risk management policy, system and measures, which have effectively improved the risk control level, and stepped into a high level in the risk management. The Bank has established the full risk management organization structure and system covering credit risk, market risk, operation risk, liquidity risk and reputation risk etc.

(4) Improve the system establishment and continuously uplift the corporate governance level

The Board of Director followed the corporate governance requirement of being “Counterbalance and Effective, Democratic in Decision-making, Clear Procedure, Incentive and Scientific, Treat Customer Well and Serve the Society”, and has continuously improved the corporate governance level, effectively brought the function of the Board of Directors, the Board of Supervisors, the shareholders’ meeting and the senior management. Based on this, the core function of the Board of Director has been fully exercised, while the governance bodies have favorably performed the respective functions, implemented the various decisions, largely improving the effectiveness and science of corporate governance. In 2011, the Board of Director fully amended the Articles of Association, the By-laws of Shareholders’ Meeting, the By-laws of the Board of Director, which will fully come into force with the approval of the shareholders’ meeting. In the meantime, the Board of Director changed the nomination and remuneration commission into the nomination commission and remuneration commission with clearer duties and responsibilities, and has therefor worked out the Rules of the Nomination Commission of the Board of Director, and the Rules of the Remuneration Commission of the Board of Director. In order to urge that the President and the secretary to the Board of Director will fully perform the functions respectively, the Bank has worked out the Working Rules of the President, and the Working Rules of the secretary to the Board of Director, which have defined the duties and responsibilities of the President and the Secretary to the Board of Director clearly. In December 2011, the fourth Board of Director and Board of Supervisor were elected by the shareholders’ meeting. The new Board of Director and Board of Supervisor will perform the respective functions pursuant to the corporate governance requirement to promote and enhance the governance level of the Bank.

(五) 增强社会了解和监督, 确保信息披露高效透明

本行不断加强信息披露工作, 一是在本行网站按时披露了2010年度报告, 在《金融时报》按时披露了2010年度报告摘要。本行2010年度报告及其摘要按照《商业银行信息披露办法》的要求, 参照上市银行信息披露标准, 结合本行实际情况编制的, 能更标准、详细地披露本行信息; 二是积极做好其他信息披露。在本行网站及时披露、更新本行概况、股东信息、分红情况、公告信息等大量信息, 方便社会各界及时了解和监督本行发展; 三是鉴于本行已于2010年发行了次级债券, 本行及时在《金融时报》、中国债券信息网和中国货币网等报纸和网站上披露了有关信息; 四是按照河北证监局的要求, 在备案后及时在《河北日报》披露了本行上市辅导公告。

(六) 组织高管履职考评

根据《商业银行稳健薪酬监管指引》以及本行《高级管理人员薪酬管理办法》, 结合董事会年初制定的经营管理目标及高级管理人员的分工情况, 进一步完善激励约束机制, 监督落实高级管理人员履职情况, 本行制定了高级管理人员2011年度经营管理目标责任状, 并要求全体高级管理人员签订了目标责任状。目标责任状从监管指标、经营效益、风险管理、社会责任、产品创新、案件防控、品牌建设等诸多方面进行了明确, 确保对高级管理人员的履职监督到位。

在年初的第三届董事会第十次会议上, 每个高级管理人员均进行了2010年度的工作述职, 董事会根据高级管理人员的履职情况及经营目标的完成情况对高级管理人员进行了履职评价, 并结合《高级管理人员薪酬管理办法》及目标责任状对高级管理人员核发薪酬。实施履职考评工作有利于董事会全面了解高级管理人员履职尽责情况, 体现了董事会对其聘任的高级管理人员的管理, 并引导其不断提升胜任能力。

8.1.2 营业收入构成

项目	(单位: 人民币千元)		
	2011年	2010年	本年比上年增减(%)
利息净收入	2,428,302	1,788,806	35.75
手续费及佣金净收入	202,469	54,726	269.97
投资收益	2,419	-27,356	-
公允价值变动损益	7,720	3,352	-
汇兑损益	6,836	976	600.41
其他业务收入	14,988	13,514	10.90
合计	2,662,734	1,834,018	45.19

(5) Reinforce social understanding and supervision, ensure information disclosure effective and transparent

The Bank has been reinforcing the information disclosure continuously: firstly, the Bank disclosed the annual report of 2010 in the official website of the Bank, disclosed the summary of the annual report of 2010 in the Financial Times. The annual report of 2010 has been worked out pursuant to the requirement of the Rules on the Information Disclosure of Commercial Bank, with reference to the information disclosure practice of listing banks and in conjunction with the practical condition of the Bank, which will disclosed the information of the Bank in a more standard and detailed manner; secondly, the Bank performed well in other information disclosure. The Bank has timely disclosed and updated the profile of the Bank, shareholders' information, bonus distribution, public information etc, which has facilitated the society to timely understand and supervise the development of the Bank; thirdly, the Bank has disclosed relevant information on subordinated bond in 2010 in newspapers and websites like the Financial Times, <http://www.chinabond.com.cn> and <http://www.chinamoney.com.cn/> etc; fourthly, pursuant to the requirement of Hebei Securities Administration and Regulation Bureau, the Bank has timely disclosed the IPO tutorship bulletin in Hebei Daily upon filing.

(6) Organize the performance assessment of senior management

According to the Regulatory Guidelines on the Stable Remuneration of Commercial Bank and the Management Measures on the Senior Management, in conjunction with the business and operation targets and the work division of senior management determined at the year beginning, the Bank has improved the incentive and restriction system further, supervised and determined the performance of senior management; the Bank has worked out the business and operation targets responsibility sheet in 2011 of senior management, and required that the senior management shall all execute the responsibility sheet, which contains clear definitions on regulatory indicators, business effects, risk management, social responsibility, product innovation, case control, brand building etc to ensure that the performance supervision on senior management will be favorably completed.

In the tenth session of the third Board of Director convened at the year beginning, each senior management has completed the work report in 2010, while the Board of Director has, in line with the performance of the senior management and the completion status of business targets, carried out performance assessment on the senior management, and has, in conjunction with the Remuneration Management Measures on Senior Management and the responsibility sheet, paid the remuneration for the senior management. The performance assessment will facilitate the Board of Director to fully understand the performance of senior management and guide the senior management to continuously improve the competency.

8.1.2 Business income structure

(Unit: RMB'000)

Item	2011	2010	Increase/decrease as compared with the previous year (%)
Net interest incomes	2,428,302	1,788,806	35.75
Net incomes from fees and commissions	202,469	54,726	269.97
Investment incomes	2,419	-27,356	-
Profits/losses arising from changes in fair value	7,720	3,352	-
Exchange gains/losses	6,836	976	600.41
Other business incomes	14,988	13,514	10.90
Total	2,662,734	1,834,018	45.19

8.1.3 财务状况及经营成果

(单位：人民币千元)

项目	2011 年末	2010 年末	本年比上年增减 (%)
总资产	106,705,442	75,783,399	40.80
总负债	102,252,352	72,069,023	41.88
所有者权益	4,453,090	3,714,376	19.86
净利润	998,704	570,889	74.72
现金及现金等价物净增加额	4,905,254	4,915,009	-0.20

8.1.4 长期股权投资

(单位：人民币千元)

被投资单位名称	2011 年末	2010 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
减：长期投资减值准备	825	825
合计	10,875	10,875

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	网点名称	机构地址
1	营业部	河北省石家庄市平安北大街28号
2	唐山分行	河北省唐山市新华西道136号锦江国际饭店B座
3	唐山建设北路支行	河北省唐山市路北区建设北路58号
4	唐山丰润支行	河北省唐山市丰润区新城道1-1、1-2号
5	唐山龙泽路支行	河北省唐山市龙泽北路455号、457号、459号
6	邯郸分行	河北省邯郸市丛台区滏东北大街39号
7	邯郸开发区支行	河北省邯郸市开发区友谊路5号
8	邯郸武安支行	河北省邯郸武安市向阳路169号
9	天津分行	天津市河西区围堤道124号、126号
10	天津和平支行	天津市和平区福安大街39号底商—16跃、17跃、18跃
11	天津南开支行	天津市南开区南城街1476号
12	廊坊分行	河北省廊坊市广阳道55号
13	沧州分行	河北省沧州市浮阳南大道22号
14	保定分行	河北省保定市东风西路16号
15	青岛分行	山东省青岛市香港中路61号乙远洋大厦一层东南网点、五层
16	华兴支行	河北省石家庄市中华北大街57号

8.1.3 Financial position and operation results

(Unit: RMB'000)

Item	At the end of 2011	At the end of 2010	Increase/decrease as compared with the previous year (%)
Total assets	106,705,442	75,783,399	40.80
Total liabilities	102,252,352	72,069,023	41.88
Owners' equities	4,453,090	3,714,376	19.86
Net profit	998,704	570,889	74.72
Net increase of cash and cash equivalents	4,905,254	4,915,009	-0.20

8.1.4 Long-term equity investments

(Unit: RMB'000)

Name of Investees	At the end of 2011	At the end of 2010
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
Less: provision for impairment of long-term investments	825	825
Total	10,875	10,875

8.2 Businesses of the Bank

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

No.	Branch	Address
1	Business department	No. 28, Ping'an North Street, Shijiazhuang, Hebei
2	Tangshan Branch	B Block, Jinshan International Hotel, No. 136, Xinhua West Road, Tangshan, Hebei
3	Tangshan Jianshe North Road Sub-branch	No. 58, Jianshe North Road, Lubei District, Tangshan, Hebei
4	Tangshan Fengrun Sub-branch	No. 1-1/1-2, Xincheng Road, Fengrun District, Tangshan, Hebei
5	Tangshan Longde Road Sub-branch	No. 455, 457, 459, Longze North Road, Tangshan, Hebei
6	Handan Branch	No. 39, Fudong North Street, Congtai District, Handan, Hebei
7	Handan Development Area Sub-branch	No. 5, Youyi Road, Handan Development Area, Hebei
8	Handan Wu'an Sub-branch	No. 169 Xiangyang Road, Wu'an, Handan, Hebei
9	Taianjin Branch	No. 124, 126, Weidi Road, Hexi District, Tianjin
10	Tianjin Heping Sub-branch	No. 16, 17, 18, Bottom Store, No. 39, Fu'an Street, Heping District, Tianjin
11	Tianjin Nankai Sub-branch	No. 1476, Nancheng Street, Nankai District, Tianjin
12	Langfang Branch	No. 55, Guangyang Road, Langfang, Hebei
13	Cangzhou Branch	No. 22, Fuyang South Avenue, Cangzhou, Hebei
14	Baoding Branch	No. 16, Dongfeng West Road, Baoding, Hebei
15	Qingdao Branch	5/F, Dongnan business office, 1/F, Yuanyang Building, Second, No. 61, HongKong Middle Road, Qingdao, Shandong
16	Huaxing Sub-branch	No. 57, Zhonghua North Street, Shijiazhuang, Hebei

序号	网点名称	机构地址
17	北站支行	河北省石家庄市市庄路300号
18	北新街支行	河北省石家庄市北新街116号副8号
19	长安支行	河北省石家庄市青园街61号
20	长征街支行	河北省石家庄市长征街75号
21	长江支行	河北省石家庄市长江大道9号
22	仓安路支行	河北省石家庄市槐安西路157号
23	朝阳路支行	河北省石家庄市友谊北大街313号
24	东岗路支行	河北省石家庄市东岗路77号
25	富强大街支行	河北省石家庄市富强大街23-9号
26	高新支行	河北省石家庄市裕华西路67-1号
27	工农路支行	河北省石家庄市红旗大街46-1号
28	广安街支行	河北省石家庄市广安大街28号
29	和平支行	河北省石家庄市中山西路366号
30	和平东路支行	河北省石家庄市和平东路288号
31	和平西路支行	河北省石家庄市和平西路516号
32	和中支行	河北省石家庄市和平西路56号
33	合作路支行	河北省石家庄市泰华街170号
34	华南支行	河北省石家庄市中华南大街232号
35	槐安路支行	河北省石家庄市青园街298号
36	槐北路支行	河北省石家庄市建设南大街80号
37	槐南路支行	河北省石家庄市体育南大街306号
38	新石南路支行	河北省石家庄市新石南路238号
39	建北支行	河北省石家庄市建设北大街179号
40	建华支行	河北省石家庄市中山东路452号
41	建华南大街支行	河北省石家庄市建华南大街108号
42	裕兴支行	河北省石家庄市裕华东路15号
43	健康路支行	河北省石家庄市健康路广安小区康华园19号
44	金桥支行	河北省石家庄市维明南大街169号
45	开发区支行	河北省石家庄市裕华东路173-1号
46	联盟路支行	河北省石家庄市联盟路248号
47	平安支行	河北省石家庄市平安南大街77号
48	平南支行	河北省石家庄市平安南大街190号
49	青园街支行	河北省石家庄市青园街215号
50	人民广场支行	河北省石家庄市中山东路195号
51	胜利路支行	河北省石家庄市东风路25号
52	师范街支行	河北省石家庄市自强路200号
53	石岗支行	河北省石家庄市中华北大街188号
54	四中路支行	河北省石家庄市四中路57号

No.	Branch	Address
17	Beizhan Sub-branch	No. 300, Shizhuang Road, Shijiazhuang, Hebei
18	Beixin Street Sub-branch	No. 8 of 116, Beijing Street, Shijiazhuang, Hebei
19	Chang'an Sub-branch	No. 61, Qingyuan Street, Shijiazhuang, Hebei
20	Changzheng Street Sub-branch	No. 75, Changzheng Street, Shijiazhuang, Hebei
21	Changjiang Sub-branch	No. 9, Changjiang Avenue, Shijiazhuang, Hebei
22	Cang'an Road Sub-branch	No. 157, Huai'an West Road, Shijiazhuang, Hebei
23	Chaoyang Road Sub-branch	No. 313, Youyi North Street, Shijiazhuang, Hebei
24	Donggang Road Sub-branch	No. 77, Donggang Road, Shijiazhuang, Hebei
25	Fuqiang Street Sub-branch	No. 23-9, Fuqiang Street, Shijiazhuang, Hebei
26	Gaoxin Sub-branch	No. 67-1, Yuhua West Road, Shijiazhuang, Hebei
27	Gongnong Road Sub-branch	No. 46-1, Hongqi Street, Shijiazhuang, Hebei
28	Guang'an Street Sub-branch	No. 28, Guangzhou Street, Shijiazhuang, Hebei
29	Heping Sub-branch	No. 366, Zhongshan West Road, Shijiazhuang, Hebei
30	Heping East Road Sub-branch	No. 288, Heping East Road, Shijiazhuang, Hebei
31	Heping West Road Sub-branch	No. 516, Heping West Road, Shijiazhuang, Hebei
32	Hezhong Sub-branch	No. 56, Heping West Road, Shijiazhuang, Hebei
33	Hezuo Road Sub-branch	No. 170, Taihua Street, Shijiazhuang, Hebei
34	Hua'nán Sub-branch	No. 232, Zhonghua South Street, Shijiazhuang, Hebei
35	Huai'an Road Sub-branch	No. 298, Qingyuan Street, Shijiazhuang, Hebei
36	Huaibei Road Sub-branch	No. 80, Jianshe South Street, Shijiazhuang, Hebei
37	Huai'nán Road Sub-branch	No. 306, Tiyu South Street, Shijiazhuang, Hebei
38	Xinshi South Road Sub-branch	No. 238, Xinshi South Road, Shijiazhuang, Hebei
39	Jianbei Sub-branch	No. 179, Jianshe North Street, Shijiazhuang, Hebei
40	Jianhua Sub-branch	No. 452, Zhongshan East Road, Shijiazhuang, Hebei
41	Jianhua South Street Sub-branch	No. 108, Jianhua South Street, Shijiazhuang, Hebei
42	Yuxing Sub-branch	No. 15, Yuhua East Road, Shijiazhuang, Hebei
43	Jiankang Road Sub-branch	No. 19, Kanghua Garden, Guang'an Community, Jiankang Road, Shijiazhuang, Hebei
44	Jinqiao Sub-branch	No. 169, Weiming South Street, Shijiazhuang, Hebei
45	Development Area Sub-branch	No. 173-1, Yuhua East Road, Shijiazhuang, Hebei
46	Lianmeng Road Sub-branch	No. 248, Lianmeng Road, Shijiazhuang, Hebei
47	Ping'an Sub-branch	No. 77, Ping'an South Street, Shijiazhuang, Hebei
48	Pingnan Sub-branch	No. 190, Ping'an South Street, Shijiazhuang, Hebei
49	Qingyuan Street Sub-branch	No. 215, Qingyuan Street, Shijiazhuang, Hebei
50	Renmin Plaza Sub-branch	No. 195, Zhongshan East Road, Shijiazhuang, Hebei
51	Shengli Road Sub-branch	No. 25, Dongfeng Road, Shijiazhuang, Hebei
52	Shifan Street Sub-branch	No. 200, Ziqiang Road, Shijiazhuang, Hebei
53	Shigang Sub-branch	No. 188, Zhonghua North Street, Shijiazhuang, Hebei
54	Sizhong Road Sub-branch	No. 57, Sizhong Road, Shijiazhuang, Hebei

序号	网点名称	机构地址
55	谈固南大街支行	河北省石家庄市谈固南大街A-63-10、11、12
56	谈南路支行	河北省石家庄市谈南路49号
57	体育街支行	河北省石家庄市体育南大街176号
58	维明街支行	河北省石家庄市自强路127号
59	新华东路支行	河北省石家庄市新华路65号
60	新华路支行	河北省石家庄市新华路172号
61	新华西路支行	河北省石家庄市新华路539号
62	兴凯路支行	河北省石家庄市兴凯路221号
63	友谊大街支行	河北省石家庄市新华路655号
64	友谊南大街支行	河北省石家庄市友谊南大街175号
65	裕华东路支行	河北省石家庄市裕华东路280号
66	裕华路支行	河北省石家庄市裕华东路33号
67	裕华中路支行	河北省石家庄市裕华西路7号
68	运河桥支行	河北省石家庄市建设北大街325号
69	金马路支行	河北省石家庄市裕华区谈固东街108号
70	翟营南大街支行	河北省石家庄市翟营南大街339号
71	正东路支行	河北省石家庄市正东路29号
72	中华大街支行	河北省石家庄市中华南大街348号
73	中山路支行	河北省石家庄市中华南大街26号
74	矿区支行	河北省石家庄市矿区南纬东路63号
75	正定支行	河北省正定县正定镇恒山西路95号
76	藁城支行	河北省藁城市四明街79号
77	辛集支行	河北省辛集市兴华路北段158号
78	鹿泉支行	河北省鹿泉市北斗东路8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	37,712,429	96.52	31,669,623	96.44
关注类	1,046,940	2.68	946,629	2.88
次级类	191,790	0.49	143,903	0.44
可疑类	94,991	0.24	53,777	0.16
损失类	24,711	0.06	24,016	0.07
合计	39,070,861	100.00	32,837,948	100.00

No.	Branch	Address
55	Tangunan Street Sub-branch	No. A-63-10, 11, 12, Tangu South Street, Shijiazhuang, Hebei
56	Tan 'nan Road Sub-branch	No. 49, Tan 'nan Road, Shijiazhuang, Hebei
57	Tiyu Street Sub-branch	No. 176, Tiyu South Street, Shijiazhuang, Hebei
58	Weiming Street Sub-branch	No. 127, Ziqiang Road, Shijiazhuang, Hebei
59	Xinhua East Road Sub-branch	No. 65, Xinhua Road, Shijiazhuang, Hebei
60	Xinhua Road Sub-branch	No. 172, Xinhua Road, Shijiazhuang, Hebei
61	Xinhua West Road Sub-branch	No. 539, Xinhua Road, Shijiazhuang, Hebei
62	Xingkai Road Sub-branch	No. 221, Xingkai Road, Shijiazhuang, Hebei
63	Youyi Street Sub-branch	No. 655, Xinhua Road, Shijiazhuang, Hebei
64	Youyi South Street Sub-branch	No. 175, Youyi South Street, Shijiazhuang, Hebei
65	Yuhua East Road Sub-branch	No. 280, Yuhua East Road, Shijiazhuang, Hebei
66	Yuhua Road Sub-branch	No. 33, Yuhua East Road, Shijiazhuang, Hebei
67	Yuhua Middle Road Sub-branch	No. 7, Yuhua West Road, Shijiazhuang, Hebei
68	Yunhe Bridge Sub-branch	No. 325, Jianshe North Street, Shijiazhuang, Hebei
69	Jinma Road Sub-branch	No. 108, Tangu East Street, Yuhua District, Shijiazhuang, Hebei
70	Zhuoying South Street Sub-branch	No. 339, Zhuoying South Street, Shijiazhuang, Hebei
71	Zhengdong Road Sub-branch	No. 29, Zhengdong Road, Shijiazhuang, Hebei
72	Zhonghua Street Sub-branch	No. 348, Zhonghua South Street, Shijiazhuang, Hebei
73	Zhongshan Road Sub-branch	No. 26, Zhonghua South Street, Shijiazhuang, Hebei
74	Kuangqu Sub-branch	No. 63, Nanwei East Road, Kuangqu, Shijiazhuang, Hebei
75	Zhengding Sub-branch	No. 79, Hengshan West Road, Zhengding Town, Zhengding County, Hebei
76	Gaocheng Sub-branch	No. 79, Siming Street, Gaocheng, Hebei
77	Xinji Sub-branch	No. 158, Xinghua Road (N), Xinji, Hebei
78	Luquan Sub-branch	No. 8, Beidou East Road, Luquan, 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	37,712,429	96.52	31,669,623	96.44
Attention	1,046,940	2.68	946,629	2.88
Secondary	191,790	0.49	143,903	0.44
Doubtful	94,991	0.24	53,777	0.16
Loss	24,711	0.06	24,016	0.07
Total	39,070,861	100.00	32,837,948	100.00

(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	226,342	169,168	57,174

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	102,061	595,759	697,820	90,186	317,996	408,182
本期计提/转回	45,255	228,887	274,142	50,575	277,763	328,338
本期转出	2,194	-	2,194	-	-	-
本期核销	-	-	-	38,700	-	38,700
其他变化	-7,782	930	-6,852	-	-	-
期末余额	141,728	825,576	967,304	102,061	595,759	697,820

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。

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	5,117,999	4,113,343
公司贷款和垫款	32,226,147	28,064,922
信用卡透支	1,460,227	449,301
已减值贷款	266,488	210,382
贷款总额	39,070,861	32,837,948

(二) 按性质列示

(单位:人民币千元)

项目	期末	期初
短期贷款	23,370,167	16,500,987
中长期贷款	13,757,482	15,735,415
贴现	1,617,779	388,714
已减值贷款	266,488	210,382
垫款	41,632	2,450
进出口押汇	17,313	-
贷款总额	39,070,861	32,837,948

(2) Overdue loans

(Unit: RMB'000)

Item	End of period	Beginning of period	Change
Overdue loans	226,342	169,168	57,174

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	102,061	595,759	697,820	90,186	317,996	408,182
Amounts provided for/transferred back in the period	45,255	228,887	274,142	50,575	277,763	328,338
Amounts transferred out in the period	2,194	–	2,194	–	–	–
Amounts written off in the period	–	–	–	38,700	–	38,700
Other changes	–7,782	930	–6,852	–	–	–
Balance at the end of the period	141,728	825,576	967,304	102,061	595,759	697,820

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.

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	5,117,999	4,113,343
Corporate loans and advances	32,226,147	28,064,922
Credit card overdrafts	1,460,227	449,301
Impaired loans	266,488	210,382
Total loans and advances	39,070,861	32,837,948

(2) By loan nature

(Unit: RMB'000)

Item	End of period	Beginning of period
Short-term loans	23,370,167	16,500,987
Long-medium term loans	13,757,482	15,735,415
Discounted loans	1,617,779	388,714
Impaired loans	266,488	210,382
Advances	41,632	2,450
Import & export negotiation	17,313	–
Total loans and advances	39,070,861	32,837,948

(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	178,810	0.46%	99,140	0.30%
采矿业	155,000	0.40%	379,200	1.15%
制造业	12,444,175	31.85%	10,482,951	31.92%
电力、燃气及水的生产和供应业	1,022,000	2.62%	1,687,279	5.14%
建筑业	1,901,159	4.87%	856,840	2.61%
交通运输、仓储和邮政业	2,065,622	5.29%	2,003,357	6.10%
信息传输、计算机服务和软件业	107,780	0.28%	29,907	0.09%
批发和零售业	5,711,586	14.62%	5,647,423	17.20%
住宿和餐饮业	102,950	0.26%	90,887	0.28%
金融业	1,253,545	3.21%	344,536	1.05%
房地产业	1,603,649	4.10%	1,994,378	6.07%
租赁和商务服务业	1,391,922	3.56%	2,524,739	7.69%
科学研究、技术服务和地质勘查业	117,800	0.30%	72,050	0.22%
水利、环境和公共设施管理业	2,106,510	5.39%	1,689,448	5.14%
居民服务和其他服务业	66,304	0.17%	34,221	0.10%
教育	1,391,632	3.56%	1,719,410	5.24%
卫生、社会保障和社会福利业	386,950	0.99%	293,000	0.89%
文化、体育和娱乐业	52,388	0.13%	61,937	0.19%
公共管理和社会组织	417,000	1.07%	367,609	1.12%
个人贷款	6,594,079	16.88%	2,459,636	7.49%
贷款总额	39,070,861	100%	32,837,948	100%

(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	7,273,800	8,864,077
保证贷款	14,988,675	11,532,487
担保物贷款	16,808,386	12,441,384
其中：抵押贷款	11,212,302	9,779,354
质押贷款	5,596,084	2,662,030
贷款总额	39,070,861	32,837,948

(3) By industrial category

(Unit: RMB'000)

Item	End of period		Beginning of period	
	Amount	Percentage (%)	Amount	Percentage (%)
Agriculture, forestry stockbreeding and fishery	178,810	0.46%	99,140	0.30%
Mining	155,000	0.40%	379,200	1.15%
Manufacture	12,444,175	31.85%	10,482,951	31.92%
Production and supply of power, gas and water	1,022,000	2.62%	1,687,279	5.14%
Construction	1,901,159	4.87%	856,840	2.61%
Transportation, storage and post	2,065,622	5.29%	2,003,357	6.10%
Information communication, computer service and software	107,780	0.28%	29,907	0.09%
Wholesale and retail	5,711,586	14.62%	5,647,423	17.20%
Hotel and restaurant	102,950	0.26%	90,887	0.28%
Finance	1,253,545	3.21%	344,536	1.05%
Real estate	1,603,649	4.10%	1,994,378	6.07%
Lease and commercial service	1,391,922	3.56%	2,524,739	7.69%
Scientific research, technological service and geologic prospecting	117,800	0.30%	72,050	0.22%
Hydrologic, environment and public facility management	2,106,510	5.39%	1,689,448	5.14%
Resident service and other service	66,304	0.17%	34,221	0.10%
Education	1,391,632	3.56%	1,719,410	5.24%
Health, social security and social welfare	386,950	0.99%	293,000	0.89%
Culture, sports and entertainment	52,388	0.13%	61,937	0.19%
Public management and social organization	417,000	1.07%	367,609	1.12%
Personal loans	6,594,079	16.88%	2,459,636	7.49%
Total loans	39,070,861	100%	32,837,948	100%

(4) By collateral

(Unit: RMB'000)

Item	End of period	Beginning of period
Fiduciary loans	7,273,800	8,864,077
Guarantee loans	14,988,675	11,532,487
Collateralized loans	16,808,386	12,441,384
Among which:		
Secured loans	11,212,302	9,779,354
Pledged loans	5,596,084	2,662,030
Total loans	39,070,861	32,837,948

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)	1,509,573	1,636,334
可供出售金融资产	4,327,491	3,350,824
持有到期金融资产	15,768,458	7,745,107
应收款项类投资	6,212,889	4,982,613

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	274,142	333,429
其他应收款坏账准备(转回)/计提	8,296	6,964
存放同业损失准备计提	4	117
其他投资减值损失计提	-	-
拆出资金减值损失计提	1,984	-9,014
抵债资产减值准备	9,113	7,090
在建工程减值损失计提	-	293
合计	293,539	338,879

8.2.7 面临的主要风险及对应策略

本行的经营活动面临各种金融风险，主要包括信用风险、市场风险、操作风险和流动性风险。本行风险管理的主要内容可概括为对经营活动中所面临的各类风险进行识别、计量、监测和控制，同时满足监管部门、存款人和其他利益相关者的要求。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。

本行董事会是全员风险管理的最高决策机构，负责确定全行的总体风险偏好、风险容忍度；其下设的风险与关联交易控制委员会在董事会的授权下负责审批风险管理的政策和程序。高级管理层下设风险管理委员会，负责授权范围内信用风险、市场风险、操作风险、流动性风险的控制以及相关政策、程序的审批。本行设置风险管理部、法律合规部、运营管理部、信息技术部等部门，按照分工履行风险管理职能。

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)	1,509,573	1,636,334
Available-for-sale financial assets	4,327,491	3,350,824
Held-to-maturity financial assets	15,768,458	7,745,107
Investment in receivables	6,212,889	4,982,613

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	274,142	333,429
(Write back of)/provision for other bad debts	8,296	6,964
Provision for loss of deposits in banks and other financial institutions	4	117
Provision for impairment of other investments	–	–
Provision for impairment of amounts lending to with banks and other financial institutions	1,984	–9,014
Provision for impairment of foreclosed assets	9,113	7,090
Provision for impairment of construction in progress	–	293
Total	293,539	338,879

8.2.7 Main risks faced and countermeasures

The business activities of the Bank is confronted with various financial risks, mainly including credit risk, market risk, operation risk and liquidity risk. Main content in the risk management of the Bank can be determined as the identification, measurement, surveillance and control of the various risks and meeting the requirement of the regulatory authority, depositors and other stakeholder. The Bank has attached importance to risk management long time ago, improved the risk management and control level, followed the principles of completeness, consistency, verticality and integration, and has established the organization structure and systems covering the full risk management of credit risk, market risk, operation risk and liquidity risk, and has improved the same continuously.

Board of Director of the Bank is the top decision making authority of the Bank in risk management, and shall be responsible for determining the overall risk preference of the Bank, risk allowance; the risk and related transaction control commission under the Board of Director will, with the authorization of the Board of Director, approve the policies and procedures on risk management. The risk management commission will be established under the senior management to be responsible for the control of credit risk, market risk, operation risk and liquidity risk within the authorization and for the approval of relevant policies and procedures. The Bank has established the risk management department, legal compliance department, operation management department, and information technology department as well to perform the risk management work in line with the work division.

本行实施全面风险管理。2011年通过风险管理政策将“稳健、审慎”确立为本行的风险偏好。推行风险总监派驻制度，保证各分行正确贯彻实施总行各项风险管理政策。

（一）关于信用风险管理

本行所面临的信用风险主要来自交易对手未按约定条款履行相关义务的可能性，是本行在经营活动中面临的最主要风险。

本行授信审批委员会负责对权限内的信贷业务进行审查审批。本行风险管理部、公司银行部、小企业金融服务中心、个人银行部、金融市场部等部门按照分工履行信用风险管理职能；在各分行、石家庄营业管理部设立风险管理部、公司银行部、个人银行部、小企业金融服务中心，按规定对辖内信用风险进行管理。

2011年，本行不断推动信用风险管理机制建设，全面提高信用风险管理能力。

一是强调授信工作的针对性和灵活性。通过年度授信工作指引的制定和实施，对全行授信业务进行规范和指导，并根据市场形势不定期对政策进行微调。

二是夯实贷后管理基础。本行出台和实施与经营现状相适应的制度和流程，对贷款用途、贷款期限等进行规范。通过信贷风险管理系统实施非现场监测，并实施贷后管理和授信审批挂钩联动制度。

三是细化信贷资产风险分类标准。2011年，本行对信贷资产进行五级风险分类的基础上，将信贷资产由十级细分为十二级。

四是开发应用新一代信贷风险管理系统。新一代信贷风险管理系统于2011年5月23日成功上线，实现了信贷业务全覆盖、全流程管理。

（二）关于市场风险管理

本行面临的市场风险主要为因市场价格(利率、汇率和股票价格)的不利变动而使表内和表外业务发生损失的可能性。市场风险可能影响本行所有市场风险敏感性金融产品，包括贷款、存款、拆放以及证券。

本行设立风险管理部、金融市场部、计划财务部等部门按照分工履行市场风险管理职能；2011年，根据监管要求和自身特点，制定实施市场风险管理政策和流程，对市场风险实施限额管理，定期开展压力测试。

本行将业务分为交易账户和银行账户。交易账户包括由以交易为目的持有及为规避交易账户市场风险而持有的可以自由交易的金融工具头寸。银行账户指交易账户之外的资产和负债。

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、限额控制；在银行账户市场风险管理方面，本行通过定期监测利率敏感性缺口，适时调整资产负债结构。

The Bank performed the full risk management. In 2011, the Bank determined “Steadiness and Prudence” as the risk preference of the Bank in the risk management policy. The Bank launched the risk supervisor residence system to ensure that the branches will correctly implement the risk management policies of the headquarters.

(1) Credit risk management

Credit risk faced by the Bank is mainly derived from the possibility that counterparty in transaction fails to perform the relevant obligations as agreed, which constitutes the main risk faced by the Bank in business.

Credit Approval Commission of the Bank will be responsible for the review and approval of the credit business of the Bank. The risk management department, corporate banking department, small enterprise financial service center, individual banking department, financial market department etc of the Bank will perform the risk management functions according to work division; in addition, the Bank has established risk management department, corporate banking department, small enterprise financial service center, individual banking department etc in the branches and Shijiazhuang Business Management Department to management credit risk within the region.

In 2011, the Bank has continuously promoted the credit risk management system to fully enhance the credit risk management capacity of the Bank.

Firstly, emphasize to be targeted and flexible in performance; issue and implement the guidelines on annual credit work to regulate and guide the credit business of the Bank, and make slight adjustment on a irregular basis based on the market condition;

Secondly, reinforce the post-credit management; the Bank has issued the systems and process matching the business condition to regulate the purpose of loan, period of loan etc; carry out the non-field surveillance by the credit risk management system, and link the post-credit management with credit approval.

Thirdly, detail the risk classification standard on credit assets; in 2011, the Bank detail the classification of 10 levels into 12 levels based on the five-layer risk classification.

Fourthly, develop and apply new generation of credit risk management system; the Bank launched the new generation of credit risk management system on May 23, 2011 successfully, which realized the full coverage and full process management of credit business.

(2) Market risk management

Market risk faced by the Bank is mainly subject to the possibility of on/off balance business loss due to adverse changes of market price (interest rates, exchange rates and stock prices). Market risk may have an impact on the Bank's financial products sensitive to market risk, including loans, deposits, loan at call and securities.

The Bank has set up the following departments, such as risk management department, financial market department, Planning and Finance department and other departments, for the purpose of division-based performance of market risk management functions; in 2011, 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, and carried out regular stress tests.

The Bank divides the business into trading book and banking book. Trading book covers the position of financial instruments in free trading held for trading purposes and the avoidance of market risk for trading book. Banking book refers to the assets and liabilities out of the trading book.

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 respect of market risk management for banking book, the Bank conducts regular monitoring of interest rate sensitivity gap and makes timely adjustment to asset-liability structure.

（三）关于操作风险管理

本行坚定合规风险管理理念。在激烈的市场竞争中，坚定稳健审慎的可持续发展的理念，坚持风险防控不动摇。2011年，本行根据不断变化的操作风险防控形势，强化会计结算、票据业务、电子银行、信用卡、信息科技等重点业务领域和关键环节操作风险防范。

2011年，本行没有发生案件和操作风险事故。

（四）关于流动性风险管理

本行不断建立健全流动性风险管理体系，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。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，确保流动性满足正常的业务发展需要。

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，本行董事会共召开董事会会议4次，具体情况如下：

（一）2011年4月13日，本行第三届董事会第十次会议在本行召开，与会董事学习了中国银监会《银行业金融机构从业人员职业操守指引》，听取了《二〇一〇年度内部审计工作报告》、《关于二〇一〇年度市场风险评价的报告》、《内审部二〇一〇年履职情况报告》以及风险与关联交易控制委员会《关于关联方名单确认情况的通报》、《二〇一〇年关联交易情况汇报》，同意将关联交易情况向股东大会报告，审议通过了《二〇一〇年度董事会工作报告》、《二〇一〇年年度报告（正文）》、《二〇一〇年度财务决算报告及利润分配预案》、《关于高级管理人员二〇一〇年度经营绩效考核情况的议案》、《二〇一一年度高级管理人员经营绩效考核方案》、《关于王彬同志辞去第三届董事会董事的议案》、《关于召开二〇一〇年度股东大会的议案》等7项议案，并对董事和高级管理人员二〇一〇年履职情况进行了评价。

（二）2011年7月26日，本行第三届董事会第十一次会议在石家庄召开，会议听取了《二〇一一年上半年经营情况通报》，审议了《关于河北国信资产运营有限公司贷款处置的方案》、《二〇一一年增资扩股实施方案》、《关于聘任高级管理人员的议案》、《关于总行新办公楼选址及建设费用的意见》、《关于召开二〇一一年第一次临时股东大会的议案》、《关于处置河北富华塑料制品有限公司抵债土地、房产的方案》、《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7项议案，并形成决议。

（三）2011年10月27日，本行第三届董事会第十二次会议在本行召开，会议听取了《二〇一一年前三季度经营情况通报》和《二〇一一年增资扩股情况通报》，审议了《关于调整<二〇一一年度财务预算>的议案》、《关于河北建投新能源有限公司和中国城市建设控股集团有限公司重大关联交易的议案》、《河北银行第四届董事会董事候选人选任标准及产生程序》、《关于召开二〇一一年第二次临时股东大会的议案》等4项议案，并形成决议。

(3) Operational risk management

The Bank firmly insists on the compliance-driven risk management philosophy. In the fierce market competition, the Bank upholds firm, sound and prudent concept of sustainable development, and adheres to the risk prevention and control unswervingly. In 2011, the Bank, based on continuous changes of operational risk prevention and control, puts more efforts on preventing operational risks associated with priority areas and key businesses such as accounting settlement, bills, e-banking, credit card, and information-based technology business.

In 2011, there is no case and incident related to operational risk in the Bank.

(4) Liquidity risk management

The Bank continues to establish and perfect management system of liquidity risks, clearly defines management authorities and duties, continuously improves mechanisms for identifying, measuring, monitoring, pre-caution and reporting of liquidity risks as well as carries out stress tests regularly. Based on the forecast for daily liquidity requirement, and taking into account of seasonality and periodic factors, and the market conditions, the Bank reasonably classifies 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.

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 April 13, 2011, the 10th Meeting of the 3rd session of the Board of Directors of the Bank was held in the Bank, and the participating directors learn “Guidance on the Professional Conduct of Practitioners of Banking Financial Institutions” issued by China Banking Regulatory Commission; the meeting listens to “Annual internal audit report for 2010”, “Report of market risk assessment for 2010” and “Performance report of Internal Audit Department in 2010” along with “Confirmation Report of the List of Related Parties” and “Related transaction report for 2010” presented by the Risk and Related Transaction Control Committee, approves the report of related transactions to the general meeting of shareholders, then examines and adopts “Annual work report of the Board for 2010”, “2010 Annual report (full text)”, “Final Financial Report and profit distribution plan for 2010”, “Resolution on management performance evaluation for senior managers in 2010”, “Plan for management performance evaluation for senior managers for 2011”, “Resolution on resignation of Wang Bin as a director of the Board” as well as “Resolution on Holding 2010 Annual General Meeting”, and finally evaluates the performance of the directors and senior managers in 2010.

(2) On July 26, 2011, the 11th meeting of the 3rd session of the Board of Directors of the Bank was held in Shijiazhuang. At the meeting, “Report on Results of Operations for the First Half of 2011” was heard and, 7 resolutions were considered and approved: “Loan disposal program for Hebei Guoxin Assets Operation Co., Ltd.”, “Implementation plan for capital and share increase in 2011”, “Resolution on the hiring senior managers”, “Opinion on site selection and construction cost of new building of head office”, “Resolution on holding first extraordinary general meeting in 2011”, “Plan for disposing bonded land and property of Hebei Fuhua Plastic Co., Ltd” and “Resolution on Engagement of RSM China Certified Public Accountants Co., Ltd As Auditor of the Bank”, and finally the resulting resolutions were formed.

(3) On October 27, 2011, the 12th 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 2011” and “Notification of capital and share increase in 2011” were heard, and 4 resolutions, being the “Resolution on Adjusting the ‘Financial Budget for 2011’”, “Resolution on material related party transactions between HECIC New-energy Co., Ltd. and China City Construction Holding Group Company”, and “Resolution on holding second extraordinary general meeting in 2011”, were considered and approved, and finally the resulting resolutions were formed.

(四) 2011年12月23日,本行第四届董事会第一次会议在石家庄召开,会议审议了《关于选举董事长和副董事长的议案》、《董事会专门委员会组成方案》、《关于聘任行长的议案》、《关于聘任副行长和总会计师的议案》、《关于聘任董事会秘书的议案》、《二〇一二年至二〇一四年资本补充规划》、《二〇一二年度财务预算》、《二〇一二年分支机构设立计划》、《二〇一二年总体经营目标与主要工作措施》、《关于修改公司章程的议案》、《关于修改<股东大会议事规则>的议案》、《关于修改<董事会议事规则>的议案》、《行长工作细则》、《董事会秘书工作细则》等14项议案,并形成决议。

报告期内,本行董事会共召开董事会临时会议3次,具体情况如下:

(一) 2011年1月21日,本行第三届董事会二〇一一年第一次临时会议以通讯方式召开,会议审议通过了河北西柏坡发电有限责任公司5000万元流动资金贷款额度,并形成决议。

(二) 2011年5月23日,本行第三届董事会二〇一一年第二次临时会议以通讯方式召开,会议审议了《关于捐建“山区教育扶贫工程”项目的意见》,并形成决议。

(三) 2011年12月5日,本行第三届董事会二〇一一年第三次临时会议以通讯方式召开,会议审议了《关于董事会换届选举的议案》、《关于变更注册资本的议案》、《关于修改公司章程的议案》和《关于召开二〇一一年第三次临时股东大会的议案》等4项议案,并形成决议。

8.3.2 董事会对股东大会决议的执行情况

本行二〇一〇年度股东大会审议通过了《二〇一〇年度财务决算报告及利润分配方案》。同意如下利润分配方案。根据决议本行对2010年度利润进行了分配:按净利润的10%提取法定盈余公积金5714万元;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6930万元;按净利润的5%提取任意盈余公积金2857万元;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30000万元。对本行2009年度调增的2369万元净利润,按《2009年度利润分配方案》进行了分配。

二〇一一年第一次临时股东大会审议通过了《二〇一一年增资扩股实施方案》,新增股份12亿股,使总股本达到32亿股,截至2011年末,认股资金已全部到位,正在办理审批手续。

二〇一一年第二次临时股东大会审议通过了《关于调整<二〇一一年度财务预算>的议案》,根据股东大会决议,本行二〇一一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。

二〇一一年第三次临时股东大会审议通过了《关于董事会换届选举的议案》,选举产生了第四届董事会,目前已经按规定履行职责;通过的《关于变更注册资本的议案》、《关于修改公司章程的议案》和《关于召开二〇一一年第三次临时股东大会的议案》,目前已经报监管部门等待批准。

(4) On December 23, 2011, the 1st meeting of the 4th session of the Board of Directors of the Bank was held in Shijiazhuang, at which 14 resolutions were examined and formed, including “Resolution on electing Chairman and Vice Chairman”, “Plan for the composition of special committees under the Board of Directors”, “Resolution on the governor appointment”, “Resolution on the appointment of deputy governor and chief accountant”, “Resolution on the appointment of the Secretary of the Board”, “Plan for replenishing capital from 2012 to 2014”, “Financial Budget for 2012”, “Plan on Branch Establishment for 2012”, “Overall business objective and main measures in 2012”, “Resolution on the modification of the Articles of Association”, “Resolution on the modification of rule of procedure of shareholders meeting”, “Resolution on the modification of rule of procedure of the Board of Directors”, “Working Rules of the governor”, along with “Working Rules of the Secretary of the Board”.

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

(1) On January 21, 2011, the first extraordinary meeting of the third session of the Board of Directors of the Bank in 2011 was held in the form of communication means, at which working capital loans amounting to RMB 50 million Yuan granted to Hebei Xibaipo Power Generation Co., Ltd were examined and approved, and the resulting resolution was formed.

(2) On May 23, 2011, the second extraordinary meeting of the third session of the Board of Directors of the Bank in 2011 was held in the form of communication means, at which “Opinion on the donation of ‘Mountain Educational Poverty Alleviation Project’” was examined and the resulting resolution was formed.

(3) On December 5, 2011, the third extraordinary meeting of the third session of the Board of Directors of the Bank in 2011 was held in the form of communication means, at which 4 resolutions were examined and formed, including “Resolution on general election of the Board of Directors”, “Resolution on the change of registered capital”, “Resolution on the modification of the Articles of Association” and “Resolution on holding third extraordinary general meeting in 2011”.

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

At the 2010 Annual General Meeting of the Bank, the “Financial Report and Profit Distribution Plan for 2010” was considered and approved, and the following profit distribution plan was defined. Pursuant to the resolution, the Bank distributed the profits in 2010: it transferred an amount of RMB 57,140,000 (representing 10% of its net profit) to the statutory surplus reserve, an amount of RMB69,300,000 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 RMB28,570,000 (representing 5% of its net profit) to the discretionary surplus reserve. The shareholders shall be distributed for cash dividend of RMB 300 million Yuan paid on the basis of RMB1.5 Yuan (including tax) for every 10 shares, with 2 billion capital stocks as of December 31, 2010 as the base. For net profit of RMB 23,690,000 Yuan newly added in 2009, “Profit Distribution Plan for 2009” will prevail.

the first extraordinary general meeting in 2011 considered and approved “Implementation plan of capital and share increase in 2011”, with newly increased shares of 1.2 billion and capital stock totaling to 3.2 billion, and then as of the end of 2011, subscription funds were ready in place, and examination and approval procedures were on the way.

The second extraordinary general meeting in 2011 examined and approved “Resolution on Adjusting the ‘Financial Budget for 2011’”, and according to the resolutions of the general meeting, the Bank will carry out new 2011 financial budget and then adjust the assessment indicators according to the budget.

The third extraordinary general meeting in 2011 examined and approved “Resolution on general election of the Board of Directors”, and elected the fourth session of the Board, which has performed their duties as per the provisions; “Resolution on the change of registered capital”, “Resolution on the modification of the Articles of Association” and “Resolution on holding third extraordinary general meeting in 2011” have currently been reported to the regulatory authorities for approval.

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、提名委员会、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14次，审议或听取了《关于入股库尔勒市商业银行股份有限公司的意见》、《关于总行新办公楼选址及建设费用的意见》、《二〇一二年度财务预算》、《二〇一二年度分支机构设立计划》、《关于核销非信贷不良资产保定市红星城市信用社同业存款的议案》、《二〇一〇年关联交易情况汇报》、《关于确认本行关联方名单的议案》、《河北西柏坡发电有限责任公司5000万元流动资金贷款额度》、《河北建投新能源有限公司1亿元授信额度的议案》、《中国城市建设控股集团有限公司向本行申请的1.5亿元授信额度》、《二〇一〇年审计报告》、《二〇一〇年度内部审计工作报告》、《关于二〇一〇年度市场风险评价的报告》、《内审部二〇一〇年履职情况报告》、《关于高级管理人员二〇一〇年度经营绩效考核情况的议案》、《二〇一一年度高级管理人员经营绩效考核方案》、《关于聘任高级管理人员的议案》、《关于第四届董事会董事候选人任职资格的议案》等18项议案，有效发挥了专业职能。

8.4 利润分配预案

经审计，本行2011年度实现净利润99712万元，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9971万元；
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17254万元；
3. 按净利润的5%提取任意盈余公积金4986万元；
4. 股息分配方案

2011年8月31日前在册股本（以下称老股本）每10股派现1.70元（含税）。对于2011年9月1日后新入股的股本（以下称新股本）视入股时间分别进行以下分配：2011年9月份入股的股本每10股派现0.425元（含税）；2011年10月份入股的股本每10股派现0.283元（含税）；2011年11月份入股的股本每10股派现0.142元（含税）；2011年12月份入股的股本不参与2011年度利润分配。

经上述利润分配后，本行未分配利润余额52244万元，盈余公积金余额41680万元，一般风险准备余额56735万元。

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. During the reporting period, 14 meetings from various special committees under the Board of Directors have been convened to examine or hear the following 18 resolutions, covering “Opinion on equity participation in Commercial Bank of Korla City”, “Opinion on site selection and construction cost of new building of head office”, “Financial Budget for 2012”, “Plan on Branch Establishment for 2012”, “Resolution on writing off non-credit non-performing asset of interbank deposits of Baoding Hongxing urban credit cooperatives”, “Related transaction report for 2010”, “Resolution on the Confirmation of the List of Related Parties to the Bank”, “Working capital loans amounting to RMB 50 million Yuan granted to Hebei Xibaipo Power Generation Co., Ltd”, “Resolution on credit line of RMB 100 million Yuan for HECIC New-energy Co., Ltd.”, “Application of credit line of RMB 150 million Yuan for China City Construction Holding Group Company”, “2010 Audit report”, “Annual internal audit report for 2010”, “Report of market risk assessment for 2010”, “Performance report of Internal Audit Department in 2010”, “Resolution on management performance evaluation for senior managers in 2010”, “Plan for management performance evaluation for senior managers for 2011”, “Resolution on the hiring senior managers” as well as “Resolution on the candidates for the Fourth session of the Board of Directors”, which effectively plays the professional functions.

8.4 Profit distribution plan

Our audited net profit for 2011 was RMB997.12 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 RMB99.71 million based on 10% of the net profit to its statutory surplus reserve.
2. Transferred an amount of RMB172.54 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 RMB49.86 million based on 5% of the net profit to its discretionary surplus reserve.
4. Dividend distribution plan

Cash dividend was paid on the basis of RMB1.70 Yuan (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 RMB0.425 Yuan (including tax) for every 10 shares in the share capital acquired in September 2011; cash dividend of RMB0.283 Yuan (including tax) for every 10 shares in the share capital acquired in October 2011; cash dividend of RMB0.142 Yuan (including tax) for every 10 shares in the share capital acquired in November 2011; and nil for the share capital acquired in December 2011 in annual profit distribution for 2011.

After the above profit distribution, the Bank features the balance of undistributed profit of RMB 522.44 million Yuan, the balance of surplus reserve of RMB 416.80 million Yuan, and the balance of general risk reserve of RMB 567.35 million Yuan.

监事会报告

9.1 监事会会议情况

2011年4月13日，第三届监事会第七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关于关联方名单确认情况的通报，审议通过了《二〇一〇年度财务决算报告及利润分配预案》、《二〇一〇年年度报告（正文）》、《二〇一〇年关联交易情况汇报》、《二〇一〇年度监事会报告》等4项议案。

2011年7月25日，第三届监事会第八次会议在河北翠屏山迎宾馆召开，会议由盛俊龙监事长主持。会议审议通过了《关于建议对关联交易进行专项审计的议案》。

2011年10月26日，第三届监事会第九次会议在石家庄世贸广场酒店召开，会议由盛俊龙监事长主持。会议审议通过了《本行第四届监事会监事候选人提名标准及产生程序》。

2011年12月21日，第三届监事会第十次会议在石家庄世贸广场酒店召开，会议由盛俊龙监事长主持。会议审议了《监事会对董事、高管人员履职评价办法》。

2011年12月5日，第三届监事会二〇一一年第一次临时会议，以通讯方式召开，会议由盛俊龙监事长主持。会议审议了《关于推荐第四届监事会监事候选人的议案》。

2011年12月23日，第四届监事会第一次会议在河北翠屏山迎宾馆召开，会议由盛俊龙监事长主持，会议审议了《第四届监事会审计委员会和提名委员会组成方案》、《关于选举张洪洋先生为第四届监事会提名委员会主任委员的议案》、《关于选举付雪丽女士为第四届监事会审计委员会主任委员的议案》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，没有发现本行董事、高级管理层履行职务时有违法违规，违反章程或损害本行及股东利益的行为。

（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。

Report of Board of Supervisors

9.1 Meetings of Board of Supervisors

On April 13, 2011, the 7th meeting of the 3rd session of the Board of Supervisors was convened in the Bank, and chaired by Sheng Junlong, the chief supervisor. The meeting heard “Confirmation Report of the List of Related Parties” presented by the Risk and Related Transaction Control Committee, and examined and approved “Final Financial Report and profit distribution plan for 2010”, “2010 Annual report (full text)”, “Related transaction report for 2010” along with “Annual report of the Board of Supervisors for 2010”.

On July 25, 2011, the 8th meeting of the 3rd session of the Board of Supervisors was convened in the Cuipingshan Guest House, Hebei, and chaired by Sheng Junlong, the chief supervisor. The meeting examined and approved “Resolution on the suggestions of special audit on related party transactions”.

On October 26, 2011, the 9th meeting of the 3rd session of the Board of Supervisors was convened in Shijiazhuang World Trade Plaza Hotel, and chaired by Sheng Junlong, the chief supervisor. The meeting examined and approved “Nomination standards and procedures of the candidates for the fourth session of the Board of Supervisors”.

On December 21, 2011, the 10th meeting of the 3rd session of the Board of Supervisors was convened in Shijiazhuang World Trade Plaza Hotel, and chaired by Sheng Junlong, the chief supervisor. The meeting examined “Performance evaluation approaches for the directors and senior managers by the Board of Supervisors”.

On December 5, 2011, the first extraordinary meeting of the third session of the Board of Supervisors in 2011 was held in the form of communication means and chaired by Sheng Junlong, the chief supervisor. The meeting examined “Resolution on recommending supervisor candidate for the fourth session of the Board of Supervisors”.

On December 23, 2011, the 1st meeting of the 4th session of the Board of Supervisors was held in the Cuipingshan Guest House, Hebei, and chaired by Sheng Junlong, the chief supervisor. The meeting examined the following 3 resolutions, including “Plan of the composition of Audit Committee and Nomination Committee for the fourth session of the Board of Supervisors”, “Resolution on electing Mr. Zhang Hongyang as the chairman of the Nomination Committee under the Fourth session of the Board of Supervisors” and “Resolution on electing Ms. Fu Xueli as the chairman of the Audit Committee under the Fourth session of the Board of Supervisors”.

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 prejudicial 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.

（三）募集资金情况

报告期内，本行董事会根据股东大会决议组织实施了增资扩股方案，以评估价每股2.58元的价格发行12亿股记名股票，资金全部到位。

（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2011年末，本行贷款总额3,904,233万元，其中关联贷款余额合计19,300万元，占本行贷款总额的0.494%。

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）内部控制和风险管理情况

报告期内，本行风险管理和内部控制体系较为健全、合理。在董事会的领导下，高级管理层逐步建立了全面风险管理体系，搭建了风险管理平台，颁布了风险管理政策等规范性文件及流动性风险的应急预案，试行了风险限额管理和行业压力测试，确保了流动性风险管理程序的完整和有效。

（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2010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。

(3) Use of funds raised

During the reporting period, the Board of Directors of the Bank organized and implemented Plan for Share Capital Increase according to the resolution of general meeting of shareholders, and issued 1.2 billion shares of registered shares at the appraised price of RMB 2.58 Yuan per share; the funds were fully in place.

(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 2011, the Bank's total loans reach RMB 39,042,330,000 Yuan, where the balance of associated loans totals RMB 193,000,000 Yuan, accounting for 0.494% of our total loans.

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. Under the leadership of the Board of Directors, senior management gradually established comprehensive risk management system, set up risk management platform, promulgated normative documents like risk management policy and contingency plans for liquidity risks, as well as performed the trial of risk limit management and industry stress tests, to ensure complete and effective procedures of liquidity risk management.

(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 2010 Annual General Meeting, and believes Board of Directors has seriously implemented such resolutions.

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涉及金额人民币703.77万元。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。上述诉讼不会对本行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

无

10.3 重大对外股权投资情况

无

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2011年末，本行关联贷款余额合计1.93亿元，贷款五级分类均为正常。

(单位：人民币千元)

关联方名称	2011 年末	2010 年末
中国城市建设控股集团有限公司	150,000	-
河北建投新能源有限公司	10,000	-
沧州市供水排水集团有限公司	3,000	3,000
河北灵达环保能源有限责任公司	30,000	40,000
合计	193,000	43,000

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

无

Important Matters

10.1 Significant lawsuit and arbitration

By the end of the reporting period, there were suspending lawsuits in which the Bank was the defendant, involving RMB7.0377 million. 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

None

10.3 Major external equity investments

None

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 2011, the Bank had aggregate balance of related loans of was RMB193 million, and the grade of five–category loan classification was “Pass” .

(Unit :RMB'000)

Name of related party	End of 2011	End of 2010
China City Construction Holding Group Company	150,000	–
HECIC New–energy Co., Ltd.	10,000	–
Cangzhou Water Supply and Drainage Group Co., Ltd.	3,000	3,000
Hebei Lingda Environmental–friendly Energy Co., Ltd.	30,000	40,000
Total	193,000	43,000

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 dismissal 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

None

财务报告

本行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审计，并出具了标准无保留意见的审计报告。

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.

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。

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 "Shijiazhuang Daily" and "Financial Times" during the reporting period.
- 12.5 "Articles of Association" of the Bank.

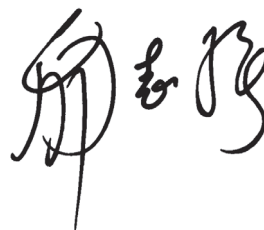
附件 Appendix

附件：河北银行2011年度审计报告及财务报表附注

Appendix: 2011 Audit Report and Notes of Financial Statements of Bank of Hebei

董事长：

Chairman:



河北银行股份有限公司董事会

Board of Directors of Bank of Hebei Co., Ltd.

二〇一二年四月十一日

April 11, 2012

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审计报告

中瑞岳华审字[2012]第3282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“贵行”)及其子公司(统称“贵集团”)财务报表,包括2011年12月31日的合并及公司资产负债表,2011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,2011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

编制和公允列报财务报表是贵行管理层的责任。这种责任包括:(1)按照企业会计准则的规定编制财务报表,并使其实现公允反映;(2)设计、执行和维护必要的内部控制,以使财务报表不存在由于舞弊或错误导致的重大错报。

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中国注册会计师职业道德守则,计划和执行审计工作以对财务报表是否不存在重大错报获取合理保证。

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

我们相信,我们获取的审计证据是充分、适当的,为发表审计意见提供了基础。

三、审计意见

我们认为,上述财务报表在所有重大方面按照企业会计准则的规定编制,公允反映了河北银行股份有限公司及其子公司2011年12月31日的合并财务状况以及2011年度的合并经营成果和合并现金流量,以及河北银行股份有限公司2011年12月31日的财务状况以及2011年度的经营成果和现金流量。



中国注册会计师:



中国注册会计师:



2012年3月15日

Audit Report

Zhongrui Yuehua Shen Zi [2012] No. 3282

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

We have audited the accompanying consolidated financial statements of Bank of Hebei Co., Ltd. (Hereinafter referred to as the "Bank") and its subsidiaries (collectively, the "Group"), which comprise the consolidated and the company balance sheets as of December 31, 2011, 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 2011, and the consolidated and the company's statements of provision for impairment of assets as of December 31, 2011, and notes to financial statements.

I. Responsibilities of management for the financial statements

The Bank's management shall be responsible to prepare and fairly present financial statements, including: (1) preparation of financial statements in accordance with the provisions of the Accounting Standards for Enterprises and the reflection of its fair value; (2) Design, implementation and maintenance of the necessary internal controls to make the financial statements free of material misstatement due to fraud or error.

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

We believe that the said financial statements prepared in accordance with the provisions of the Accounting Standards for Enterprises in all material respects fairly reflect the consolidated financial position as at December 31, 2011 and 2011 consolidated results of operations and consolidated cash flow for the Bank of Hebei Co., Ltd. and its subsidiaries, along with the financial position as at December 31, 2011 and 2011 operating results and cash flows of the Bank of Hebei Co., Ltd.



Chinese Certified Public Accountant:



Chinese Certified Public Accountant:



March 15, 2012

合并资产负债表

2011年12月31日

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	期末金额	期初金额
资产：			
现金	八、1	430,618	464,326
存放中央银行款项	八、1	18,982,370	15,000,423
贵金属		-	-
存放联行款项		-	-
存放同业款项	八、2	10,016,568	1,221,700
拆出资金	八、3	37,805	81,456
交易性金融资产	八、4	1,509,573	1,636,334
衍生金融资产		-	-
买入返售金融资产	八、5	6,796,282	7,501,079
应收款项类金融资产	八、6	6,212,889	4,982,613
应收利息	八、7	431,645	262,314
发放贷款和垫款	八、8	38,103,557	32,140,128
可供出售金融资产	八、9	4,327,491	3,350,824
持有至到期投资	八、10	15,768,458	7,745,107
长期股权投资	八、11	10,875	10,875
投资性房地产	八、13	29,522	30,306
固定资产	八、12	251,170	237,827
在建工程	八、14	19,025	15,232
无形资产	八、15	58,978	54,873
递延所得税资产	八、16	193,956	173,034
其他资产	八、17	3,524,660	874,948
资产总计		106,705,442	75,783,399

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Consolidated Balance Sheet

December 31, 2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Ending amount	Beginning amount
Assets			
Cash	VIII. 1	430,618	464,326
Deposit in Central Bank	VIII. 1	18,982,370	15,000,423
Noble metals		-	-
Deposit in correspondent Bank		-	-
Deposits with banks and non-bank financial institutions	VIII. 2	10,016,568	1,221,700
Lending to banks and other institutions	VIII. 3	37,805	81,456
Tradable financial assets	VIII. 4	1,509,573	1,636,334
Derivative financial assets		-	-
Buying back the sale of financial assets	VIII. 5	6,796,282	7,501,079
Account receivable financial assets	VIII. 6	6,212,889	4,982,613
Interest receivable	VIII. 7	431,645	262,314
Issuance of loans and advances	VIII. 8	38,103,557	32,140,128
Salable financial assets	VIII. 9	4,327,491	3,350,824
Investment from holding till Maturity	VIII. 10	15,768,458	7,745,107
Long-term equity investment	VIII. 11	10,875	10,875
Investment real estates	VIII. 13	29,522	30,306
Fixed assets	VIII. 12	251,170	237,827
Construction in progress	VIII. 14	19,025	15,232
Intangible assets	VIII. 15	58,978	54,873
Deferred income tax assets	VIII. 16	193,956	173,034
Other assets	VIII. 17	3,524,660	874,948
Total Assets		106,705,442	75,783,399

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

合并资产负债表(续)

2011年12月31日

编制单位: 河北银行股份有限公司

单位: 人民币千元

项目	注释	期末金额	期初金额
负债:			
向中央银行借款		9,889	-
联行存放款项		-	-
同业及其他金融机构存放款项	八、18	12,878,486	67,929
拆入资金	八、19	937,805	-
交易性金融负债		-	-
衍生金融负债		-	-
卖出回购金融资产款	八、20	7,037,857	1,959,661
吸收存款	八、21	73,788,757	67,790,588
应付职工薪酬	八、22	72,972	39,264
应交税费	八、23	117,275	102,661
应付利息	八、24	541,625	349,847
预计负债	八、27	121,428	118,344
应付债券	八、25	795,406	794,216
递延所得税负债	八、26	14,711	-
其他负债	八、28	5,936,141	846,513
负债合计		102,252,352	72,069,023
股东权益:			
股本	八、29	2,000,000	2,000,000
资本公积	八、30	559,184	517,823
减: 库存股		-	-
盈余公积	八、31	416,797	267,229
一般风险准备	八、32	567,348	394,807
未分配利润	八、33	884,743	510,277
外币报表折算差额		-	-
归属于母公司所有者权益合计		4,428,072	3,690,136
少数股东权益		25,018	24,240
股东权益合计		4,453,090	3,714,376
负债和股东权益合计		106,705,442	75,783,399

法定代表人:



行长:



会计机构负责人:



会计主管:



所附财务报表附注为本财务报表的组成部分

Consolidated Balance Sheet(Continued)

December 31, 2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Ending amount	Beginning amount
Liabilities:			
Due to Central Bank		9,889	-
Due to correspondent bank		-	-
Due to other banks and financial institutions	VIII. 18	12,878,486	67,929
Borrowings from banks and other financial institutions	VIII. 19	937,805	-
Tradable financial liabilities		-	-
Derivate financial liabilities		-	-
Financial assets sold for repurchase	VIII. 20	7,037,857	1,959,661
Deposit-taking	VIII. 21	73,788,757	67,790,588
Employee compensations payable	VIII. 22	72,972	39,264
Taxes and dues payable	VIII. 23	117,275	102,661
Interest payable	VIII. 24	541,625	349,847
Estimated liabilities	VIII. 27	121,428	118,344
Bonds payable	VIII. 25	795,406	794,216
Deferred income tax liabilities	VIII. 26	14,711	-
Other liabilities	VIII. 28	5,936,141	846,513
Total liabilities		102,252,352	72,069,023
Shareholder's equities:			
Capital stocks	VIII. 29	2,000,000	2,000,000
Public reserve	VIII. 30	559,184	517,823
Less: Treasury shares		-	-
Surplus reserve	VIII. 31	416,797	267,229
General risk reserve	VIII. 32	567,348	394,807
Undistributed profits	VIII. 33	884,743	510,277
Converted difference in Foreign Currency Statements		-	-
Total equities attributable to parent company's owner		4,428,072	3,690,136
Minority equities		25,018	24,240
Total shareholder's equities		4,453,090	3,714,376
Total liabilities and shareholder's equities		106,705,442	75,783,399

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

合并利润表

2011年度

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	本期金额	上期金额
一、营业收入		2,662,734	1,834,018
(一) 利息净收入	八、34	2,428,302	1,788,806
利息收入	八、34	3,769,854	2,672,093
利息支出	八、34	1,341,552	883,287
(二) 手续费及佣金净收入	八、35	202,469	54,726
手续费及佣金收入	八、35	208,346	58,006
手续费及佣金支出	八、35	5,877	3,280
(三) 投资收益(损失以“-”填列)	八、36	2,419	-27,356
(四) 公允价值变动损益(损失以“-”填列)	八、37	7,720	3,352
(五) 其他收入		21,824	14,490
汇兑收益(损失以“-”填列)		6,836	976
其他业务收入		14,988	13,514
二、营业支出		1,503,613	1,146,216
(一) 营业税金及附加	八、38	157,271	107,393
(二) 业务及管理费	八、39	1,052,258	699,922
(三) 资产减值损失或呆账损失(转回以“-”填列)	八、40	293,539	338,879
(四) 其他业务成本		545	22
三、营业利润(亏损以“-”填列)		1,159,121	687,802
加：营业外收入	八、41	10,810	4,978
减：营业外支出	八、42	1,141	28,487
四、利润总额(亏损以“-”填列)		1,168,790	664,293
减：所得税费用	八、43	170,086	93,404
五、净利润(亏损以“-”填列)		998,704	570,889
归属于母公司所有者的净利润		997,926	571,149
少数股东损益		778	-260
六、每股收益：			
(一) 基本每股收益	八、44	0.50	0.29
(二) 稀释每股收益	八、44	0.50	0.29
七、其他综合收益	八、45	41,361	-40,855
八、综合收益总额		1,040,065	530,034
归属于母公司所有者的综合收益总额		1,039,287	530,294
归属于少数股东的综合收益总额		778	-260

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Consolidated Income Statement

2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Amount of this year	Amount of last year
I. Business incomes		2,662,734	1,834,018
1 Net Interest incomes	VIII. 34	2,428,302	1,788,806
Interest incomes	VIII. 34	3,769,854	2,672,093
Interest expenses	VIII. 34	1,341,552	883,287
2 Net incomes from fees and commissions	VIII. 35	202,469	54,726
Incomes from fees and commissions	VIII. 35	208,346	58,006
Expenditure for fees and commissions	VIII. 35	5,877	3,280
3 Investment incomes (loss as in “-”)	VIII. 36	2,419	-27,356
4 Profit and loss from fair value change (loss as in “-”)	VIII. 37	7,720	3,352
5 Other incomes		21,824	14,490
Profit from exchange (loss as in “-”)		6,836	976
Other business incomes		14,988	13,514
II. Business expenditure		1,503,613	1,146,216
1 Business taxes and surcharges	VIII. 38	157,271	107,393
2 Business and management fee	VIII. 39	1,052,258	699,922
3 Asset depreciation loss or doubtful debt loss (reversal as in “-”)	VIII. 40	293,539	338,879
4 Other business cost		545	22
III. Operating profit (loss as in “-”)		1,159,121	687,802
Plus: non- operating incomes	VIII. 41	10,810	4,978
Minus: non- operating expenditure	VIII. 42	1,141	28,487
IV. Total profit (loss as in “-”)		1,168,790	664,293
Minus: income tax expense	VIII. 43	170,086	93,404
V. Net profit (loss as in “-”)		998,704	570,889
Net profit attributable to the owner of parent company		997,926	571,149
Minority interests		778	-260
VI. Earning per share			
1 Basic earning per share	VIII. 44	0.50	0.29
2 Dilute earning per share	VIII. 44	0.50	0.29
VII. Other consolidate incomes	VIII. 45	41,361	-40,855
VIII. Total consolidate incomes		1,040,065	530,034
Total consolidate incomes attributable to parents company's owner		1,039,287	530,294
Total consolidate incomes attributable to minority shareholders		778	-260

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

合并现金流量表

2011年度

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	本期金额	上期金额
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		18,808,726	17,194,938
向中央银行借款净增加额		9,889	
向其他金融机构拆入资金净增加额		6,016,305	1,959,661
收取利息、手续费及佣金的现金		1,794,790	1,820,631
收到其他与经营活动有关的现金		127,870	2,244
经营活动现金流入小计		26,757,580	20,977,474
客户贷款及垫款净增加额		7,021,050	6,441,420
存放中央银行和同业款项净增加额		4,160,632	6,245,387
向其他金融机构拆出资金净增加额		2,815,760	-493,327
支付利息、手续费及佣金的现金		13,871	3,280
支付给职工以及为职工支付的现金		476,725	315,113
支付的各项税费		354,977	173,553
支付其他与经营活动有关的现金		376,679	304,422
经营活动现金流出小计		15,219,694	12,989,848
经营活动产生的现金流量净额		11,537,886	7,987,626
二、投资活动产生的现金流量			
收回投资收到的现金		918,210,209	399,154,562
取得投资收益收到的现金		723,050	216
处置固定资产、无形资产和其他长期资产收回的现金净额		174	178
收到其他与投资活动有关的现金			
投资活动现金流入小计		918,933,433	399,154,956
购建固定资产、无形资产和其他长期资产支付的现金		200,587	229,397
投资支付的现金		928,110,485	402,674,063
质押贷款净增加额			
支付其他与投资活动有关的现金			
投资活动现金流出小计		928,311,072	402,903,460
投资活动产生的现金流量净额		-9,377,639	-3,748,504
三、筹资活动产生的现金流量			
吸收投资收到的现金		3,096,000	24,240
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		3,096,000	817,752
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		350,993	141,865
支付其他与筹资活动有关的现金			
筹资活动现金流出小计		350,993	141,865
筹资活动产生的小计流量净额		2,745,007	675,887
四、汇率变动对现金的影响			
五、现金及现金等价物净增加额			
加：期初现金及现金等价物余额	八、46	4,905,254	4,915,009
	八、46	13,910,685	8,995,676
六、期末现金及等价物余额			
	八、46	18,815,939	13,910,685

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Consolidated Cash Flow Statement

2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Amount of this year	Amount of last year
I. Cash flow from operating activities:			
Net increase of client deposit and dues to banks and other financial institutions		18,808,726	17,194,938
Net increase of borrowings from Central Bank		9,889	
Net increase of borrowings from banks and other financial institutions		6,016,305	1,959,661
Cash received from interest, fees and commissions		1,794,790	1,820,631
Other operation-related cash received		127,870	2,244
Subtotal of cash inflow from operating activities		26,757,580	20,977,474
Net increase of loan and advance of clients		7,021,050	6,441,420
Net increase of deposit in Central Bank and other financial institutions		4,160,632	6,245,387
Net increase of lending to other financial institutions		2,815,760	-493,327
Cash paid for interests, fees and commissions		13,871	3,280
Cash paid to and for employees		476,725	315,113
Taxes and dues paid		354,977	173,553
Other operation-related cash paid		376,679	304,422
Subtotal of cash outflow from operation activities		15,219,694	12,989,848
Net cash flow from operation activities		11,537,886	7,987,626
II. Cash flow from investment activities:			
Cash received from return of investment		918,210,209	399,154,562
Cash received from investment incomes		723,050	216
Cash from disposal of fixed assets, intangible assets and other long-term assets		174	178
Other investment-related cash received			
Subtotal of cash inflow from investment activities		918,933,433	399,154,956
Cash paid for purchase and construction of fixed assets, intangible assets and other long-term assets		200,587	229,397
Cash paid for investment		928,110,485	402,674,063
Net increase in pledged loans			
Other investment-related cash paid			
Subtotal of cash outflow from investment activities		928,311,072	402,903,460
Net cash flow from investment activities		-9,377,639	-3,748,504
III. Cash flow from financing activities:			
Cash from investment absorption		3,096,000	24,240
Cash from bond issuances			793,512
Other financing-related cash received			
Subtotal of cash inflow from financing activities		3,096,000	817,752
Cash paid for debt repayment			
Cash paid for dividend and profit distribution or interest payment		350,993	141,865
Other financing-related cash paid			
Subtotal of cash outflow from financing activities		350,993	141,865
Net cash flow from financing activities		2,745,007	675,887
IV. Influence of exchange rate change on cash			
V. Net increase of cash and cash equivalents			
Plus: Balance of cash and cash equivalents at the beginning of the year	VIII. 46	4,905,254	4,915,009
	VIII. 46	13,910,685	8,995,676
VI. Balance of cash and cash equivalents at the end of the year	VIII. 46	18,815,939	13,910,685

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



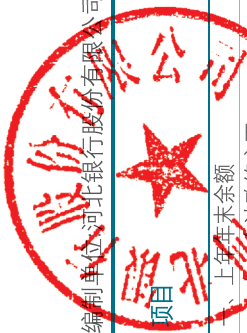
The Notes on Financial Statements attached are an integral part of these financial statements.

合并所有者权益变动表

2011年度

项目	本期金额						单位：人民币千元			
	股本	资本公积	减：库存股	专项储备	盈余公积	一般风险准备		未分配利润	其他	少数股东权益
一、上年年末余额	2,000,000	517,823	-	-	267,229	394,807	510,277	-	24,240	3,714,376
加：会计政策变更	-	-	-	-	-	-	-	-	-	-
前期差错更正	-	-	-	-	-	-	-	-	-	-
二、本年年初余额	2,000,000	517,823	-	-	267,229	394,807	510,277	-	24,240	3,714,376
三、本年增减变动金额（减少以“-”号填列）	-	41,361	-	-	149,568	172,541	374,466	-	778	738,714
（一）净利润	-	-	-	-	-	-	997,926	-	778	998,704
（二）其他综合收益	-	41,361	-	-	-	-	-	-	-	41,361
上述（一）和（二）小计	-	41,361	-	-	-	-	997,926	-	778	1,040,065
（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	-	-	-	-	149,568	172,541	-623,460	-	-	-301,351
1、提取盈余公积	-	-	-	-	149,568	-	-149,568	-	-	-
2、提取一般风险准备	-	-	-	-	-	172,541	-172,541	-	-	-
3、对所有者（或股东）的分配	-	-	-	-	-	-	-301,351	-	-	-301,351
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	-	-	-	-	-	-	-	-	-	-
（六）专项储备	-	-	-	-	-	-	-	-	-	-
1、当期提取数	-	-	-	-	-	-	-	-	-	-
2、当期使用数	-	-	-	-	-	-	-	-	-	-
四、本期末余额	2,000,000	559,184	-	-	416,797	567,348	884,743	-	25,018	4,453,090

编制单位：河北银行股份有限公司



法定代表人：



行长：



会计机构负责人：



会计主管：

所附财务报表附注为本财务报表的组成部分

Consolidated Statement of Owner's Equity

2011

Prepared by Bank of Hebei Co., Ltd.

(Unit: RMB '000)

	Amount of this year						Total owner's equity		
	Share capital	Capital surplus	Special reserve	Surplus reserve	General risk reserve	Undistributed profit			
I. Balance at the end of previous year	2,000,000	517,823	-	267,229	394,807	510,277	24,240	3,714,376	
Plus: change of accounting policy	-	-	-	-	-	-	-	-	
Correction of error in prior period	-	-	-	-	-	-	-	-	
II. Balance at the beginning of current year	2,000,000	517,823	-	267,229	394,807	510,277	24,240	3,714,376	
III. Change of increase/decrease in current year (minus as in "-")	-	41,361	-	149,568	172,541	374,466	-	778	738,714
1 Net profit	-	-	-	-	-	997,926	-	778	998,704
2 other consolidated incomes	-	41,361	-	-	-	-	-	-	41,361
Subtotal of 1 and 2 above	-	41,361	-	-	-	997,926	-	778	1,040,065
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	-	-	-	-	-	-	-	-	-
(1). Surplus reserve withdrawn	-	-	-	149,568	172,541	-623,460	-	-	-301,351
(2). General risk reserve withdrawn	-	-	-	149,568	-	-149,568	-	-	-
(3). Distribution to owner (or shareholders)	-	-	-	-	172,541	-172,541	-	-	-
(4). Others	-	-	-	-	-	-301,351	-	-	-301,351
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	-	-	-	-	-	-	-	-	-
6 Special reserve	-	-	-	-	-	-	-	-	-
(1). Withdrawal in current year	-	-	-	-	-	-	-	-	-
(2). Use in current year	-	-	-	-	-	-	-	-	-
IV. Balance at the end of current year	2,000,000	559,184	-	416,797	567,348	884,743	25,018	4,453,090	

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

合并所有者权益变动表(续)

2011年度

项目	上期金额					单位: 人民币千元	
	股本	资本公积	减:库存股	专项储备	归属于母公司所有者权益		少数股东权益
一、上年年末余额	2,000,000	558,678	-	181,516	325,503	236,449	3,302,146
加:会计政策变更	-	-	-	-	-	-	-
前期差错更正	-	-	-	-	-	-	-
二、本年期初余额	2,000,000	558,678	-	181,516	325,503	236,449	3,302,146
三、本年增减变动金额(减少以“-”号填列)	-	-40,855	-	85,713	69,304	273,828	24,240
(一)净利润	-	-	-	-	571,149	-	570,889
(二)其他综合收益	-	-40,855	-	-	-	-	-40,855
上述(一)和(二)小计	-	-40,855	-	-	571,149	-	530,294
(三)所有者投入和减少资本	-	-	-	-	-	-	24,500
1、所有者投入资本	-	-	-	-	-	-	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	-	-	-	85,713	69,304	-297,321	-142,304
1、提取盈余公积	-	-	-	85,713	-	-85,713	-
2、提取一般风险准备	-	-	-	-	69,304	-69,304	-
3、对所有者(或股东)的分配	-	-	-	-	-	-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	-	-	-	-	-	-	-
(六)专项储备	-	-	-	-	-	-	-
1、当期提取数	-	-	-	-	-	-	-
2、当期使用数	-	-	-	-	-	-	-
四、本期期末余额	2,000,000	517,823	-	267,229	394,807	510,277	3,714,376



法定代表人:



行长:



会计机构负责人:



会计主管:

所附财务报表附注为本财务报表的组成部分

Consolidated Statement of Owner's Equity (Continued)

2011

Prepared by Bank of Hebei Co., Ltd.

(Unit: RMB '000)

Item	Amount of last year							
	Share capital	Capital surplus	Special reserve	Surplus reserve	General risk reserve	Undistributed profit	Minority interest	Total owner's equity
I. Balance at the end of previous year	2,000,000	558,678	-	181,516	325,503	236,449	-	3,302,146
Plus: change of accounting policy	-	-	-	-	-	-	-	-
Correction of error in prior period	-	-	-	-	-	-	-	-
II. Balance at the beginning of current year	2,000,000	558,678	-	181,516	325,503	236,449	-	3,302,146
III. Change of increase/decrease in current year (minus as in " - ")	-	-40,855	-	85,713	69,304	273,828	24,240	412,230
1 Net profit	-	-	-	-	571,149	-	-260	570,889
2 other consolidated incomes	-	-40,855	-	-	-	-	-	-40,855
Subtotal of 1 and 2 above	-	-40,855	-	-	571,149	-	-	530,294
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	-	-	-	85,713	69,304	-297,321	-	-142,304
(1). Surplus reserve withdrawn	-	-	-	85,713	-	-85,713	-	-
(2). General risk reserve withdrawn	-	-	-	-	69,304	-69,304	-	-
(3). Distribution to owner (or shareholders)	-	-	-	-	-	-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	-	-	-	-	-	-	-	-
6 Special reserve	-	-	-	-	-	-	-	-
(1). Withdrawal in current year	-	-	-	-	-	-	-	-
(2). Use in current year	-	-	-	-	-	-	-	-
IV. Balance at the end of current year	2,000,000	517,823	-	267,229	394,807	510,277	24,240	3,714,376

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

合并资产减值准备情况表

2011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"	其他变化	合计	
一、贷款损失准备	274,142	3,124	277,266	-	-	7,782	7,782	967,304
二、坏账准备	8,296	-	8,296	196	-	-	196	41,223
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	825	-	-	-	-	-	-	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	2,358	-	-	-	-	-	-	2,358
十二、抵债资产减值准备	90,203	9,113	99,316	37,474	-	-	37,474	61,842
十三、其他	137,424	1,988	139,412	100,188	-	-	100,188	39,224
合计	961,753	293,539	1,255,292	137,858	-	7,782	145,640	1,112,776



法定代表人：



行长：



会计机构负责人：



会计主管：

所附财务报表附注为本财务报表的组成部分

Consolidated Statement of Owner's Equity

December 31, 2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

	Balance at beginning of the year	Addition for the year		Decrease for the year		Balance at end of the year	
		Provisio	Addition for other reasons	Write off/sale of assets	Reversal for the increase of assets value		Other changes
Total	Total	Total	Total	Total	Total	Total	
I. Loan loss reserve	697,820	274,142	3,124	277,266	-	7,782	967,304
II. Bad debt reserve	33,123	8,296	-	8,296	196	-	41,223
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	825	-	-	-	-	-	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	2,358	-	-	-	-	-	2,358
XII. Impairment reserve of repossessed assets	90,203	9,113	-	9,113	37,474	-	61,842
XIII. Others	137,424	1,988	-	1,988	100,188	-	39,224
Total	961,753	293,539	3,124	296,663	137,858	7,782	1,112,776



Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:

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

资产负债表

2011年12月31日

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	期末金额	期初金额
资产：			
现金		428,351	463,030
存放中央银行款项		18,953,554	15,000,422
贵金属		-	-
存放联行款项		-	-
存放同业款项		9,972,425	1,221,700
拆出资金		37,805	81,456
交易性金融资产		1,509,573	1,636,334
衍生金融资产		-	-
买入返售金融资产		6,796,282	7,501,079
应收款项类金融资产		6,212,889	4,982,613
应收利息		431,516	262,314
发放贷款和垫款		38,021,045	32,140,128
可供出售金融资产		4,327,491	3,350,824
持有至到期投资		15,768,458	7,745,107
长期股权投资	十五、1	36,375	36,375
投资性房地产		29,522	30,306
固定资产		250,460	237,246
在建工程		19,025	15,232
固定资产清理		-	-
无形资产		58,978	54,873
递延所得税资产		193,956	173,034
其他资产		3,523,164	873,967
资产总计		106,570,869	75,806,040

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Balance Sheet

December 31, 2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Ending amount	Beginning amount
Assets:			
Cash		428,351	463,030
Deposit in Central Bank		18,953,554	15,000,422
Noble metals		-	-
Deposit in correspondent Bank		-	-
Deposits with banks and other financial institutions		9,972,425	1,221,700
Lending to banks and other financial institutions		37,805	81,456
Tradable financial assets		1,509,573	1,636,334
Derivative financial assets		-	-
Buying back the sale of financial assets		6,796,282	7,501,079
Account receivable financial assets		6,212,889	4,982,613
Interest receivable		431,516	262,314
Issuance of loans and advances		38,021,045	32,140,128
Salable financial assets		4,327,491	3,350,824
Investment from holding till Maturity		15,768,458	7,745,107
Long-term equity investment	XV.1	36,375	36,375
Investment real estates		29,522	30,306
Fixed assets		250,460	237,246
Construction in progress		19,025	15,232
Disposal of fixed assets		-	-
Intangible assets		58,978	54,873
Deferred income tax assets		193,956	173,034
Other assets		3,523,164	873,967
Total Assets		106,570,869	75,806,040

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

资产负债表(续)

2011年12月31日

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	期末金额	期初金额
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		12,931,405	117,974
拆入资金		937,805	-
交易性金融负债		-	-
衍生金融负债		-	-
卖出回购金融资产款		7,037,857	1,959,661
吸收存款		73,638,230	67,789,247
应付职工薪酬		72,428	39,264
应交税费		117,026	102,661
应付利息		541,185	349,847
预计负债		121,428	118,344
应付债券		795,406	794,215
递延所得税负债		14,711	-
其他负债		5,935,857	844,421
负债合计		102,143,338	72,115,634
股东权益：			
股本		2,000,000	2,000,000
资本公积		559,184	517,823
减：库存股		-	-
盈余公积		416,797	267,229
一般风险准备		567,348	394,807
未分配利润		884,202	510,547
外币报表折算差额		-	-
归属于母公司所有者权益合计		4,427,531	3,690,406
少数股东权益		-	-
股东权益合计		4,427,531	3,690,406
负债和股东权益合计		106,570,869	75,806,040

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Balance Sheet (Continued)

December 31, 2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Ending amount	Beginning amount
Liabilities:			
Due to Central Bank		-	-
Due to other banks and financial institutions		-	-
Borrowings from banks and other financial institutions		12,931,405	117,974
Tradable financial liabilities		937,805	-
Derivate financial liabilities		-	-
Financial assets sold for repurchase		-	-
Deposit-taking		7,037,857	1,959,661
Employee compensations payable		73,638,230	67,789,247
Taxes and dues payable		72,428	39,264
Interest payable		117,026	102,661
Estimated liabilities		541,185	349,847
Bonds payable		121,428	118,344
Deferred income tax liabilities		795,406	794,215
Other liabilities		14,711	-
Total liabilities		5,935,857	844,421
Shareholder's equities:			
Capital stocks			
Public reserve		2,000,000	2,000,000
Less: Treasure shares		559,184	517,823
Surplus reserve		-	-
General risk reserve		416,797	267,229
Undistributed profits		567,348	394,807
Translation differences of foreign currency financial statements		884,202	510,547
Liabilities:		-	-
Total equities attributable to parents company's owner		4,427,531	3,690,406
Minority interest		-	-
Total shareholder's equities		4,427,531	3,690,406
Total liabilities and shareholder's equities		106,570,869	75,806,040

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

利润表

2011年度

编制单位：河北银行股份有限公司

单位：人民币千元

项目	注释	本期金额	上期金额
一、营业收入		2,656,478	1,834,018
(一) 利息净收入		2,422,045	1,788,806
利息收入		3,762,697	2,672,093
利息支出		1,340,652	883,287
(二) 手续费及佣金净收入		202,480	54,726
手续费及佣金收入		208,346	58,006
手续费及佣金支出		5,866	3,280
(三) 投资收益 (损失以“-”填列)	十五、1	2,419	-27,356
(四) 公允价值变动损益 (损失以“-”填列)		7,720	3,352
(五) 其他收入		21,814	14,490
汇兑收益 (损失以“-”填列)		6,836	976
其他业务收入		14,978	13,514
二、营业支出		1,499,001	1,145,686
(一) 营业税金及附加		157,161	107,393
(二) 业务及管理费		1,048,510	699,392
(三) 资产减值损失或呆账损失 (转回以“-”填列)		292,786	338,879
(四) 其他业务成本		544	22
三、营业利润 (亏损以“-”填列)		1,157,477	688,332
加：营业外收入		10,510	4,978
减：营业外支出		1,142	28,487
四、利润总额 (亏损以“-”填列)		1,166,845	664,823
减：所得税费用		169,730	93,404
五、净利润 (亏损以“-”填列)		997,115	571,419
六、每股收益：			
(一) 基本每股收益		0.50	0.29
(二) 稀释每股收益		0.50	0.29
七、其他综合收益		41,361	-40,855
八、综合收益总额		1,038,476	530,564

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Income Statement

2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	Amount of this year	Amount of last year
I. Business incomes		2,656,478	1,834,018
1 Net interest incomes		2,422,045	1,788,806
Interest incomes		3,762,697	2,672,093
Interest expenses		1,340,652	883,287
2 Net incomes from fees and commissions		202,480	54,726
Incomes from fees and commissions		208,346	58,006
Expenditure for fees and commissions		5,866	3,280
3 Investment incomes (loss as in “-”)	XV.1	2,419	-27,356
4 Profit and loss from fair value change (loss as in “-”)		7,720	3,352
5 Other incomes		21,814	14,490
Profit from exchange (loss as in “-”)		6,836	976
Other business incomes		14,978	13,514
II. Business expenditure		1,499,001	1,145,686
1 Business taxes and surcharges		157,161	107,393
2 Business and management fee		1,048,510	699,392
3 Asset depreciation loss or doubtful debt loss (reversal as in “-”)		292,786	338,879
4 Other business cost		544	22
III. Operating profit (loss as in “-”)		1,157,477	688,332
Plus: non- operating incomes		10,510	4,978
Minus: non- operating expenditure		1,142	28,487
IV. Total profit (loss as in “-”)		1,166,845	664,823
Minus: income tax expense		169,730	93,404
V. Net profit (loss as in “-”)		997,115	571,419
VI. Earnings per share			
1 Basic earning per share (RMB per share)		0.50	0.29
2 Dilute earning per share (RMB per share)		0.50	0.29
VII. Other consolidate incomes		41,361	-40,855
VIII. Total consolidate incomes		1,038,476	530,564

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

现金流量表

2011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		18,662,413	17,193,597
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		6,016,305	1,959,661
收取利息、手续费及佣金的现金		1,785,745	1,820,631
拆入资金净增加额		-	-
收到其他与经营活动有关的现金		127,862	2,218
经营活动现金流入小计		26,592,325	20,976,107
客户贷款及垫款净增加额		6,935,767	6,441,420
存放中央银行和同业款项净增加额		4,138,053	6,195,342
向其他金融机构拆出资金净增加额		2,815,760	-493,327
支付利息、手续费及佣金的现金		13,400	3,280
支付给职工以及为职工支付的现金		475,584	315,113
支付的各项税费		354,760	173,528
支付其他与经营活动有关的现金		372,780	304,422
经营活动现金流出小计		15,106,104	12,939,778
经营活动产生的现金流量净额		11,486,221	8,036,329
二、投资活动产生的现金流量			
收回投资收到的现金		918,210,209	399,154,562
取得投资收益收到的现金		723,050	216
处置固定资产、无形资产和其他长期资产收回的现金净额		174	178
收到其他与投资活动有关的现金		-	-
投资活动现金流入小计		918,933,433	399,154,956
购建固定资产、无形资产和其他长期资产支付的现金		200,270	402,699,823
投资支付的现金		928,110,486	229,397
支付其他与投资活动有关的现金		-	-
投资活动现金流出小计		928,310,756	402,929,220
投资活动产生的现金流量净额		-9,377,323	-3,774,264
三、筹资活动产生的现金流量			
吸收投资收到的现金		3,096,000	-
取得借款收到的现金		-	-
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		3,096,000	793,512
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		350,993	141,865
支付其他与筹资活动有关的现金		-	-
筹资活动现金流出小计		350,993	141,865
筹资活动产生的小计流量净额		2,745,007	651,647
四、汇率变动对现金的影响			
五、现金及现金等价物净增加额			
加：年初现金及现金等价物余额		13,909,388	8,995,676
六、年末现金及等价物余额			
		18,763,293	13,909,388

法定代表人：



行长：



会计机构负责人：



会计主管：



所附财务报表附注为本财务报表的组成部分

Cash Flow Statement

2011

Prepared by: Bank of Hebei Co., Ltd.

(Unit: RMB'000)

Item	Note	This year	Last year
I. Cash flow from operating activities:			
Net increase of client deposit and dues to banks and other financial institutions		18,662,413	17,193,597
Net increase of borrowings from Central Bank		-	-
Net increase of borrowings from banks and other financial institutions		6,016,305	1,959,661
Cash received from interest, fees and commissions		1,785,745	1,820,631
Net Increase of Borrowings		-	-
Other operation-related cash received		127,862	2,218
Subtotal of cash inflow from operating activities		26,592,325	20,976,107
Net increase of loan and advance of clients		6,935,767	6,441,420
Net increase of deposit in Central Bank and other financial institutions		4,138,053	6,195,342
Net increase of lending to other financial institutions		2,815,760	-493,327
Cash paid for interests, fees and commissions		13,400	3,280
Cash paid to and for employees		475,584	315,113
Taxes and dues paid		354,760	173,528
Other operation-related cash paid		372,780	304,422
Subtotal of cash outflow from operation activities		15,106,104	12,939,778
Net cash flow from operation activities		11,486,221	8,036,329
II. Cash flow from investment activities:			
Cash received from return of investment		918,210,209	399,154,562
Cash received from investment incomes		723,050	216
Cash from disposal of fixed assets, intangible assets and other long-term assets		174	178
Other investment-related cash received		-	-
Subtotal of cash inflow from investment activities		918,933,433	399,154,956
Cash paid for purchase and construction of fixed assets, intangible assets and other long-term assets		200,270	402,699,823
Cash paid for investment		928,110,486	229,397
Other investment-related cash paid		-	-
Subtotal of cash outflow from investment activities		928,310,756	402,929,220
Net cash flow from investment activities		-9,377,323	-3,774,264
III. Cash flow from financing activities:			
Cash from investment absorption		3,096,000	-
Cash received from borrowings		-	-
Cash from bond issuances		-	793,512
Other financing-related cash received		-	-
Subtotal of cash inflow from financing activities		3,096,000	793,512
Cash paid for debt repayment		-	-
Cash paid for dividend and profit distribution or interest payment		350,993	141,865
Other financing-related cash paid		-	-
Subtotal of cash outflow from financing activities		350,993	141,865
Net cash flow from financing activities		2,745,007	651,647
IV. Influence of exchange rate change on cash			
V. Net increase of cash and cash equivalents			
		4,853,905	4,913,712
Plus: Balance of cash and cash equivalents at the beginning of the year		13,909,388	8,995,676
VI. Balance of cash and cash equivalents at the end of the year			
		18,763,293	13,909,388

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

所有者权益变动表

2011年度

编制单位：河北银行股份有限公司

单位：人民币千元

项目	本期金额							
	股本	资本公积	减：库存股	专项储备	盈余公积	一般风险准备	未分配利润	股东权益合计
一、上年年末余额	2,000,000	517,823	-	-	267,229	394,807	510,547	3,690,406
二、会计政策变更	-	-	-	-	-	-	-	-
三、前期差错更正	-	-	-	-	-	-	-	-
四、本年初余额	2,000,000	517,823	-	-	267,229	394,807	510,547	3,690,406
五、本年增减变动金额(减少以“-”号填列)	-	41,361	-	-	149,568	172,541	373,655	737,125
(一)净利润	-	-	-	-	-	-	997,115	997,115
(二)直接计入股东权益的利得和损失	-	41,361	-	-	-	-	-	41,361
1、可供出售金融资产公允价值变动净额	-	41,361	-	-	-	-	-	41,361
2、权益法下被投资单位其他股东权益变动的影响	-	-	-	-	-	-	-	-
3、与计入股东权益项目相关的所得税影响	-	-	-	-	-	-	-	-
4、其他	-	-	-	-	-	-	-	-
上述(一)和(二)小计	-	41,361	-	-	-	-	997,115	1,038,476
(三)股东投入和减少资本	-	-	-	-	-	-	-	-
1、股东投入股本	-	-	-	-	-	-	-	-
2、股份支付计入股东权益的金额	-	-	-	-	-	-	-	-
3、其他	-	-	-	-	-	-	-	-
(四)专项储备	-	-	-	-	-	-	-	-
1、当期提取数	-	-	-	-	-	-	-	-
2、当期使用数	-	-	-	-	-	-	-	-
(五)利润分配	-	-	-	-	149,568	172,541	-623,460	-301,351
1、提取盈余公积	-	-	-	-	149,568	-	-149,568	-
2、提取一般风险准备	-	-	-	-	-	172,541	-172,541	-
3、对股东的分配	-	-	-	-	-	-	-301,351	-301,351
(六)股东权益内部结转	-	-	-	-	-	-	-	-
1、资本公积转增股本	-	-	-	-	-	-	-	-
2、盈余公积转增股本	-	-	-	-	-	-	-	-
3、盈余公积弥补亏损	-	-	-	-	-	-	-	-
4、其他	-	-	-	-	-	-	-	-
四、本年年末余额	2,000,000	559,184	-	-	416,797	567,348	884,202	4,427,531



法定代表人：



行长：



会计机构负责人：



会计主管：

所附财务报表附注为本财务报表的组成部分

Statement of Owner's Equity

2011

Prepared by Bank of Hebei Co., Ltd.

(Unit: RMB '000)

Item	Amount of this year						Total Owner's Equity	
	Share capital	Capital surplus	Minus: Treasury stock	Special reserve	Surplus reserve	General risk reserve		Undistributed profit
I. Balance at the end of previous year	2,000,000	517,823	-	-	-	394,807	510,547	3,690,406
Plus/Minus change of accounting policy	-	-	-	-	-	-	-	-
Correction of error in prior period	-	-	-	-	-	-	-	-
II. Balance at the beginning of current year	2,000,000	517,823	-	-	-	394,807	510,547	3,690,406
III. Change of increase/decrease in current year (minus as in " - ")	-	41,361	-	-	267,229	172,541	373,655	737,125
(1) Net profit	-	-	-	-	-	-	997,115	997,115
(2) Gains and losses directly recorded in the owner's equities	-	41,361	-	-	-	-	-	41,361
1. Net change in fair value of available-for-sale financial assets	-	41,361	-	-	-	-	-	41,361
2. Consequences of other owners' equity changes in invested units under equity method	-	-	-	-	-	-	-	-
3. Income tax consequences concerning items recognized in owners' equity	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-
Subtotal of (1) & (2)	-	41,361	-	-	-	-	997,115	1,038,476
(3) Capital paid in and reduced by owners	-	-	-	-	-	-	-	-
1. Capital paid in by owners	-	-	-	-	-	-	-	-
2. Amounts of share-based payments recognized in owners' equity	-	-	-	-	-	-	-	-
3. Other	-	-	-	-	-	-	-	-
(4) Special reserve	-	-	-	-	-	-	-	-
1. Withdrawal in current year	-	-	-	-	-	-	-	-
2. Use in current year	-	-	-	-	-	-	-	-
(5) Profit distribution	-	-	-	-	149,568	172,541	-623,460	-301,351
1. Surplus reserve withdrawn	-	-	-	-	149,568	-	-149,568	-
2. General risk reserve withdrawn	-	-	-	-	-	172,541	-172,541	-
3. Distribution to owner	-	-	-	-	-	-	-301,351	-301,351
(6) Internal carry-over of shareholders' equity	-	-	-	-	-	-	-	-
1. Capital increase out of capital reserve	-	-	-	-	-	-	-	-
2. 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	559,184	-	-	416,797	567,348	884,202	4,427,531

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

所有者权益变动表 (续)

2011年度

编制单位: 河北银行股份有限公司

单位: 人民币千元

项目	上期金额							
	股本	资本公积	减:库存股	专项储备	盈余公积	一般风险准备	未分配利润	股东权益合计
一、上年年末余额	2,000,000	558,678	-	-	181,517	325,503	236,448	3,302,146
二、会计政策变更	-	-	-	-	-	-	-	-
三、前期差错更正	-	-	-	-	-	-	-	-
四、本年初余额	2,000,000	558,678	-	-	181,517	325,503	236,448	3,302,146
五、本年增减变动金额(减少以“-”号填列)	-	-40,855	-	-	85,712	69,304	274,099	388,260
(一)净利润	-	-	-	-	-	-	571,419	571,419
(二)直接计入所有者权益的利得和损失	-	-40,855	-	-	-	-	-	-40,855
1、可供出售金融资产公允价值变动净额	-	-40,855	-	-	-	-	-	-40,855
2、权益法下被投资单位其他所有者权益变动的影响	-	-	-	-	-	-	-	-
3、与计入所有者权益项目相关的所得税影响	-	-	-	-	-	-	-	-
4、其他	-	-	-	-	-	-	-	-
上述(一)和(二)小计	-	-40,855	-	-	-	-	571,419	530,564
(三)股东投入和减少资本	-	-	-	-	-	-	-	-
1、股东投入股本	-	-	-	-	-	-	-	-
2、股份支付计入所有者权益的金额	-	-	-	-	-	-	-	-
3、其他	-	-	-	-	-	-	-	-
(四)专项储备	-	-	-	-	-	-	-	-
1、当期提取数	-	-	-	-	-	-	-	-
2、当期使用数	-	-	-	-	-	-	-	-
(五)利润分配	-	-	-	-	85,712	69,304	-297,320	-142,304
1、提取盈余公积	-	-	-	-	85,712	-	-85,712	-
2、提取一般风险准备	-	-	-	-	-	69,304	-69,304	-
3、对股东的分配	-	-	-	-	-	-	-142,304	-142,304
(六)股东权益内部结转	-	-	-	-	-	-	-	-
1、资本公积转增股本	-	-	-	-	-	-	-	-
2、盈余公积转增股本	-	-	-	-	-	-	-	-
3、盈余公积弥补亏损	-	-	-	-	-	-	-	-
4、其他	-	-	-	-	-	-	-	-
四、本年年末余额	2,000,000	517,823	-	-	267,229	394,807	510,547	3,690,406



法定代表人:



行长:



会计机构负责人:



会计主管:

所附财务报表附注为本财务报表的组成部分

Statement of Owner's Equity (Continued)

2011

Prepared by Bank of Hebei Co., Ltd.

(Unit: RMB '000)

Item	Amount of last year					Total Owner's Equity		
	Share capital	Capital surplus	Minus: Treasury stock	Special reserve	Surplus reserve		General risk reserve	Undistributed profit
Balance at the end of previous year	2,000,000	558,678	-	-	181,517	325,503	236,448	3,302,146
Plus/Change of accounting policy	-	-	-	-	-	-	-	-
Correction of error in prior period	-	-	-	-	-	-	-	-
II. Balance at the beginning of current year	2,000,000	558,678	-	-	181,517	325,503	236,448	3,302,146
III. Change of increase/decrease in current year (minus as in "-")	-	-40,855	-	-	85,712	69,304	274,099	388,260
(1) Net profit	-	-	-	-	-	-	571,419	571,419
(2) Gains and losses directly recorded in the owner's equities	-	-40,855	-	-	-	-	-	-40,855
1. Net change in fair value of available-for-sale financial assets	-	-40,855	-	-	-	-	-	-40,855
2. Consequences of other owners' equity changes in invested units under equity method	-	-	-	-	-	-	-	-
3. Income tax consequences concerning items recognized in owners' equity	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-
Subtotal of (1) & (2)	-	-40,855	-	-	-	-	571,419	530,564
(3) Capital paid in and reduced by owners	-	-	-	-	-	-	-	-
1. Capital paid in by owners	-	-	-	-	-	-	-	-
2. Amounts of share-based payments recognized in owners' equity	-	-	-	-	-	-	-	-
3. Other	-	-	-	-	-	-	-	-
(4) Special reserve	-	-	-	-	-	-	-	-
1. Withdrawal in current year	-	-	-	-	-	-	-	-
2. Use in current year	-	-	-	-	-	-	-	-
(5) Profit distribution	-	-	-	-	85,712	69,304	-297,320	-142,304
1. Surplus reserve withdrawn	-	-	-	-	85,712	-	-85,712	-
2. General risk reserve withdrawn	-	-	-	-	-	69,304	-69,304	-
3. Distribution to owner	-	-	-	-	-	-	-142,304	-142,304
(6) Internal carry-over of shareholders' equity	-	-	-	-	-	-	-	-
1. Capital increase out of capital reserve	-	-	-	-	-	-	-	-
2. 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	-	-	267,229	394,807	510,547	3,690,406

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

资产减值准备情况表

2011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"	其他变化	合计	
一、贷款损失准备	697,820	273,388	3,124	276,512	-	-	7,782	966,550
二、坏账准备	33,123	8,296	-	8,296	196	-	-	41,223
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	825	-	-	-	-	-	-	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	2,358	-	-	-	-	-	-	2,358
十二、抵债资产减值准备	90,202	9,113	-	9,113	37,473	-	-	61,842
十三、其他	137,424	1,988	-	1,988	100,188	-	-	39,224
合计	961,752	292,785	3,124	295,909	137,857	-	7,782	1,112,022



法定代表人：



行长：



会计机构负责人：



会计主管：

所附财务报表附注为本财务报表的组成部分

Statement of Provision for Impairment of Assets

December 31, 2011

(Unit: RMB'000)

Prepared by Bank of Hebei Co., Ltd.



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	
I. Loan loss reserve	697,820	273,388	3,124	276,512	-	7,782	966,550
II. Bad debt reserve	33,123	8,296	-	8,296	196	-	41,223
III. Impairment reserve of financial assets due from receivables	-	-	-	-	-	-	-
IV. Impairment reserve of saleable financial assets	-	-	-	-	-	-	-
V. Impairment reserve of the investment from holding till maturity	-	-	-	-	-	-	-
VI. Impairment reserve of long-term equity investment	825	-	-	-	-	-	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	2,358	-	-	-	-	-	2,358
XII. Impairment reserve of repossessed assets	90,202	9,113	-	9,113	37,473	-	61,842
XIII. Others	137,424	1,988	-	1,988	100,188	-	39,224
Total	961,752	292,785	3,124	295,909	137,857	7,782	1,112,022

Legal Representative:



President:



Principal of Accounting Institution:



Head of Accounts Dept.:



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

财务报表附注

2011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《关于石家庄城市合作银行开业的批复》[银复(1996)145号]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11月24日取得河北省工商行政管理局核发的企业法人营业执照, 设立时注册资本为人民币26,120.25万元。

1998年6月4日, 根据中国人民银行和国家工商行政管理局联合发文《关于城市合作银行变更名称有关问题的通知》[银发(1998)94号]、中国人民银行石家庄分行[石银复(1998)61号]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《中国银监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7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、青岛分行; 支行70家、营业部1家, 支行和营业部主要分布在石家庄地区、唐山地区、邯郸地区、天津市。

根据中国银行业监督管理委员会唐山银监分局银监唐局复[2009]102号《关于石家庄市商业银行股份有限公司唐山分行开业的批复》, 2009年6月26日, 本行唐山分行正式开业。

根据中国银行业监督管理委员会邯郸银监分局银监邯局复[2009]187号《关于河北银行股份有限公司邯郸分行开业的批复》, 2009年12月28日, 本行邯郸分行正式开业。

根据中国银行业监督管理委员会天津银监局津银监复[2009]605号《天津银监局关于河北银行股份有限公司天津分行开业的批复》, 2009年12月29日, 本行天津分行正式开业。

根据中国银行业监督管理委员会廊坊银监分局银监廊局复[2010]49号《关于河北银行廊坊分行开业的批复》, 2010年10月15日, 本行廊坊分行正式开业。

根据中国银行业监督管理委员会沧州银监分局银监沧局复[2010]138号《关于河北银行股份有限公司沧州分行开业的批复》, 2010年12月16日, 本行沧州分行正式开业。

根据中国银行业监督管理委员会保定银监分局银监保局复[2010]106号《保定银监局关于河北银行股份有限公司保定分行开业的批复》, 2010年12月29日, 本行保定分行正式开业。

根据中国银行业监督管理委员会青岛银监局青银监复[2011]76号《关于河北银行股份有限公司青岛分行开业的批复》, 2011年5月22日, 本行青岛分行正式开业。

本行及所属子公司(以下简称“本集团”)的主要业务为提供公司和个人银行服务、从事资金业务及其他金融服务。

二、财务报表的编制基础

1、本行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（以下合称“企业会计准则”）的规定编制。

根据企业会计准则的相关规定，本集团会计核算以权责发生制为基础。除某些金融工具外，本财务报表均以历史成本为计量基础。资产如果发生减值，则按照相关规定计提相应的减值准备。

2、本行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2011年度合并及公司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2011年12月31日的合并及公司财务状况及2011年度的合并及公司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

本行及本集团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。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

人民币为本公司及境内子公司经营所处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。本集团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、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。子公司，是指被本行控制的企业或主体。

(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。非同一控制下企业合并增加的子公司，其购买日后的经营成果及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，且不调整合并财务报表的期初数和对比数。同一控制下企业合并增加的子公司及吸收合并下的被合并方，其自合并当期期初至合并日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，并且同时调整合并财务报表的对比数。

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。对于非同一控制下企业合并取得的子公司，以购买日可辨认净资产公允价值为基础对其财务报表进行调整。

本集团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。

5、现金及现金等价物

本集团现金及现金等价物包括库存现金、可以随时用于支付的存款以及本集团持有的期限短（一般为从购买日起，三个月内到期）、流动性强、易于转换为已知金额的现金、价值变动风险很小的投资。包括存放中央银行款项（不包括法定准备金），原始期限在三个月以内的存放同业款项、拆出资金及买入返售金融资产等。

6、外币业务和外币报表折算

本集团按照经营业务涉及不同的币种采用分账制核算，期末以人民币编制会计报表。编制折合人民币报表的原则是先按照各币种分别编制会计报表，然后将各币种折算人民币金额，据以编制人民币表示的会计报表。

外币交易以交易当日的汇率记账，因外币业务而产生的汇兑收益或损失及因以外币为单位的货币性资产与负债折算成记账本位币而产生的汇兑收益或损失分别按照交易当日或资产负债表日的汇率计算，以外币为计量单位的收入和费用项目，采用交易发生日的即期汇率折算，由此产生的折算收益或损失计入利润表。

对于非货币性项目，如交易性金融资产的折算差额，计入公允价值变动损益。对于如可供出售投资的非货币性项目的折算差额，则包括在所有者权益中的可供出售金融资产公允价值变动储备中。

7、金融资产

(1) 金融资产的分类与计量

本集团按投资目的和经济实质将拥有的金融资产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、可供出售金融资产四类。

① 以公允价值计量且其变动计入当期损益的金融资产

以公允价值计量且其变动计入当期损益的金融资产可以进一步分为交易性金融资产和直接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。

交易性金融资产主要是指本集团为了近期内出售而持有的金融资产。除作为对冲用途的衍生金融工具，其他衍生金融工具资产被分类为交易性金融资产。交易性金融资产以公允价值进行初始确认，并以公允价值进行后续计量。交易费用在交易日计入当期损益。交易性金融资产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。

直接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，主要是指本集团基于风险管理、战略投资需要等所作的指定。本集团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按照取得时的公允价值作为初始确认金额，并以公允价值进行后续计量。相关的交易费用在发生时计入当期损益。支付的价款中包含已宣告但尚未发放的现金股利或已到付息期但尚未领取的债券利息单独确认为应收项目。

② 持有至到期投资

持有至到期投资是指到期日固定、回收金额固定或可确定，且本集团有明确意图和能力持有至到期的非衍生金融资产。持有至到期投资按照取得时的公允价值和相关交易费用之和作为初始确认金额。此类金融资产采用实际利率法进行核算，在资产负债表日以摊余成本计量。本集团将尚未到期的某项持有至到期投资在某会计年度内出售的，出售金额相对于该类投资在出售前总额的5%以上（含5%）时，应当将该类投资的剩余部分重分类为可供出售金融资产，且在该会计年度及随后两个完整的会计年度内不得再将该金融资产划分为持有至到期投资。

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。此类金融资产采用实际利率法进行核算，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

可供出售金融资产通常是指企业没有划分为交易性金融资产、持有至到期投资、贷款和应收款项的金融资产。

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。

可供出售外币货币性金融资产形成的汇兑差额，应当计入当期损益。采用实际利率法计算的可供出售金融资产的利息，应当计入当期损益；可供出售权益工具投资的现金股利，应当在被投资单位宣告发放股利时计入当期损益。

(2) 金融资产的终止确认

当从金融资产获得现金流的权利已经到期或转移，并且本集团已将与所有权相关的几乎所有风险和报酬转移时，终止确认该项金融资产。

(3) 金融资产公允价值确定

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，本集团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，本集团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资产的当前公允价值、现金流量折现法等。

8、金融资产减值

本集团定期对单项金融资产或金融资产组合是否存在减值的客观证据进行评估。当有客观证据表明金融资产因在其初始确认后发生的一项或多项损失事件而发生减值，且这些损失事件对该项金融资产或该组金融资产的预计未来现金流会产生可以可靠估计的影响时，本集团认定该项或该组金融资产已发生减值并确认减值损失。金融资产发生减值的客观证据，包括本集团关注到的下列与可观察数据相关的各项损失事件：

- ① 发行方或债务人发生严重财务困难；
- ② 债务人违反了合同条款，如偿付利息或本金发生违约或逾期等；
- ③ 本集团出于经济或法律等方面因素的考虑，对发生财务困难的债务人作出让步；
- ④ 债务人很可能倒闭或进行其他财务重组；
- ⑤ 因发行方发生重大财务困难，该金融资产无法在活跃市场继续交易；
- ⑥ 无法辨认一组金融资产中的某项资产的现金流量是否已经减少，但根据公开的数据对其进行总体评价后发现，该组金融资产自初始确认以来的预计未来现金流量确已减少且可计量；
- ⑦ 债务人经营所处的技术、市场、经济或法律环境等发生重大不利变化，使权益工具投资人可能无法收回投资成本；
- ⑧ 权益工具投资的公允价值发生严重或非暂时性下跌；
- ⑨ 其他表明金融资产发生减值的客观证据。

(1) 以摊余成本计量的资产

本集团首先对单项金额重大的金融资产是否存在减值的客观证据进行单独评估，其后对单项金额不重大的金融资产是否存在发生减值的客观证据进行组合评估。如果没有客观证据表明进行单独评估的金融资产存在减值情况，本集团将其包括在具有类似信用风险特征的金融资产组别中，进行组合减值评估。单独进行评估减值并且已确认或继续确认减值损失的资产，不再纳入组合减值计提的范围。

如果有客观证据表明贷款和应收款或持有至到期投资已发生减值损失，则其减值损失将按照该资产的账面金额与其实际利率计算的预计未来现金流(不包括尚未发生的未来信用损失)的现值之间的差额进行计量。发生的减值损失通过使用备抵账户减少该资产的账面金额，减值损失的金额计入当期损益。如果贷款或持有至到期投资的合约利率为浮动利率，用于确定减值损失的贴现率为按合同确定的当前实际利率。本集团在实际操作中，也可以用观察到的市场价值确定金融工具的公允价值，并以此为基础对其减值状况进行计量。

带有抵押物的金融资产无论抵押物是否执行，按照执行抵押物价值减去获得出售抵押物成本的金额估计和计算未来现金流的现值。

在进行减值情况的组合评估时，将根据信用风险特征的相似性和相关性对金融资产进行分组。

对一组金融资产的未未来现金流进行减值组合评估测算时，本集团以该组金融资产的合同现金流以及与该组金融资产具有类似信用风险特征的资产的历史损失经验为基础。为反映该组金融资产的实际情况，以上历史损失经验将根据当期数据进行调整，包括反映在历史损失期间不存在的现实情况及从历史损失经验数据中剔除那些当期已不存在事项的影响。

对各资产组合的未来现金流变化的估计应反映相关的可观察到的各期数据的变化并与该变化方向保持一致。为减少预期损失和实际发生的损失之间的差异，本集团定期审阅预计未来现金流的理论和假设。

当金融资产无法收回时，在完成所有必要程序及确定损失金额后，本集团对该等金融资产予以核销，冲减相应的金融资产减值准备。核销后又收回的金融资产按回收金额冲减回收当期的金融资产减值损失。

如果期后减值准备金额减少且该减少客观上与发生在确认该准备后的某事件相关联(例如借款人的信用评级提升)，则减少金额通过调整减值准备账户转回。转回的金额在当期损益中确认。

(2) 可供出售金融资产

对可供出售金融资产，本集团均将其视为单项金额重大的金融资产单独进行减值测试。当有客观证据表明可供出售金融资产发生减值，将原直接计入股东权益的因公允价值下降形成的累计损失予以转出并计入减值损失。累计损失是该可供出售投资的初始取得成本，扣除已收回本金和已摊销金额、发生减值时的公允价值和原已计入损益的减值损失后的净额。

对已确认减值损失的可供出售债务工具投资，在期后公允价值上升且客观上与确认原减值损失后发生的事项有关的，原确认的减值损失予以转回并计入当期损益。对已确认减值损失的可供出售权益工具投资，在期后公允价值上升且客观上与确认原减值损失后发生的事项有关的，原确认的减值损失予以转回并直接计入股东权益。

9、买入返售款项和卖出回购款项

买入返售是指本集团按合同或协议规定，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。

卖出回购是指本集团按合同或协议规定，以一定的价格将相关资产（包括债券、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。

10、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。

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。

11、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，按本附注四、（一）、4“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

集团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。

12、投资性房地产

投资性房地产指为赚取租金或资本增值，或两者兼有而持有的房地产。包括已出租的土地使用权、持有并准备增值后转让的土地使用权和已出租的建筑物。

投资性房地产按成本进行初始计量。与投资性房地产有关的后续支出，如果与该资产有关的经济利益很可能流入且其成本能可靠地计量，则计入投资性房地产成本。其他后续支出，在发生时计入当期损益。

本集团采用成本模式对投资性房地产进行后续计量，并按照与房屋建筑物或土地使用权一致的政策进行折旧或摊销。

投资性房地产的减值测试方法和减值准备计提方法详见附注四、（一）、18“非金融资产减值”。

投资性房地产的用途改变为自用时，自改变之日起，将该投资性房地产转换为固定资产或无形资产。自用房地产的用途改变为赚取租金或资本增值时，自改变之日起，将固定资产或无形资产转换为投资性房地产。发生转换时，以转换前的账面价值作为转换后的入账价值。

当投资性房地产被处置、或者永久退出使用且预计不能从其处置中取得经济利益时，终止确认该项投资性房地产。投资性房地产出售、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计入当期损益。

13、固定资产

(1) 固定资产确认条件

固定资产是指为提供劳务、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。包括房屋建筑物、机具设备、运输工具、电子设备等。

(2) 固定资产初始计量

固定资产按照成本进行初始计量。外购固定资产的成本，包括购买价款、相关税费、使固定资产达到预定可使用状态前所发生的可归属于该项资产的运输费、装卸费、安装费和专业人员服务费等，自行建造的固定资产的成本，包括由建造该项资产达到预定可使用状态前所发生的必要支出。

(3) 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。

(4) 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)、18“非金融资产减值”。

(5) 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。

(6) 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。

14、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、工程达到预定可使用状态前的资本化的借款费用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）、18“非金融资产减值”。

15、抵债资产

抵债资产是指本集团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。

16、无形资产计价及摊销方法

（1）无形资产

无形资产是指本集团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本集团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。自行开发建造厂房等建筑物，相关的土地使用权支出和建筑物建造成本则分别作为无形资产和固定资产核算。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，对其原值减去已计提的减值准备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）研究与开发支出

本集团内部研究开发项目的支出分为研究阶段支出与开发阶段支出。

研究阶段的支出，于发生时计入当期损益。

开发阶段的支出同时满足下列条件的，确认为无形资产，不能满足下述条件的开发阶段的支出计入当期损益：

- ① 完成该无形资产以使其能够使用或出售在技术上具有可行性；

② 具有完成该无形资产并使用或出售的意图；

③ 无形资产产生经济利益的方式，包括能够证明运用该无形资产生产的产品存在市场或无形资产自身存在市场，无形资产将在内部使用的，能够证明其有用性；

④ 有足够的技术、财务资源和其他资源支持，以完成该无形资产的开发，并有能力使用或出售该无形资产；

⑤ 归属于该无形资产开发阶段的支出能够可靠地计量。

无法区分研究阶段支出和开发阶段支出的，将发生的研发支出全部计入当期损益。

(3) 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)、18“非金融资产减值”。

17、长期待摊费用

长期待摊费用是指本集团已经发生但应由本期和以后各期负担的分摊期限在一年以上(不含一年)的各项费用。长期待摊费用按实际支出入账，在项目受益期内平均摊销。

本集团的长期待摊费用主要是经营性租入的房屋装修费用。

18、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金融资产，本集团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，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。

本集团将有关资产减值损失确认后，不会在以后期间予以转回。

19、金融负债

金融负债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以摊余成本计量的其他金融负债两类。

(1) 以公允价值计量且其变动计入当期损益的金融负债

以公允价值计量且其变动计入当期损益的金融负债分成为交易而持有的金融负债和初始确认时管理层就指定为以公允价值计量且其变动计入当期损益的金融负债。所有公允价值变动均计入当期损益。

(2) 存款、应付债券及其他金融负债

除被指定为交易类债券或以公允价值计量且其变动计入当期损益的金融负债外的存款、应付债券和其他金融负债均以摊余成本计量。

本集团发行的债券，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。

当金融负债的现时义务全部或部分已经解除时，才能终止确认该金融负债或其一部分。

20、职工薪酬

本集团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。

本集团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，如果本集团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，同时本集团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。

职工内部退休计划采用与上述辞退福利相同的原则处理。本集团将自职工停止提供服务日至正常退休日的期间拟支付的内退人员工资和缴纳的社会保险费等，在符合预计负债确认条件时，计入当期损益（辞退福利）。

21、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利息费用的方法。

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。

在确定实际利率时，本集团在考虑金融资产或金融负债所有合同条款（包括提前还款权、看涨期权、类似期权等）的基础上预计未来现金流量，但不考虑未来信用损失。

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。

22、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。

23、所得税及递延所得税资产及负债

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集团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。

24、或有事项及承兑

（1）或有事项

或有事项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。

（2）预计负债

因未决诉讼、重组以及亏损合同等形成的现时义务，其履行很可能导致经济利益的流出，在该义务的金额能够可靠计量时，确认为预计负债。对于未来经营亏损，不确认预计负债。

预计负债按照履行相关现时义务所需支出的最佳估计数进行初始计量，并综合考虑与或有事项有关的风险、不确定性和货币时间价值等因素。货币时间价值影响重大的，通过对相关未来现金流出进行折现后确定最佳估计数。

（3）承兑

承兑是指本集团对客户签发的票据作出的付款承诺。本集团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。

25、担保合同

本集团开具下列担保合同：信用证、保函。这些担保合同将使本集团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。

26、受托业务

本集团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集团作为受托人、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。

本集团替第三方贷款人发放委托贷款。本集团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订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。本集团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。本集团不承担贷款发生损失的风险。

27、其他综合收益

其他综合收益反映本集团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。

28、分部报告

本集团以内部组织结构、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。

本集团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。在业务分部中列示的分部收入、经营成果、资产和资本性支出包括直接归属于各分部的及可以基于合理标准分配到各分部的相关项目。作为资产负债管理的一部分，本集团通过资金转移定价向资金提供单元确定提供资金的收入价格、向资金使用单元确定使用资金的成本价格，从而实现内部资金中心与业务经营单位按照一定规则全额有偿转移资金，达到核算业务资金成本或收益等目的；本集团对主要客户的依赖程度见本附注。

（二）重要会计估计及判断

本集团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，在未来本集团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，本集团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，本集团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、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，本集团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。

3、持有至到期投资

本集团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，本集团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，本集

团将相对于该类投资在出售前总额的5%以上出售时，本集团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。

4、持有至到期投资减值

本集团确定持有至到期投资是否减值在很大程度上依赖于管理层的判断。发生减值的客观证据包括发行方发生严重财务困难使该金融资产无法在活跃市场继续交易、无法履行合同条款（例如，偿付利息或本金发生违约）等。在进行判断的过程中，本集团需评估发生减值的客观证据对该项投资预计未来现金流的影响。

5、可供出售金融资产减值

本集团确定可供出售金融资产是否减值在很大程度上依赖于管理层的判断和假设，以确定是否需要在利润表中确认其减值损失。在进行判断和作出假设的过程中，本集团需评估该项投资的公允价值低于成本的程度和持续期间，以及被投资对象的财务状况和短期业务展望，包括行业状况、技术变革、信用评级、违约率和对手方的风险。

6、其他资产减值损失

本集团按年对除客户贷款、金融资产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。

7、折旧和摊销

本集团对投资性房地产、固定资产、无形资产以及长期待摊费用等在考虑其残值后，在使用寿命内按直线法计提折旧和摊销。本集团定期复核使用寿命，以决定将计入每个报告期的折旧和摊销费用数额。使用寿命是本集团根据对同类资产的以往经验并结合预期的技术更新而确定的。如果以前的估计发生重大变化，则会在未来期间对折旧和摊销费用进行调整。

8、递延所得税资产

在很可能有足够的应纳税利润来抵扣亏损的限度内，本集团就所有未利用的税务亏损确认递延所得税资产。这需要本集团管理层运用大量的判断来估计未来应纳税利润发生的时间和金额，结合纳税筹划策略，以决定应确认的递延所得税资产的金额。

9、所得税

本集团在正常的经营活动中，有部分交易其最终的税务处理和计算存在一定的不确定性。部分项目是否能够在税前列支需要税收主管机关的审批。如果这些税务事项的最终认定结果同最初估计的金额存在差异，则该差异将对其最终认定期间的当期所得税和递延所得税产生影响。

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

无。

六、税项

本集团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	3%、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

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，本行分支机构实行统一计算、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2010年5月13日财税[2010]4号《关于农村金融有关税收政策的通知》，本集团自2009年1月1日至2013年12月31日，对金融机构农户小额贷款的兴趣收入，免征营业税；对金融机构农户小额贷款的兴趣收入在计算应纳税所得额时，按90%计入收入总额。

3、根据财政部 国家税务总局2011年10月19日《关于延长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执行期限的通知》(财税[2011]104号)将财税[2009]99号规定的小企业和涉农贷款损失准备据实扣除政策继续执行至2013年12月31日

4、根据财政部、国家税务总局2011年10月17日《关于延长农村金融机构营业税政策执行期限的通知》(财税[2011]101号)“对农村信用社、村镇银行、农村资金互助社、由银行业机构全资发起设立的贷款公司、法人机构所在地在县(含县级市、区、旗)及县以下地区的农村合作银行和农村商业银行的金融保险业收入减按3%的税率征收营业税”政策的执行期限延长至2015年12月31日。本集团子公司(平山西柏坡冀银村镇银行有限责任公司)营业税税率适用此政策。

七、企业合并及合并财务报表

1、通过设立或投资等方式取得的子公司

子公司全称	子公司类型	注册地	注册资本	持股比例 (%)	表决权比例 (%)	是否合并报表	少数股东权益	年末实际出资额
平山西柏坡冀银村镇银行有限责任公司	境内金融企业	平山县	5000万元	51	51	是	2502万元	2550万元

2、合并范围发生变更的说明

本集团合并范围未发生变更。

八、合并财务报表项目注释

本集团于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为合并财务报表数据。以下注释项目（含公司财务报表主要项目注释）除非特别指出，年初指2011年1月1日，年末指2011年12月31日。

1、现金及存放中央银行款项

项目	年末数	年初数
库存现金	430,618	464,326
存放中央银行法定准备金	13,488,869	10,263,588
存放中央银行备付金	5,161,291	4,434,475
存放中央银行的财政性存款	332,210	302,360
合计	19,412,988	15,464,749

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19%；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。

2、存放同业款项

项目	年末数	年初数
存放境内同业款项	9,885,826	1,145,020
存放境外同业款项	148,326	194,448
减：资产减值准备	17,584	117,768
合计	10,016,568	1,221,700

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。

3、拆出资金

项目	年末数	年初数
拆放境内同业款项	59,446	101,113
减：资产减值准备	21,641	19,657
净值	37,805	81,456

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。

4、交易性金融资产（不含衍生金融资产）

项目	年末数	年初数
政府债券	1,141,641	745,238
金融债券	139,485	824,177
企业债券	228,447	66,919
合计	1,509,573	1,636,334

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。

5、买入返售金融资产

项目	年末数	年初数
债券		
-政府债券		1,428,943
-中央银行票据		180,523
-证策性银行债券		1,437,913
票据	3,164,384	4,253,490
贷款		200,210
其他	3,631,898	
合计	6,796,282	7,501,079

注：买入返售金融资产-其他金融资产期末金额为3,631,898千元，为质押式逆回购的应收租赁款和信托收益权，其中：信托收益权为700,496千元,应收租赁款为2,931,402千元。

6、应收款项类投资

项目	年末数	年初数
政府债券	883,131	1,252,613
金融债券	5,329,758	3,730,000
合计	6,212,889	4,982,613

7、应收利息

项目	年末数	年初数
应收贷款利息	97,261	64,446
应收款项类投资应收利息	63,296	74,207
可供出售金融资产利息	33,706	24,848
交易性金融资产利息	16,228	12,197
持有至到期投资利息	196,853	83,417
其他应收利息	24,301	3,199
合计	431,645	262,314

注：（1）应收其他利息包括存放中央银行款项应收利息、存放同业应收利息、拆出资金应收利息；（2）本行无一年期以上的应收利息；（3）期末无持有本行5%及以上表决权股份的股东利息。

8、发放贷款和垫款

项目	年末数	年初数
发放贷款和垫款总额	39,070,861	32,837,948
贷款损失准备	967,304	697,820
其中：单项计提	141,728	102,061
组合计提	825,576	595,759
发放贷款和垫款净额	38,103,557	32,140,128

注：本集团（本行）采用迁徙模型对贷款进行现金流折现测试，并据以计算贷款减值准备。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	5,117,999	4,113,343
企业贷款和垫款	32,226,147	28,064,922
-贷款	30,549,422	27,673,758
-贴现	1,617,779	388,714
-应收进出口押汇及垫款	58,946	2,450
信用卡透支	1,460,227	449,301
已减值贷款	266,488	210,382
贷款和垫款总额	39,070,861	32,837,948
减：贷款损失准备	967,304	697,820
-单项计提	141,728	102,061
-组合计提	825,576	595,759
贷款和垫款账面价值	38,103,557	32,140,128

(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	23,370,167	16,500,987
中长期贷款	13,757,482	15,735,415
贴现	1,617,779	388,714
已减值贷款	266,488	210,382
垫款	41,632	2,450
应收进出口押汇	17,313	
贷款和垫款总额	39,070,861	32,837,948

(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	178,810	0.46%	99,140	0.30%
采矿业	155,000	0.40%	379,200	1.15%
制造业	12,444,175	31.85%	10,482,951	31.92%
电力、燃气及水的生产和供应业	1,022,000	2.62%	1,687,279	5.14%
建筑业	1,901,159	4.87%	856,840	2.61%
交通运输、仓储和邮政业	2,065,622	5.29%	2,003,357	6.10%
信息传输、计算机服务和软件业	107,780	0.28%	29,907	0.09%
批发和零售业	5,711,586	14.62%	5,647,423	17.20%
住宿和餐饮业	102,950	0.26%	90,887	0.28%
金融业	1,253,545	3.21%	344,536	1.05%
房地产业	1,603,649	4.10%	1,994,378	6.07%
租赁和商务服务业	1,391,922	3.56%	2,524,739	7.69%
科学研究、技术服务和地质勘查业	117,800	0.30%	72,050	0.22%
水利、环境和公共设施管理业	2,106,510	5.39%	1,689,448	5.14%
居民服务和其他服务业	66,304	0.17%	34,221	0.10%
教育	1,391,632	3.56%	1,719,410	5.24%
卫生、社会保障和社会福利业	386,950	0.99%	293,000	0.89%
文化、体育和娱乐业	52,388	0.13%	61,937	0.19%
公共管理和社会组织	417,000	1.07%	367,609	1.12%
个人贷款	6,594,079	16.87%	2,459,636	7.50%
贷款和垫款总额	39,070,861	100.00%	32,837,948	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	7,273,800	8,864,077
保证贷款	14,988,675	11,532,487
附担保物贷款	16,808,386	12,441,384
其中：抵押贷款	11,212,302	9,779,354
质押贷款	5,596,084	2,662,030
贷款和垫款总额	39,070,861	32,837,948

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				合计
	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	
信用贷款	1,215	-	50	62	1,327
保证贷款	39,946	2,000	317	14,184	56,447
附担保物贷款	14,996	49,821	40,335	63,416	168,568
其中：抵押贷款	14,996	49,821	40,335	63,203	168,355
质押贷款				213	213
合计	56,157	51,821	40,702	77,662	226,342

(续)

项目	年初数				合计
	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	
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

(6) 贷款损失准备如下:

项目	年末数		
	单项	组合	合计
期初余额	102,061	595,759	697,820
本期计提	45,255	228,887	274,142
本期转回	-	-	-
-收回原核销贷款及垫款而导致的转回	2,194	-	2,194
-因资产折现价值上升导致转回	-	-	-
本期转出	-	-	-
本期核销	-	-	-
其他变化	(7,782)	930	(6,852)
期末余额	141,728	825,576	967,304

(续)

项目	年初数		
	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

(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	37,712,429	96.52%	71.73%	693,819
关注类	1,046,940	2.68%	9.93%	96,021
次级类	191,790	0.49%	8.42%	81,415
可疑类	94,991	0.24%	7.37%	71,338
损失类	24,711	0.07%	2.55%	24,711
合计	39,070,861	100.00%	100.00%	967,304

(续)

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	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	0.08%	100.00%	24,016
合计	32,837,948	100.00%		697,820

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）。

9、可供出售金融资产

项目	年末数	年初数
政府债券	2,674,993	2,324,135
公司债券	25,178	25,577
金融债券	1,336,885	1,001,112
央行票据	290,435	
合计	4,327,491	3,350,824

本期变动情况如下：

项目	金额
年初余额	3,350,824
购入	3,540,000
减：处置、赎回及到期	2,610,000
重分类	-
公允价值变动利得/(损失)	55,148
减值转出/(计提)	
应计利息	2,095
利息调整	-10,576
年末余额	4,327,491

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。

10、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	15,767,301	7,745,107
其中：政府债券	14,529,202	6,931,207
金融债券	1,146,231	761,559
其他债券	91,868	52,341
持有至到期投资-应计利息	1,157	
持有至到期投资合计	15,768,458	7,745,107
减：持有至到期投资减值准备		
持有至到期投资账面价值	15,768,458	7,745,107

(2) 持有至到期投资变动情况

项目	金额
年初余额	7,745,107
购入	8,760,000
减：处置、赎回及到期	745,000
应计利息	1,157
重分类	-
利息调整	7,194
年末余额	15,768,458

11、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
合计	11,700	11,700
减：长期投资减值准备	825	825
净值	10,875	10,875

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
合计	11,700	11,700			11,700
减：长期投资减值准备		825			825
净值	11,700	10,875			10,875

12、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	235,671	-	13,081	222,590
办公器具	10,657	3,284	153	13,788
交通运输	17,488	9,313	102	26,699
电子设备	128,814	37,800	1,225	165,389
机器设备	52,267	6,350	626	57,991
其他	4,415	822	12	5,225
合计	449,312	57,569	15,199	491,682
累计折旧				
房屋建筑物	94,848	7,351	7,998	94,201
办公器具	5,487	1,506	127	6,866
交通运输	9,386	2,578	99	11,865
电子设备	67,139	22,228	863	88,504
机器设备	32,467	4,979	940	36,506
其他	2,158	421	9	2,570
合计	211,485	39,063	10,036	240,512
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	-	-	-	-

项目	年初数	本年增加	本年减少	年末数
固定资产净额				
房屋建筑物	140,823			128,389
办公器具	5,170			6,922
交通运输	8,102			14,834
电子设备	61,675			76,885
机器设备	19,800			21,485
其他	2,257			2,655
合计	237,827			251,170

(2) 本年由在建工程转入固定资产的金额为7,245千元。

13、投资性房地产

项目	年初数	本年增加	本年减少	年末数
一、原值				
房屋、建筑物	52,721	1,998		54,719
二、累计折旧和摊销				
房屋、建筑物	22,415	2,782		25,197
三、减值准备				
房屋、建筑物				
四、账面价值				
房屋、建筑物	30,306			29,522

注：截至2011年12月31日，本集团投资性房地产无账面价值高于可收回金额的情况。

14、在建工程

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			176		83	93
银行系统等		15,232	23,828	7,245	12,883	18,932
合计		17,590	24,004	7,245	12,966	21,383
减：减值准备		2,358				2,358
账面价值合计		15,232	24,004	7,245	12,966	19,025

注：本期在建工程其他减少为银行系统项目转入无形资产等。

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	22,638			687	10,238	21,951
计算机软件	72,180	32,235	15,201		10,409	35,153	37,027
合计	104,369	54,873	15,201		11,096	45,391	58,978

注：截至2011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	173,034	117,853
可供出售投资未实现损益	-207	207
计入当期损益的递延所得税	21,129	54,974
年末余额	193,956	173,034

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	163,398	142,341
预计负债	30,357	29,586
可供出售投资未实现损益	-	207
交易性金融资产及衍生金融工具的公允价值变动	-	779
其他	201	121
合计	193,956	173,034

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	20,278	50,089
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	-	2,437
预计负债	771	2,327
其他	80	121
新税率变动影响	-	-
合计	21,129	54,974

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	41,223	33,123
长期股权投资	825	825
发放贷款和垫款	508,119	307,495
拆出资金	21,641	19,657
存放同业	17,584	117,768
在建工程	2,358	2,343
预计负债	121,428	118,344
抵债资产	61,842	88,152
可供出售金融资产	-	827
交易性金融资产	-	3,118
其他	806	484
合计	775,826	692,136

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	825,323	100,315
长期待摊费用	114,412	71,154
抵债资产	76,747	125,624
待处理财产损失	3	4
固定资产清理	-	95
委托理财产品	2,501,189	577,700
其他	6,986	56
合计	3,524,660	874,948

注：委托理财产品是指本行发行的代理客户理财财务资产。本年其他资产增加的原因是委托理财业务的开展。

(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	777,780	89.76	-	777,780
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	20,740	2.39	16,719	4,021
其他不重大其他应收款	68,026	7.85	24,504	43,522
合计	866,546	100.00	41,223	825,323

(续)

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	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

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。

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	808,064	93.25	51	84,270	63.15	120
1至2年	14,210	1.64	174	6,149	4.61	64
2至3年	1,439	0.17	165	1,060	0.80	443
3年以上	42,833	4.94	40,833	41,959	31.44	32,496
合计	866,546	100.00	41,223	133,438	100.00	33,123

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
国信资产运营公司	741,990	85.63	贷款转入
售房款	32,634	3.77	售房款
河北医科大学第二医院	8,000	0.92	预付款
中国建设银行	7,314	0.84	清算资金
万达广场投资有限公司	6,673	0.77	预付款
合计	796,611	91.93	

注：(1) 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。(2) 河北国信资产运营有限公司为河北省政府指定处置平台公司，收购河北银行不良资产，截止到2011年12月31日该不良资产余额为7.42亿元，石家庄市财政局出具付款承诺按期归还。

(3) 长期待摊费用

项目	初始成本	年初数	本年增加	本年摊销及减少	累计摊销	年末数
装修费用	81,889	31,884	39,208	12,995	23,792	58,097
电子设备	7,910	3,601	1,643	2,234	4,900	3,010
其他费用	116,205	35,669	72,018	54,382	62,900	53,305
合计	206,004	71,154	112,869	69,611	91,592	114,412

注：其他费用中金额较大的项目为本行各分支机构营业及办公用房的房屋租赁费，期末金额为31,625千元；由于其摊销期限均较短，故本年增加及本年摊销金额也较大。

(4) 抵债资产

项目	年末数	年初数
房产	125,751	202,798
其中：自用	32,088	32,088
闲置	87,411	105,403
出租	6,252	65,307
其他	12,838	13,028
合计	138,589	215,826
抵债资产减值准备	61,842	90,202
抵债资产净额	76,747	125,624

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	12,878,261	65,510
非银行业金融机构存放款项	225	2,419
合计	12,878,486	67,929

19、拆入资金

项目	年末数	年初数
境内其他银行拆入	937,805	-
合计	937,805	-

20、卖出回购金融资产款

项目	年末数	年初数
债券		
-政府债券	7,037,857	1,008,641
-金融债券	-	951,020
合计	7,037,857	1,959,661

21、吸收存款

项目	年末数	年初数
活期存款	38,048,750	40,793,934
其中：活期对公存款	31,118,821	34,925,137
活期储蓄存款	6,929,929	5,868,797
定期存款（含通知存款）	29,496,987	21,783,380
其中：定期对公存款	12,044,396	6,664,729
定期储蓄存款	16,682,026	14,343,070
通知存款	770,565	775,581
存入保证金	6,130,918	5,162,376
应解汇款及临时存款	108,286	48,859
信用卡存款	3,816	2,039
合计	73,788,757	67,790,588

22、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)	35,554	365,036	334,364	66,226
二、职工福利费	5	27,869	27,678	196
三、社会保险费	-	76,946	76,811	135
其中：1.医疗保险费	-	18,865	18,830	35
2.基本养老保险费	-	52,393	52,318	75
3.失业保险费	-	4,418	4,401	17
4.工伤保险费	-	792	787	5
5.生育保险费	-	478	475	3
6.年金缴费	-	-	-	-
四、住房公积金	-	29,937	29,912	25
五、工会经费和职工教育经费	3,705	18,094	15,409	6,390
六、非货币性福利	-	-	-	-
七、内退人员薪金	-	-	-	-
八、其他	-	-	-	-
合计	39,264	517,882	484,174	72,972

23、应交税费

项目	税(费)率	年末数	年初数
企业所得税	25%	70,791.00	67,839
营业税	3%、5%	41,704.00	31,287
城市维护建设税	5%、7%	2,915.00	2,188
教育费附加	3%	1,260.00	946
地方教育费附加	1%、2%	464.00	218
其他税金		141.00	183
合计		117,275.00	102,661

注：税率详细说明见：附注六、税项。

24、应付利息

项目	年末数	年初数
客户存款利息	485,149	320,653
同业及其他金融机构利息	26,991	20
应付拆入资金利息	311	
应付债券利息	29,174	29,174
合计	541,625	349,847

25、应付债券

项目	年末数	年初数
次级债券	795,406	794,216
合计	795,406	794,216

注：本行经中国银行业监督管理委员会《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，于2010年5月发行次级债券8亿元，该债券每年付息。

26、递延所得税负债

(1) 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
可供出售投资未实现损益	13,580	-13,412
计入当期损益的递延所得税	1,131	1,637
年末余额	14,711	-

(2) 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	13,580	
交易性金融资产及衍生金融工具的公允价值变动	1,131	
合计	14,711	

(3) 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	54,321	
交易性金融资产	4,523	
合计	58,844	

27、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	23,709	23,170
未决诉讼	598	5,497
内退员工预计费用	97,121	89,677
合计	121,428	118,344

28、其他负债

(1) 分项列示

项目	年末数	年初数
资金清算应付款	30,872	60,245
汇出汇款	-	361
其他应付款	3,263,227	109,412
应付股利	7,216	9,258
预提费用	806	485
应付利息税	40	106
代理证券业务	19,583	29,152
其他代理业务	104,487	54,956
委托业务	2,600	3,800
待处理资产溢余	177	211
委托理财	2,507,126	578,527
其他	7	
合计	5,936,141	846,513

(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	2,719,189	83.33	43,571	39.82
1至2年	509,437	15.61	20,601	18.83
2至3年	4,119	0.13	2,464	2.25
3年以上	30,482	0.93	42,776	39.10
合计	3,263,227	100.00	109,412	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。

29、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	32,849	1.64	-	-	32,849	1.64
法人资本	1,862,688	93.14	39,193	39,522	1,862,359	93.12
个人资本	104,463	5.22	329	-	104,792	5.24
合计	2,000,000	100	39,522	39,522	2,000,000	100.00

本期持股股东的重大股权转让情况:

(一) 深圳市智信利达投资有限公司原持有本行股份为30,000,000股, 根据冀银监局复(2011)196号文件的批复, 将其持有的股份部分转让给福建通明水务有限公司及北京永信国际投资(集团)有限公司, 转让股数分别为10,000,000股; 转让后, 深圳市智信利达投资有限公司、河北华通创新科技有限公司、北京永信国际投资(集团)有限公司分别持有本行股份10,000,000股, 持股比例分别为0.50%。

(二) 中国石化财务有限责任公司原持有本行股份为17,606,838股, 根据冀银监局复(2011)197号文件的批复, 将其持有的股份全部转让给北京东方宝业投资有限公司; 转让后, 中国石化财务有限责任公司不再持有本行股份, 北京东方宝业投资有限公司持有本行股份为17,606,838股, 持股比例为0.88%。

30、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	-620	41,361	-	40,741
合计	517,823	41,361	-	559,184

31、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	157,390	99,712	-	257,102
任意盈余公积	109,839	49,856	-	159,695
合计	267,229	149,568		416,797

注：根据公司法、公司章程的规定，本行按净利润的10%提取法定盈余公积金，按净利润的5%提取任意盈余公积。

32、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	394,807	172,541	-	567,348
合计	394,807	172,541	-	567,348

注：（1）根据财政部颁布的《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）的要求，本行计提一般风险准备，用于弥补尚未识别的与风险资产相关的可能性损失。原则上一般风险准备金余额不低于风险资产期末余额的1%。（2）截止到2011年12月31日，本集团已按照期末风险资产余额1%足额计提一般风险准备金。

33、未分配利润

项目	本年数
上年年末余额	510,277
加：会计政策变更	-
重大会计差错	-
本年年初余额	510,277
加：净利润	997,926
可供分配的利润	1,508,203
减：提取法定公积金	99,712
提取任意盈余公积金	49,856
提取一般风险准备	172,541
对所有者（或股东）的分配	301,351
未分配利润/（累计亏损）	884,743

注：（一）本行经2011年5月5日2010年度股东大会决议，审议通过2010年度利润分配方案，按照股东持有股份15%的比例分配普通股股利300,000,000.00元；依据2010年度股东大会审议通过2009年度利润分配方案，补充分配2009年度普通股股利1,350,887.60元。

34、利息净收入

项目	本年数	上年数
利息收入：		
-发放贷款及垫款	2,519,843	1,831,074
其中：个人贷款和垫款	410,088	234,285
公司贷款和垫款	1,976,084	1,453,390
票据贴现	133,671	143,399
-存放同业	54,779	47,635
-存放中央银行	194,530	121,301
-拆出资金	519	-2,407
-买入返售金融债券	188,894	71,866
-转贴现利息收入	88,533	102,451
-可供出售金融资产利息收入	137,284	99,406
-交易性金融资产利息收入	39,770	24,440
-持有至到期投资利息收入	453,055	215,743
-应收款项类投资利息收入	90,522	160,574
-其他利息收入	2,125	10
小计	3,769,854	2,672,093
利息支出：		
-同业存放	37,749	4,319
-向中央银行借款	1,586	
-拆入资金	6,091	23,377
-吸收存款	1,062,379	660,994
-卖出回购金融资产	85,431	26,986
-发行债券	48,791	29,878
-再贴现及转贴现	99,525	137,733
小计	1,341,552	883,287
利息净收入	2,428,302	1,788,806

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。

35、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	24,147	6,268
- 委托业务手续费	2,116	374
- 代理业务手续费	14,491	18,278
- 证券买卖手续费	1,429	-
- 银行卡手续费	90,651	15,819
- 保理手续费	12,101	1,420
- 网银业务收入	2,708	819
- 理财业务手续费收入	18,775	4,616
- 其他	41,928	10,412
小计	208,346	58,006
手续费及佣金支出：	-	-
- 手续费支出	5,877	3,280
- 佣金支出	-	-
小计	5,877	3,280
手续费及佣金净收入	202,469	54,726

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。

36、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	-12,915	-28,861
可供出售权益工具投资	15,110	1,462
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	224	216
合计	2,419	-27,356

37、公允价值变动收益

项目	本年数	上年数
交易性金融工具	7,720	3,352
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	7,720	3,352

38、营业税金及附加

项目	本年数	上年数
营业税	140,446	96,136
城建税	9,816	6,717
教育费附加	4,213	3,048
地方教育费	2,796	1,492
合计	157,271	107,393

39、业务及管理费

项目	本年数	上年数
职工薪酬		
-工资薪金	363,583	255,268
-其他福利	58,145	46,737
-社会保险	110,194	74,538
广告及宣传费	43,143	22,844
业务招待费	15,523	11,415
办公费	248,190	150,665
董事会和理事会费	892	964
税费	5,873	6,285
待摊费用摊销	21,777	13,354
低值易耗品	13,909	9,828
无形资产摊销	11,094	7,555
租赁费	78,183	46,292
固定资产、投资性房地产折旧费	41,844	31,923
其他业务及管理费	39,908	22,254
合计	1,052,258	699,922

40、资产减值损失

项目	本年数	上年数
贷款损失准备(转回)/计提	274,142	333,429
其他应收款坏账准备(转回)/计提	8,296	6,964
存放同业损失准备计提	4	117
拆出资金减值损失计提	1,984	-9,014
抵债资产减值准备	9,113	7,090
在建工程减值损失计提	-	293
合计	293,539	338,879

41、营业外收入

项目	本年数	上年数
固定资产处置利得收入	21	41
长款、罚款收入	150	203
处置抵债资产收入	153	
政府补助	300	1,638
无法支付的应付款	-	2,760
其他收入	10,186	336
合计	10,810	4,978

42、营业外支出

项目	本年数	上年数
固定资产处置损失	1,284	291
非常损失	-	561
罚款及滞纳金支出	60	61
未决诉讼预计负债	-	3,792
表外承兑预计负债	-	18,265
捐赠	62	5,400
其他	-265	117
合计	1,141	28,487

43、所得税费用

项目	本年数	上年数
当期所得税费用	190,084	146,740
递延所得税费用	-19,998	-53,336
合计	170,086	93,404

所得税费用计算如下：

项目	本年数	上年数
税前利润	1,168,790	664,293
应纳税所得额调整数	-401,876	-77,333
应纳税所得额	766,914	586,960
当期所得税费用	190,084	146,740
递延所得税费用	-19,998	-53,336
所得税费用合计	170,086	93,404

44、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	997,926	571,149
年末发行在外股数	2,000,000	2,000,000
每股收益	0.50元	0.29元

注：基本每股收益与稀释每股收益均为0.50元。

(2) 净资产收益率

项目	本年数	上年数
净利润	997,926	571,149
净资产年末数	4,428,072	3,690,136
净资产收益率	22.54%	15.48%

45、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	55,148	-54,473
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	-	
与计入其他综合收益项目相关的所得税影响	-13,787	13,618
其他	-	
合计	41,361	-40,855

46、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	998,704	570,889
加：资产减值损失	293,539	338,879
固定资产、投资性房地产折旧	41,844	31,923
无形资产摊销	11,096	7,557
长期待摊费用摊销	69,611	29,257
处置固定资产、无形资产损失（减收益）	1,284	

项目	本年数	上年数
固定资产报废损失		
公允价值变动损失（减：收益）	-7,720	-3,352
发行次级债的利息支出	47,600	
投资损失（减：收益）	-720,631	
递延所得税资产减少（减：增加）	-21,129	54,974
递延所得税负债增加（减：减少）	1,131	-1,637
经营性应收项目的减少（减：增加）	-9,715,870	-10,347,230
经营性应付项目的增加（减：减少）	20,538,427	17,306,366
其他		
经营活动产生的现金流量净额	11,537,886	7,987,626
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	5,591,909	5,201,162
减：现金的期初余额	5,201,162	6,219,984
加：现金等价物的期末余额	13,224,030	8,709,523
减：现金等价物的期初余额	8,709,523	2,775,692
现金及现金等价物净增加额	4,905,254	4,915,009

(2) 现金及现金等价物

项目	本年数	上年数
现金	5,591,909	5,201,162
其中：库存现金	430,618	464,326
存放中央银行超额准备金	5,161,291	4,736,836
现金等价物	13,224,030	8,709,523
其中：原始期限在三个月以内的存放同业	9,313,243	1,221,700
原始期限在三个月以内的拆放同业	-	79,472
原始期限在三个月以内的买入返售证券	3,910,787	7,408,351
合计	18,815,939	13,910,685

47、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。

2011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	1,731,292	270,254	474,461	-47,705	2,428,302
—外部利息净收入	1,415,649	-87,759	1,148,117	-47,705	2,428,302
—内部利息净收入	315,643	358,013	-673,656	-	-
手续费收入净额	61,288	98,330	-	42,851	202,469
公允价值变动损益	-	-	7,720	-	7,720
投资净收益	-	-	2,419	-	2,419
其他营业收入/支出	-	-	-	14,443	14,443
汇兑损益	-	-	6,836	-	6,836
营业税金及附加	126,441	27,811	110	2,909	157,271
业务及管理费	553,466	121,912	364,128	12,752	1,052,258
贷款减值（损失）/转回	224,998	48,390	754	-	274,142
其他资产减值（损失）/转回					
营业利润	887,674	170,472	116,159	-15,185	1,159,121
营业外收支净额	-	-	-	9,669	9,669
税前利润	887,674	170,472	116,210	-5,566	1,168,790
资产总额	30,936,384	6,595,170	63,698,017	5,475,870	106,705,442
负债总额	49,569,480	23,992,694	20,855,442	7,834,736	102,252,352
补充信息	-	-	-	-	-
1、折旧和摊销费用	39,153	8,865	25,117	49,413	122,548
2、折旧和摊销以外的非现金费用	-	-	-	-	-
3、资本性支出	71,233	16,128	45,697	67,529	200,587

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	1,150,905	75,783,399
负债总额	47,197,867	20,356,879	2,871,850	1,642,427	72,069,023
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

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，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受同一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。

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
合计	1,193,467	59.68	1,193,467	59.68

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控股公司
中国城市建设控股集团有限公司	中城建投资控股有限公司母公司
沧州市供水排水集团有限公司	受同一母公司控制公司的子公司
河北灵达环保能源有限责任公司	受同一母公司控制的公司
河北建设投资集团有限责任公司	河北建投能源投资股份有限公司母公司
河北建投新能源有限公司	受同一母公司控制的公司

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
中国城市建设控股集团有限公司	150,000	
河北建投新能源有限公司	10,000	
沧州市供水排水集团有限公司	3,000	3,000
河北灵达环保能源有限责任公司	30,000	40,000
合计	193,000	43,000

2、贷款利息收入

关联方名称	本年数	上年数
中国城市建设控股集团有限公司	1,935	
河北建投新能源有限公司	540	4,180
河北建设投资集团有限责任公司	1,169	
河北西柏坡发电有限责任公司	2,890	1,812
河北灵达环保能源有限责任公司	1,593	1,598
沧州市供水排水集团有限公司	193	13
合计	8,320	7,603

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	1,260	1,441
中国城市建设控股集团有限公司	50,000	
河北灵达环保能源有限责任公司	11	30
沧州市供水排水集团有限公司	68	1,001
河北建投新能源有限公司	9,090	51
合计	60,429	2,523

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	24	7
中国城市建设控股集团有限公司	2	
河北灵达环保能源有限责任公司	4	4
沧州市供水排水集团有限公司	4	
河北建投新能源有限公司	13	
合计	47	11

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	294,696	189,274
开出保函	88,909	34,126
银行承兑汇票	10,200,591	7,980,031
合计	10,584,196	8,203,431

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	54,032	64,022
1至3年	117,533	45,247
3至5年	100,873	45,465
5年以上	139,641	199,050
合计	412,079	353,784

3、资本性承诺

项目	2011年12月31日		
	合同金额	已付款金额	尚未付款金额
装修合同	34,872	23,261	11,610
办公设备	3,461	2,493	968
信息系统软硬件	74,588	55,460	19,129
合计	112,921	81,214	31,707

(续)

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

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	1,946,526	2,083,140
委托存款	1,949,126	2,086,940

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	2,501,189	577,700
委托理财资金	2,507,126	578,527

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

2011年8月，本行股东大会批准实施了2011年度增资扩股方案，拟向原股东（原股东放弃部分向外部新股东发售）以每股2.58元的价格发行12亿股新股，共募集资金30.96亿元，全部用于补充资本金。

截止2011年12月31日，本行已收到股东增资款共计30.96亿元，由于本次增资尚未收到银监会批复和办理工商变更手续，暂挂其他应付款，未增加股本金额。

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	10,016,568	1,221,700
交易性金融资产	1,509,573	1,636,334
买入返售金融资产	6,796,282	7,501,079
拆出资金	37,805	81,456
发放贷款和垫款	38,103,557	32,140,128
可供出售金融资产	4,327,491	3,350,824
持有至到期投资	15,768,458	7,745,107
应收款项债券投资	6,212,889	4,982,613
小计	82,772,623	58,659,241
表外风险敞口包括		
开出信用证	294,696	189,274
开出保函	88,909	34,126
银行承兑汇票	10,200,590	7,980,031
未使用的信用卡额度	1,138,529	926,172
表外信用风险敞口小计	11,722,724	9,129,603
信用风险敞口合计	94,495,347	67,788,844

资产负债表项目的风险敞口余额为账面价值。

(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				合计
	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	
存放同业款项	10,016,568		17,583	17,583	10,016,568
交易性金融资产	1,509,573				1,509,573
买入返售金融资产	6,796,282				6,796,282
衍生金融资产					
拆出资金	37,805		21,641	21,641	37,805
发放贷款和垫款	38,759,174	42,749	268,938	967,304	38,103,557
可供出售金融资产	4,327,491				4,327,491
持有至到期投资	15,768,458				15,768,458
应收款项债券投资	6,212,889				6,212,889
合计	83,428,240	42,749	308,162	1,006,528	82,772,623

(续)

项目	年初余额				合计
	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	
存放同业款项	1,221,697		117,771	117,768	1,221,700
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
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	59,088,803	55,889	349,794	835,245	58,659,241

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	37,772,878	31,669,623
关注	1,043,051	901,393
合计	38,815,929	32,571,016
减：贷款损失准备	169,588	569,973
净额	38,646,341	32,001,043

B、逾期未减值贷款

项目	年末数	年初数
3个月以内	1,688	50,098
3个月到6个月	40,111	535
6个月到1年	-	2,806
1年以上	950	2,450
合计	42,749	55,889
减：贷款损失准备	1,007	3,380
净额	41,742	52,509

C、减值贷款

项目	年末数	年初数
信用贷款	58,160	82,542
保证贷款	54,051	13,927
抵押贷款	156,514	113,700
质押贷款	213	213
合计	268,938	210,382
减：贷款损失准备	128,873	124,467
净额	140,065	85,915

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。

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				合计
	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	
资产：					
现金及存放中央银行款项	19,409,309	3,146	186	347	19,412,988
存放同业款项	9,857,128	147,158	530	11,752	10,016,568
贵金属	-	-	-	-	-
拆出资金	-	37,805	-	-	37,805
交易性金融资产	1,509,573	-	-	-	1,509,573
衍生金融资产	-	-	-	-	-
买入返售金融资产	6,796,282	-	-	-	6,796,282
应收利息	427,049	4,596	0	0	431,645
发放贷款和垫款	37,846,038	257,519	-	-	38,103,557
可供出售金融资产	4,327,491	-	-	-	4,327,491
持有至到期投资	15,768,458	-	-	-	15,768,458
应收款项类投资	6,212,889	-	-	-	6,212,889
长期股权投资	10,875	-	-	-	10,875
投资性房地产	29,522	-	-	-	29,522
固定资产	251,170	-	-	-	251,170
在建工程	19,025	-	-	-	19,025
无形资产	58,978	-	-	-	58,978
递延所得税资产	193,956	-	-	-	193,956
其他资产	3,524,644	16	-	-	3,524,660
资产合计	106,242,387	450,240	716	12,099	106,705,442
负债：					
向中央银行借款	9,889	-	-	-	9,889
同业及其他金融机构存放款	12,689,459	189,027	-	-	12,878,486
拆入资金	900,000	37,805	-	-	937,805
交易性金融负债	7,037,857	-	-	-	7,037,857
衍生金融负债	-	-	-	-	-
卖出回购金融资产款	-	-	-	-	-
吸收存款	73,701,230	76,072	8	11,447	73,788,757
应付职工薪酬	72,972	-	-	-	72,972
应交税费	117,275	-	-	-	117,275
应付利息	541,296	329	-	-	541,625

项目	年末数				合计
	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	
预计负债	121,428	-	-	-	121,428
应付债券	795,406	-	-	-	795,406
递延所得税负债	14,711	-	-	-	14,711
其他负债	5,793,243	142,301	710	-113	5,936,141
负债合计	101,794,766	445,534	718	11,334	102,252,352
资产负债表头寸净额	4,447,621	4,706	-2	765	4,453,090

(续)

项目	年初数				合计
	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	
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	963,671	129,802	17,480	110,747	1,221,700
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	30,306				30,306
固定资产	237,827				237,827
在建工程	15,232				15,232
无形资产	54,873				54,873
递延所得税资产	173,034				173,034
其他资产	874,808	140			874,948
资产合计	75,525,230	129,942	17,480	110,747	75,783,399
负债：					
向中央银行借款					

项目	年初数				合计
	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	
同业及其他金融机构存放款	67,929				67,929
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	71,656,525	283,855	17,786	110,857	72,069,023
资产负债表头寸净额	3,868,705	-153,913	-306	-110	3,714,376

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						合计
	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	
资产：							
现金及存放中央银行款项	18,959,791	-	-	-	22,579	430,618	19,412,988
存放同业款项	8,387,568	1,414,000	215,000	-	-	-	10,016,568
贵金属	-	-	-	-	-	-	-
拆出资金	-	-	37,805	-	-	-	37,805
交易性金融资产	20,219	258,761	-	229,111	1,001,482	-	1,509,573
衍生金融资产	-	-	-	-	-	-	-
买入返售金融资产	3,187,098	2,659,651	949,533	-	-	-	6,796,282

项目	年末数						合计
	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	
应收利息	101	28	-	-	-	431,516	431,645
发放贷款和垫款	34,215,023	1,194,899	1,956,992	332,925	403,718	-	38,103,557
可供出售金融资产	99,492	139,732	1,409,886	1,163,881	1,514,500	-	4,327,491
持有至到期投资	-	200,000	728,354	4,860,006	9,980,098	-	15,768,458
应收款项类投资	1,000,264	1,559,791	3,149,633	503,201	-	-	6,212,889
长期股权投资	-	-	-	-	-	10,875	10,875
投资性房地产	-	-	-	-	-	29,522	29,522
固定资产	-	-	-	-	-	251,170	251,170
在建工程	-	-	-	-	-	19,025	19,025
无形资产	-	-	-	-	-	58,978	58,978
递延所得税资产	-	-	-	-	-	193,956	193,956
其他资产	-	-	-	-	-	3,524,660	3,524,660
资产合计	65,871,823	7,426,862	8,447,203	7,089,834	12,922,377	4,947,343	106,705,442

(续)

项目	年末数						合计
	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	
负债:							
向中央银行借款	9,889	-	-	-	-	-	9,889
同业及其他金融机构存放款项	4,799,459	900,000	7,179,027	-	-	-	12,878,486
拆入资金	900,000	37,805	-	-	-	-	937,805
交易性金融负债	-	-	-	-	-	-	-
衍生金融负债	-	-	-	-	-	-	-
卖出回购金融资产款	7,037,857	-	-	-	-	-	7,037,857
吸收存款	42,503,443	7,905,731	20,581,202	2,794,032	4,349	-	73,788,757
应付职工薪酬	-	543	-	-	-	72,429	72,972
应交税费	253	-	-	-	-	117,022	117,275
应付利息	15	-	102	323	-	541,185	541,625
预计负债	-	-	-	-	-	121,428	121,428
应付债券	-	-	-	-	795,406	-	795,406
递延所得税负债	-	-	-	-	-	14,711	14,711
其他负债	-	-	284	-	-	5,935,857	5,936,141
负债合计	55,250,916	8,844,079	27,760,615	2,794,355	799,755	6,802,632	102,252,352
利率敏感度缺口总计	10,620,907	-1,417,217	-19,313,412	4,295,479	12,122,622	-1,855,289	4,453,090

项目	年初数						合计
	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	
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	1,221,700						1,221,700
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
应收款项债券投资	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						30,306	30,306
固定资产						237,827	237,827
在建工程						15,232	15,232
无形资产						54,873	54,873
递延所得税资产						173,034	173,034
其他资产						874,948	874,948
资产合计	52,058,869	3,485,118	3,573,026	7,449,976	6,952,628	2,263,782	75,783,399

(续)

项目	年初数						合计
	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	
负债：							
向中央银行借款							
同业及其他金融机构存放款项	67,929						67,929
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

项目	年初数						合计
	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	
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	45,419,909		7,806,934	13,868,406	2,510,030	2,463,744	72,069,023
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

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							合计
	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	
资产：								
现金及存放中央银行款项	6,308,072	-	-	-	22,579	13,082,337	-	19,412,988
存放同业款项	371,387	8,016,181	1,414,000	215,000	-	-	-	10,016,568
贵金属	-	-	-	-	-	-	-	-
拆出资金	-	-	-	37,805	-	-	-	37,805
交易性金融资产	-	1,509,573	-	-	-	-	-	1,509,573
衍生金融资产	-	-	-	-	-	-	-	-
买入返售金融资产	-	3,187,097	2,659,652	949,533	-	-	-	6,796,282
应收利息	-	101	28	-	-	431,516	-	431,645
发放贷款和垫款	-	1,980,361	3,252,914	23,471,288	9,182,146	-	216,848	38,103,557
可供出售金融资产	-	-	-	1,179,837	3,147,654	-	-	4,327,491
持有至到期投资	-	-	30,000	393,351	15,345,107	-	-	15,768,458

项目	年末数							合计
	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	
应收款项类投资	-	1,000,264	1,559,791	3,149,633	503,201	-	-	6,212,889
长期股权投资	-	-	-	-	-	10,875	-	10,875
投资性房地产	-	-	-	-	-	29,522	-	29,522
固定资产	-	-	-	-	-	251,170	-	251,170
在建工程	-	-	-	-	-	19,025	-	19,025
无形资产	-	-	-	-	-	58,978	-	58,978
递延所得税资产	-	-	-	-	-	193,956	-	193,956
其他资产	84,130	1,029,303	1,092,710	983,074	335,443	-	-	3,524,660
资产合计	6,763,589	16,722,880	10,009,095	30,379,521	28,536,130	14,077,379	216,848	106,705,442

(续)

项目	年末数							合计
	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	
负债:								
向中央银行借款	-	9,889	-	-	-	-	-	9,889
同业及其他金融机构存放款项	532,378	4,267,081	900,000	7,179,027	-	-	-	12,878,486
拆入资金	-	900,000	-	37,805	-	-	-	937,805
交易性金融负债	-	-	-	-	-	-	-	-
衍生金融负债	-	-	-	-	-	-	-	-
卖出回购金融资产款	-	7,037,857	-	-	-	-	-	7,037,857
吸收存款	1,206,424	3,537,836	8,864,764	24,896,294	35,283,439	-	-	73,788,757
应付职工薪酬	-	72,429	543	-	-	-	-	72,972
应交税费	-	117,275	-	-	-	-	-	117,275
应付利息	15	-	-	102	323	541,185	-	541,625
预计负债	-	-	-	-	-	121,428	-	121,428
应付债券	-	-	-	-	795,406	-	-	795,406
递延所得税负债	-	-	-	-	-	14,711	-	14,711
其他负债	30,872	838,865	1,092,710	388,094	-	358,560	-	5,936,141
负债合计	1,769,689	16,781,232	10,858,017	32,501,322	36,079,168	4,262,924	-	102,252,352
流动性净额	4,993,900	-58,352	-848,922	-2,121,801	-7,542,328	9,813,745	216,848	4,453,090

项目	年初数							合计
	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	
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	304,049	800,000					117,651	1,221,700
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
应收款项债券投资		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						30,306		30,306
固定资产						237,827		237,827
在建工程						15,232		15,232
无形资产						54,873		54,873
递延所得税资产						173,034		173,034
其他资产	49,181	477,700	100,000			248,067		874,948
资产合计	6,294,109	9,843,411	5,769,118	17,829,749	25,012,894	10,731,607	302,511	75,783,399

(续)

项目	年初数							合计
	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	
负债：								
向中央银行借款								
同业及其他金融机构存放款项	67,929							67,929
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

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
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	45,422,811	4,751,259	5,013,544	14,324,777	2,229,720	326,912		72,069,023
流动性净额	-39,128,702	5,092,152	755,574	3,504,972	22,783,174	10,404,695	302,511	3,714,376

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	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	
减：长期投资减值准备	825	825	
合计	36,375	36,375	

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	-12,915	-28,861
可供出售权益工具投资	15,110	1,462
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	224	216
合计	2,419	-27,356

