

东亚银行(中国)有限公司
The Bank of East Asia (China) Limited

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This Annual Report is prepared in both Chinese and English. Should there be any discrepancy between the two versions, the Chinese version shall apply and prevail.

本年报分别以中英文编制，若有歧义，以中文文本为准。

Our Mission 使命宣言

We at BEA China strive to provide our customers with comprehensive, best-in-class financial services, always demanding the highest standard of professionalism and integrity of ourselves. Based on the principle of prudent management, we will proactively develop and promote our businesses in the Chinese market in order to create greater value for our society, our customers, our shareholders, and our employees. Through sustained and steady development, we aim to be the best foreign bank in China.

东亚中国将以最高之专业和诚信为准则，为客户提供全方位的优质金融服务；以审慎经营为前提，积极开拓国内市场，促进业务的不断发展，为社会、客户、股东和员工创造更大的价值。我们致力于成为持续稳健发展的最佳在华外资银行。

The Bank of East Asia (China) Limited ("BEA China" or the "Bank") is a wholly-owned subsidiary of The Bank of East Asia, Limited ("BEA") and was one of the first foreign banks approved by the China Banking Regulatory Commission ("CBRC") to incorporate in Mainland China.

BEA China's parent bank, BEA, was incorporated in Hong Kong in 1918 and was quick to recognise the potential of the Mainland China market. BEA set up its first Mainland China branch in Shanghai in 1920 and has remained dedicated to the market ever since.

BEA China formally commenced business on 2nd April, 2007, and now has one of the largest branch networks among foreign banks in China. As of 31st December, 2009, the Bank operated an extensive network of 72 outlets in major urban areas throughout the country, including its headquarters in Shanghai, 19 branches, and 52 sub-branches. The Bank also has eight 24-hour self-service banking centres. In addition, BEA maintains a branch in Shanghai to conduct its foreign exchange wholesale banking business, and three representative offices in Fuzhou, Suzhou, and Dongguan.

BEA China's success in China has continued to receive wide acclaim. In 2009, the Bank's awards included the "2009 Best Localised Foreign Bank" from Moneyweek, the "Best Wealth Management Bank" at the 2009 Sohu Finance Ceremony and also recognition for providing the "2009 Best Small and Medium Enterprise Services in Asia" at the 21st Century Annual Finance Summit of Asia.

In June 2009, BEA China also successfully launched RMB-denominated bonds in Hong Kong, becoming the first locally-incorporated foreign bank on the Mainland to issue Renminbi bonds to retail investors in Hong Kong.

BEA China remains steadfast in its commitment to providing a diversified range of high-quality banking and financial services to its customers, particularly local residents.

东亚银行（中国）有限公司（“东亚中国”或“本行”）是经中国银行业监督管理委员会（“银监会”）批准，首批在华注册成立的外资法人银行之一，是东亚银行有限公司（“东亚银行”）在国内独资注册成立的全资子公司。

东亚银行于1918年在香港创立，是目前香港最大的独立本地银行。东亚银行与中国内地有着深厚的渊源，早在1920年，东亚银行就已看准国内市场庞大的发展潜力，在上海成立其首间内地分行。

东亚中国于2007年4月2日正式对外营业，是在中国内地拥有最庞大分支机构网络的外资法人银行之一。截至2009年12月31日，东亚中国在内地已设立72个网点，包括19间分行和52间支行，另设有8家24小时自助银行。此外，东亚银行保留了上海分行从事外汇批发业务，并在苏州、福州和东莞设有3家代表处。

东亚中国在中国内地的业务发展成绩卓著，广受市场认同。2009年，东亚中国荣获《理财周报》“2009年最佳本土化外资银行”，搜狐金融理财网络盛典“2009最佳财富管理银行”，以及21世纪亚洲金融年会“2009年亚洲最佳中小企业服务银行”。

值得一提的是，本行于2009年6月正式在香港发行人民币债券，成为首家在香港向零售投资者发行人民币债券的本地注册外资法人银行。

东亚中国致力于竭诚为广大客户，特别是本地居民，提供更多元化的产品和更优质、专业的服务。

April	Launches acclaimed "Explore Chengdu Free with Panda Cards" promotion nationwide. The promotion was awarded the "Gold Medal for Public Relations" at the 5th Shanghai Best Public Relations Case Awards Ceremony in December
April - July	Holds the BEA Youth Fencing Cup in six cities
June	Becomes the first locally-incorporated foreign bank in China to issue Renminbi bonds to retail investors in Hong Kong
July	Becomes the first bank in China to introduce a "Cooling Period" for investment products
August	Sponsors the Ravel Session of the "BEA Asian Youth Orchestra 'Impressionist' Masters"
September	Launches Cross-border RMB Trade Settlement Services
October	Wins the "Most Growth Potential" award from CFO magazine
November	Becomes the first locally-incorporated foreign bank in China to establish a charity fund, the "Shanghai Soong Ching Ling Foundation-BEA Charity Fund"
November	Wins the "2009 Best SME Services in Asia" award in the 4th Asian Banks Competitive Rankings held during the 21st Century Annual Finance Summit of Asia
November	Wins the "2009 Best Foreign Bank Website" award from Hexun.com
November	Wins the "2009 Most Innovative Internet Banking" award from JRJ.com
December	Shijiazhuang Branch is opened
December	Wins the "2009 Best Localised Foreign Bank" award and the "2009 Best Secured Credit Card" award from Moneyweek
December	Wins the "2009 Best Wealth Management Bank" award at the 2009 Sohu Wealth Management Awards Ceremony
December	Wins the "Most Creative Public Relations" Medal for the Bank's sponsorship of the Chinese National Fencing Team at the 5th Shanghai Best Public Relations Case Awards Ceremony

4月	在全国范围内发起“拥有熊猫卡，免费游成都——东亚中国熊猫卡全国代发”活动，该活动荣获上海市第五届优秀公关案例评选金奖
4月-7月	在6个城市举办东亚银行杯全国少年击剑PK赛
6月	首家在香港向零售投资者发行人民币债券的外资法人银行
7月	国内首家推出理财产品“冷静期”设置的银行
8月	赞助亚洲青年管弦乐团“印象派大师拉威尔专场”
9月	推出跨境贸易人民币结算服务
10月	荣获《首席财务官》最具成长潜力奖
11月	国内首家成立公益基金的外资法人银行，成立“上海宋庆龄基金会-东亚银行公益基金”
11月	荣获第四届21世纪亚洲金融年会暨亚洲银行竞争力排名“2009年亚洲最佳中小企业服务银行”
11月	荣获和讯网“2009最佳外资银行网站奖”
11月	荣获金融界网站“2009最佳网上银行创新奖”
12月	石家庄分行开业
12月	荣获《理财周报》“2009年最佳本土化外资银行”以及“2009年最佳安全性信用卡”
12月	荣获搜狐金融理财网络盛典“2009最佳财富管理银行”
12月	“赞助中国击剑队”项目荣获上海市第五届优秀公关案例评选创意优秀奖

		2009 人民币百万元 RMB Million	2008 人民币百万元 RMB Million	变动百分比 % Change
Profitability	盈利能力			
Total operating income	营业收入总额	2,912.25	2,890.18	0.76%
Net profit ^[1]	净利润 ^[1]	898.03	1,020.15	-11.97%
Balance Sheet Strength	资产负债状况			
Total advances	各项贷款	84,864.93	81,617.88	3.98%
Total assets	资产总额	120,995.55	118,036.41	2.51%
Total deposits	各项存款	84,089.82	66,516.36	26.42%
Total shareholders' equity	所有者权益总额	11,167.47	10,290.05	8.53%
Key Ratios	主要比率			
Loan to deposit ratio	贷款对存款比率	100.92%	122.70%	
Cost to income ratio ^[2]	成本对收入比率 ^[2]	47.96%	41.49%	
Liquidity ratio	流动比率	40.10%	59.03%	
Capital adequacy ratio	资本充足率	15.00%	15.17%	

Notes:

[1] The decrease in 2009 net profit over the previous year was mainly due to the Bank adjusting its provisioning policy to increase non-performing loan provision coverage in 2009.

[2] Cost to income ratio = (general and administrative expenses + other operating expenses) / (net interest income + net fee and commission income + other operating income + net foreign exchange revenue + investment income + gains from changes in fair value) x 100%.

附注:

[1] 2009年净利润同比下降的原因主要是由于本行调整拨备政策以提高拨备覆盖率从而对当期利润造成影响所致。

[2] 成本对收入比率=(业务及管理费+其他业务成本)/(利息净收入+手续费及佣金净收入+其他业务收入+汇兑净损益+投资收益+公允价值变动损益)X100%。

1. Financial Position

By the end of 2009, the Bank had total assets of RMB121.00 billion, representing an increase of RMB2.96 billion, or 2.51%, over the previous year. Total loans outstanding reached RMB84.86 billion, increasing by RMB3.25 billion, or 3.98%, over 2008. Total deposits outstanding reached RMB84.09 billion, increasing by RMB17.57 billion, or 26.42%, over the previous year. Total equity reached RMB11.17 billion, representing an increase of RMB0.88 billion, or 8.53%, over 2008.

2. Operations Review

Despite the changing market environment and strong competition from local commercial banks, BEA China has maintained steady growth and recorded satisfactory results for 2009.

2.1 Improvements to Operations

2.1.1 RMB Payment and Settlement System

In 2009, the Bank successfully linked its payment and settlement system directly to the China National Advanced Payment System (CNAPS) so as to enhance the Bank's RMB payment and settlement capability as well as the efficiency of the Bank's services. In addition, the Bank also successfully linked to the Renminbi Cross-border Payment/receipt Information Management System, providing the necessary system support for clients requiring RMB cross-border settlement.

2.1.2 Electronic Commercial Draft System

In 2009, in order to fully connect with the Electronic Commercial Draft System (ECDS) of the People's Bank of China, the Bank rolled out its Electronic Commercial Draft System. The new system increases operational efficiency and security control for the RMB commercial draft business and enhances the Bank's financial services as a whole.

2.1.3 Data Centre

At the end of 2009, the Bank completed construction of the infrastructure and related facilities of its data centre, becoming the first locally-incorporated foreign bank to establish its data centre in Mainland China. The increased operational capacity will facilitate the centralised management of the Bank's operations, internal control, risk control and emergency response. The data centre provides a solid foundation for the Bank's information security and the continuous development of the Bank.

2.1.4 Information Technology ("IT") Applicable Standards and Platform Development

The Bank has further enhanced its IT system architecture, applicable standards and platform development in order to improve IT support for operations and maintain BEA China's high standard of customer service. Through the adoption of appropriate IT architecture and data standards such as an enterprise service bus and data warehousing, BEA China has accelerated the pace of application systems integration and established a new benchmark for the Bank's IT development.

1. 财务状况

截至2009年底，本行总资产达人民币1209.96亿元，较上年增加人民币29.59亿元，增幅为2.51%。各项贷款余额达人民币848.65亿元，较上年增加人民币32.47亿元，增幅为3.98%。各项存款余额达人民币840.90亿元，较上年增加人民币175.73亿元，增幅为26.42%。所有者权益总额为人民币111.67亿元，较上年增加人民币8.77亿元，增幅为8.53%。

2. 业务回顾

面对不断变化的市场环境，以及来自国内商业银行的激烈竞争，2009年，东亚中国仍然保持了稳定的增长，并取得了令人满意的经营业绩。

2.1 运营改善措施

2.1.1 人民币结算业务系统

为加强本行对外办理人民币结算业务的能力，提升服务的效率和水平，2009年，本行实现了大额支付系统及小额支付系统与行内系统的直联。此外，本行还成功接入了人民币跨境收付信息管理系统，为客户跨境贸易人民币结算服务提供了必要的系统支持。

2.1.2 电子商业汇票系统

2009年，为全面接入中国人民银行的电子商业汇票系统，本行的行内商业汇票系统正式上线，实现了纸质票据的电子化，增强了票据的安全性，提高了票据支付结算效率和金融服务效率。

2.1.3 数据中心

作为内地首家自主建造大型数据中心的外资法人银行，本行于2009年底完成了数据中心的基础设施及相关配套的建设工作，数据中心具备营运能力，大大提高本行在应用系统集中营运支持、监控、风控和应急等方面的管理水平，也为切实保障本行信息安全和稳健发展奠定了坚实的基础。

2.1.4 完善各类应用标准和平台建设

为提高信息科技对营运的支持力度，2009年，本行以服务客户为导向，进一步建设和完善有关基础架构及各类应用技术标准和平台，设立了包括企业服务总线和服务总线等在内的应用平台和数据标准，从而加快了应用系统整合的步伐，开拓了本行信息科技业务发展的新格局。

2.2 Personal Banking

2.2.1 Account Services

The Bank made a number of improvements to account service functions and added a range of new account services in 2009. The improvements and additions offer BEA China customers a more convenient personal banking service and have helped the Bank achieve a significant increase in personal deposits.

SupremeGold, the Bank's comprehensive wealth management service targeting high net-worth customers, also saw significant development and a total of 69 SupremeGold Centres covering 19 cities had been established by the end of 2009.

The Bank carried out a series of SupremeGold promotions in 2009, including a number of high-end wealth management seminars and the issue of BEA China's exclusive quarterly wealth management magazine, SupremeGold Life. SupremeGold continues to provide customers with one-stop, highly-personalised access to a wide range of quality banking and investment services.

2.2.2 Wealth Management

BEA China offers a wide range of wealth management services, including structured products, RMB trust products, QDII and bancassurance products.

In 2009, the Bank launched 6 investment series, incorporating a total of 217 investment products. In response to the global market environment and local customer demand, BEA China shifted its focus towards principal-protected investment products in 2009, developing a wide range of investment products and financial services for customers.

In addition, the Bank signed a number of cooperative agreements with reputable domestic and foreign insurance companies in order to satisfy customer demand and provide a more comprehensive range of bancassurance products, particularly in the areas of life and property insurance.

In July 2009, BEA China became the first bank in China to introduce a "Cooling Period" for complex investment products. The introduction of this innovative measure, designed to further protect investors, gained widespread praise from the market.

In 2009, the Bank's wealth management business was also recognised with the "Best Wealth Management Bank" award at the Sohu Wealth Management Awards Ceremony and the "Most Valuable Wealth Management Products" award from Hexun.com.

2.2 个人银行业务

2.2.1 账户服务

2009年，本行通过新增账户服务品种，完善账户服务功能等途径，为客户提供了更为便捷的个人金融服务，同时也促进了本行个人存款余额的快速增长。

本行面向中高端个人客户的账户服务品牌“显卓理财”也得到了长足的发展。截至2009年底，本行在全国19个城市设立了69家显卓理财中心。

2009年，本行开展了多项关于“显卓理财”的推广活动，如发行《显卓人生》季刊、开展高端论坛等，从而进一步提升了“显卓理财”的品牌知名度，同时也彰显了“显卓理财”所秉承的专业、便捷、尊贵的一站式金融理财服务承诺。

2.2.2 财富管理

本行财富管理产品种类包括结构性产品、人民币信托产品、代客境外计划及银保产品等。

2009年，本行推出了6个系列共计217款个人理财投资产品。为配合全球金融市场环境及国内投资者的需求，本行2009年发售的财富管理产品以稳健保本型产品为主，为客户提供多元化的投资产品和卓越的理财服务。

2009年，本行还与多家国内外知名保险公司签署了合作协议，以进一步开展较为全面的人寿保险和财产保险等银保业务，并推出了多款银保产品以满足市场需求。

在产品创新方面，本行针对设计相对复杂的结构性理财产品，于2009年7月率先在业内对销售环节增加了“冷静期”的设置，充分保障了投资者利益，受到了广大客户的一致好评。

本行财富管理业务获得了业界的广泛认可。2009年，本行荣获搜狐金融理财网络盛典颁发的“2009年最佳财富管理银行”及和讯网评选的“最具投资价值银行理财产品”称号。

2.2.3 Consumer Lending

The comprehensive business scope of the consumer lending business includes RMB and foreign currency mortgage loans and consumer finance for domestic residents, residents of Hong Kong, Macau, and Taiwan, as well as non-residents. In 2009, the consumer lending business expanded significantly when compared with 2008.

In 2009, the Bank strived to optimise its range of mortgage loan products, while developing value-added products in order to better meet the needs of local consumers and promote the overall development of BEA China's personal banking business.

BEA China has also further developed its consumer finance business through the introduction of a range of new products to meet the diverse needs of its customers. In June 2009, the Bank began offering car loan services at selected branches, becoming the first locally-incorporated foreign bank to provide car loans to customers.

2.2.4 Debit Cards and Credit Cards

After becoming the first locally-incorporated foreign bank to issue debit cards and credit cards in Mainland China, the Bank has strived to actively develop its bank card business and provide customers with more comprehensive bank card services.

On 18th June 2009, the Bank was honoured to become the only foreign bank to be invited by China UnionPay, together with 13 local banks, to issue a special themed credit card celebrating the 60th anniversary of the People's Republic of China. In addition, on 25th June, 2009, the Bank became the first locally-incorporated foreign bank to issue a co-branded credit card, partnering with Sina.com Leju to launch a co-branded credit card for customers looking to purchase property. Furthermore, together with Line Group (China) Co., Ltd., BEA China launched a co-branded debit card service, Shou Fu Tong, on 25th August, 2009 to provide convenient payment services to customers.

2.2.5 Private Banking

The Bank's private banking business provides personalised, professional wealth management services to high net-worth customers so as to meet their investment and financial needs.

In 2009, the Bank launched a number of new investment products and value-added services exclusively to private banking customers. In addition to the existing centres in Shanghai, Beijing, Guangzhou, and Shenzhen, the Bank also set up a new Private Banking Centre in Xi'an.

The private banking business maintained healthy growth in 2009, laying a solid foundation for future development.

2.2.3 个人贷款

目前,本行的个人贷款包括房产按揭贷款及个人消费贷款,可为内地居民、港澳台居民及外籍人士提供人民币贷款及外币贷款。2009年,本行的个人贷款业务较2008年实现了较大幅度的增长。

2009年,本行对房产按揭贷款产品进行优化组合,同时开发了相关增值产品,以更符合本地消费市场的需求,并促进本行个人银行业务的全面发展。

除房产按揭贷款外,本行还积极拓展个人消费贷款业务,着力于研究开发符合本地市场特点的个人消费贷款新产品。2009年6月,本行正式在部分分行推出个人汽车消费贷款业务,成为内地首家提供汽车消费贷款服务的本地注册外资法人银行。

2.2.4 借记卡及信用卡

暨成为首家在内地发行借记卡与信用卡的本地注册外资法人银行后,本行继续积极拓展银行卡业务,不断为客户提供更全面的产品和服务。

2009年6月18日,本行作为唯一的一家外资银行,与其他十三家中资银行一起受中国银联之邀共同发行“建国60周年主题信用卡”。2009年6月25日,本行携手新浪网发行了“东亚中国乐居会联名卡”,以便为购房族提供更全面的信用卡服务,并因此成为首家发行人民币联名信用卡的本地注册外资法人银行。2009年8月25日,本行联同利安集团(中国)控股有限公司合作发行了具有便利缴费特点的联名借记卡,正式推出“收付通”服务,全面开展“收付通”业务。

2.2.5 私人银行

本行私人银行业务致力于为高端客户提供个性化和专业化的财富规划服务,以满足其投资及金融服务需求。

2009年,本行设计并推出了多项私人银行客户专享的产品和增值服务。同时,本行在现有北京、上海、广州及深圳分行私人银行部的基础上,新设立了西安分行私人银行部。

2009年,本行私人银行业务继续保持了良好的增长态势,为未来的业务发展打下了坚实的基础。

2.3 Corporate Banking

2.3.1 Financial Institution Business

With strong support from its parent bank, BEA China has established business relationships with a sizeable number of banks and non-bank financial institutions in China and overseas. BEA China has now established a strong network of financial institutions to facilitate the further development of the Bank's business in the areas of treasury, corporate banking and personal banking.

Looking ahead, BEA China will continue to expand its financial institution business network in China by proactively exploring business opportunities with new partners such as regional banks, branches of national banks and non-bank financial institutions, including insurance companies, finance companies and trust companies.

2.3.2 Corporate Loans

In the face of the complex domestic and international economic environment in 2009, BEA China adopted a more prudent policy for the growth of its loan business in 2009. The Bank shifted its focus to diversifying the industry mix of its loans and optimising the credit structure in order to maintain a high loan asset quality. BEA China's corporate lending business achieved steady growth in 2009.

2.3.3 Trade Finance

In 2009, BEA China adopted a proactive stance in the face of the global financial crisis to ensure the growth of its international trade finance business remained stable. The Bank also successfully moved its focus towards domestic trade finance and settlement products, achieving encouraging results in this area.

2.3.4 Corporate Wealth Management

In 2009, the Bank focused on product innovation and product sales channel development in the corporate wealth management business.

In this respect, in December 2009, BEA China became the first locally-incorporated foreign bank in China to launch a next-generation Corporate Cyberbanking Service. The Bank's new service offers corporate clients instant access to innovative online corporate wealth management tools, such as Group Cash Management, Investment and Finance Management, and other services.

In combination with the upgrade to Personal Cyberbanking services in 2008 as well as continued branch network growth, the Bank's comprehensive service channels provide a strong base for business development, promote deposit growth and cross-selling, and enrich the Bank's sources of income.

2.4 Other Businesses

2.4.1 Treasury Centre

The Treasury Centre is responsible for managing the funds of the whole bank and is the main body for the Bank's trading activities in both the domestic and overseas financial markets. The Treasury Centre's business operations cover inter-bank funding, bond repurchase agreements, bond trading, bond investment as well as foreign exchange purchase and sale services.

2.3 企业银行业务

2.3.1 金融机构业务

2009年，在香港母行的大力支持下，本行与国内外银行及非银行金融机构建立了广泛的联系，为本行资金业务、公司业务以及个人业务的进一步发展奠定了良好的基础。

展望未来，本行将继续致力于同业网络及渠道的建设，不断拓展同业合作机会，包括与国内的区域性银行，全国性银行的各省市分行，保险公司、财务公司以及信托公司等非银行金融机构的密切合作。

2.3.2 企业贷款

2009年，为应对复杂的国内外经济金融环境，本行采取了较为谨慎的企业信贷策略，主要致力于贷款行业多样化，同时注重优化贷款结构，以保持良好的贷款资产质量。2009年，本行的企业贷款录得稳定增长。

2.3.3 贸易融资

面对全球金融危机，本行采取了前瞻性的对策，使得2009年本行不仅在国际贸易融资业务方面取得了平稳的业绩，而且将贸易融资业务重点成功地转向了国内贸易融资及结算业务，并取得了令人鼓舞的成绩。

2.3.4 企业财富管理

2009年，本行致力于持续推动企业财富管理的 product 创新及产品销售渠道的建设。

2009年12月，本行推出了新版企业网上银行，这也是内地外资银行中首家充分配合本土市场特殊需求而设计的企业网银。新版企业网银为企业客户提供了集团现金管理、投融资管理等创新功能，从而能够显著提升企业财务管理的效率。

本行新版企业网银，连同已于2008年升级的个人网银和本行的分支机构共同组成了强大的网络，有助于促进本行存款的吸纳及各类产品的交叉销售，同时也丰富了本行的收入来源。

2.4 其他业务

2.4.1 资金中心

2009年，资金中心已发展成为本行参与境内外金融市场交易活动的核心主体，并承担集中管理全行的资金，统筹经营本外币同业拆借、债券回购、债券买卖、债券投资、外汇买卖和人民币结售汇等业务职能。

2.4.2 Electronic Distribution Channels

BEA China offers comprehensive electronic banking services, including ATMs and self-service banking centres, phone banking, and Cyberbanking services. Through specialised products, direct communication and efficient service, the Bank strives to provide "functional, personalised, secure and convenient" electronic banking services to customers.

In December 2009, BEA China successfully rolled out its next-generation Corporate Cyberbanking Service, further enhancing the Bank's electronic banking services. The Bank is the first locally-incorporated foreign bank in China to complete the localisation of its corporate internet banking system.

BEA China's electronic banking services have won wide acclaim from the industry. In 2009, the Bank received awards for the "Best Foreign Bank Website" from Hexun.com and the "Most Innovative Internet Banking" from JRJ.com.

The Bank's ATM and self-service banking network grew rapidly in 2009. In addition, BEA China upgraded its self-service banking equipment so as to provide customers with more convenient and comprehensive services.

2.5 Human Resources

2.5.1 Workforce

At the end of the 2009, the Bank had a workforce of more than 3,000, with 18% of employees holding postgraduate degrees or higher qualifications, and a further 66% holding undergraduate qualifications.

2.5.2 HR Management

In 2009, the Bank developed an individual Key Performance Indicator (KPI) performance management system to effectively inspire and motivate staff. The system supports the Bank's human resource management by providing BEA China with a platform to better evaluate the performance of all branches, sub-branches and individuals.

Furthermore, in 2009, the Bank rolled out a number of HR policies including a new job rotation policy for key positions and a revised promotion exercise policy for local staff. Other HR-related policies were reviewed or updated in accordance with statutory labour laws and regulations.

In addition, the Bank rolled out its Management Trainee Program in 2009. The 18-month staff development program aims to assist talented young employees in developing the skills and expertise to support the Bank's rapid expansion.

2.5.3 Staff Welfare

To ensure a healthy work-life balance, with the exception of a small number of employees carrying out special duties, all staff of BEA China enjoy a 5-day work week. The Bank's staff are entitled to paid leave, including annual leave, sick leave, and marriage leave. Moreover, to fully protect the rights of its employees, the Bank also provides basic and supplementary medical insurance as well as additional allowances for business travel and meals during overtime work.

The Bank participates in regular compensation and benefits surveys so as to understand the general practice of competitors and peers as well as ensure the competitiveness of the Bank in the market.

2.4.2 电子银行业务

本行的电子银行业务包括网上银行、电话银行以及自助柜员机等自助银行业务，以“功能齐全、个性化突出、安全便捷”为目标，通过专业的产品和互动式的交流，为客户提供高效率的服务。

2009年12月，随着新版企业网上银行的顺利上线，本行成为国内首家实现企业网银本土化的外资银行，本行的电子交易渠道更趋完善。

本行优良的电子银行业务获得了业界的高度认可。2009年，本行荣获和讯网“2009最佳外资银行网站奖”，以及金融界网站“2009最佳网上银行创新奖”。

2009年，本行的自动柜员机等自助设备数量持续增长，并不断完善，从而为广大持卡客户提供更为优质、全面和便捷的银行服务。

2.5 人力资源

2.5.1 人力资源基本情况统计

截至报告期末，本行从业人员总数超过3000人，其中具有研究生及以上学历的占比约为18%，具有本科学历的占比约为66%。

2.5.2 人力资源管理

2009年，本行着手开发了员工个人绩效考核分析系统(KPI系统)，旨在通过该系统进行各分支行业务部门或个人的业绩查询和排名，为本行人力资源管理提供前提条件，以期达到激励员工的目的。

2009年，本行制定并实施了一系列人力资源管理制度，包括针对本行重要岗位的《员工轮岗制度》，以及修订的《本地员工晋升指引》。对于其他现有的人力资源制度，本行也根据国家有关劳动法律法规进行了审阅和更新。

本行于2009年度启动了内部管理培训生培养计划，旨在选拔高潜质年轻员工，并对其进行为期18个月的培养，以为本行的快速发展储备优秀人才。

2.5.3 员工福利

除部分负责特定工种的员工外，本行所有职员均实行五天工作制，并且享有年假、病假、婚假等带薪假期，以实现员工工作生活的良好平衡。本行亦为员工提供基本医疗保险、补充商业医疗保险以及出差津贴、误餐津贴福利等，充分保障员工的应有权益。

本行亦定期进行员工福利调研，了解当前市场同业的普遍做法，以维持本行的市场竞争力。

3. Risk Management

BEA China has in place a risk management system to identify, measure, monitor, and control the various types of risk that the Bank faces and, where appropriate, to allocate capital against those risks. The risk management policies covering credit risk, market risk, liquidity risk, strategic risk, compliance risk, operational risk, legal risk, and reputation risk of the Bank are reviewed regularly by the Management and the related specialised committees, and recommendations are made by the Risk Management Committee for the approval of the Board of Directors. The internal auditors also perform regular audits on business units to check compliance with policies and procedures.

3.1 Credit Risk Management

Credit risk refers to any financial loss the Bank may suffer when a client or counterparty fails to fulfil contractual obligations. Credit risk mainly arises from the Bank's lending and trade finance businesses.

The Board of Directors has delegated authority to the Credit Committee to oversee management of the Bank's credit risk, independent of the business units. The Credit Committee is responsible for all of

the Bank's credit risk related issues and reports to the Board of Directors via the Risk Management Committee, which deals with all risk management related issues for the Bank.

The Bank identifies and manages credit risk through the definition of target markets, formulation of credit policies, credit approval processes, and monitoring of asset quality. In evaluating the credit risk associated with an individual customer or counterparty, financial strength and repayment ability are always the primary considerations. Credit risk may be mitigated by obtaining collateral from the customer or counterparty.

The Bank has established policies and procedures to identify, measure, monitor, and control credit risk. In this connection, guidelines for the management of credit risk have been laid down in the Bank's Credit Manual. These guidelines cover delegated lending authorities, credit extension criteria, credit monitoring processes, loan risk grading classification systems, bad debt recovery, and provisioning policies. They are reviewed and enhanced on an ongoing basis to cater to market changes, statutory requirements, and best practice risk management processes.

3. 风险管理

本行已建立一套完善的风险管理系统，以识别、衡量、监察和控制本行所承受的各类风险，并于适当的情况下调配资本以抵御该等风险。本行就信贷风险、市场风险、流动性风险、战略风险、合规风险及操作风险、法律风险和声誉风险制定的管理政策，均由管理层和有关的专责委员会定期检讨，并由风险管理委员会提出建议，最后经董事会批核。内部稽核员亦会对业务部门定期进行稽核，以确保该等政策及程序得以遵从。

3.1 信贷风险管理

信贷风险，即客户或交易对手一旦不能履行合约责任时所产生的财务亏损风险。本行的信贷风险主要来自借贷和贸易融资业务。

为监察本行的信贷风险管理，董事会已授权信贷委员会执行此职能，并独立于所有业务部门。信贷委员会负责处理所有与本行信贷风险有关的事务，及经由风险管理委员会向董事会汇报，而风险管理委员会负责处理本行所有与风险管理相关的事项。

本行识别和管理信贷风险的方法，包括设定目标市场、制定信贷政策和信贷审批程序，以及监控资产风险级别。本行在评估与个别客户或交易对手相关的信贷风险时，虽然可藉客户或交易对手的抵押品减低信贷风险，然而他们的财政实力以及还款能力才是本行的主要考虑因素。

本行已制定多项政策及程序，以识别、衡量、监察及控制本行所承受的信贷风险。在此方面，本行已将信贷风险管理指引详列于信贷手册内，对信贷权限授权、授信标准、信贷监控程序、贷款风险评级分类系统、坏账催收及拨备政策订下规定。本行将持续检讨和改善该等指引，以配合市场转变、有关法规要求和最佳作业风险管理程序。

The Bank's credit risk management practices for the major types of credit risk are as follows:

3.1.1 Corporate Credit Risk

The Bank has laid down policies and procedures to evaluate the potential credit risk of a particular counterparty or transaction and to approve the transaction. For corporate customers, the Bank has a detailed risk grading system that is applied to each counterparty. To monitor concentration risk, the Bank has preset limits for exposure to individual industries and for borrowers and groups of borrowers. The Bank also has a review process to ensure that the level of review and approval is proper for the size of the facility and risk grading of the credit. The Bank undertakes ongoing credit analysis and monitoring at several levels. The policies are designed to promote early detection of counterparty, industry, or product exposure that requires special monitoring. The overall portfolio risk as well as individual impaired loans and potential impaired loans are monitored on a regular basis.

3.1.2 Retail Credit Risk

The Bank's retail credit policy and approval process are designed to address the fact that there is a high volume of relatively homogeneous and small value transactions in each retail loan category. The formulation of credit policies is primarily based on

demographic factors and the loss experience of the loan portfolios. The Bank evaluates its own retail credit situation, and that of the industry, to determine and periodically revise product terms and desired customer profiles.

3.1.3 Credit Risk for Treasury Transactions

The credit risk of the Bank's treasury transactions is managed in the same way as the Bank manages its corporate lending risk. The Bank applies a risk grading system to its counterparties and sets individual counterparty limits.

3.1.4 Credit-related Commitment

The risks involved in credit-related commitments and contingencies are essentially the same as the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, risk portfolio, and collateral ratio requirements as for customers applying for loans.

本行就下列各类主要信贷风险实行信贷风险管理：

3.1.1 企业信贷风险

本行已制定多项政策及程序，以评估特定交易对手或交易的潜在信贷风险，以及决定是否批准有关交易。就企业客户而言，本行已制定一套适用于所有交易对手的详尽风险评级系统。为监控信贷集中的潜在风险，本行已就个别行业及不同的借款人和借款人集团预设风险承担限额。本行亦已厘定检讨程序，确保按照贷款的规模和风险评级，为贷款进行适当的检讨和审批，亦持续进行多个层次的信贷分析和监控。有关政策之主要功能在于尽早发现需要特别监控的交易对手、行业或产品的风险承担，及对于交易组合的整体风险和个别减值贷款及潜在减值贷款，定期予以监控。

3.1.2 零售信贷风险

本行的零售信贷政策和审批程序，是因应各类零售贷款中均有大量类似的小额交易而制定的。在制定

信贷政策时，本行的主要考虑因素，包括人口结构因素和有关贷款组合过往的损失。本行亦持续监控本身和行业状况，以厘定和定期修订产品条款和目标客户组合。

3.1.3 资金交易的信贷风险

本行采用企业信贷风险的管理方法，管理本行资金交易的信贷风险；所采用之工具包括引用交易对手的风险评级系统及设定个别交易对手的风险限额。

3.1.4 与信贷有关的承诺

与信贷有关的承诺和或有事项的风险，本质上与提供贷款予客户时的信贷风险相同。因此，有关交易必须符合客户申请贷款时所要达到的信贷申请、风险组合和抵押比例之要求。

3.1.5 Concentration of Credit Risk

Concentration of credit risk exists when changes in geographic, economic, or industry factors similarly affect groups of counterparties whose aggregate credit exposure is substantial in relation to the Bank's total exposure. The Bank monitors its concentration risk by adopting appropriate risk control measures, such as setting limits on exposure to different industries and loan portfolios. While paying full attention to the industry concentration conditions of the Bank, the Bank also pays close attention to macroeconomic conditions as well as the various state financial and monetary policies to ensure that the Bank's lending activities are in strict compliance with relevant lending policies and guidelines set by the CBRC. The Bank proactively grants loans to industries to which the state encourages lending, continuously adheres to the principle of green credit, prohibits any lending to those "high-pollution, high energy-consumption, resource-intensive" industries and carefully examines its real estate lending to ensure that all lending is in line with relevant internal lending policies.

3.2 Market Risk Management

Market risk arises from unfavourable market price changes that can exert adverse influence on or cause losses to the assets and liabilities of a financial institution. Market price categories include exchange rate, commodity price, stock price, and interest rate. Through effective risk management, the Bank will ensure the transparency of the market risk it faces, allowing the Bank to take part in all kinds of business activities within an acceptable and reasonable range of market risk to ensure satisfactory returns can be obtained.

The Board of Directors reviews and approves policies for the management of market risks. The Board has delegated the responsibility for all matters in relation to market risk management to the Asset & Liability Management Committee. The Asset & Liability Management Committee reports to the Board of Directors via the Risk Management Committee.

Derivative trading for hedging purposes and their sale to customers is an integral part of the Bank's business activities. These instruments are also used to manage the Bank's own exposure to market risk, as part of its asset and liability management process. The principal derivative instruments used by the Bank are interest rate, foreign exchange, and related contracts, which are over-the-counter derivatives or exchange-traded derivatives. Most of the Bank's derivative positions are entered into to meet customer demand and to manage the risk of these and other trading positions.

The Bank sets various positions and sensitivity limit structures. Additionally, the Bank applies sensitivity analysis and scenario analysis, both on individual portfolios and on the Bank's consolidated positions to assess the potential impact on the Bank's earnings as a result of extreme movements in market prices.

Based on different types of market risks, the Bank sets up market risk control ratios and sensitivity limits to control its overall market risk exposure and assess the potential impact of extreme movements in market prices on its earnings.

3.1.5 信贷集中的风险

信贷集中的风险之产生，在于交易对手受到地缘、经济或行业因素的影响，而该等交易对手的整体信贷风险承担，对本行的总体风险承担十分重要。本行一直采用适当的风险控制措施，例如就不同行业和贷款类别之组合厘定限额，以监控信贷集中的风险。在关注行业集中度的同时，本行亦结合国内目前宏观经济状况和政府的一系列财政、货币政策，同时严格遵守银监会的贷款发放条例指引，积极向国家鼓励行业投入贷款，继续坚持绿色信贷原则，限制介入“两高一资”行业，对房地产贷款也严格审核是否符合授信规定。

3.2 市场风险管理

市场风险之产生，在于金融机构之资产及负债，因市场价格的不利变化，因而对该等金融机构产生不利之影响或损失；其中市场价格种类包括汇率、商品价格、股票价格和利率。通过有效的市场风险管理，可使银行面临的市场风险变得透明化，最终使银行在可承受的合理市场风险范围内，参与各种类型的经营活动，从而获得理想回报。

董事会审阅和审批市场风险管理政策，并授权资产负债管理委员会，负责进行一切与市场风险管理相关的事宜。资产负债管理委员会经由风险管理委员会向董事会汇报。

进行以对冲本行风险为目的的衍生工具交易及向客户出售衍生工具，为本行业务的组成部分之一。此等工具亦用以管理本行所承受的市场风险，作为本行资产负债管理的部分程序。本行所采用的衍生工具，主要为利率、汇率和相关合约，即为场内或场外交易的衍生工具。本行持仓的衍生工具，均为切合客户需求，以及为此等和其他交易项目进行对冲之用。

本行厘定不同的持仓和敏感性限额结构，亦就个别交易组合和本行的综合持仓情况进行敏感度分析和情景分析，从而评估本行之收益，因市场价值大幅波动而受到的潜在影响。

本行确定根据业务的不同而制定不同的市场风险控制比例，以及敏感性限额指标，从而对本行整体市场风险敞口进行控制，及用作评估本行在市场价值大幅波动情况下的收益变化。

3.2.1 Currency Risk Management

Currency risk refers to the risk caused by unfavourable changes in market foreign exchange rates. The risk factor refers mainly to the changes in the foreign exchange price.

The Bank's foreign currency risks mainly come from foreign exchange trading activities, and those structural foreign currency exposures arising during the course of the Bank's business operations. The Bank has set foreign currency risk control limits on its foreign currency positions, and all foreign currency risks are managed within the established control limits set by the Bank.

3.2.2 Interest Rate Risk

Interest rate risk can be divided into re-pricing risk, yield curve risk, basis risk, and option risk.

Re-pricing risk is the main and most common interest rate risk arising from maturity mismatches (for fixed interest rates) or re-pricing mismatches (for floating interest rates) of a bank's assets, liabilities, and off-balance sheet items.

Asymmetry of re-pricing may also result in the change of the yield curve slope and form, i.e. the non-parallel shift of the yield curve, and if this can adversely impact the profit or intrinsic economic value of the Bank, it will expose the Bank to yield curve risk, which is also known as interest rate maturity change risk.

Basis risk is another major interest rate risk that the Bank faces. When the interest rates applied to interest revenue and interest expenses change in magnitude, although the re-pricing structures of assets, liabilities, and off-balance items are similar, a negative impact on the Bank's profit and intrinsic economic value may still result.

Option risk is a type of interest rate risk that is becoming increasingly important. It originates from options embedded in the Bank's assets, liabilities, and off-balance sheet items. The Bank's interest rate positions arise from its business activities.

The Bank's interest rate risk primarily results from the timing differences in the repricing of interest-bearing assets, liabilities, and commitments. It also relates to positions of non-interest bearing liabilities. The Bank has set interest rate risk control limits on its interest rate positions, and all interest rate risks are managed within the established control limits set by the Bank.

3.3 Liquidity Risk Management

The purpose of liquidity risk management is to ensure sufficient cash flow to meet all financial commitments and to capitalise on opportunities for business expansion. This includes the Bank's ability to meet deposit withdrawals either on demand or at contractual maturity, to prepare enough funds for repayment of borrowings as they mature, to comply with the statutory liquidity ratio, and to make new loans and investments as opportunities arise.

3.2.1 货币风险管理

货币风险，是指本行持有的外汇头寸，在受到外汇市场汇率波动的不利影响下所承受的风险，其中最重要的风险因素是外汇价格的变动。

本行的外汇风险，主要来源于外汇买卖，及本行经营之业务和结构性外汇风险。而本行已厘定自有持仓的外汇风险限额，所有外汇风险均维持在本行厘定的额度内。

3.2.2 利率风险管理

利率风险可以分为重新定价风险、收益率曲线风险、基准风险和期权性风险。

重新定价风险是最主要和最常见利率风险形式，其来源于银行资产、负债和表外业务到期期限（就固定利率而言）或重新定价期限（就浮动利率而言）所存在的差异。

重新定价的不对称性也会使收益率曲线斜率、形态发生变化，即收益率曲线的非平行移动，对银行的收益或内在经济价值产生不利影响，从而形成收益率曲线风险，也称为利率期限结构变化风险。

基准风险也称为利率定价基础风险，是另一种重要的利率风险来源。在利息收入和利息支出所依据的基准利率变动不一致的情况下，虽然资产、负债和表外业务的重新定价特征相似，但因其现金流和收益的利差发生了变化，也会对银行的收益或内在经济价值产生不利影响。

期权性风险是一种越来越重要的利率风险，来源于银行资产、负债和表外业务中所隐含的期权。

本行利率之自有持仓，其来源于业务活动。本行利率之风险，其来源于带息资产、负债及承担在再定息时差，亦与无息负债持仓有关。本行已厘定自有持仓的利率风险限额，所有利率风险均维持在本行厘定的额度内。

3.3 流动性风险管理

流动性风险的管理，是为了确保本行维持充足的现金，以配合所有财务承担，并用以掌握业务扩展的机会。当中包括确保本行能够在即时或合约期满时，满足客户的提款要求；确保本行在借款期满时，备有足够之资金以作还款之用；确保本行之流动资金，符合法定的流动资金比例；确保本行流动资金可配合掌握贷款和投资的机会。

Liquidity is managed on a daily basis by the Treasury Centre of the Bank under the direction of the Asset & Liability Management Committee. The Treasury Centre is responsible for ensuring that the Bank has adequate liquidity for all operations, and monitoring local and international markets for adequate funding and liquidity.

The Bank manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds) of appropriate quality to ensure that short-term funding requirements are covered within prudent limits. The Bank conducts stress testing regularly to analyse liquidity risk in order to ensure that the Bank holds sufficient liquid assets to make up funding deficits in case of market instability or other emergency situations.

3.4 Strategic Risk Management

The objective of strategic risk management is to monitor the risk to earnings or capital arising from bad business decisions or from an improper or erroneous implementation of good business decisions. The Strategic Planning Committee of the Bank is responsible for strategic risk management. It reports regularly to the Board of Directors of the Bank.

3.5 Compliance Risk Management

In accordance with the "Guidance on Compliance Risk Management of Commercial Banks" and other relevant laws and regulations, the Bank has formulated the "Compliance Management System of The Bank of East Asia (China) Limited", whereby the compliance responsibilities of the Board of Directors, Supervisor, Senior Management, Chief Compliance Officer, Compliance Department, Branch Compliance Officers, and Internal Audit Department are clearly defined. The Board of Directors of the Bank has delegated authority to the Risk Management Committee to oversee the management of the Bank's compliance risk. As a member of the Risk Management Committee under the Board of Directors, the Chief Compliance Officer is responsible for the overall coordination of the identification and management of the Bank's compliance risk.

Independent of the business units, the Compliance Department has been established by the Bank to effectively manage compliance risk. The Compliance Department is responsible for carrying out various compliance duties and to duly report to the Chief Compliance Officer. Based on the varying scope and scale of the Bank's different business units and its branch operations, the Compliance Department is divided into the Corporate Banking Section, the Personal Banking Section, the Compliance Risk Review Section and the Anti-money Laundering Section to duly support the Chief Compliance Officer in carrying out the compliance risk management and anti-money laundering work.

本行资金中心在资产负债管理委员会的督导下，持续监控本行的日常流动资金状况；其亦负责确保本行能维持充足的流动资金开展所有业务，及监察本地和国际市场的融资和流动资金状况。

本行透过保持适当的现金和持有短期资金，维持充足的流动资金，以作管理流动资金风险，及确保能在经审慎厘定的限额内，符合短期融资要求。本行亦定期进行流动资金之压力测试，以确保在市场不稳定或其他紧急情况下，本行之资金可作迅速之补足，以维持本行之资金流动性。

3.4 战略风险管理

战略风险管理的目的，是监控因不良商业决定或不适当或错误地实施良好商业决定，而引致盈利或资本方面的风险。本行之战略规划委员会负责管理战略风险，并定期向董事会汇报。

3.5 合规风险管理

本行根据《商业银行合规风险管理指引》制订了《东亚银行（中国）有限公司合规管理制度》，明确界定了本行董事会、监事、高级管理层、合规总监、法规监管部、分行合规管理人员和稽核部等各自的合规管理职责。本行董事会授权其下设的风险管理委员会对本行的合规风险管理进行日常监督。合规总监为本行董事会下设风险管理委员成员，负责全面协调本行合规风险的识别和管理。

为有效管理合规风险，本行设立了独立于所有业务部门的法规监管部，负责履行各项合规管理职能并向合规总监报告。根据本行业务条线和分支机构的经营范围及业务规模，法规监管部具体细分为企业银行法规监管组、个人银行法规监管组、合规风险审核组和反洗钱组，分别负责协助合规总监进行合规风险管理和反洗钱管理。

In 2009, the Bank proactively implemented the requirements of the relevant laws, regulations and supervisory opinions. Furthermore, the Bank also promoted the culture and concepts of "self-compliance" and "proactive compliance". Based on the existing compliance risk management mechanism of the Bank, the Bank further implemented compliance-related communications and training, strengthened compliance reviews and compliance checks on new business, established and implemented a compliance accountability system, and further enhanced compliance risk management in order to ensure that the Bank's operations are in strict compliance with regulatory requirements.

3.6 Operational Risk, Legal Risk, and Reputation Risk Management

Operational risk is the risk arising from potential losses due to inadequate or failed internal processes, people, and systems or from external events.

The objective of operational risk management is to establish an appropriate operational risk management framework of international standard that enables the Bank to identify, assess, monitor and report operational risk and to comply with the relevant regulatory requirements. The Bank has implemented a centralised operational risk management framework. Operational risk management tools adopted include operational risk incident reporting, control self-assessment, key risk indicators, operation manuals, insurance policies and stress testing.

Legal risk is the risk arising from the possibility that unenforceable contracts, lawsuits, or adverse judgments may disrupt the business operation or otherwise negatively affect the business activities or operation conditions of the Bank.

Reputation risk is the risk arising from the possibility that negative publicity regarding the Bank's business practices, whether true or not, will cause a decline in the customer base or lead to costly litigation or revenue reduction.

The Operational and Other Risks Management Committee is responsible for the management of the Bank's operational risk, legal risk, and reputation risk. The Operational and Other Risks Management Committee reports regularly to the Board of Directors via the Risk Management Committee.

Kwan Tat Cheong
Executive Director & Chief Executive

Shanghai, 31st March, 2010

2009年度，本行积极贯彻落实国家的有关法律、法规及监管部门的意见，强化“人人合规、主动合规”的文化和理念，并在现有合规风险管理机制的基础上，深入开展合规宣传与培训，加大合规性检查和新业务合规支持的力度，建立并执行了合规问责制度，进一步深化了合规风险管理工作，确保了本行的合规与稳健经营。

3.6 操作风险、法律风险和声誉风险

操作风险，是泛指一般因内部运作流程、人事、或系统之不足或失效，或外在因素等影响而可能引发损失的风险。

操作风险管理之目标，是建立一个适当的、具有国际标准的风险管理架构，该架构可以使银行识别、评估、监控和报告操作风险，以及切实执行有关监管条例之要求。本行已实施了统一的风险管理制度。本行所采用的操作风险管理工具包括操作风险事件报告、自我评估监控、主要风险指标、操作手册、保险以及压力测试等等。

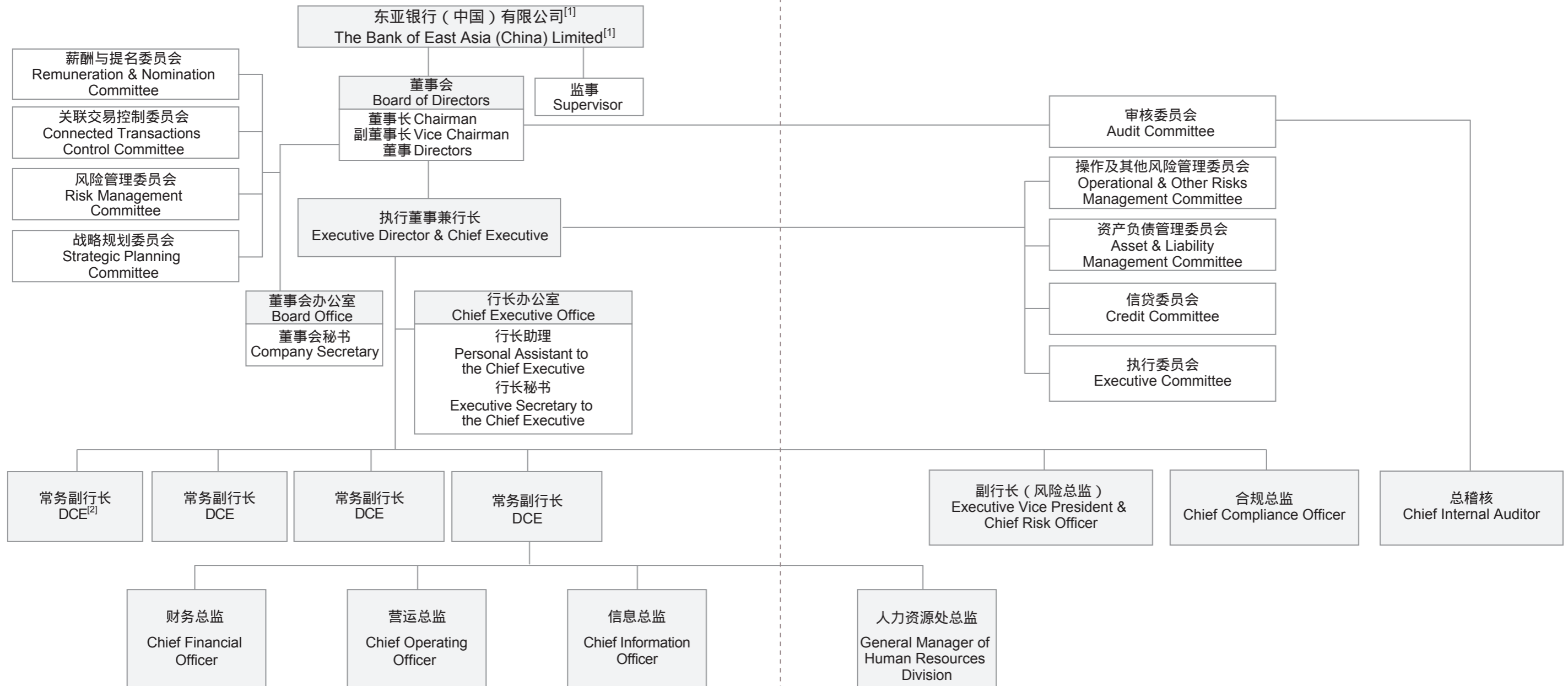
法律风险，是指不可履行的合同、诉讼或者不利判决等使银行的营业中断或者对银行的业务活动或者经营条件产生不利影响的可能性。

声誉风险，是指来自公众对本行于营商手法的报道，不管其真实与否，有可能负面地影响本行之客源，或构成高昂之诉讼费用或财务损失。

操作风险、法律风险和声誉风险由操作及其他风险管理委员会管理，并定期经由风险管理委员会向董事会汇报。

关达昌
执行董事兼行长

上海，2010年3月31日



[1] A wholly-owned subsidiary of BEA

东亚银行注册成立的全资子公司

[2] DCE = Deputy Chief Executive

Corporate Information

(as of 31st March, 2010)

Shareholder

The Bank of East Asia, Limited

Board of Directors

Chairman

Dr. David LI Kwok-po

Vice Chairman

Mr. CHAN Kay-cheung

Executive Director & Chief Executive

Mr. KWAN Tat-cheong

Non-executive Directors

Mr. Adrian David LI Man-kiu

Mr. Brian David LI Man-bun

Mr. Peter LEE Ka-kit

Mr. David MONG Tak-yeung

Mr. Robert NG Chee-siong

Mr. Charley SONG Lin

Mr. ZHANG Hongyi

Ms. Wendy WONG Woon-ping

Independent Non-executive Directors

Dr. Ian FOK Chun-wan

Mr. Valiant CHEUNG Kin-piu

Supervisor

Mr. Michael LEUNG Kai-hung

Company Secretary

Ms. Jenny ZHAN Jielian

Auditors

KPMG Huazhen Certified Public Accountants

股东

东亚银行有限公司

董事会

董事长

李国宝 博士

副董事长

陈棋昌 先生

执行董事兼行长

关达昌 先生

非执行董事

李民桥 先生

李民斌 先生

李家杰 先生

蒙德扬 先生

黄志祥 先生

宋 林 先生

张鸿义 先生

王焕萍 女士

独立非执行董事

霍震寰 博士

张建标 先生

监事

梁启雄 先生

董事会秘书

詹洁莲 女士

审计师

毕马威华振会计师事务所

公司信息

(截止2010年3月31日)

Registered Office

Room 2801, 29/F, Room 3001, 31/F, 41/F & 42/F,
BEA Finance Tower, 66 Hua Yuan Shi Qiao Road,
Pudong New Area, Shanghai,
People's Republic of China

Senior Management

Executive Director & Chief Executive

Mr. KWAN Tat-cheong

Deputy Chief Executives

Mr. Raymond CHANG Wai-yan

Mr. Cartier LAM Chi-man

Mr. Jones NG Chi-keung

Mr. SUN Minjie

Executive Vice President & Chief Risk Officer

Mr. Patrick TANG Loi-fu

Chief Operating Officer

Ms. Doris CHIN Yee-man

Chief Information Officer

Ms. LIN Li

Chief Compliance Officer

Ms. Linda LIU Fen

Chief Internal Auditor

Mr. Kelvin LAU Fai

注册地址

中华人民共和国上海市浦东新区
花园石桥路66号东亚银行金融大厦
28楼2801室、29楼、30楼3001室、
31楼、41楼、42楼

高级管理人员

执行董事兼行长

关达昌 先生

常务副行长

张伟恩 先生

林志民 先生

吴志强 先生

孙敏杰 先生

副行长兼风险总监

邓来富 先生

营运总监

钱绮雯 女士

信息总监

林 丽 女士

合规总监

刘 芬 女士

总稽核

刘 辉 先生

The Board of Directors of BEA China has always been dedicated to following the highest standards of corporate governance and enhancing its corporate governance mechanism in strict accordance with the relevant rules and regulations of the People's Republic of China, as well as those rules and regulations stipulated by the supervisory authorities, including the CBRC, with respect to the corporate governance of commercial banks.

1. The Discharge of Duties and Responsibilities of the Board of Directors

In 2009, the Board of Directors held 4 regular meetings and circulated 9 resolutions in writing to review and approve various matters, including the operational strategy, risk management, internal controls, and social responsibility of BEA China. The procedures, quorum and the content of all the meetings of the Board of Directors and resolutions in writing were in accordance with the relevant laws and regulations.

The Board of Directors paid special attention to the supervisory opinions, including the "Guiding Opinions on Enhancing the Corporate Governance of Locally-incorporated Foreign Banks" issued by the CBRC on 11th August, 2009 and meticulously implemented the relevant supervisory requirements. The Directors also proactively provided their feedback in this regard.

In 2009, the Board of Directors has been actively discharging its strategic decision-making duties and has ensured that its strategic decisions are strictly implemented so as to further improve the corporate governance mechanism.

The Board of Directors formulated the business development strategies of the Bank in response to the changes taking place in the internal and external business environment and strived to actively expand the branch network. Under the guidance of the Board of Directors, the Bank focused on building and promoting BEA China's brands, including "One E-banking, Two Cards" and "SupremeGold", successfully establishing a unique brand image. In addition, in order to ensure BEA China's continuing development and further optimise the asset and liability structure, the Board of Directors resolved to issue Renminbi bonds in Hong Kong to support the Bank's long-term development in Mainland China. The issue of the bonds was successfully completed in July 2009. While ensuring the implementation of its strategic decisions, the Board of Directors requested that the Senior Management of the Bank pay particular attention to risk management and internal control as well as enhance the implementation of the compliance accountability system and whistle blowing system.

In 2009, while carrying out its decision-making and supervisory roles, in accordance with the requirements of the relevant supervisory regulations and policies, the Board of Directors has continued to strengthen its discharge of duties. In accordance with the "Guiding Opinions on Enhancing the Corporate Governance of Locally-incorporated Foreign Banks" and other relevant supervisory opinions, the Bank established a performance evaluation scheme for the Directors and the Supervisor of the Bank to be formally implemented from 2010. The scheme will play an important role in ensuring the Directors and the Supervisor of the Bank carry out their duties in a diligent manner.

本行董事会一贯严格遵守中华人民共和国相关法律、法规及银监会等监管机构有关商业银行公司治理的规章及规定，并参考国际公司治理最佳实践，不断完善本行的公司治理机制，提高公司治理水平。

1. 董事会职责履行情况

2009年，董事会举行了4次现场会议，并通过了9项书面决议，对本行的经营战略、风险管理、内部控制及履行社会责任等重大事项进行了审议和决策。每次董事会会议的召开和决议的签署，其程序、出席人数及内容均符合相关法律、法规的规定和要求。

董事会高度重视并认真贯彻落实银监会于2009年8月11日下发的《加强外资转制法人银行公司治理指导意见》等各项监管意见，并主动作出反馈。

2009年，董事会积极履行战略决策职能，推动各项战略决策不折不扣地贯彻落实，以进一步完善公司治理机制。

董事会根据内外部经营环境的变化，适时制定和调整本行的业务发展战略，并积极进行网点布局。在董事会的决策引导下，本行重点推进“一网两卡”和“显卓理财”等的品牌建设和推广，树立了较好的特色品牌形象。此外，为确保本行良好的发展态势，进一步优化资产负债结构，董事会决定在香港发行人民币债券，以支持本行在中国内地的长远发展，2009年7月，本行顺利完成了债券发行工作。董事会积极推动各项战略决策贯彻落实的同时，还要求高级管理层尤其应注重风险管理及内部控制，强化合规问责制度和诚信举报制度。

2009年，董事会在发挥好决策和监督职能的同时，根据相关监管政策的要求，不断加强自身建设，强化董事会职能。本行根据《加强外资转制法人银行公司治理指导意见》等有关监管意见，建立了董事及监事的履职评价体制，于2010年起正式执行。该履职评价体制将对本行董事及监事的勤勉履职起到良好的促进作用。

2. The Discharge of Duties by the Specialised Committees under the Board of Directors

In 2009, in accordance with their respective terms of references, and under the authorisation of the Board of Directors, the specialised committees carried out their duties, convened meetings, and reported to the

Board of Directors on a regular basis. The specialised committees have played an important advisory role in the effective decision-making of the Board of Directors.

In 2009, 31 meetings of the specialised committees, including resolutions in writing, were held. Details of the discharge of duties are as follows:

Specialised Committee	Main Duties and Responsibilities	Meeting Frequency	Number of Meetings Convened	Performance
Strategic Planning Committee	To handle and approve any issues in regard to the Bank's business development strategies and plans.	Quarterly	4	The terms of references, member compositions, meeting frequency, quorum, voting procedures, as well as the reporting status of the respective specialised committees are all in line with the relevant laws and regulations.
Remuneration & Nomination Committee	To propose to the Board of Directors the Bank's remuneration and nomination policies as well as the compensation packages for the Bank's Executive Director and Senior Management, etc.	At least once a year	7	
Connected Transactions Control Committee	To review the connected transactions status of the Bank; approve ordinary connected transactions that require endorsement by the Committee; review significant connected transactions that require approval by the Board of Directors; give final approval for the recognition of connected parties; and manage other issues related to connected transactions under the authorisation of the Board of Directors.	Quarterly	10	
Audit Committee	To review financial statements, annual reports, accounting records, and interim reports; review the systems of financial control, internal control (including internal audit policies, plans and reports) and risk management; review the proposals submitted by the external auditor; and other major issues.	At least twice a year	4	
Risk Management Committee	To monitor all risk exposures; review risk propensity; and manage other risk management related issues pertaining to the Bank.	Every 2 months	6	

2. 董事会下设各专业委员会的职责履行情况

2009年，董事会下设各专业委员会根据董事会的授权，按照其《职权范围守则》的规定认真履行职

责，定期召开会议并向董事会报告工作，为董事会的科学、有效决策发挥了重要的决策咨询作用。

2009年，各专业委员会共计召开了31次会议（包括以传签方式召开的会议），具体履职情况如下表所示：

委员会名称	职权范围	会议频率	会议召开次数	履职情况
战略规划委员会	处理及批准任何有关本行的业务发展策略及规划等事项。	每3个月1次	4次	各专业委员会的职权范围、人员构成、会议频率、出席人数、表决程序及向董事会的报告情况均符合相关监管要求。
薪酬与提名委员会	就本行的薪酬和提名政策，以及就订立及审议本行的执行董事和高级管理人员的薪酬待遇等事项，向董事会提出建议。	每年至少1次	7次	
关联交易控制委员会	对本行关联交易情况进行检查考核；审批需经委员会批准的一般关联交易；审核需董事会审议的重大关联交易；负责对本行关联方的终审认定；以及董事会授权的其他关联交易相关事宜等。	每3个月1次	10次	
审核委员会	审核财务报表、年报、会计记录、半年报；审核财务控制、内部控制（包括内部稽核政策、计划及报告）及风险管理制度；审核外部审计师管理建议书及其他重大问题等。	每年至少2次	4次	
风险管理委员会	监控所有风险敞口，审查风险倾向，处理其他与本行风险管理有关的事宜等。	每2个月1次	6次	

3. The Discharge of Duties by the Independent Directors

In 2009, the Independent Non-executive Directors of BEA China diligently performed their duties and responsibilities through attending meetings of the Board of Directors, the Connected Transactions Control Committee, and the Audit Committee. With a wealth of valuable professional resources and practical experience, the Independent Directors of the Bank expressed their independent opinions and suggestions in regard to the operation management, corporate governance and internal control of the Bank. The Independent Directors also offered their valuable advice to BEA China in response to the supervisory opinions of the CBRC, thus playing a key role in supervising and promoting the prudent decision-making and sound operation of the Bank.

As Chairman or member of the Audit Committee and Connected Transactions Control Committee, the Independent Directors recommended that the Bank should continue to strengthen its internal control environment, connected transactions management, operational and risk management procedures and policies, as well as investigate high-risk areas. In this regard, the Independent Directors further recommended that BEA China should follow up on the investigation into risk areas as well as the rectification measures to ensure the Bank operates in accordance with regulatory requirements.

4. The Discharge of Duties by the Supervisor

In 2009, the Supervisor of the Bank faithfully and diligently performed his duty in accordance with the relevant laws and regulations as well as the Articles of Association of BEA China, and safeguarded the interests of the Shareholder and the Bank.

The Supervisor attended all four regular meetings of the Board of Directors held in 2009 and reviewed all the meeting minutes as well as the resolutions in writing of the Board of Directors. In addition, the Supervisor further reviewed the significant connected transactions and connected transactions related to the Directors and Senior Management of BEA China's Headquarters. The Supervisor also supervised the performance of duty by the Board of Directors, the Directors and the Senior Management. In addition, the Supervisor submits the Supervisor's Report to the Shareholder on a regular basis. The Supervisor's Report provides the Supervisor's independent opinions in areas including the implementation of the Shareholder's resolutions, risk management and internal control, financial activities, and corporate social responsibility.

3. 独立董事职责履行情况

2009年，本行独立非执行董事勤勉尽职，积极参加董事会会议、关联交易控制委员会会议和审核委员会会议。独立董事充分发挥其专业优势和实践经验，对本行的经营管理、公司治理及内部控制等方面发表独立意见和建议，对银监会的有关监管意见，亦认真作出反馈，为董事会的科学决策及本行的稳健运行起到了良好的监督和促进作用。

作为本行审核委员会及关联交易控制委员会的主席或成员，本行独立董事建议本行不断加强对内控环境、关联交易管理、营运和风险管理程序和政策，以及高风险领域的检阅，并对有关风险排查结果及整改情况持续跟踪，以确保本行的营运情况符合监管要求。

4. 监事职责履行情况

2009年，本行监事按照法律法规及章程的有关规定忠实、勤勉履职，较好地维护了股东及本行的利益。

监事列席了2009年全部4次董事会现场会议，审阅了全部董事会会议记录、董事会书面决议，以及重大关联交易和与本行董事、本行总部高级管理人员有关关联关系的关联交易；监督董事会、董事及高级管理层的履职情况；定期向本行股东提交监事报告，就股东决议执行情况、风险管理与内部控制、财务活动及履行社会责任情况等事项发表独立意见。

5. Corporate Social Responsibility and Corporate Culture

The Board of Directors reviewed and approved the Corporate Social Responsibility Plan of the Bank ("CSR Plan") for 2009. In carrying out the CSR Plan, BEA China upheld its commitment to corporate social responsibility. The Board of Directors continued to incorporate the concept of corporate social responsibility into the Bank's business philosophy, development strategies and corporate governance structures. The Bank strives to establish a socially-responsible corporate culture so as to achieve stable and sustainable development while contributing to a harmonious society.

6. Internal Controls

It is the responsibility of the Board to ensure that the Bank maintains sound and effective internal controls so as to safeguard shareholders' investments and the Bank's assets.

The internal control system of the Bank comprises a well-established organisation structure and comprehensive policies and standards. The areas of responsibility for each business and operational unit are clearly defined to ensure effective checks and balances.

The key procedures that the Board has established to provide effective internal controls are as follows:

- A distinct organisation structure exists with defined lines of authority and control responsibilities.
- A comprehensive management accounting system is in place to provide financial and operational performance indicators to the management and the relevant financial information for reporting and disclosure purposes.

- Policies and procedures are designed to help safeguard assets against unauthorised use or disposition, to maintain proper accounting records, and to ensure the reliability of financial information used within the business or for publication. The procedures provide reasonable but not absolute assurance against material errors, losses, and fraud.
- Systems and procedures are also in place to identify, measure, manage, and control risks including reputation, strategic, legal, credit, market, liquidity, interest rate, and operational risks. Exposure to these risks is monitored by the Risk Management Committee, together with the Credit Committee, Asset & Liability Management Committee, and Operational & Other Risks Management Committee. In addition, procedures are designed to ensure compliance with applicable laws, rules, and regulations.
- An Audit Committee to review reports (including management letters) submitted by external auditors to the Bank's management in connection with the annual audit and internal audit reports submitted by the Chief Internal Auditor.

Pursuant to a risk-based approach, the Bank's Internal Audit Department conducts independent reviews of risks associated with and controls over various operations and activities. Significant findings on internal controls are reported to the Audit Committee twice each year. The Audit Committee reports its work to the Board on a semi-annual basis.

In addition, in order to comply with the requirements set by the regulatory authorities, the Internal Audit Department reports internal audit issues to the CBRC or its local offices regularly.

5. 积极履行企业社会责任，推进企业文化建设

董事会审议批准了本行2009年企业社会责任计划，以履行本行对企业社会责任的承诺，并将践行企业社会责任融入到本行的经营理念、发展战略和治理结构之中，努力建设具有社会责任感的企业文化，以实现稳健及可持续发展，并为构建和谐社会做出贡献。

6. 内控状况

董事会负责确保本行的内部监控系统稳健妥善而且有效，以保障股东的投资及本行的资产。

本行的内部监控系统包含一个完善的公司架构以及全面的政策及标准。各业务及营运单位的职责范围清晰划分，以确保有效监察和制衡。

以下是董事会为提供有效的内部监控而建立的主要程序：

- 组织架构权责清晰，监控层次分明；
- 设立一个全面的管理会计系统，为管理层提供财务及营运表现的指标，以及用作汇报和披露的财务数据；

- 设计政策及程序以保障资产不致被非授权挪用或处置；保存恰当的会计记录；以及确保用作业务及公告上的财务数据的可靠性。有关程序提供合理(而非绝对)的保证，以防出现严重的错误、损失或舞弊；
- 设有系统及程序以辨别、量度、管理及控制风险，包括声誉、战略、法律、信贷、市场、流动性、利率以及操作风险。风险管理委员会，联同信贷委员会、资产负债管理委员会和操作及其他风险管理委员会，负责监察本行面对风险的程度。此外，程序的设计均为确保遵守所适用的法律及法规；
- 审核委员会审阅由外部审计师提交予本行管理层涉及年度核数的报告(包括致管理层的管理建议书)，及由本行总稽核呈交的内部审计报告。

本行稽核部采用风险为本的评估方法，针对与各项运作和活动有关的风险及监控进行独立审查。有关内部监控的重要审查结果，每年两次向审核委员会汇报。审核委员会每半年向董事会汇报其工作。

此外，稽核部也按照监管机构的规定，定期将有关内部审计的事项向银监会或其派出机构报告。

In 2009, BEA China continued to incorporate corporate social responsibility into its operating philosophy. The Bank strives to contribute to the development of Mainland China and the establishment of a harmonious society.

Employees

Staff Benefits

In addition to making full employer contributions to staff social insurance and housing funds in line with regulatory requirements, BEA China made further contributions to staff medical insurance plans in order to enhance the protection provided to employees.

In 2009, so as to provide staff with a reliable internal communications platform, the Bank also continued to publish its staff magazine, BEA.Passion, on a regular basis.

Staff Training

BEA China's outstanding performers have been nominated to take part in Executive Training Programmes in Hong Kong to enrich their business knowledge and management skills.

In addition, the Bank developed a new online training system in 2009 incorporating live presentations, instant feedback and online examinations. Through the new training system, BEA China is able to shorten the time-to-market for new products and policies as well as reduce paper consumption and travel costs.

Community

Consumer Rights

On 9th July, 2009, the Bank became the first bank in China to introduce a "Cooling Period" for complex investment products. The "Cooling Period" allows investors extra time after making an investment to consider their decision, providing additional investor protection.

Community Assistance

In 2009, the Bank officially launched the Shanghai Soong Ching Ling Foundation-BEA Charity Fund. This is the first charity fund established by a foreign bank in Mainland China. The charity fund has already collected RMB9 million in donations and focuses on education assistance in rural areas. Through the charity fund, the Bank aims to provide funding and education resources to improve the learning conditions of children in rural areas and open the doors to a brighter future.

The charity fund is initially focusing on the "Firefly Project" which provides contributions in a number of areas, including:

- the construction of "Firefly Centres" equipped with libraries, computers and other advanced facilities;
- donations of "Firefly 60 Backpacks" full of stationery and books to students in need;
- organising volunteer teachers to teach in rural areas; and
- providing additional training for teachers from rural areas.

Staff, customers and the general public are actively encouraged to contribute to the "Firefly Project", which has already been launched at a majority of BEA China's branches.

2009年，本行继续将积极履行企业社会责任融入本行的经营理念之中，努力促进中国内地社会发展，并为构建和谐社会做出贡献。

员工

员工福利

除按规定为员工缴纳各项社会保险和住房公积金外，本行还为员工购买商业医疗保险，为员工提供更广泛的福利保障。

此外，2009年，本行继续制作员工内部期刊《东·劲》，为员工提供了良好的内部沟通平台。

员工培训

本行每年选拔行内表现优秀的员工赴香港参加行政人员培训计划，以培养综合性业务人才及管理人员。

此外，本行在2009年建立了远程视频虚拟培训系统，该系统结合了现场演示、即时反馈及在线考核等多项功能。通过这一新的培训系统，东亚中国能够缩短启用新产品和政策所需的时间，以及减少纸张消耗和旅行费用。

社会

消费者权益保护

东亚中国于2009年7月9日在国内首推理财产品销售流程“冷静期”设置，目的是让投资者在认购产品后仍有一段时间充分考虑，并有机会作出二次选择，更好实现理性投资，从而为投资者提供了一种实实在在的保护。

慈善捐助

2009年，东亚中国率先携手上海宋庆龄基金会成立“上海宋庆龄基金会—东亚银行公益基金”，成为首家外资银行在国内设立的公益基金，主要用于支援内地乡村教育。首期募集资金达900万元人民币。本行希望通过该基金募集资金与教育资源，为贫困地区少儿创造更好的学习条件，帮助他们开拓美好未来。

该公益基金的首个捐赠项目“萤火虫计划”将开展多方面工作，包括：

- 为乡村学校捐建含书库、电教、网络等先进设备的“萤火虫乐园”；
- 向学生捐助含学习用品和书籍的“萤火虫60包裹”；
- 组织志愿者支教；及
- 乡村教师培训。

目前，东亚中国大部分分行已隆重启动了“萤火虫计划”，倡导员工、客户及社会大众积极奉献爱心。

Disaster Relief

In April 2009, in order to promote the recovery of local tourism and the economic prosperity of Sichuan Province, BEA China launched the "Explore Chengdu Free with Panda Cards" promotion. Aiming to contribute to reconstruction in the region following the major earthquake in May 2008, BEA China was the first foreign bank in China to approach the Chengdu Tourism Administration and offer to distribute the Panda Cards throughout Mainland China.

Education

In May 2009, Chengdu Branch participated in the Association of Chartered Certified Accountants Job-hunting Competition to help students establish a healthy attitude towards their future career. In addition, students were encouraged to gain a deeper understanding of their own characteristics as well as the requirements of employers, and plan for entering the workplace.

On 27th June, 2009, Dalian Branch jointly organised an activity with well-known media organisations to provide drinking water to students taking the Middle School Entrance Examination and also pass on messages of hope from their relatives. Dalian branch staff supplied drinking water, disposable cups and seating for students and their relatives. In addition, relatives were provided with cards to write messages of hope to their children for delivery after the examination.

On 8th August 2009, BEA China sponsored the Ravel Session of the "BEA Asian Youth Orchestra 'Impressionist' Masters", performed by 104 outstanding young Asian musicians, in order to raise the overall art literacy of the community and expand cultural understanding.

In November 2009, BEA China jointly organised a number of job seminars with Shui On Land, a leading property company from Hong Kong, to provide students in Shanghai colleges and universities with guidance on how to create their career plans and improve their employment skills.

In December 2009, Beijing Branch and the Beijing Youth League Municipal Committee worked together to initiate the "Sunshine Club for Young Teachers". The club aims to provide regular training in professional knowledge and education skills for young teachers as well as a platform for teachers to learn and communicate. In addition, the Bank will arrange professional financial and wealth management seminars for young teachers to meet their unique needs.

Environment

The Bank attaches great importance to promoting green finance and supporting national environmental protection policies through its credit extension practices. In this connection, BEA China strictly controls lending to high-pollution or high energy-consumption industries as well as those industries which are being phased out. The Bank also enhanced its credit support for small and medium enterprises in accordance with state industry and economic policies.

赈灾

2009年4月，为促进四川省旅游业的复苏及四川省的经济繁荣，东亚中国发起“拥有熊猫卡，免费游成都——东亚中国熊猫卡全国代发”活动，旨在为2008年5月地震灾区的重建工作贡献绵薄之力。东亚中国为首家联络成都旅游局主动提供在全国范围内代发熊猫卡的在华外资银行。

教育

2009年5月，成都分行参与英国特许公认会计师公会（ACCA）举办的“大学生就业力大比拼”活动，帮助大学生尽早树立健康的职业心态，了解自身特点和雇主需求，有规划地步入职场。

2009年6月27日，大连分行携手知名媒体举办了“奉献爱心 传递真情——中考考点送水及希望寄语传递活动”，为考生和家长提供饮用水、纸杯和座椅，并为家长准备希望寄语卡片，在中考结束后寄给考生。

2009年8月8日，本行冠名赞助由来自亚洲104名优秀青年演奏家共同演绎的“东亚银行之约·亚洲青年管弦乐团——‘印象派’大师拉威尔专场”音乐会，旨在提高社会公众艺术欣赏力，并为文化交流发展做出贡献。

2009年11月，本行与来自香港的房地产行业领导者——瑞安房地产公司合作，到上海高校为大学生有关就业技巧作专场讲座。

2009年12月，北京分行携手北京市团市委创建“青年教师阳光俱乐部”，为青年教师定期开展专业知识和教育技能的培训，提供一个良好的学习和交流平台。同时，北京分行还将为俱乐部提供专业、系统的金融理财教育讲座，满足教师们在投资理财知识方面的需求。

环境

本行一贯注重环保金融理念，在信贷投放时坚持绿色信贷原则，积极支持国家的环保政策。2009年，除严格控制对高污染、高耗能以及淘汰行业的信贷投放，本行亦结合国家产业政策和经济政策，加大对中小企业的信贷支持。

The financial statements of BEA China, which comprise the balance sheet as at 31st December, 2009 as well as the income statement and cash flow statement for the year 2009, are prepared in accordance with the requirements of the Accounting Standards for Business Enterprises (2006) promulgated by the Ministry of Finance of the People's Republic of China and have been audited by the Shanghai Branch of KPMG Huazhen Certified Public Accountants. The following tables are condensed financial statements prepared based on the audited financial statements.

Balance Sheet 资产负债表

		2009 RMB 人民币元	2008 RMB 人民币元
Assets:	资产:		
Cash and deposits with financial institutions and central bank	现金及存放同业和中央银行款项	17,875,420,350	21,756,568,872
Placements with financial institutions and reverse repurchase agreements	拆出资金及买入返售金融资产	3,427,273,156	3,950,517,779
Loans and advances to customers	发放贷款和垫款	84,646,868,876	81,455,294,805
Trading assets	交易性金融资产	1,953,690,460	-
Available-for-sale financial assets	可供出售金融资产	8,001,746,792	5,070,071,015
Investment properties	投资性房地产	7,789,155	7,453,038
Fixed assets and construction in progress	固定资产及在建工程	4,017,871,968	2,615,371,794
Intangible assets	无形资产	40,820,553	24,637,396
Deferred tax assets	递延所得税资产	-	4,504,904
Other assets	其他资产	1,024,067,667	3,151,986,477
Total assets	资产总计	120,995,548,977	118,036,406,080

东亚中国2009年12月31日的资产负债表、2009年度的利润表和现金流量表根据中华人民共和国财政部颁布的企业会计准则(2006)的规定编制,并经毕马威华振会计师事务所上海分所审计。以下为根据经审计的财务报表编制的简要财务报表。

Balance Sheet (continued) 资产负债表(续)

		2009 RMB 人民币元	2008 RMB 人民币元
Liabilities:	负债:		
Deposits and borrowing from financial institutions	同业及其他金融机构存放及拆入款项	19,304,968,677	38,173,674,913
Customer deposits	吸收存款	84,089,823,611	66,516,360,031
Other liabilities	其他负债	6,433,286,212	3,056,324,291
Total liabilities	负债合计	109,828,078,500	107,746,359,235
Shareholders' equity:	所有者权益:		
Paid in capital	实收资本	8,000,000,000	8,000,000,000
Capital reserve	资本公积	(287,607,114)	(267,000,444)
Surplus reserve	盈余公积	242,033,675	152,230,645
General reserve	一般风险准备	934,772,709	855,626,770
Retained earnings	未分配利润	2,278,271,207	1,549,189,874
Total shareholders' equity	所有者权益合计	11,167,470,477	10,290,046,845
Total liabilities and shareholders' equity	负债和所有者权益总计	120,995,548,977	118,036,406,080

Income Statement 利润表

		2009 RMB 人民币元	2008 RMB 人民币元
Operating income:	营业收入:		
Net interest income	利息净收入	2,556,896,039	2,590,497,599
Net fee and commission income	手续费及佣金净收入	300,405,829	219,319,320
Investment income	投资收益	78,259,334	16,293,354
Gain/(loss) from changes in fair value	公允价值变动收益/(损失)	(60,197,082)	57,565,675
Exchange gain/(loss)	汇兑净损益	27,158,600	(2,690,861)
Other operating income	其他业务收入	9,724,076	9,195,000
Operating expenses:	营业支出:		
Business tax and surcharges	营业税金及附加	(235,110,308)	(282,958,221)
General and administrative expenses	业务及管理费	(1,394,810,923)	(1,192,033,475)
Impairment losses	资产减值损失	(131,137,737)	(83,323,744)
Other operating expenses	其他业务成本	(1,829,737)	(6,980,046)
Operating profit	营业利润	1,149,358,091	1,324,884,601
Add: non-operating income	加: 营业外收入	48,696,892	24,874,769
Less: non-operating expenses	减: 营业外支出	(1,450,879)	(6,471,275)
Profit before tax	利润总额	1,196,604,104	1,343,288,095
Less: income tax expenses	减: 所得税费用	(298,573,802)	(323,134,670)
Net profit	净利润	898,030,302	1,020,153,425
Other comprehensive income	其他综合收益	(20,606,670)	7,482,299
Comprehensive income	综合收益总额	877,423,632	1,027,635,724

Cash Flow Statement 现金流量表

		2009 RMB 人民币元	2008 RMB 人民币元
Cash flow from operating activities:	经营活动产生的现金流量:		
Net cash inflow from increase in customer deposits and deposits from financial institutions	客户存款和同业存放款项净增加额	9,579,723,340	26,557,453,007
Net cash inflow from increase in repurchase agreements	卖出回购金融资产净增加额	582,000,000	-
Net cash inflow from decrease in reverse repurchase agreements	买入返售金融资产的净减少额	136,692,000	1,056,890,453
Interest, commission and fees received	收取利息、手续费及佣金的现金	5,262,134,592	6,228,684,868
Other cash inflow relating to operating activities	收到其他与经营活动有关的现金	758,012,094	178,323,802
Sub-total of cash inflow	经营活动现金流入小计	16,318,562,026	34,021,352,130
Net cash outflow from increase in deposits with central bank and deposits with financial institutions	存放中央银行和同业款项净增加额	(2,813,589,210)	(1,880,152,975)
Net cash outflow from decrease in borrowings from financial institutions	向其他金融机构拆入资金净减少额	(7,474,965,996)	(11,466,981,320)
Net cash outflow from increase in placements with financial institutions	拆出资金净增加额	(80,989,531)	(177,213,057)
Net cash outflow from increase in loans and advances to customers	客户贷款及垫款净增加额	(3,353,875,561)	(11,059,257,672)
Net cash outflow from increase in trading assets	交易性金融资产净增加额	(1,869,542,350)	-
Net cash outflow from decrease in borrowing from central bank	向中央银行借款净减少额	(3,400,000,000)	-
Interest, commission and fees paid	支付利息、手续费及佣金的现金	(2,545,133,577)	(2,898,015,200)
Other cash outflow relating to operating activities	支付其他与经营活动有关的现金	(1,927,756,175)	(1,909,764,031)
Sub-total of cash outflow	经营活动现金流出小计	(23,465,852,400)	(29,391,384,255)
Net cash flow from operating activities	经营活动产生的现金流量净额	(7,147,290,374)	4,629,967,875

Cash Flow Statement (continued)
现金流量表 (续)

		2009 RMB 人民币元	2008 RMB 人民币元
Cash flow from investing activities:	投资活动产生的现金流量:		
Proceeds from disposal of investments	收回投资收到的现金	12,746,489,816	10,665,957,978
Investment income received	取得投资收益收到的现金	6,306,527	1,340,490
Net cash inflow from disposal of fixed assets, intangible assets and other long-term assets	处置固定资产、无形资产和其他长期资产收回的现金净额	41,424,245	6,893,921
Sub-total of cash inflow	投资活动现金流入小计	12,794,220,588	10,674,192,389
Payments on acquisition of investments	投资支付的现金	(17,449,846,170)	(13,878,096,695)
Cash outflow for prepayment for purchasing premises	用于购置行址预付款所支付的现金	(13,471,215)	(747,554,961)
Cash outflow for purchase of fixed assets, intangible assets and other long-term assets	购建固定资产、无形资产和其他长期资产支付的现金	(954,518,682)	(777,460,668)
Sub-total of cash outflow	投资活动现金流出小计	(18,417,836,067)	(15,403,112,324)
Net cash flow from investing activities	投资活动产生的现金流量净额	(5,623,615,479)	(4,728,919,935)
Cash flow from financing activities:	筹资活动产生的现金流量:		
Net cash inflow from debt issuance	发行债券收到的现金	3,973,589,446	-
Net cash flow from financing activities	筹资活动产生的现金流量净额	3,973,589,446	-
Effect of exchange rate changes on cash and cash equivalents	汇率变动对现金及现金等价物的影响	(4,740,475)	-
Net (decrease)/increase in cash and cash equivalents	现金及现金等价物净(减少)/增加额	(8,802,056,882)	(98,952,060)

Connected Transaction Disclosure

1. Total Value of Connected Transactions^[1]

The connected parties of the Bank include connected natural persons and connected legal entities. As of 31st December, 2009, the total connected transaction value with the connected parties of the Bank was RMB1,264.36 million, accounting for 11.34% of the Net Asset Value ("NAV")^[2] of the Bank, which is in line with the relevant regulatory requirements.

In accordance with commercial principles, all of the Bank's connected transactions are carried out under terms and conditions no more favourable than those under which similar non-connected party transactions are carried out.

2. Ordinary Connected Transactions

According to regulatory requirements, an ordinary connected transaction is a transaction between the Bank and a single connected party where the transaction value is less than 1% of the NAV of the Bank and the total transaction value with the said connected party, after completing the transaction, is less than 5% of the NAV of the Bank.

As of 31st December, 2009, the transaction value of the ordinary connected transactions of the Bank was RMB88.65 million, accounting for 0.80% of the NAV of the Bank.

3. Significant Connected Transactions

According to the relevant supervisory regulations, a significant connected transaction is a transaction between the Bank and a single connected party where the transaction value exceeds 1% of the NAV of the Bank or the total transaction value with the said connected party, after completing the transaction, is more than 5% of the NAV of the Bank.

In this regard, as of 31st December, 2009, the total lending exposure to the connected parties of one of the Bank's Directors was RMB1,175.70 million, accounting for 10.55% of the NAV of the Bank. Therefore, those transactions have been defined as significant connected transactions.

[1] Any discrepancies between the sum of the ratios and the total are due to rounding.

[2] As of 31st December, 2009, the audited NAV of the Bank was RMB11,147,891,803.

关联交易情况披露

1. 关联交易总量^[1]

本行的关联方包括关联自然人、法人。截至2009年12月31日,本行对全部关联方的关联交易余额为人民币126,435.64万元,占本行资本净额^[2]的11.34%,符合相关监管要求。

本行所有关联交易均按照商业原则,以不优于对非关联方同类交易的条件进行。

2. 一般关联交易

根据相关监管规定,一般关联交易是指本行与一个关联方之间单笔交易金额占本行资本净额1%以下,且该笔交易发生后本行与该关联方的交易余额占本行资本净额5%以下的交易。

截至2009年12月31日,本行一般关联交易余额为人民币8,865.18万元,占本行资本净额的0.80%。

3. 重大关联交易

根据相关监管规定,重大关联交易是指本行与一个关联方之间单笔交易金额占本行资本净额1%以上,或本行与一个关联方发生交易后本行与该关联方的交易余额占本行资本净额5%以上的交易。

据此,截至2009年12月31日,与本行某董事相关的关联交易授信余额为人民币117,570.46万元,占本行资本净额的10.55%,上述交易均为本行的重大关联交易。

[1] 分项占比数额相加后与总和之间如存在任何差异,则该等差异均为四舍五入约整造成。

[2] 截至2009年12月31日,本行经审计的资本净额为人民币11,147,891,803元。资本净额的0.80%。

Significant Connected Transactions
重大关联交易

31st December, 2009
2009年12月31日

Connected Lending Party 关联借款人	Lending Exposure (RMB million) 授信余额 (人民币百万元)	Ratio of Lending Exposure to NAV ^[1] of the Bank ^[2] 授信余额占本行 资本净额 ^[1] 的比例 ^[2]
1 Wujiang Hong Kong and China Water Co., Ltd. 吴江华衍水务有限公司	440	3.95%
2 Jilin Hong Kong and China Gas Co., Ltd. 吉林港华燃气有限公司	225	2.02%
3 Hong Kong and China Gas Investment Co., Ltd. 港华投资有限公司	150	1.35%
4 Wuhu Hong Kong and China Water Co., Ltd. 芜湖华衍水务有限公司	115	1.03%
5 Xuzhou Hong Kong and China Gas Co., Ltd. 徐州港华燃气有限公司	70	0.63%
6 Chaozhou Hong Kong and China Gas Co., Ltd. 潮州港华燃气有限公司	70	0.63%
7 Zhongshan Hong Kong and China Gas Co., Ltd. & Zhongshan Xiaolan Hong Kong and China Gas Co., Ltd. 中山港华燃气有限公司&中山小榄港华燃气有限公司	53	0.48%
8 Lee Ka-shing 李家诚	52.70	0.47%
Total 合计	1,175.70	10.55%

[1] As of 31st December, 2009, the audited NAV of the Bank was RMB11,147,891,803. 截至2009年12月31日, 本行经审计的资本净额为人民币11,147,891,803元。

[2] Any discrepancies between the sum of the ratios and the total are due to rounding. 分项占比数额相加后与总和之间如存在任何差异, 则该等差异均为四舍五入约整造成。



东亚中国网络 BEA China Network	地址 Address	电话 Telephone	传真 Facsimile
东亚中国总部 BEA China Headquarters	上海市浦东新区花园石桥路66号东亚银行金融大厦28楼2801室、29楼、30楼3001室、31楼、41楼、42楼 Room 2801, 29/F, Room 3001, 31/F, 41/F & 42/F, BEA Finance Tower, 66 Hua Yuan Shi Qiao Road, Pudong New Area, Shanghai	021 3866 3866	021 3866 3966
上海分行 Shanghai Branch	上海市浦东新区花园石桥路66号东亚银行金融大厦1楼102室、2楼202-208室、27楼、28楼2802室 Room 102, Room 202-208, 27/F & Room 2802, BEA Finance Tower, 66 Hua Yuan Shi Qiao Road, Pudong New Area, Shanghai	021 3867 5033	021 3867 5133
浦西支行 Puxi Sub-Branch	上海市四川中路299号东亚银行大厦 The Bank of East Asia Building, 299 Sichuan Road Central, Shanghai	021 6329 7338	021 6321 7617
古北支行 Gubei Sub-Branch	上海市古北新区水城南路268号家乐福古北购物中心一楼 1/F, Carrefour Gubei Shopping Centre, 268 South Shui Cheng Road, Gubei New Area, Shanghai	021 6208 0333	021 6208 2931
新天地支行 Xintiandi Sub-Branch	上海市卢湾区兴业路150号 150 Xing Ye Road, Luwan District, Shanghai	021 5382 0333	021 5382 0088
徐家汇支行 Xujiahui Sub-Branch	上海市徐汇区南丹东路396号 396 East Nandan Road, Xuhui District, Shanghai	021 6469 0333	021 6468 7688
静安支行 Jing'an Sub-Branch	上海市静安区南京西路1576号一层 1/F, 1576 West Nanjing Road, Jing'an District, Shanghai	021 6258 0333	021 6248 0336
长宁支行 Changning Sub-Branch	上海市长宁区长宁路1196号 1196 Changning Road, Changning District, Shanghai	021 5241 8333	021 5241 8219
东方路支行 Dongfang Road Sub-Branch	上海市浦东新区东方路1988号一层 1/F, 1988 Dongfang Road, Pudong New Area, Shanghai	021 5873 8333	021 5873 7588
联洋支行 Lianyang Sub-Branch	上海市浦东新区芳甸路300号联洋广场C区C101室 C101, Area C, Laya Plaza, 300 Fangdian Road, Pudong New Area, Shanghai	021 3392 7333	021 6854 8823
虹桥支行 Hongqiao Sub-Branch	上海市长宁区仙霞路373号1层 1/F, 373 Xianxia Road, Changning District, Shanghai	021 3252 8833	021 3252 8608
陆家嘴支行 Lujiazui Sub-Branch	上海市浦东新区银城中路200号中银大厦104室、202室、301-305室 Room 104, 202, 301-305, Bank of China Tower, 200 Yin Cheng Road Central, Pudong New Area, Shanghai	021 3883 4567	021 6888 0065

Network Contact Details

深圳分行 Shenzhen Branch	深圳市福田区福华一路88号深圳中心商务大厦一、二层 1/F-2/F, Shenzhen Central Business Building, 88 Fu Hua Yi Road, Futian District, Shenzhen	0755 8203 2313	0755 8203 2985
罗湖支行 Luohu Sub-Branch	深圳市嘉宾路海燕商业大厦一、二层 1/F-2/F, Hai Yan Commercial Building, Jia Bin Road, Shenzhen	0755 8228 0182	0755 8228 2343
南山支行 Nanshan Sub-Branch	深圳市南山区文心二路海印长城5号楼101-104、201-203铺 Shop 101-104 & 201-203, Block 5, Haiyin Great Wall, Wen Xin Er Road, Nanshan District, Shenzhen	0755 8621 1882	0755 8621 1938
宝安支行 Baoan Sub-Branch	深圳市宝安区创业一路德业新城花园A区1-2号楼2座108-109号铺 Shop 108-109, Block 2, Building 1-2, Phase A, Deyexincheng Garden, Chuangye Yi Road, Bao'an District, Shenzhen	0755 2966 3133	0755 2964 8470
龙岗支行 Longgang Sub-Branch	深圳市龙岗区深惠路万鑫五洲风情购物中心C1-018、C1-019商铺 Shop C1-018 & C1-019, Wanxin Wuzhou Shopping Mall, Shenhui Road, Longgang District, Shenzhen	0755 8481 5111	0755 8481 1883
龙华支行 Longhua Sub-Branch	深圳市宝安区龙华街道和平路金銮时代广场一楼B区1号铺 Shop 1, Block B, 1/F, Dreamland International Building, He Ping Road, Long Hua Street, Bao'an District, Shenzhen	0755 2811 3000	0755 2811 3533
华强北支行 Huaqiangbei Sub-Branch	深圳市福田区华强北路赛格科技工业园4栋1层 1/F, Block 4, Segem Science & Technology Garden, Huaqiangbei Road, Futian District, Shenzhen	0755 8376 3299	0755 8376 2133
福田支行 Futian Sub-Branch	深圳市福田区深南西路车公庙工业区天安数码时代大厦主楼102-6铺 Shop 102-6, Tian'an Cyber Times Tower, Chegongmiao Industrial Park, West Shennan Road, Futian District, Shenzhen	0755 2533 4488	0755 2533 4548
中心区支行 Zhongxinqu Sub-branch	深圳市福田区益田路6003号荣超商务中心A栋01层01单元 Shop 01, 1/F, Block A, Rongchao Business Centre, 6003 Yitian Road, Futian District, Shenzhen	0755 8899 6899	0755 8899 0266
惠州支行* Huizhou Sub-branch*	惠州市惠城区河南岸演达大道18号之一恒和大厦一楼 1/F, Heng He Building, 18-1 Yanda Road, Huicheng District, Huizhou	0752 783 9188	0752 783 9199
厦门分行 Xiamen Branch	厦门市思明区鹭江道96号102单元、103单元及二层 Room 102-103 & 2/F, 96 Lujiang Road, Siming District, Xiamen	0592 299 1999	0592 299 1888
嘉禾支行 Jiahe Sub-Branch	厦门市嘉禾路明发商业广场A区一层01、02、03号及216号和217号商铺 Rooms 01, 02, 03, 216 & 217, District A, Mingfa Shopping Mall, Jiahe Road, Xiamen	0592 507 8383	0592 508 0251
禾祥支行 Hexiang Sub-Branch	厦门市湖滨西路23号华侨海景城二期7号楼1层10、11单元 Rooms 10 & 11, 1/F, Building 7, Huaqiao Haijing Cheng 2, 23 Hubin West Road, Xiamen	0592 296 6565	0592 268 9760
厦大支行 Xiada Sub-Branch	厦门市思明区演武路47号 47 Yanwu Road, Siming District, Xiamen	0592 257 5353	0592 257 5656
莲前支行 Lianqian Sub-Branch	厦门市思明区莲前东路640号 640 Lianqian East Road, Siming District, Xiamen	0592 598 7171	0592 590 1328
广州分行 Guangzhou Branch	广州市天河北路183号大都会广场一至四层 G/F-3/F, Metro Plaza, 183 Tian He Bei Road, Guangzhou	020 8755 1138	020 8755 3938
环市路支行 Huanshilu Sub-Branch	广州市环市东路360号珠江大厦101地铺 Room 101, Zhu Jiang Building, 360 Huanshi Dong Road, Guangzhou	020 8386 0338	020 8386 1828
番禺支行 Panyu Sub-Branch	广州市番禺区市桥街禺山大道2号至24号金城大厦一楼10、12、14号地铺 Rooms 10, 12 & 14, 1/F, Jin Cheng Mansion, 2-24 Yushan Road, Panyu District, Guangzhou	020 8482 8100	020 8482 8858
花都支行 Huadu Sub-Branch	广州市花都区新华街秀全大道43号之一首层 Flat 1, G/F, 43 Xiuyan Avenue, Xinhua Street, Huadu District, Guangzhou	020 3680 8800	020 3685 5037
海珠支行 Haizhu Sub-Branch	广州市海珠区金纺路81号轻纺城A1123至A1128铺1-2层 1/F-2/F, A1123-A1128, Guangzhou International Textile Trade Centre, 81 Jinfang Road, Haizhu District, Guangzhou	020 8910 5380	020 8910 5356
开发区支行 Development District Sub-Branch	广州市开发区东区开创大道120号111、112、113商铺 Rooms 111-113, 120 Kaichuang Avenue, Eastern Development Zone, Guangzhou	020 6225 7100	020 6225 7118
滨江东支行 Bin Jiang Dong Sub-Branch	广州市海珠区滨江东路807号102房 Room 102, 807 Binjiangdong Road, Haizhu District, Guangzhou	020 8932 2330	020 8932 2468
江南西支行 Jiangnanxi Sub-Branch	广州市海珠区江南西路63号之二、67号之二首层 1/F, Unit 2, 63 & 67 Jiangnanxi Road, Haizhu District, Guangzhou	020 8441 1998	020 8441 0618

分支行一览及联系方式

北京路支行 Beijing Road Sub-Branch	广州市越秀区北京路368号 368 Beijing Road, Yuexiu District, Guangzhou	020 8330 4388	020 8330 2945
佛山支行* Foshan Sub-Branch*	佛山市南海区灯湖东路保利水城东广场首层1B105铺 Shop 105, Block B, G/F, Poly Canal Plaza East, East Denghu Road, Nanhai District, Foshan	0757 8185 8088	0757 8185 8079
珠海分行 Zhuhai Branch	珠海市拱北迎宾南路花苑新村 Flower Garden, Ying Bin Nan Road, Gongbei, Zhuhai	0756 889 6883	0756 889 6363
吉大支行 Jida Sub-Branch	珠海市吉大景山路188号粤财大厦首层左侧1号商铺(假日酒店大堂) G/F, Holiday Inn, Yue Cai Building, 188 Jingshan Road, Jida, Zhuhai	0756 321 0928	0756 321 0933
柠溪支行 Ningxi Sub-Branch	珠海市香洲区柠溪路519号 519 Ningxi Street, Xiangzhou District, Zhuhai	0756 231 9522	0756 231 9502
新香洲支行 Xin Xiangzhou Sub-Branch	珠海市香洲人民西路600号富华广场三期602号一、二层商铺 1/F-2/F, 602 Fuhua Plaza Phase 3, 600 Renminxi Road, Xiangzhou, Zhuhai	0756 260 1600	0756 260 1611
中山支行* Zhongshan Sub-Branch*	中山市东区中山四路盛景园二期A2幢首层1、2卡, 二层1、2卡 1/F-2/F, Block A2, Shengjing Garden Phase 3, Zhongshan 4th Road, Eastern District, Zhongshan	0760 8998 3838	0760 8998 6266
大连分行 Dalian Branch	大连市中山区人民路7号东亚银行大厦首层及二层 G/F-1/F, The Bank of East Asia Building, 7 Renmin Road, Zhongshan District, Dalian	0411 8280 8222	0411 8264 1909
华府支行 Huaifu Sub-Branch	大连市西岗区民政街137号 137 Min Zheng Street, Xigang District, Dalian	0411 8370 8333	0411 8366 9602
开发区支行 ETDZ Sub-Branch	大连市开发区金马路138-6号 138-6 Jin Ma Road, Economic & Technogical Development Zone, Dalian	0411 3920 3920	0411 3920 3900
星海湾支行 Xing Hai Bay Sub-Branch	大连市沙河口区中山路554D号首层至三层 G/F-2/F, 554D Zhongshan Road, Shahekou District, Dalian	0411 3960 3960	0411 3970 6900
五四广场支行 Wusi Square Sub-Branch	大连市沙河口区五四广场17号首层 G/F, 17 Wusi Square, Shahekou District, Dalian	0411 8411 9888	0411 8450 6932
西安分行 Xi'an Branch	西安市南关正街68号东亚银行大厦 BEA Tower, 68 Nanguan Zheng Street, Xi'an	029 8765 1188	029 8765 1692
北大街支行 Beidajie Sub-Branch	西安市西华门大街一号凯爱大厦B座一层 1/F, Block B, K.I. Tower, 1 Xihuamen Street, Xi'an	029 8720 1608	029 8720 1212
西大街支行 Xidajie Sub-Branch	西安市西大街48号中环广场一层 1/F, Zhonghuan Square, 48 West Street, Xi'an	029 8725 6969	029 8726 5529
高新区支行 Hi-Tech District Sub-Branch	西安市高新路2号西部国际广场1层10102和18层 Room 10102, 1/F & 18/F, West International Plaza, 2 Gaixin Road, Xi'an	029 8833 9955	029 8837 7058
经济技术开发区支行 Economic and Technological Development Zone Sub-Branch	西安市未央路136号东方灞桥商务大厦一层大门南侧 1/F, Dongfanghaojing Mansion, 136 Weiyang Road, Xi'an	029 8655 1188	029 8652 1060
北京分行 Beijing Branch	北京市东城区朝阳门北大街8号富华大厦A座首层 1/F, Block A, Fu Hua Mansion, 8 Chaoyangmen North Avenue, Dongcheng District, Beijing	010 6554 3110	010 6554 3112
雅宝路支行 Yabaolu Sub-Branch	北京市朝阳区朝外雅宝路12号 12 Chaowai Ya Bao Road, Chaoyang District, Beijing	010 8563 6566	010 8563 8966
望京支行 Wangjing Sub-Branch	北京市朝阳区望京中环南路甲2号 2 Zhonghuan South Street, Wangjing, Chaoyang District, Beijing	010 8472 0036	010 8472 1700
中关村支行 Zhongguancun Sub-Branch	北京市海淀区彩和坊路8号8号楼1层109号、2层209号 Room 109, 1/F & Room 209, 2/F, Building 8, 8 Caihefang Road, Haidian District, Beijing	010 6268 2151	010 6268 0301

* Cross-location Sub-branch established under the new regulations in Supplement 6 of the Mainland and Hong Kong Closer Economic Partnership Arrangement.

* 本行根据2009年10月1日生效的《内地与香港关于建立更紧密经贸关系的安排》(CEPA)补充协议6中有关行业的新规定, 在广东省内设立的异地支行。

Network Contact Details

分支行一览及联系方式

重庆分行 Chongqing Branch	重庆市邹容路131号重庆世界贸易中心43楼 43/F, World Trade Centre Chongqing, 131 Zourong Road, Chongqing	023 6388 6388	023 6388 5888
沙坪坝支行 Shapingba Sub-Branch	重庆市沙坪坝区小龙坎新街75号金诚广场75-8-4-B1至B7 Jincheng Plaza 75-8-4-B1 to B7, 75 Xiaolongkan New Road, Shapingba District, Chongqing	023 6530 0288	023 6530 0238
江北支行 Jiangbei Sub-Branch	重庆市江北区北城天街9号附1号第2层、第3层 2/F-3/F, 9-1 Bei Cheng Tian Jie, Jiangbei District, Chongqing	023 6771 0788	023 6785 0829
解放碑支行 Jiefangbei Sub-Branch	重庆市渝中区民生路96号 96 Minsheng Road, Yuzhong District, Chongqing	023 6310 7929	023 6310 7939
成都分行 Chengdu Branch	成都市人民南路一段86号城市之心商务大厦10楼D单元 Unit D, 10/F, City Tower, No. 86, 1st Section, Renmin Nan Road, Chengdu	028 8620 2020	028 8620 2000
锦城支行 Jincheng Sub-Branch	成都市八宝街127及129号锦程丽都大厦一楼 1/F, Jincheng Lidu Building, 127 & 129 Babao Street, Chengdu	028 8626 5050	028 8663 7330
玉林支行 Yulin Sub-Branch	成都市高新区芳草东街96号1-2楼 1/F-2/F, 96 Fangcao East Street, Chengdu Hi-tech Industrial Development Zone, Chengdu	028 8513 2000	028 8517 8336
青岛分行 Qingdao Branch	青岛市市南区香港西路67号甲 67A Xianggang Xi Road, Shinan District, Qingdao	0532 8197 8888	0532 8197 8866
香港中路支行 Xiang Gang Zhong Road Sub-Branch	青岛市市南区香港中路85号 85 Xianggang Zhong Road, Shinan District, Qingdao	0532 6688 7888	0532 6688 7890
杭州分行 Hangzhou Branch	杭州市庆春路228-230号 228-230 Qingchun Road, Hangzhou	0571 8981 2288	0571 8721 5772
文晖路支行 Wenhuilu Sub-Branch	杭州市中山北路634/636号越都商务大厦底辅 1/F, Yuedu Commercial Mansion, 634 & 636 Zhongshan North Road, Hangzhou	0571 8835 1131	0571 8835 3301
沈阳分行 Shenyang Branch	沈阳市沈河区北站路59号沈阳财富中心E座地上一到四层 1/F-4/F, Building E, Fortune Plaza Shenyang, 59 Beizhan Road, Shenhe District, Shenyang	024 3128 0300	024 3128 0301
五爱支行 Wu'ai Sub-Branch	沈阳市沈河区风雨坛街65号五爱市场三期商铺一、二层 1/F-2/F, Wu'ai Market, 65 Fengyutan Street, Shenhe District, Shenyang	024 3129 0300	024 3129 8745
南湖科技开发区支行 Nanhu Technology Development Zone Sub-Branch	沈阳市和平区文萃路4号诚大数码广场1楼12、13门 12-13, 1/F, Cheng Da Digital Plaza, 4 Wencui Road, Heping District, Shenyang	024 6278 6100	024 6278 6114
武汉分行 Wuhan Branch	武汉市建设大道933号禧邦可广场1楼、9楼及10楼 1/F, 9/F & 10/F, C-Bank Plaza, 933 Jian She Avenue, Wuhan	027 8226 1668	027 8226 1666
南京分行 Nanjing Branch	南京市洪武路23号隆盛大厦101室及201室 Rooms 101 & 201, Longsheng Mansion, 23 Hong Wu Road, Nanjing	025 8689 9988	025 8689 9977
天津分行 Tianjin Branch	天津市河西区友谊北路47号 47 Youyi North Road, Hexi District, Tianjin	022 2836 2288	022 2327 1618
乌鲁木齐分行 Urumqi Branch	乌鲁木齐市天山区中山路443号东亚银行大厦地上一到四层 1/F-4/F, BEA Tower, 443 Zhongshan Road, Tianshan District, Urumqi	0991 2364 888	0991 2364 708
合肥分行 Hefei Branch	合肥市淮河路266号香港广场一、十八、二十六层 1/F, 18/F & 26/F, Hong Kong Square, 266 Huaihe Road, Hefei	0551 5663 888	0551 5663 999
石家庄分行 Shijiazhuang Branch	石家庄市中山西路188号中华商务A座1、2楼 1/F-2/F, Block A, China Business, 188 West Zhongshan Road, Shijiazhuang	0311 6678 8000	0311 6678 8111
苏州分行 Suzhou Branch	苏州市苏州工业园区旺墩路158号置业商务广场1、2层 1/F-2/F, CSSD Plaza, 158 Wangdun Road, Suzhou Industrial Park, Suzhou	0512 6873 5088	0512 6956 5802