



齐商银行  
QISHANG BANK

2013

年度报告

ANNUAL REPORT





# 2013

## 年度报告

ANNUAL REPORT



齐 心 齐 行



共 商 共 赢

## **企业使命**

服务社会 和谐共赢

## **企业愿景**

行业精品 锻造经典

## **企业精神**

务实 创新 精细 卓越

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董事长、党委书记 杲传勇  
Board Chairman and Party Secretary Gao Chuanyong

## 董事长致辞



过去的一年，面对国内经济下行压力增大、同业竞争日趋激烈、利率市场化改革和金融脱媒加快的形势，齐商银行在各级党委政府的正确领导及社会各界的大力支持下，认真贯彻落实“稳增长、调结构、促改革、惠民生”的政策要求，全体干部员工以饱满的工作热情和奋发向上的精神状态，应对挑战、精准发力、突出特色、创新转型，卓有成效地开展工作，保持了稳中有升、稳中向好的发展态势，全行经营管理和创新发展跃上了新台阶。截止2013年末，资产总额达到610.68亿元，较年初增长26.18%；各项存款余额517.09亿元，较年初增长26.62%，存款总量跃升至全省城商行第四位，增幅和增量均居全省城商行第三位；各项贷款余额334.24亿元，较年初增长15.15%；实现利润总额10.32亿元，同比增加0.8%，净利润7.93亿元，同比增加0.54%；资产利润率达到1.45%，资本利润率达到19.16%，各项主要监管指标持续达标。

2013年，本行持续完善公司治理结构。“两会一层”致力于提升董事会决策能力、高管层执行能力、监事会监督制衡能力，认真落实股东大会决议，修订完善公司治理制度，公司治理主体的职责边界和决策程序更加清晰；组织董事会成员认真学习监管部门新颁布的《商业银行公司治理指引》、《商业银行资本管理办法（试行）》等法规制度，提高了自身的决策能力和履职水平；持续加强资本管理，修订了《2012-2015年资本管理规划》，明确了资本管理目标及方案，有效落实了资本监管新规，进一步提升了资本管理的科学性和前瞻性；董事会、监事会及其下设专门委员会按照要求召开会议、开展调研，有效履行各项职责，公司治理的规范性和有效性得到进一步提升。

2013年，本行持续推动战略发展转型。董事会引领全行大力发展小微金融业务及零售金融业务，引进推广了德国IPC国际先进微贷管理技术，全行小微企业贷款余额达到187.3亿元，较年初增加28.73%，高出全部贷款增速13.97个百分点，超额完成了“两个不低于”的监管指标要求，荣获了国家级荣誉“金典奖—中国小微企业金融服务客户满意十佳典范品牌”、“中国金融服务创新十大最具影响力品牌”和山东省“企业经营管理科学创新成果奖”等多项殊荣。个贷中心运营良好，年末个贷占比达到8.51%，较年初提高2个百分点。储蓄存款占比达到31.55%，存款结构稳定性增强。累计向战略新兴产业、三农等符合政策导向领域投放信贷资金974亿元，信贷结构进一步优化。

2013年，本行不断加大业务创新力度。两家运营管理中心充分发挥指导帮促作用，年末淄博地区存款市场份额达到10.63%，较年初上升0.63个百分点，市场竞争力持续增强；深入实施“一体两翼”机构发展战略，潍坊和济宁两家分行、西安明德门等四家支行相继开业运营，全行机构网点数量达到86家，异地分支行存款和净利润分别占全行总额的28.55%和39.36%，成为全行新的业务增长极；成立了北京、上海两个研发中心，积极发挥“资源高地”优势，拓宽同业合作领域，有效提升了全行的创新发展水平；在山东城商行联盟成员行内率先推出手机银行业务，电子渠道建设迈出新步伐；国际金融、同业金融等业务得到快速发展，中间业务收入同比增长9.68个百分点。

2013年，本行着力增强内控机制建设。圆满完成了山东银监局全面现场检查各项工作，并将持续深入实施整改作为贯穿全行经营工作的主线，推动了内控机制建设水平的提升，得到了各级监管部门的充分肯定。持续完善全面风险管理体系，通过深化会计结算专项辅导及关键环节风险管控、合理匹配资产负债结构、规范债券投资及理财资金业务、健全信息科技风险管控手段、改进舆情监测与化解机制，不断提升了操作风险、流动性风险、市场风险、信息科技风险及声誉风险等全面风险管理水平；成立了全省城商行系统首家“公司律师事务部”，合规运营基础进一步夯实；积极拓展稽核审计工作领域，强化监督检查成果利用，切实发挥了风险管理“第三道防线”作用。被评为“全国企业文化建设百佳单位”，荣获“中国金融企业最佳形象奖”称号，社会形象和品牌影响力得到了进一步提升。

2014年，本行将以党的十八届三中全会精神为指导，坚持“稳中求进”的总基调和“大发展、提效益、促转型、严内控、防风险、强服务”的总要求，紧紧围绕“中小企业主办行”和“市民银行”的市场定位，充分发挥经营优势，着力推进转型调整，努力推动全行实现快速发展、高效发展、科学发展，为将本行打造成为一家特色显著、效益优良、省内领先的区域性现代化商业银行、实现新时代的“齐银梦”而努力奋斗！

## President's Address



Over the past year, in the face of the increasing downward pressure of domestic economy, fierce horizontal competition, market-oriented reform of interest rates and speeding up of financial disintermediation, under the correct leadership of the party committees and governments at all levels and strongly support from all sectors of society, Qishang Bank earnestly implemented the policy requirements of "steady growth, adjusting structure, promoting reform, and benefiting livelihood", and with full enthusiasm all the cadres and staff strived to cope with challenges, exert power accurately, highlight characteristics, innovate transformation, and carry out work effectively, which have kept a stable, rising and better development momentum and the management and innovative development of the whole Bank stepped onto a new level. As of late 2013, the total assets reached RMB 61.068 billion Yuan with an increasing rate of 26.18% over the beginning of the year; total deposit balance reached RMB 51.709 billion Yuan, with an increasing rate of 26.62% over the beginning of the year; the total deposits quickly ranked the fourth and also the growing rate and quantity ranked the third among all city commercial banks in the whole province; total loan balance reached RMB 33.424 billion Yuan, with an increasing rate of 15.15% over the beginning of the year; the total profit of RMB 1.032 billion Yuan was realized, increasing by 0.8% year-on-year; the net profit of RMB 793 million Yuan was realized, increasing by 0.54% year-on-year; the return on assets was 1.45%, and the return on capital reached 19.16%; all major regulatory indicators met the standards continuously.

In 2013, the Bank continued to perfect the corporate governance structure. The structure of "Board of Directors, Board of Supervisors and management Team" is set to improve the decision-making ability of the Board of Directors, executive ability of senior management, supervising and balancing ability of the board of supervisors, earnestly implement the resolution of the shareholders' meeting, and revise and perfect the corporate governance system, so that the responsibility boundaries and decision-making process of the corporate governance subject are clearer; organize the members of the board of directors to earnestly study supervision department's newly released Corporate Governance Guidance of Commercial Banks, Capital Management Measures of Commercial Banks (trial) and other laws and regulations to improve their own decision-making ability and duty ability; to continuously strengthen capital management and have revised the 2012-2015 Capital Management Planning by clarifying the goal and plan for capital management, effectively implementing the new regulations for capital supervision, and further improving the scientific and forward-looking capital management; the board of directors, board of supervisors and the special committees thereunder held meetings in accordance with the requirements, conducted investigation and research, performed various duties effectively, and the standardization and effectiveness of corporate governance was further improved.

In 2013, the Bank continued to promote strategic development transformation. Led by the board of directors, the whole Bank energetically developed the small & micro financial business and retail financial business, and introduced and promoted the international advanced micro credit management technology from German IPC. The loan balance of small & micro enterprise of the whole Bank reached RMB 18.73 billion Yuan with an increasing rate of 28.73% over the beginning of the year, and 13.97% higher than the growth rate of the total loans, and outperformed the regulation index requirements of "two no lower than". The Bank was awarded the national honors of "Golden Award for China Top 10 Best Model of Financial Service for Small & Micro Enterprises", "China Top 10 Most Influential Brand for Financial Service Innovation", as well as Shandong "Scientific and Innovative Achievement Prize for Enterprise Operation and Management", etc. The Individual Loan Center runs well. The proportion of individual loads reached 8.51% at the end of the year, with an increasing rate of 2% over the beginning of the year. The proportion of savings deposit was 31.55%, and the structural stability of deposits was enhanced. The credit capital of RMB 97.4 billion Yuan was cumulatively input into the strategic emerging industries, agriculture, rural areas and farmers, and other areas in line with the policy guidance, and the credit structure was further optimized.

In 2013, the Bank constantly enhanced the intensity of business innovation. Two operation management centers gave full play to their guiding and helping role. The market share of the deposits reached 10.63% in Zibo area at the end of the year, with an increasing rate of 0.63% over the beginning of the year, and the market competitiveness was reinforced continuously; the institutional development strategy of "one body two wings" was further implemented, and two branches, Weifang Branch and Jining Branch, and four sub-branches, Xi'an Mingdemen Sub-branch and other three sub-branches were opened up one after another, and the quantity of the business points of the whole Bank reached 86, and the deposits and net profits of the branches and sub-branches in other places accounted for 28.55% and 39.36% of the total amounts of the whole Bank respectively, becoming a new business growth pole; two R&D centers were set up in Beijing and Shanghai, giving active play to the advantages of "resource highland", and expanding trade cooperation in the same business, so that the innovation and development level of the whole Bank was promoted effectively; it was the first one in members of Shandong city commercial banks alliance to put forward mobile banking business, and it made a new stride for the electronic channel constructions; International finance, inter-bank trade finance and other business developed rapidly, and the intermediary business revenue grew by 9.68% year-on-year.

In 2013, the Bank focused on enhancing construction of internal control mechanism. The Bank successfully completed various work related to on-spot inspection by Shandong Banking Regulatory Bureau, and considered the further implementation of deep rectification as a backbone of whole management work, so that the construction level of internal control mechanism was improved, and the Bank was highly appreciated by all levels of supervision departments. The comprehensive risk management system was improved continuously. By deepening special tutoring for accounting settlement and risk control for key links, reasonably matching the assets and liabilities structure, standardizing the bonds investment and financial capital operations, perfecting the information technology risk control methods, and improving public opinion monitoring and resolving mechanism, the comprehensive risk management level was continuously improved in terms of operation risk, liquidity risk, market risk, information technology risk, reputation risk and so on. Lawyer Affairs Department was established officially which was the first one among all urban commercial banks in Shandong Province, and the foundation for compliance operation was further consolidated. The Bank actively expanded the examining and auditing areas, strengthened the utilization of supervision and inspection results, and earnestly gave play to the effect of risk management as "The third defensive line". The Bank was awarded as "National Top 100 Outstanding Enterprises for Culture Construction" and "China's Best Image Award of Financial Enterprises", further enhancing the Bank's social image and brand influence.

In 2014, following the spirit of the Third Plenary Session of the 18th National Congress of Communist Party, the Bank will insist on the overall tone of "seeking progress while maintaining stability" and the general requirements of "promoting development, raising benefits, urging transformation, tightening internal control, preventing risks, and strengthening services"; work closely around the market positioning of "Leading bank for small and medium-sized enterprises" and "bank for citizens", give business advantages into full play, promote transformation adjustment, try to realize rapid, efficient and scientific development of the whole Bank, and strive for building the Bank into a regional modernization commercial bank with distinctive features, good benefits and leading superiority and realizing the new Qishang dream of a new era!



行长、党委副书记 赵晓东  
President and Vice Party Secretary Zhao Xiaodong



监事长、党委副书记 韩兴柱  
Chief Supervisor and Vice Party Secretary Han Xingzhu



## 重要提示

本行董事会及其董事保证本报告所载资料不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性负个别及连带责任。

本行第五届董事会第十次会议审议通过了本年度报告。

本年度财务会计报告已经由天健会计师事务所有限公司山东分所依据国家企业会计准则的规定进行了审计，本年度报告经注册会计师刘加宝、史钢伟签字，出具了标准无保留意见的审计报告。

齐商银行股份有限公司董事会

董事长臧传勇、行长赵晓东、计划财务部门负责人郝同利保证年度报告中财务会计报告的真实、完整。

## Important Notes

The Board of Directors and the directors of the Bank undertake that there is no misrepresentation, misleading statement or material omissions in this report, and shall assume joint and several liabilities for the authenticity, accuracy and completeness of contents of the report.

The Annual Report was deliberated and passed in the tenth meeting of the fifth Board of Directors.

The financial report of this year has been audited by Pan-China Certified Public Accountants Co., Ltd. Shandong Branch in accordance with National Accounting Standards for Enterprises. This annual report has been signed by the registered accountants Liu Jiabao and Shi Gangwei, who have issued a standard audit report with unqualified opinions.

Board of Directors of Qishang Bank Co., Ltd.

Gao Chuanyong, the Chairman of the Board of Directors, Zhao Xiaodong, the President, and Hao Tongli, the finance chief of Planning and Finance Departments, warrant the authenticity and completeness of the financial statements in this Annual Report.



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基本情况  
Basic Information



## 第一部分 基本情况

一、法定中文名称：齐商银行股份有限公司

（简称：齐商银行，下称本行）

法定英文名称：QI SHANG BANK CO., LTD

（英文简称：QISHANG BANK）

二、法定代表人：臧传勇

三、董事会秘书：马慧玲

四、成立时间：1997年8月28日

五、注册资本金：人民币壹拾叁亿元

六、注册和办公地址：山东省淄博市张店区中心路105号

邮政编码：255025

国际互联网网址：<http://www.qsbank.cc>

电话：0533-2178888

传真：0533-2179666

七、董事会秘书处联系方式：

电话：0533-2178888-9197

传真：0533-2178888-9122

八、其它信息

1. 营业执照注册号：370000018011361

2. 金融许可证号码：B0171H237030001

3. 税务登记号码：370303164113909

九、本报告分别以中、英文编制，中英文本理解上发生歧义时，以中文文本为准。



## Part I. Basic Information

- I. **Legal company name in Chinese:** 齐商银行股份有限公司  
(Chinese abbreviation: 齐商银行, hereinafter referred to as this Bank)  
Legal company name in English: QI SHANG BANK CO., LTD.  
(English abbreviation: QISHANG BANK)
- II. **Legal representative:** Gao Chuanyong
- III. **Secretary of the Board :** Ma Huiling
- IV. **Time of establishment:** August 28, 1997
- V. **Registered capital:** RMB 1.3 billion
- VI. **Registration and office address:** No. 105, Central Road, Zhangdian District, Zibo City, Shandong Province  
Postal Code: 255025  
Internet website: <http://www.qsbank.cc>  
Tel.: 0533-2178888  
Fax: 0533-2179666
- VII. **Secretariat of the Board of Directors and contact information:**  
Tel.: 0533-2178888-9197  
Fax: 0533-2178888-9122
- VIII. **Other information**
  1. Business license registration No.: 370000018011361
  2. Financial Permit No.: B0171H237030001
  3. Tax Registration Certificate No. : 370303164113909
- IX. **This report is prepared in Chinese and English. In case of any discrepancy in understanding of Chinese and English texts, the Chinese text shall prevail.**



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主要经营情况  
Main Operation Information



## 第二部分 主要经营情况

### 一、总体经营情况

#### 主要利润指标（单位：元）

项目	2013年金额
利润总额	1,031,976,386.48
营业利润	1,022,218,401.68
投资收益	74,018,397.38
营业外收支净额	9,757,984.80
净利润(归属于母公司股东的净利润)	792,964,355.70
经营活动产生的现金流量净额	6,473,869,540.83

#### 主要会计数据（单位：元）

项目	2013年	2012年	2011年
营业收入	2,159,246,837.59	1,976,537,641.96	1,795,689,953.85
净利润	792,964,355.70	789,819,935.90	682,816,970.97
总资产	61,067,520,764.71	48,398,068,592.52	41,825,666,311.77
总负债	56,629,290,274.67	44,557,239,585.25	38,691,336,326.49
股东权益	4,438,230,490.04	3,840,829,007.27	3,134,329,985.28

#### 主要财务指标（单位：元）

项目	2013年	2012年	2011年
每股收益	0.61	0.61	0.53
每股净资产	3.41	2.95	2.41
每股经营活动产生的现金流量净额	4.98	2.24	0.13
净资产收益率	19.16%	22.50%	24.09%



1、资产规模继续保持较快增长。截至报告期末，本行集团口径资产总额610.68亿元，较年初增加126.69亿元，增幅26.18%；母公司法人口径资产总额607.32亿元，较年初增加124.93亿元，增幅25.90%；集团口径贷款总额334.24亿元，较年初增加43.97亿元，增幅5.15%；母公司法人口径贷款总额331.02亿元，较年初增加42.58亿元，增幅14.76%。

2、盈利能力继续提升，但增势趋缓。截至报告期末，集团口径实现税前利润10.32亿元，较同期增加0.08亿元，增幅0.80%；母公司法人口径实现税前利润10.28亿元，较同期增加0.07亿元，增幅0.71%；集团口径实现净利润7.93亿元，较同期增加0.04亿元，增幅0.54%；母公司法人口径实现净利润7.91亿元，较同期增加0.04亿元，增幅0.49%。

3、成本控制在合理水平。报告期内，集团口径成本收入比为38.46%，较同期上升8.12个百分点，其中，发生业务及管理费用7.99亿元，比上年同期增长35.34%；营业收入21.59亿元，比上年同期增长9.24%；母公司法人口径成本收入比为38.12%，较年初上升8.1个百分点。其中，发生业务及管理费用7.85亿元，比上年同期增长35.31%；营业收入21.41亿元，比上年同期增长9.01%。

4、经营风险控制有效。报告期内，面对国内外严峻的经济形势，本行积极采取措施，加强产业政策和行业研究，改善信贷投向；重视发展中小企业贷款，优化贷款结构；加大信贷检查力度，抓好不良资产清收。截至报告期末，“五级分类”口径不良贷款余额6.51亿元，较年初增加2.37亿元，不良贷款率1.94%，较年初增加0.54个百分点；拨备覆盖率170.34%，较年初下降91.06个百分点，贷款损失准备充足率470.25%，较年初下降244.87个百分点；旧办法资本充足率10.44%，核心资本充足率10.61%；新办法资本充足率10.86%，核心一级资本充足率9.83%。

5、机构发展战略顺利实施。报告期内，潍坊分行、济宁分行、西安明德门支行、西安南二环支行、滨州黛溪支行、滨州兴福支行相继开业，省内机构建设步伐不断加快，省外机构辐射面积不断扩大。

6、改革创新成效显著。报告期内，制度建设明显加强，业务规范发展，产品创新持续推动；产品开发效率进一步提高，表外业务进一步拓展，新产品推广应用日益广泛；建立理财产品线，理财产品日趋丰富，满足了投资者多元化需求；加快小企业金融服务中心和专业支行建设，增强市场营销力度，差异化、特色化经营迈出新步伐。

## 二、主要业务运作情况

1、个人存款情况：截至报告期末，本行个人存款余额163.12亿元，比年初增加31.34亿元，增幅23.78%，在各项存款中占比31.55%，比年初下降0.72个百分点。



2、个人贷款情况：截至报告期末，本行个人贷款余额28.45亿元，比年初增加9.56亿元，增幅50.64%，在各项贷款中占比8.51%，比年初提高2个百分点。

3、对公存款情况：截至报告期末，本行对公存款余额为353.96亿元，比年初增长77.37亿元，增幅为27.97%，在各项存款中占比68.45%，比年初上升0.72个百分点。

4、对公贷款情况：截至报告期末，本行对公贷款总额为人民币305.79亿元，比年初增加34.41亿元，增幅为12.68%，在各项贷款中占比91.49%，比年初降低2个百分点。

5、贷款的主要行业分布(贷款投放前五位的行业及相应的比例)

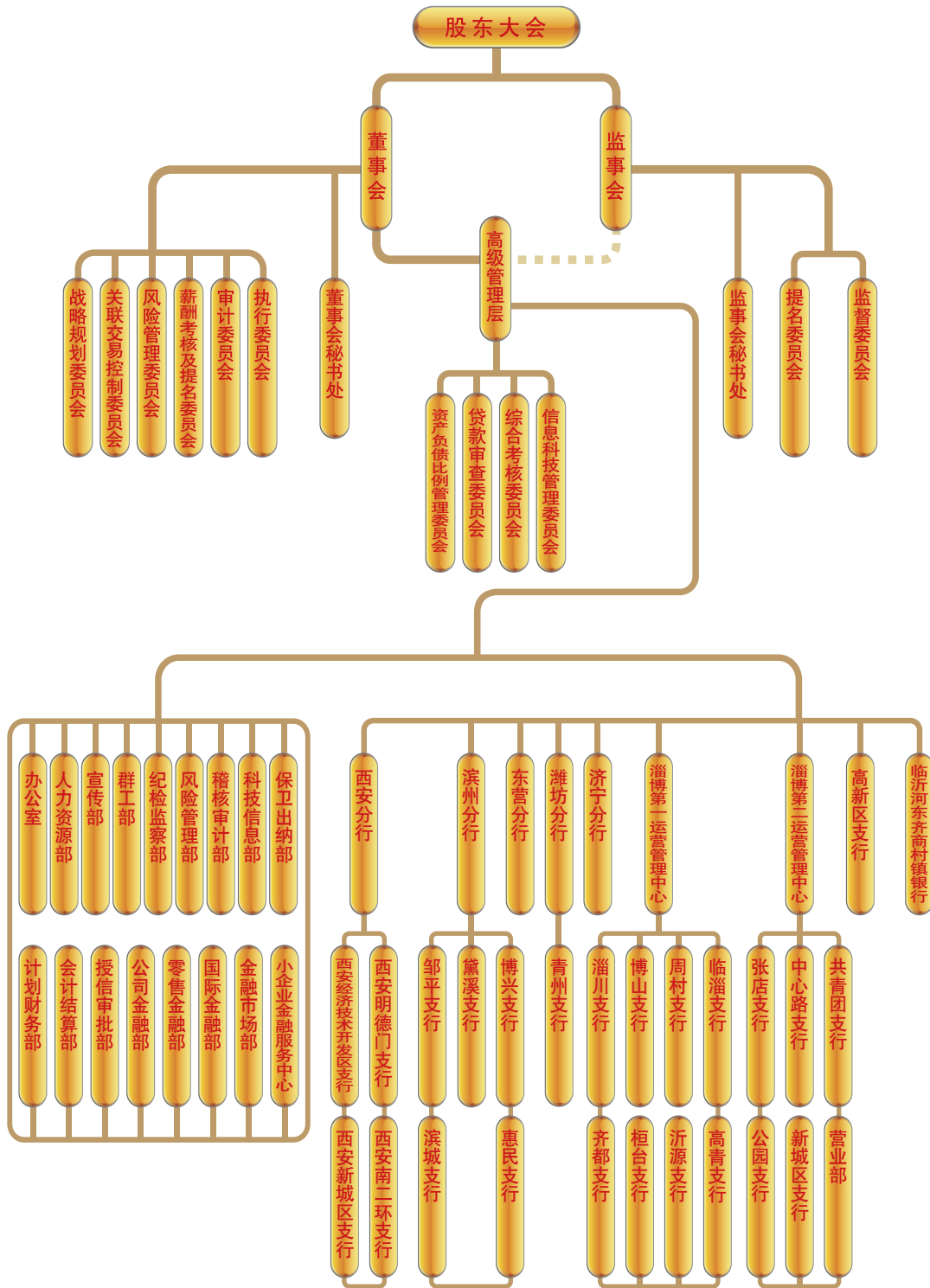
行业名称	金额(万元)	占比
制造业	1,480,478.67	43.81%
批发和零售业	915,458.97	27.12%
建筑业	190,737.69	5.96%
电力热力燃气及水的生产和供应业	106,854.50	4.45%
房地产业	101,857.25	3.37%

6、最大十家授信集团客户情况

序号	客户名称	表内外授信敞口合计(万元)	占资本净额比例
1	山东魏桥创业集团有限公司	54,982.02	11.66%
2	山东天宏新能源化工有限公司	40,020.00	8.49%
3	山东广富集团有限公司	31,454.71	6.67%
4	山东传洋集团有限公司	31,249.15	6.63%
5	淄博百盛集团有限公司	28,101.99	5.96%
6	山东大新化工有限公司	28,075.35	5.96%
7	山东宏信化工股份有限公司	27,170.81	5.76%
8	淄博恒基物流有限公司	27,000.00	5.73%
9	山东金顺达集团有限公司	26,700.00	5.66%
10	山东京博石油化工有限公司	24,070.83	5.11%



### 三、组织机构图





## 全行机构名称及地址

序号	行名	地址	联系电话
1	齐商银行西安分行	西安市高新区唐延路33号迈科国际大厦1层	029-88830099
2	齐商银行西安经济开发区支行	西安市经济技术开发区文景路风景御园23-10104	029-65663169
3	齐商银行西安新城区支行	西安市长缨西路82号院10号楼1-2层	029-68722303
4	齐商银行西安明德门支行	西安市雁塔区朱雀大街19号南方星座D座中段一层	029-85458526
5	齐商银行西安南二环支行	西安市南二环西段银达大厦(财富中心)20101室	029-88830099
6	齐商银行滨州分行	滨州市黄河五路和渤海十八路路口	0543-3189999
7	齐商银行滨州邹平支行	山东省邹平县黄山一路89号	0543-4356576
8	齐商银行滨州黛溪支行	滨州市邹平县黛溪五路南首鄆家村	0543-4288617
9	齐商银行滨州博兴支行	博兴县博城三路欣佳购物广场	0543-2300978
10	齐商银行滨州兴福支行	山东省滨州市博兴县兴福镇汾王路63号	0543-3188178
11	齐商银行滨州滨城支行	山东省滨州市滨城区渤海七路659号	0543-3091299
12	齐商银行滨州惠民支行	滨州市惠民县环城东路89号	0543-5371209
13	齐商银行东营分行	东营市东营区东城东二路213号	0546-8831755
14	齐商银行潍坊分行	山东省潍坊市北海路	0536-8820516
15	齐商银行潍坊青州支行	山东省青州市益王府南路2309号	0536-3852111
16	齐商银行济宁分行	山东省济宁市共青团路62号	0537-5170322
17	齐商银行高新区支行	张店区柳泉路创业·上府名城7号楼	0533-3583766
18	齐商银行开发支行	张店区柳泉路97号	3156868
19	齐商银行华光路支行	张店区华光路中段	3112448
20	齐商银行华侨城支行	淄博市开发区中润大道与西五路交界处东北角	3812270
21	齐商银行义乌商城支行	张店区华光路商城广场街28.29号	2767761
22	齐商银行世纪花园支行	张店联通路与西八路路口东北角向东100米	2775848
23	齐商银行高创园支行	张店区柳泉北段,火炬大厦一楼东北侧	3591872
24	齐商银行张店支行	张店中心路130号	2185510
25	齐商银行鲁中支行	淄博市张店区共青团西路3号	2282194
26	齐商银行西二路支行	张店区西二路209号	2300138
27	齐商银行张北支行	张店区中心路199号	3187346
28	齐商银行科苑支行	张店区柳泉路218号	3174574
29	齐商银行丽景苑支行	张店区西五路丽景苑小区2号综合楼	2168877
30	齐商银行中心路支行	张店中心路39号	2183885
31	齐商银行凯瑞园支行	张店区人民西路166号	2162030
32	齐商银行共青团东路支行	张店东一路50号	2172679
33	齐商银行城中支行	张店区华光路48号	3182989
34	齐商银行莲池支行	张店区西六路与联通路东北角	2981734
35	齐商银行山铝支行	张店区南定镇山铝西山五街1号	2988254
36	齐商银行共青团支行	张店新村西路142号	2174471
37	齐商银行和平支行	张店区南世纪路18号18甲89号、90号	2210757
38	齐商银行黄金国际支行	张店区世纪路150号甲15	2157097
39	齐商银行世纪路支行	张店区世纪路78号	2770998
40	齐商银行科技支行	张店区北西六路8号	2772257
41	齐商银行人民路支行	张店区人民西路23号	3186510
42	齐商银行公园支行	张店共青团西路84号	2300497
43	齐商银行公园新村支行	淄博市张店区西五路尚美第三城1号楼8号商铺	2283367

序号	行名	地址	联系电话
44	齐商银行柳泉路支行	张店区柳泉路45号	2283557
45	齐商银行天齐支行	张店区美食街13-A	2151113
46	齐商银行市北支行	淄博市高新区鲁泰大道57号甲1、甲2号	2158138
47	齐商银行祥瑞园支行	张店区华光路288号	2176819
48	齐商银行新城区支行	淄博市张店区张周路7号(汇美大厦一楼)	2867799
49	齐商银行通济支行	张店区世纪路44号	2860066
50	齐商银行城西支行	张店区太平路31号	2869977
51	齐商银行体坛支行	张店区柳泉路13号	2880111
52	齐商银行兴学街支行	淄博市张店区兴学街58甲1号	2884100
53	齐商银行博山支行	博山中心路10号	4160072
54	齐商银行颜山支行	淄博市博山北神头村文姜花苑文姜大厦一层自北向南第1-2套	4126996
55	齐商银行新建四路支行	博山区新建四路35号	4137103
56	齐商银行白虎山支行	博山区白虎山路商业街中段(博山区医院南邻)	4269952
57	齐商银行西冶街支行	博山区城西办事处西冶街	4188143
58	齐商银行柳杭支行	博山区颜北路12号	4188963
59	齐商银行淄川支行	淄博市淄川区松龄东路209号	5268903
60	齐商银行新星支行	淄川区淄城路341号	5160866
61	齐商银行昆仑支行	淄川区昆仑镇昆仑路29号	5781199
62	齐商银行松龄支行	淄川区般阳路139号	5280528
63	齐商银行服装城支行	淄川通乾服装广场1075号	5134555
64	齐商银行建材城支行	淄川区张博路杨寨段路东	5480848
65	齐商银行周村支行	淄博市周村区丝绸路70号	6188978
66	齐商银行棉花市支行	周村区棉花市街71号	6417288
67	齐商银行新建东路支行	淄博市周村区新建东路155号	6180933
68	齐商银行新建中路支行	周村区新建中路37号	6417042
69	齐商银行临淄支行	临淄区桓公路218号	7311796
70	齐商银行晏婴路支行	临淄区晏婴路193号	7115646
71	齐商银行化工区支行	临淄区一诺路北首天华商务大厦一楼	7315966
72	齐商银行闻韶支行	临淄区人民西路1号	7168811
73	齐商银行辛店支行	临淄齐鲁化工商城东大门南侧	7184496
74	齐商银行齐都支行	淄博市临淄区人民大道西首路北(临淄恒生国际星城)	7318834
75	齐商银行牛山路支行	临淄区牛山路214号	7184497
76	齐商银行齐城支行	临淄区闻韶路17号	7185045
77	齐商银行桓公路支行	临淄区桓公路张家新村南门西侧	7161345
78	齐商银行金茵支行	临淄区金茵生活小区小徐家村委综合楼东首	7219111
79	齐商银行桓台支行	桓台县东岳路南首	8217227
80	齐商银行兴桓路支行	桓台县兴桓路中段	8183326
81	齐商银行果里支行	桓台县果周路97号	5181042
82	齐商银行沂源支行	淄博市沂源县鲁山路西首路北	3259899
83	齐商银行历山支行	沂源县历山路28号	3255863
84	齐商银行高青支行	高青县清河路5号	6989911
85	齐商银行青城路支行	高青县青城路6号芦湖小区38号楼一楼	8176900
86	齐商银行总行营业部	张店区金晶大道105号	2178888-9173
87	临沂河东齐商村镇银行	临沂市河东区东兴路0003-1号	0539-8088901

## Part II Main Operation Information

### I. Overall Operation Information

#### Main profit indexes (Unit: RMB Yuan)

Item	Amount of Year 2013
Total profits	1,031,976,386.48
Business profits	1,022,218,401.68
Return on investment	74,018,397.38
Net non-operating income	9,757,984.80
Net profits (Net profits attributable to the parent company shareholders)	792,964,355.70
Net cash flow generated from operating activities	6,473,869,540.83

#### Main accounting data (Unit: RMB Yuan)

Item	Year 2013	Year 2012	Year 2011
Business income	2,159,246,837.59	1,976,537,641.96	1,795,689,953.85
Net profits	792,964,355.70	789,819,935.90	682,816,970.97
Total assets	61,067,520,764.71	48,398,068,592.52	41,825,666,311.77
Total liabilities	56,629,290,274.67	44,557,239,585.25	38,691,336,326.49
Shareholders' equity	4,438,230,490.04	3,840,829,007.27	3,134,329,985.28

#### Key financial indexes (Unit: RMB Yuan)

Item	Year 2013	Year 2012	Year 2011
Earnings per share	0.61	0.61	0.53
Net assets per share	3.41	2.95	2.41
Net cash flow per share generated from operating activities	4.98	2.24	0.13
Rate of Return on net asset	19.16%	22.50%	24.09%

1. Rapid growth has been continuously maintained for the scale of assets. By the end of the report period, the total amount of assets of the Bank Group size was RMB 61.068 billion Yuan, increasing by RMB 12.669 billion Yuan from the beginning of the year, at an increasing rate of 26.18%; the total amount of standard assets of Parent Corporation legal person was RMB 60.732 billion Yuan, increasing by RMB 12.493 billion Yuan from the beginning of the year, at an increasing rate of 25.90%; the total amount of the Group's size loans was RMB 33.424 billion Yuan, increasing by RMB 4.397 billion Yuan from the beginning of the year, at an increasing rate of 5.15%; and the total amount of standard loans of Parent Corporation legal person was RMB 33.102 billion Yuan, increasing by RMB 4.258 billion Yuan from the beginning of the year, at an increasing rate of 14.76%.

2. The profitability has been substantially increased, but growth gradually slows down. By the end of the report period, the standard profit before tax of the Group was RMB 1.032 billion Yuan, increasing by RMB 8 million Yuan on year-on-year basis, at an increasing rate of 0.80%; the standard profit before tax of Parent Corporation legal person was RMB 1.028 billion Yuan, increasing by RMB 7 million Yuan on year-on-year basis, at an increasing rate of 0.71%; the net standard profits of the Bank was RMB 793 million Yuan, increasing by RMB 4 million Yuan on year-on-year basis, at an increasing rate of 0.54%; and the net standard profits of Parent Corporation legal person was RMB 791 million Yuan, increasing by RMB 4 million Yuan on year-on-year basis, at an increasing rate of 0.49%.

3. Reasonable levels have been achieved in terms of cost control. During the report period, the ratio of standard cost and avenue of the Group was 38.46%, increasing by 8.12% on year-on-year basis, among which, there was RMB 799 million Yuan business and management fees incurred, increasing by 35.34% on year-on-year basis; the operating income was RMB 2.159 billion Yuan, increasing by 9.24% on year-on-year basis; and the standard cost and avenue ratio of Parent Corporation legal person was 38.12%, increasing by 8.1% on year-on-year basis, among which, there was RMB 785 million Yuan business and management fees incurred, increasing by 35.31% on year-on-year basis; the operating income was RMB 2.141 billion Yuan, increasing by 9.01% on year-on-year basis.

4. Operation risks have been controlled effectively. During the report period, facing the severe domestic and foreign economic situations, the Bank actively took measures to strengthen industrial policy and industry research, improve the flow of credits and loans, emphasize on the development of SME loans, optimize loan structure, enhance the efforts of credit and loan inspection, and pay attention to clearing out non-performing assets. By the end of the report period, balance of the 'five-category' standard non-performing loans was RMB 651 million Yuan, increasing by RMB 237 million Yuan from the beginning of the year, and the rate of non-performing loans took up of 1.94%, increasing by 0.54% from the beginning of the year; the provision coverage ratio was 170.34%, decreasing by 91.06% from the beginning of the year, and the loan loss provision adequacy ratio was 470.25%, decreasing by 244.87% from the beginning of the year; on the basis of old method, the capital adequacy ratio was 10.44%, and the core capital adequacy ratio was 10.61%; while on the basis of new method, the capital adequacy ratio was 10.86%, and the core capital adequacy ratio was 9.83%.

5. Institutional development strategy has been implemented successfully. During the report period, Weifang Branch, Jining Branch, Mingdemen Sub-branch in Xi'an, Nanerhuan Sub-branch in Xi'an, Daixi Sub-branch in Binzhou and Xingfu Sub-branch in Binzhou were opened one after another; Institution building was accelerated continuously in the province, and institution coverage was expanded continuously outside the province.

6. Significant achievements in reform and innovation were obtained. During the report period, the institution building mechanism was obviously strengthened, business was developed standardizedly, and product innovation was promoted continuously; development efficiency of new products was further increased, the off-balance-sheet business was expanded more, and promotion and application of new products were widespread increasingly; line of financing products was established, and the products became rich increasingly, meeting the diverse needs of investors; building of small business financial service centers and professional branches was sped up, intensity of marketing efforts was enhanced, and the differential and featured operation took new strides.

## II. Main Operation Information

1. Individual deposits: By the end of the report period, the balance of individual deposits of the Bank was RMB 16.312 billion Yuan, increasing by RMB 3.134 billion Yuan from the beginning of the year, at an increasing rate of 23.78%, which takes up 31.55% of various deposits, decreasing by 0.72% from the beginning of the year.



2. Individual loans: By the end of the report period, the balance of individual loans of the Bank was RMB 2.845 billion Yuan, increasing by RMB 956 billion Yuan from the beginning of the year, at an increasing rate of 50.64%, which takes up 8.51% of various loans, increasing by 2.00% from the beginning of the year.

3. Corporate deposits: By the end of the report period, the balance of corporate deposits of the Bank was RMB 35.396 billion Yuan, increasing by RMB 7.737 billion Yuan from the beginning of the year, at an increasing rate of 27.97%, which takes up 68.45% of various deposits, increasing by 0.72% from the beginning of the year.

4. Corporate loans: By the end of the report period, the total amount of corporate loans of the Bank was RMB 30.579 billion Yuan, increasing by RMB 3.441 billion Yuan from the beginning of the year, at an increasing rate of 12.68%, which takes up 91.49% of various loans, decreasing by 2.00% from the beginning of the year.

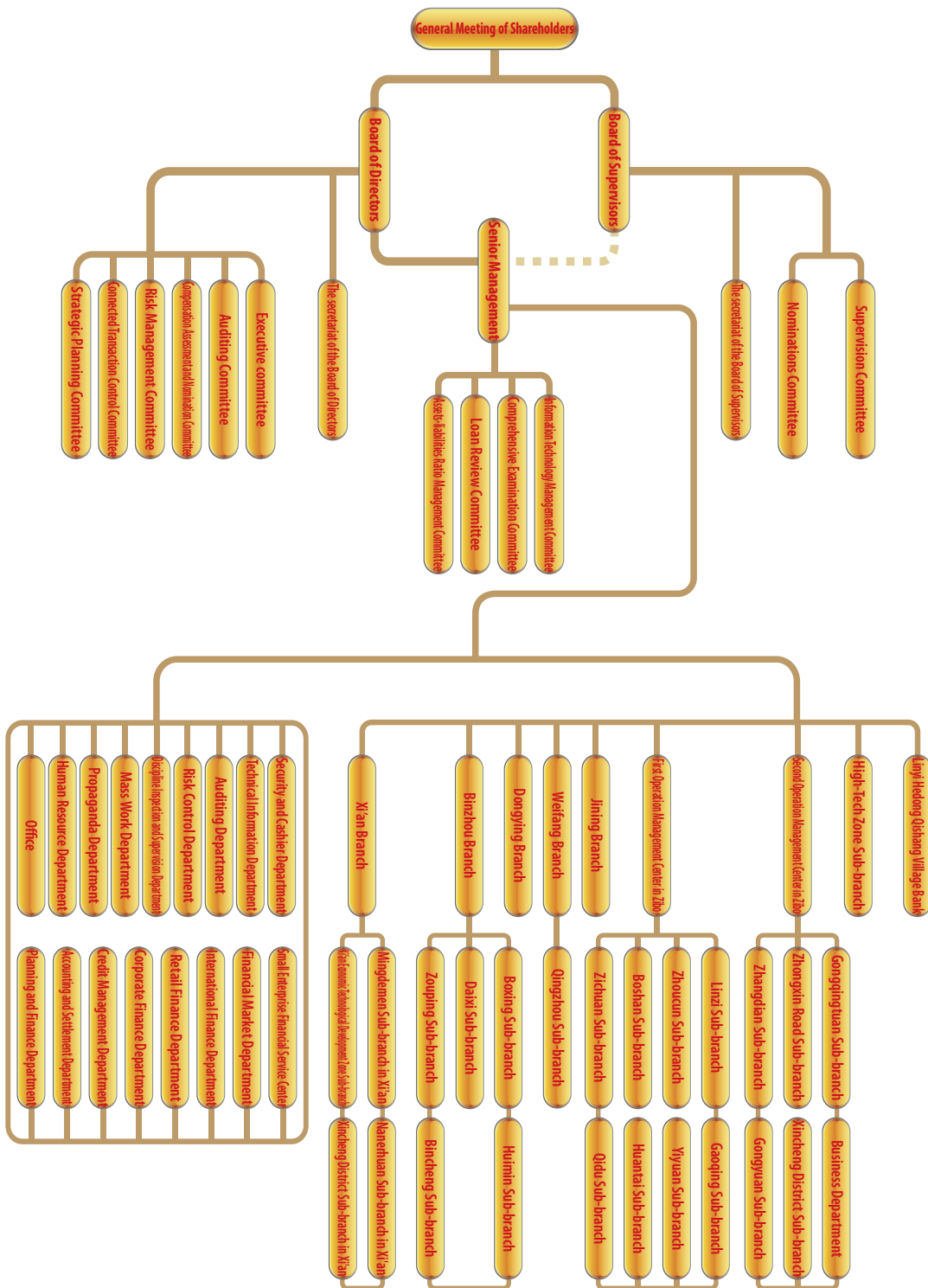
5. Distribution of major sectors of the loan (Top 5 sectors loaned and the corresponding proportion)

Name of industry	Amount(RMB 10 thousand Yuan)	Proportion
Manufacturing industry	1,480,478.67	43.81%
Wholesale and retail trade industry	915,458.97	27.12%
Building industry	190,737.69	5.96%
Producing and providing industry for power, heating, gas and water	106,854.50	4.45%
Realty industry	101,857.25	3.37%

6. Information about Top 10 group clients credited

Serial No.	Name of the client	Total on & off-balance sheet credit exposures (RMB 10 thousand yuan)	Net capital ratio
1	Shandong Weiqiao Pioneering Group Co., Ltd.	54,982.02	11.66%
2	Shandong Tianhong New Energy & Chemicals Co., Ltd.	40,020.00	8.49%
3	Shandong Guangfu Group Co., Ltd.	31,454.71	6.67%
4	Shandong Chuanyang Group Co., Ltd.	31,249.15	6.63%
5	Zibo Baisheng Group Co., Ltd.	28,101.99	5.96%
6	Shandong Daxin Chemicals Co., Ltd.	28,075.35	5.96%
7	Shandong Hongxin Chemicals Co., Ltd.	27,170.81	5.76%
8	Zibo Hengji Logistics Co., Ltd.	27,000.00	5.73%
9	Shandong Jin Shunda Group Co., Ltd.	26,700.00	5.66%
10	Shandong Jinbo Petrochemical Industry Co., Ltd.	24,070.83	5.11%

### III. Organization Chart





## Name and address of business points of the Bank

No.	Name of the Bank	Address of the Bank	Tel
1	Xi'an Branch of Qishang Bank	1st Floor, Maikē International Building, No. 33 Tangyan Road, High-tech Zone, Xi'an	029-88830099
2	Xi'an Economic Development Zone Sub-branch of Qishang Bank	No. 23-10104, Fengjingyuyuan, Wenjing Road, Economic and Technological Development Zone, Xi'an	029-65663169
3	Xincheng District Sub-branch in Xi'an of Qishang Bank	1st -2nd Floor, Building 10, No. 82 West Changying Road, Xi'an	029-68722303
4	Mingdemen Sub-branch in Xi'an of Qishang Bank	1st Floor, Middle Part, Building D, South Star Building, No. 19 Zhuque Street, Yanta District, Xi'an	029-85458526
5	Nanerhuan Sub-branch in Xi'an of Qishang Bank	Room 20101, Yinda Building (Wealth Center), West Part, Nanerhuan, Xi'an	029-88830099
6	Binzhou Branch of Qishang Bank	Intersection of the 5th Huanghe Road and the 18th Bohai Road of Binzhou City	0543-3189999
7	Zouping Sub-branch in Binzhou of Qishang Bank	No.89 Huangshan 1st Road, Zouping County, Shandong Province	0543-4356576
8	Daixi Sub-branch in Binzhou of Qishang Bank	Yanjia Village, South End of No. 5 Daixi Road, Zouping County, Binzhou City	0543-4288617
9	Boxing Sub-branch in Binzhou of Qishang Bank	Xinjia Shopping Plaza, 3rd Bocheng Road, Boxing County	0543-2300978
10	Xingfu Sub-branch in Binzhou of Qishang Bank	No. 63 Fengwang Road, Xingfu Town, Boxing County, Binzhou City, Shandong Province	0543-3188178
11	Bincheng Sub-branch in Binzhou of Qishang Bank	No.659 Seventh Bohai Road, Bincheng District, Binzhou City, Shandong Province	0543-3091299
12	Huimin Sub-branch in Binzhou of Qishang Bank	No.89 East Huancheng Road, Huimin County, Binzhou City	0543-5371209
13	Dongying Branch of Qishang Bank	No.213 East Second Dongcheng Road, Dongcheng District, Dongying City	0546-8831755
14	Weifang Branch of Qishang Bank	Beihai Road, Weifang City, Shandong Province	0536-8820516
15	Weifang Qingzhou Sub-branch of Qishang Bank	No.2309 South Yiwangfu Road, Qingzhou City, Shandong Province	0536-3852111
16	Jining Branch of Qishang Bank	No. 62 Gongqingtuan Road, Jining City, Shandong Province	0537-5170322
17	High-Tech Zone Sub-branch of Qishang Bank	Building 7, Chuangye, Shangfumingcheng, Liuquan Road, Zhangdian District	0533-3583766
18	Development Sub-branch of Qishang Bank	No.97 Liuquan Road, Zhangdian District	3156868
19	Huaguang Road Sub-branch of Qishang Bank	Middle Huaguang Road, Zhangdian District	3112448
20	Overseas Chinese Town Sub-branch of Qishang Bank	Northeast Corner Intersection of Zhongrun Avenue and Xiwu Road, Development Zone, Zibo City	3812270
21	Yiwu Shopping Mall Sub-branch of Qishang Bank	No.28 & 29 (Shangchengguangchang Street, Huaguang Road, Zhangdian District	2767761
22	Century Garden Sub-branch of Qishang Bank	100 meters eastward from the Northeast Corner of Intersection of Unicom Road and West Eighth Road, Zhangdian	2775848
23	Gaochuangyuan Sub-branch of Qishang Bank	Northeast Corner of 1st Floor, Torch building, North Liuquan, Zhangdian District	3591872
24	Zhangdian Sub-branch of Qishang Bank	No.130 Zhongxin Road, Zhangdian District	2185510
25	Luzhong Sub-branch of Qishang Bank	No.3 West Gongqingtuan Road, Zhangdian District, Zibo City	2282194
26	Xi'er Road Sub-branch of Qishang Bank	No.209 Xi'er Road, Zhangdian District	2300138
27	Zhangbei Sub-branch of Qishang Bank	No.199 Zhongxin Road, Zhangdian District	3187346
28	Keyuan Sub-branch of Qishang Bank	No.218 Liuquan Road, Zhangdian District	3174574
29	Lijingyuan Sub-branch of Qishang Bank	Complex Building 2, Lijingyuan District, Xiwu Road, Zhangdian District	2168877
30	Zhongxin Road Sub-branch of Qishang Bank	No.39 Zhongxin Road, Zhangdian District	2183885
31	Kairuiyuan Sub-branch of Qishang Bank	No.166 West Renmin Road, Zhangdian District	2162030
32	East Gongqingtuan Road Sub-branch of Qishang Bank	No.50 Dongyi Road, Zhangdian District	2172679
33	Chengzhong Sub-branch of Qishang Bank	No.48 Huaguang Road, Zhangdian District	3182989
34	Lianchi Sub-branch of Qishang Bank	Northeast Corner of Xiliu Road and Liantong Road, Zhangdian District	2981734
35	Shanlv Sub-branch of Qishang Bank	No.1 Fifth Shanlvxishan Street, Nanding Town, Zhangdian District	2988254
36	Gongqingtuan Sub-branch of Qishang Bank	No.142 West Xincun Road, Zhangdian District	2174471
37	Heping Sub-branch of Qishang Bank	Room 89, Room 90, A18, No.18 South Century Road, Zhangdian District	2210757
38	Gold International Sub-branch of Qishang Bank	A15, No.150 Century Road, Zhangdian District	2157097
39	Shiji Road Sub-branch of Qishang Bank	No.78 Century Road, Zhangdian District	2770998
40	Science and Technology Sub-branch of Qishang Bank	No.8 North Xiliu Road, Zhangdian District	2772257
41	Renmin Road Sub-branch of Qishang Bank	No.23 West Renmin Road, Zhangdian District	3186510
42	Gongyuan Sub-branch of Qishang Bank	No.84 West Gongqingtuan Road, Zhangdian District	2300497
43	Gongyuan Xincun Sub-branch of Qishang Bank	No.8 Store, Building 1, Third Shangmei Plaza, Zhangdian District, Zibo	2283367



No.	Name of the Bank	Address of the Bank	Tel
44	Liuquan Road Sub-branch of Qishang Bank	No.45 Liuquan Road, Zhangdian District	2283557
45	Tianqi Sub-branch of Qishang Bank	13-A Gourmet Street, Zhangdian District	2151113
46	Shibei Sub-branch of Qishang Bank	A 1-2, No.57 Lutai Avenue, High-tech District, Zibo City	2158138
47	Xiangruiyuan Sub-branch of Qishang Bank	No.288 Huaguang Road, Zhangdian District	2176819
48	Xincheng District Sub-branch of Qishang Bank	1st Floor, Huimei building) No.7 Zhangzhou Road, Zhangdian District, Zibo City	2867799
49	Tongji Sub-branch of Qishang Bank	No.44 Century Road, Zhangdian District	2860066
50	Chengxi Sub-branch of Qishang Bank	No.31 Taiping Road, Zhangdian District	2869977
51	Titan Sub-branch of Qishang Bank	No.13 Liuquan Road, Zhangdian District	2880111
52	Xingxue Street Sub-branch of Qishang Bank	No. 1, 58A Xingxue Street, Zhangdian District, Zibo City	2884100
53	Boshan Sub-branch of Qishang Bank	No.10 Zhongxin Road, Boshan	4160072
54	Yanshan Sub-branch of Qishang Bank	Unit 1-2 from North towards South, 1st Floor, Wenjiang Building, Wenjiang Garden, Shentou Village at North of Boshan, Zibo	4126996
55	The forth Xinjian Road Sub-branch of Qishang Bank	No.35 Fourth Xingjian Road, Boshan District	4137103
56	Baihu hill Sub-branch of Qishang Bank	Middle Section of Commercial Street, Baihu Hill, Boshan District	4269952
57	Xiye Street Sub-branch of Qishang Bank	Xiye Street, West City Office, Boshan District	4188143
58	Liuhan Sub-branch of Qishang Bank	No.12 Yanbei Road, Boshan District	4188963
59	Zichuan Sub-branch of Qishang Bank	No.209 East Songling Road, Zichuan District, Zibo	5268903
60	Xinxing Sub-branch of Qishang Bank	No.341 Zicheng Road, Zichuan District	5160866
61	Kunlun Sub-branch of Qishang Bank	No.29 Kunlun Road, Kunlun Town, Zichuan District	5781199
62	Songling Sub-branch of Qishang Bank	No.139 Banyang Road, Zichuan District	5280528
63	Clothing City Sub-branch of Qishang Bank	No.1075 Tongqian Clothing Square, Zichuan District	5134555
64	Building Materials City Sub-branch of Qishang Bank	East Side of Yanzhai Section, Zhangbo Road, Zichuan District	5480848
65	Zhoucun Sub-branch of Qishang Bank	No.70 Silk Road, Zhoucun District, Zibo City	6188978
66	Mianhuashi Sub-branch of Qishang Bank	No.71 Mianhuashi Street, Zhoucun District	6417288
67	East Xinjian Road Sub-branch of Qishang Bank	No.155 East Xingjian Road, Zhoucun district, Zibo City	6180933
68	Middle Xinjian Road Sub-branch of Qishang Bank	No.37 Middle Xinjian Road, Zhoucun District	6417042
69	Linzi Sub-branch of Qishang Bank	No.218 Huangong Road, Zichuan District	7311796
70	Yanying Road Sub-branch of Qishang Bank	No.193 Yanying Road, Linzi District	7115646
71	Chemical Industry Zone Sub-branch of Qishang Bank	1st Floor, Shoutianhua Business Building, Yiruo Road, Linzi District	7315966
72	Wenshao Sub-branch of Qishang Bank	No.1 West Renmin Road, Linzi District	7168811
73	Xindian Sub-branch of Qishang Bank	South Corner of East Gate Qilu Chemical Mall, Linzi District	7184496
74	Qidu Sub-branch of Qishang Bank	Intersection of Renmin Avenue and West Shoubei Road, Linzi District, Zibo (Hang Seng International Star City, Linzi)	7318834
75	Niushan Road Sub-branch of Qishang Bank	No.214 Niushan Road, Linzi District	7184497
76	Qicheng Sub-branch of Qishang Bank	No.17 Wenshao Road, Linzi District	7185045
77	Huangong Road Sub-branch of Qishang Bank	West Corner South Gate, Zhangjia New Village, Huangong Road, Linzi District	7161345
78	Jinyin Sub-branch of Qishang Bank	East End of Xiaoxujia Village Building, Jin Yan Residential Subdistrict, Linzi District	7219111
79	Huantai Sub-branch of Qishang Bank	South End of Dongyue Road, Huantai County	8217227
80	Xinghuan Road Sub-branch of Qishang Bank	Middle Xinghuan Road, Huantai County	8183326
81	Guoli Sub-branch of Qishang Bank	No.97 Guozhou Road, Huantai County	5181042
82	Yiyuan Sub-branch of Qishang Bank	North Side at West End of Lushan Road, Yiyuan County, Zibo	3259899
83	Lishan Sub-branch of Qishang Bank	No.28 Lishan Road, Yiyuan County	3255863
84	Gaoqing Sub-branch of Qishang Bank	No.31 Qingcheng Road, Gaoqing County	6989911
85	Qingcheng Road Sub-branch of Qishang Bank	1st Floor, Building 38, Luhu Subdistrict, Sixth Qingcheng Road, Gaoqing County	8176900
86	Qishang Bank Head Office	No.105 Jinjing Road, Zhangdian District	2178888-9173
87	Linyi Hedong Qishang Village Bank	No. 0003-1 Dongxing Road, Hedong District, Linyi City	0539-8088901



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公司治理信息  
Corporate Governance Information

## 第三部分 公司治理信息

### 一、股东情况

(一) 本行共有股东11044户，其中法人股东330户，自然人股东10714户。

(二) 前10大股东股权明细表。(单位: 万股)

序号	单位名称	法人代表	持股数	占比
1	淄博市城市资产运营有限公司	卜德兰	12974	9.98%
2	山东城联一卡通有限责任公司	王连忠	12961	9.97%
3	淄博广信纸业有限公司	王德洋	6485.07	4.99%
4	山东魏桥创业集团有限公司	张士平	4000	3.08%
5	山东贵和显星纸业有限公司	徐书栋	3300	2.54%
6	淄博旺达股份有限公司	张永斋	3020	2.32%
7	淄博伟力工贸有限公司	王振伟	3000	2.31%
8	山东铁雄冶金科技有限公司	孔元	3000	2.31%
9	淄博城东企业集团有限公司	孙守年	2600	2.00%
10	邹平县传洋金属材料有限公司	宫传洋	2600	2.00%

### 二、年内召开股东大会情况

2013年4月19日，齐商银行股份有限公司2012年度股东大会在淄博齐盛宾馆会议中心二楼第一会议室召开，出席本次会议的股东和股东代表54名，代表有表决权股份数988,532,310股，占总股本的76.04%，符合《中华人民共和国公司法》和公司章程的有关规定。董事长臧传勇先生主持了会议。会议经山东鲁杰律师事务所律师现场见证。

会议经过有效表决（同意54人，占出席会议股东或股东代表所代表股份数的100%，占总股本的76.04%），一致通过如下决议：

- 一、听取《第五届董事会2012年度工作报告》
- 二、听取《第五届监事会2012年度工作报告》
- 三、听取《关于2012年度财务计划执行情况和2013年度财务预算草案的报告》
- 四、审议《关于2012年度利润分配方案的议案》



五、审议《关于增资扩股方案的议案》

六、审议《关于发行小微企业贷款专项金融债券的议案》

七、审议《关于制定<齐商银行股份有限公司股东大会对董事会授权方案>的议案》

八、审议《关于制定<齐商银行股份有限公司对外投资管理办法>的议案》

大会还通报了《2012年度前十大股东持股情况》、《2012年度关联方交易情况》、《2012年度前十大授信集团客户情况》、《关于淄博银监局审慎监管意见及我行贯彻落实情况的报告》、《监事会关于对2012年度董事及高管层履职评价情况的报告》、《监事会关于对2012年度监事履职评价情况的报告》。

### 三、董事会的构成及工作情况

#### (一) 董事会成员

本行董事会由13名董事组成，其中董事长1人，执行董事3人，非执行董事5人，职工董事1人，独立董事3人。

姓名	董事会职务	工作单位及职务	学历学位
臧传勇	董事长	齐商银行董事长、党委书记	研究生、EMBA
赵晓东	执行董事	齐商银行行长、党委副书记	本科、EMBA
鞠杰	执行董事	齐商银行副行长、党委委员	本科
王强	执行董事	齐商银行副行长、党委委员、西安分行党委书记	本科
何德旭	独立董事	中国社会科学院数量经济与技术经济研究所副所长、研究员，中国社会科学院研究生院教授、博士生导师	研究生、博士
胡元木	独立董事	山东财经大学教授	研究生、博士
王春汉	独立董事	原汉口银行董事长	专科
王德洋	非执行董事	淄博广信纸业有限公司董事长	本科
孙守年	非执行董事	淄博城东企业集团有限公司董事长	本科
张涛	非执行董事	淄博北斗星纺织有限公司董事长	本科、EMBA
徐书栋	非执行董事	山东贵和纸业集团有限公司董事长	研究生、硕士
马乃孝	非执行董事	山东崇正水泥集团股份有限公司董事长、党委书记	研究生
邹倩	职工董事	齐商银行小企业金融服务中心总经理	研究生、MBA



## （二）董事会下设专门委员会

董事会下设战略规划委员会、关联交易控制委员会、风险管理委员会、薪酬考核及提名委员会、审计委员会、执行委员会，各委员会议事规则健全，报告期内共召开27次会议，各位委员出席率符合监管要求，充分有效地支持了董事会发挥决策职能。

## （三）董事会工作情况

报告期内董事会认真落实监管部门完善公司治理的要求，不断加强董事会履职能力建设，公司治理的有效性得到进一步提升。一是持续完善公司治理制度。修订了《董事会专门委员会议事规则》、《授权管理办法》等规章制度，制定实施了《董事会对行长授权方案》，公司治理主体的职责边界和决策程序更加清晰。二是进一步加大对各类风险的管控力度。去年，董事会按照“管风险、管内控、定政策、把方向”的履职定位，定期听取研究信用风险、信息科技风险、流动性风险等重点领域风险管理状况，审议通过了《流动性风险管理政策》、《操作风险管理政策》等风险管理政策，高级管理层组织有关部门制定了具体的风险管理制度及应急预案，进一步促进了风险管理内控体系的持续完善。三是重视并实施了战略规划的评估。组织实施了针对《2013-2015年三年发展规划纲要》贯彻执行情况的评估工作，通过客观评价，进一步明确了目标完成情况、存在不足及今后的努力方向，对有效贯彻《规划》、促进全行实现科学稳健发展起到了积极的推动作用。四是董事会履职能力建设进一步加强。组织董事会成员认真学习监管部门新颁布的《商业银行公司治理指引》、《商业银行资本管理办法（试行）》等法规制度，及时传达和学习各级监管部门历次监管会议精神，作为董事会日常工作的有力指导，提高了自身的决策能力。五是董事会与监事会、高级管理层的协调运行机制进一步完善。六是持续加强资本管理。根据监管部门要求及本行发展实际，修订了《2012-2015年资本管理规划》，修正了未来三年业务发展目标及资本充足率水平，明确了资本管理及补充方案，有效落实了资本监管新规，进一步提升了资本管理的科学性和前瞻性；七是按时召开董事会议，充分履行决策职责。2013年，第五届董事会根据本行章程和股东大会授权，对董事会职权范围内的事项进行了认真讨论和审议，谨慎、认真、勤勉地履行了决策职责，年内共召开四次例会、一次临时会议，对29项议案进行了研究审议，同时听取了17项业务报告，并组织到齐商村镇银行、沂源支行、小企业金融服务中心等分支机构开展现场调研。各位董事按照要求参加会议及调研活动，积极发表专业意见，忠实严谨，勤勉尽职，付出了大量的时间和精力，有效履行了各项职责，推进了本行董事会科学决策效率和水平的进一步提升。

## （四）独立董事工作情况

独立董事名	本年应参加董事会数	出席次数
何德旭	5	5
胡元木	5	5
王春汉	5	4



报告期内，三位独立董事依法按时参加了董事会会议。能够充分发挥从事金融专业研究的特长，及时分析研读财务报表，关注公司经营管理状况，适时针对经营风险控制、薪酬分配政策、跨区域经营、计划财务管理、董事会决议执行等法定关注事项，发表独立性意见，提出改进建议，履行独立监督职责。

## 四、监事会的构成及工作情况

### （一）监事会人员构成

本行监事会由7名监事组成，其中监事长1人，外部监事1人，股东监事3人，职工监事2人。

姓名	监事会职务	工作单位及职务	学历学位
韩兴柱	监事长	齐商银行党委副书记、监事长	本科
解正湖	外部监事	山东财经大学法学研究生导师	研究生
王 林	股东监事	淄博新宇集团有限公司董事长	研究生
宫传洋	股东监事	山东传洋金属材料有限公司总经理	本科
刘天林	股东监事	山东兰骏集团董事长、总经理	本科
刘丽珍	职工监事	齐商银行稽核审计部总经理	本科
高 军	职工监事	齐商银行高新区支行行长	本科

### （二）监事会工作情况

报告期内，监事会遵循监管法规和公司章程，不断丰富监督内容，持续改善监督方式，全面强化监督职能，认真落实履职监督、财务监督、内控监督和风险监督等工作职责。按时召开监事会和监事会专门委员会例会，及时组织监事参加年度股东大会、列席董事会会议，审议通过有关议案或报告。根据监管要求制定了《监事会工作实施细则（草案）》，修订完善了《监事会议事规则》、《监事会监督委员会议事规则》和《监事会提名委员会议事规则》。对全行声誉风险管理状况进行调研，形成了《关于加强声誉风险管理工作的监督意见》；对全行集团客户授信风险管理进行监督，形成了《关于对集团客户授信风险管理工作的监督意见》；对村镇银行支农再贷款进行专项监督，形成了《关于对临沂河东齐商村镇银行使用支农再贷款情况的监督意见》。报告期内各位监事均能按时参加监事会会议、列席董事会会议、出席股东大会、参加监督活动，有效履职尽责。职工监事能够按时参加经营管理会议，了解经营状况，维护员工合法权益。外部监事参加了四次监事会会议，主持了相关监事会专门委员会会议，列席了四次董事会会议，能够认真参与审议有关报告和提案，主动发表监督意见，依法履行监督职责。



## 五、高级管理层人员构成及基本情况

(一) 本行总行高级管理层人员共有6人。其中行长1人，副行长4人，行长助理1人。

(二) 分支行高级管理人员

本行共有分行行长5人，分行副行长10人，分行行长助理3人；支行行长78人，其中管辖支行行长23人，经营支行行长55人；管辖支行副行长33人，行长助理5人，经营行副行长56人。

上述人员均符合监管部门规定的任职资格条件，并按要求参加了任职资格考试或备案。

## 六、部门和分支机构设置情况

本行董事会下设战略规划委员会、关联交易控制委员会、风险管理委员会、薪酬考核及提名委员会、审计委员会、执行委员会。监事会下设提名委员会、监督委员会。经营管理层总行下设18个部室及西安分行、滨州分行等86家分支行。

## 七、年度薪酬情况

2013年度本行董事会、监事会及高级管理人员履职情况良好，超额完成全年任务目标。本行董事、监事和高级管理人员在本行领取薪酬的共24人，共922万元。我行高级管理人员2013年度共发放绩效工资总计842万元。其中包括年度风险基金241万元，根据公司风险基金考核管理办法，该风险基金延后三年考核发放。

行内高级管理人员的薪酬根据季度考核结果按照实际得分情况兑现，独立董事、非执行董事、外部监事、股东监事的津贴根据尽职考核情况兑现。

## Part III Corporate Governance Information

### I. Information of Shareholders

(I) The Bank has 11,044 shareholders totally, including 330 corporate shareholders and 10,714 natural person shareholders.

(II) The top 10 major shareholders are listed as below (Unit: 10,000 shares)

No.	Units name	Legal representative	Number of shares	Shareholding percentage
1	Zibo City Asset Management Co., Ltd.	Bu Delan	12974	9.98%
2	Shandong Chenglian One-Card Co., Ltd	Wang Lianzhong	12961	9.97%
3	Zibo Guangxin Paper Industry Co., Ltd.	Wang Deyang	6485.07	4.99%
4	Shandong Weiqiao Pioneering Group Co., Ltd.	Zhang Shipping	4000	3.08%
5	Shandong Guihe Xianxing Paper Co., Ltd	Xu Shudong	3300	2.54%
6	Zibo Wangda Co., Ltd	Zhang Yongzhai	3020	2.32%
7	Zibo Weili Industry and Trade Co., Ltd.	Wang Zhenwei	3000	2.31%
8	Shandong Tiexiong Metallurgical Technology Co., Ltd.	Kong Yuan	3000	2.31%
9	Zibo Chengdong Enterprise Group Co., Ltd.	Sun Shounian	2600	2.00%
10	Zouping County Chuanyang Metal Material Co., Ltd.	Gong Chuanyang	2600	2.00%

### II. General Meetings of Shareholders held in this year

On April 19, 2013, 2012 Annual Shareholders Meeting of Qishang Bank was held in the first meeting room on second floor of the Conference Center of Zibo Qisheng Hotel: 54 shareholders and shareholder representatives attended this meeting, representing 988,532,310 shares with voting right, which take up 76.04 % of the total equity; therefore, holding of the meeting complied with relevant regulations of Company Law of the Peoples Republic of China and the Articles of Association of Qishang Bank. Mr. Gao Chuanyong, president of the Bank presided at the meeting, and lawyers from Shandong Lujie Law Office witnessed the meeting on site.

Through effective voting at the meeting, the following resolutions were unanimously adopted: (54 people agreed the resolutions, accounting for 100% of all shares represented by the shareholders or shareholder representatives at the meeting, which take up 76.04 % of the total equity):

1. Debriefed the 2012 Annual Work Report of the Fifth Session of Board of Directors;
2. Debriefed the 2012 Annual Work Report of the Fifth Session of Board of Supervisors;
3. Debriefed the Report on the Implementation of the 2012 Annual Financial Plan and the 2013 Financial Budget Draft;
4. Deliberated and adopted the Proposal on the 2012 Annual Profit Distribution Plan;
5. Deliberated and adopted the Proposals on Increasing Capital and Expanding Shares;
6. Deliberated and adopted the Proposal on Issuing Special Financial Bonds for Small & Micro Enterprise Loans;

7. Deliberated and adopted the Proposal on Authorization of the Shareholders Meeting of Qishang Bank Co., LTD. to the Board of Directors;

8. Deliberated and adopted the Proposal on Management Measures for Foreign Investment of Qishang Bank Co., LTD;

The meeting also informed Holding Situation of the Top 10 Shareholders in 2012, Related Party Transactions of the Shareholders in 2012, Client Information of the Top 10 Credit Group in 2012, Report on Prudential Supervision Views of Branch of Zibo Banking Regulatory Sub-bureau and the Implementation of Qishang Bank, Report of Board of Supervisors on the Evaluation of Directors' and Management Team's Duty Performance in 2012, and Report of Board of Supervisors on the Evaluation of Supervisors' Duty Performance in 2012.

### III Composition and work of the Board of Directors

#### (I) Members of the Board of Directors

The Board of Directors of the Bank consists of 13 directors, including 1 Board Chairman, 3 executive directors, 5 non-executive directors, 1 employee director and 3 independent directors.

Name	Position on the Board of Directors	Work unit and position	Education background
Gao Chuanyong	Board Chairman	Board Chairman and Secretary of the Party Committee of Qishang Bank	Postgraduate, EMBA
Zhao Xiaodong	Executive Director	President and Vice Secretary of the Party Committee of Qishang Bank	Undergraduate, EMBA
Ju Jie	Executive Director	Vice President of Qishang Bank, Member of the Party Committee of Qishang Bank	Undergraduate
Wang Qiang	Executive Director	Vice President of Qishang Bank, Member of the Party Committee of Qishang Bank, Secretary of the Party Committee of Xi'an Branch of Qishang Bank	Undergraduate
He Dexu	Independent Director	Deputy Director and Researcher of the Institute of Quantitative and Technical Economics of the Chinese Academy of Social Sciences, Professor and Doctoral Supervisor of the Graduate School of the Chinese Academy of Social Sciences	Postgraduate, PhD
Hu Yuanmu	Independent Director	Professor of Shandong University of Finance and Economics	Postgraduate, PhD
Wang Chunhan	Independent Director	Former president of the Hankou Bank	Junior College Diploma
Wang Deyang	Non-executive Director	Board Chairman of Zibo Guangxin Paper Industry Co., Ltd.	Undergraduate
Sun Shounian	Non-executive Director	Board Chairman of Zibo Chengdong Enterprise Group Co., Ltd.	Undergraduate
Zhang Tao	Non-executive Director	Board Chairman of Zibo Beidouxing Textile Co., Ltd.	Undergraduate, EMBA
Xu Shudong	Non-executive Director	Board Chairman of Shandong Guihe Paper Industry Group Co., Ltd.	Postgraduate, Master
Ma Naixiao	Non-executive Director	President & Secretary of the Party Committee of Shandong Chongzheng Cement Group Co., Ltd.	Postgraduate
Zou Qian	Employee Director	General manager of Small Business Financial Service Center of Qishang Bank Co., Ltd.	Postgraduate, MBA

#### (II) Special committees under the Board of Directors

Under the leadership of the Board of Directors, there are Strategic Planning Committee, Connected Transaction Control Committee, Risk Management Committee,



Remuneration Assessment and Nomination Committee, Auditing Committee, and Executive committee; each of them has sound and complete rules of procedure; during the report period, 27 meetings were held, of which the attendance rate of all committee members meets regulation requirement, which fully and effectively support the Board of Directors to perform its decision-making function.

### (III) Work of the Board of Directors

During the report period, the Board of Directors seriously implemented the requirements of improving corporate governance by supervision authorities, continuously strengthened building of duty-performing capacity of the Board of Directors, so the efficiency of corporate governance was further enhanced. Firstly, the corporate governance system was constantly improved. The Rules of Procedure of Special Committees of the Board of Directors, Authorization Management Methods, and other rules and regulations were revised, and Authorization Scheme of Board of Directors to Bank Presidents was formulated and implemented. So the boundary of responsibilities and decision-making process become clearer. Secondly, various risk management strength was further enhanced. Last year, according to the duty performing positioning of "risk management, internal control management, policy making, and direction confirming", the Board of Directors regularly debriefed and researched the situations of credit risk, information technology risk, liquidity risk and other key areas of risk management, deliberated and adopted the Liquidity Risk Management Policy, Operating Risk Management Policy and other risk management policies, senior management organized relevant departments to formulate the specific risk management systems and emergency plans to further promote the continuous improvement of internal control and risk management system. Thirdly, the evaluation on strategic planning was emphasized and implemented. The evaluation was carried out aiming at the implementation situation of the Outline of 2013-2015 Three-year Development Planning. Through objective evaluation, the target completion situation, existing shortcomings, and the direction of future efforts were further defined clearly so that a positive role was played in promoting effective implementation of the Outline and scientific and steady development of the whole Bank. Fourthly, the Board of Directors further enhanced the construction of duty performing ability. The members of the Board were organized to earnestly study "Guideline to Corporate Governance of Commercial Banks, Capital Management Method of Commercial Banks (Trial)" and other laws and regulations, newly issued by supervisory and administrative departments, timely communicated and learned the spirit of all regulatory conferences held by supervisory and administrative departments at all levels, as a powerful guide for daily work of the Board of Directors, and also improved their decision-making ability. Fifthly, the coordinated operating mechanism among the Board of Directors, the Board of Supervisors, and senior management was further perfected. Sixthly, the capital management was continuously strengthened. According to the requirements of the supervisory and administrative departments and actual development of the Bank, 2012-2015 Capital Management Planning was revised, the business development targets and capital adequacy ratio in the next three years were corrected, the objectives and measures of capital management were defined clearly, new capital management regulations were effectively implemented, and the scientific and forward-looking character of capital management was further improved. Seventhly, Board Meetings were regularly held to fully perform its decision-making duty. During the period, authorized by the Articles of Association of Qishang Bank and the shareholders meeting, the fifth Board of Directors held four regular meetings and one extraordinary meeting to carefully discuss and deliberate 29 proposals and listened to 17 business reports, cautiously, carefully and diligently performing its decision-making functions; besides, the Bank organized on-site investigation and study to Village Banks of Qishang Bank, and Yiyuan Branch and Small Enterprise Financial Service Center, and other branches. Each director participated the meetings and investigation and study activities as required, positively proposed their professional views; being faithful, rigorous, and diligent, they spent a great deal of time and effort to effectively perform each duty, thus promoted further enhancement of the efficiency and capacity of scientific decision-making of the Board of Directors of the Bank.

### (IV) Work of Independent Directors

Name of independent director	Quantity of board meetings that they should attend this year	Quantity of attendance
He Dexu	5	5
Hu Yuanmu	5	5
Wang Chunhan	5	4

During the report period, three independent directors attended the meetings held by the Board of Directors pursuant to law and on time. They were able to bring into full play their expertise in research in the financial specialty and timely analyze financial statements. Concerned with the operation and management of the Company, they were able to deliver their independent opinions, put forward improvement suggestions and fulfill their responsibility for independent supervision with respect to statutory events for attention such as operation risk control, remuneration distribution policy, cross-regional operation, planning and financial management, and execution of Board of Directors' resolutions, etc.

## IV. Composition and work of the Board of Supervisors

### (I) Composition of the Board of Supervisors

The Board of Supervisors of the Bank is composed of 7 supervisors, including 1 Chief Supervisor, 1 External Supervisor, 3 Shareholder Supervisors, and 2 Employee Supervisors.

Name	Position on the Board of Supervisors	Work unit and position	Education background
Han Xingzhu	Chief Supervisor	Chief Supervisor and Vice Secretary of the Party Committee of the Qishang Bank	Undergraduate
Xie Zhenghu	External Supervisor	Research Supervisor, Master of Laws, Shandong University of Finance and Economics	Postgraduate
Wang Lin	Shareholder Supervisor	Board Chairman of Zibo Xinyu Group Co., Ltd.	Postgraduate
Gong Chuanyang	Shareholder Supervisor	General Manager, Shandong Chuanyang Metal Material Co., Ltd.	Undergraduate
Liu Tianlin	Shareholder Supervisor	Chairman and General Manager of Shandong Lanjun Group	Undergraduate
Liu Lizhen	Employee Supervisor	General Manager, Auditing Department of Qishang Bank	Undergraduate
Gao Jun	Employee Supervisor	Manager, High-tech District Sub-branch of Qishang Bank	Undergraduate

### (II) Work of the Board of Supervisors

During the report period, the Board of Supervisors strictly executed supervision laws and regulations, continuously expanded the contents of supervision, continuously improved the methods of supervision, comprehensively strengthened supervision functions, and conscientiously implemented its supervision responsibilities such as performance supervision, financial supervision, internal supervision and risk management. It held regular meetings of the Board of Supervisors and Special committee of the Board of Supervisors on time, and organized the supervisors to attend each regular meeting of the Board of Directors annual shareholders meeting on time for the purpose of deliberating and passing the relevant resolutions and reports. According to the requirements for supervision, the Detailed Rules for Implementation of Work of the Board of Supervisors (Draft) was formulated, Rules of Procedure of the Board of Supervisors, Rules of Procedure of the Supervision Commission of the Board of Supervisors and Rules of Procedure of the Nomination Committee of the Board of Supervisors were revised and improved. Research on the reputation risk management in the Bank was carried out, and the Supervision Opinions about Strengthening Reputation Risk Management was formed; Supervision on the credit risk management of group clients in the Bank was carried out, and the Supervision Opinions about Credit Risk Control of Group Clients was formed; special supervision on reloaning to support agriculture of Village Bank was carried out, and the Supervision Opinions about Usage Situation of Reloaning to Support Agriculture in Linyi Hedong Qishang Village Bank was formed. During the report period, all supervisors were able to attend meetings of the Board of Supervisors on time, present at the board meetings and attended Shareholders' General Meeting, and carried out supervision and effectively performed



their duties; the employee supervisors participated in meetings of senior management to timely grasp corporate operation information and effectively safeguard employees' rights and interests; the external supervisors participated four regular meetings of the Board of Supervisors, hosted the meetings of the relevant special committee of the Board of Supervisors, were present at four meetings of the Board of Directors, carefully deliberated the related reports and proposals, delivered pertinent opinions or suggestions, and fulfilled their function of supervisions according to laws.

## V. Composition and basic information of Senior Management

**(1) There are totally 6 members on the senior management of the Head Bank, including 1 president, 4 vice presidents and 1 president assistant.**

### **(2) Senior managers of branches and sub-branches**

The Bank has 5 branch presidents, 10 branch vice presidents, 3 assistants for branch presidents; 78 sub-branch presidents, including 23 presidents of jurisdiction sub-branches and 55 presidents of operation sub-branches, 33 vice presidents of jurisdiction sub-branches, 5 assistants for presidents, and 56 vice presidents of operation sub-branches.

All the above personnel meet the qualifications stipulated by the regulatory authorities and have participated in the qualification examinations or been filed on records.

## VI. Information about setting of departments and branches

Under the leadership of the Board of Directors, there are Strategic Planning Committee, Connected Transaction Control Committee, Risk Management Committee, Remuneration Assessment and Nomination Committee, Auditing Committee, and Executive committee. And under the Board of Supervisors, there are Nomination Committee and Supervision Committee. There are 18 divisions and departments, as well as 86 branches or sub-branches including Xi'an Branch, Binzhou Branch, and etc. under the leadership of the business management of head office of the Bank.

## VII. Annual remuneration information

In 2013, the Board of Directors, the Board of Supervisors and senior management of the Bank performed their duty well, and therefore overfulfilled the task objective of the whole year. There are totally 24 members of the directors, supervisors and senior management of the Bank have received remuneration in the Bank, totaled RMB 9.22 million Yuan. The performance pay issued to the senior management totaled RMB 8.42 million Yuan. in 2013, including RMB 2.41 million Yuan. For annual risk fund, which will be paid three years later upon assessment according to the Measures for Administration and Assessment of Company Risk Fund.

The remuneration of senior management of the Bank was calculated based on their actual scores according to the quarterly assessment results. The subsidies of independent directors, non-executive directors, external directors and shareholder supervisors were calculated according to due diligence assessment.



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年度报告  
ANNUAL REPORT

各类风险和风险管理策略  
Various Risks and Risks  
Management Strategies



## 第四部分 各类风险和风险管理策略

### 一、风险种类及形式

本行在经营中主要面临以下风险：信用风险、市场风险（包括利率风险、汇率风险等）、流动性风险、操作风险（包括结算风险、技术风险、系统风险等）、政策风险、声誉风险等。本行积极采取各种行之有效的措施，努力防范和化解上述风险。

（一）信用风险。本行在经营过程中，贷款、拆借、承兑、信用证等多种业务都可能存在和产生信用风险。

（二）市场风险。本行在经营中因市场汇率、利率变动而产生的风险。

（三）流动性风险。本行在经营中由于资产、负债变化形成的资金波动影响债权人实现债权而形成的风险。

（四）操作风险。本行由于内部程序、人员、系统的不完善或失误，或外部事件造成的风险。

（五）其他风险状况。其他可能对本行造成严重不利影响的风险因素。

### 二、风险管理策略

本行董事会下设风险管理委员会、关联交易控制委员会、审计委员会，负责全行风险管理及控制。在各类风险管理和内部控制方面建立了符合现代银行监管要求的框架体系。总行有关部门根据职责分工具体负责全行信用风险、市场风险、操作风险、流动性风险、声誉风险等的管理和控制。

#### （一）信用风险

2013年，本行紧紧围绕年度工作目标，进一步细化信贷管理政策，完善信用风险监控机制，优化信贷审批流程，强化信贷结构调整，注重加强授信风险管控，信贷业务取得稳健快速增长，信用风险得到有效控制。一是信贷风险管理制度更加完善。增补修订了2013年授信工作指导意见、授信业务审查工作规范、房地产贷款及银行承兑汇票、委托贷款管理办法、授信工作尽职指引、放款岗操作规程等，为深入推进信贷精细化管理提供了制度保障。二是信贷资源投放逐步优化。将有限的信贷资源优先投向国家鼓励的产业升级、科技创新、绿色环保和消费等重点领域，积极服务全市重点项目建设，做好城镇化配套金融服务，重点支持有前景、有需求、效益好的中、小、微企业以及信用度高、还款能力强的个人客户，大力发展贸易金融，多渠道满足了客户融资、结算需求。三是信贷结构调整工作持续推进。全面实施信贷客户分类管理制度，根据国家产业、行业政策，结合客户生产经营、发展前景等指标，将授信客户分为支持、维持、压缩退出三类管理。持续推进受控受限行业企业授信调控，制定了房地产等重点行业贷款预警阈值，对压缩类“两高一剩”、房地产及建筑行业、集团客户、异地授信业务按比例制定压降计划，并通过绩效考核等措施积极督促调控计划有效落实。四是集团客户授信风险管控持续增强。逐户确定集团客户最高授信限额，加强集团客户日常风险管理，按季对集团客户风险状况进行综合评估。五是融资平台贷款得到持续压降。截至12月末，融资平台贷款共4户、金额2.81亿元，较年初下降0.56亿元。六是异地授信业务管



理更趋规范。年内相继划转异地授信业务10.68亿元，收回压缩类异地客户授信1.02亿元。

## （二）流动性风险

一是不断完善流动性风险管理体系。进一步明确了董事会、监事会、高级管理层及相关部门在流动性风险管理中的职责，制定适当的考核及问责机制，增强了流动性风险管理的主动性。二是持续完善流动性管理决策流程。从持续、前瞻的角度制定流动性风险管理策略，及时对流动性风险管理方法和技术进行评估和修订。三是运用短中长期相结合的资金监管模式，监测和管理流动性风险。做好短期指标的日常监测工作，每日调度，保持合理的头寸资金水平，严格将存贷比控制在75%以内；定期监测月度、季度流动性指标，通过月度对流动性比例的测算，季度对流动性缺口率、核心负债依存度、流动性覆盖率和净稳定资金比例、最大十户存款比例的测算，加强流动性风险的监测和管理；定期做好流动性压力测试工作，对一定时间段内流动性的变化进行预测，提前做好调度和应对措施，保持合理的流动性水平，严防流动性风险。四是加强同业合作，平衡代客进出口业务比例，合理管控每日外汇资金头寸，重视外币资金来源与运用的期限和金额相匹配，协调各外币账户行的资金头寸余额水平，累计外汇风险敞口比例控制在银监会规定的不高于20%监管指标范围之内，并一直保持在5%以下，确保了外币资金的流动性需要。截至2013年末，本行集团口径流动性比例为63.97%，较年初上升5.26个百分点，始终保持在35%以上；本外币存贷比64.64%，较年初下降6.44个百分点，控制在75%以内；母公司法人口径本外币存贷比64.46%，较年初降低6.54个百分点，人民币超额备付率达到7.19%，较年初上升0.31个百分点，保持在合理水平；各项流动性指标均保持较好水平。

## （三）市场风险

一是认真贯彻执行市场风险管理法律法规。建立了涵盖债券分销、自营投资、债券融资和债券交易等内容的管理办法，保持统一的业务标准和操作要求。二是制定了各项业务品种的限额额度和风险敞口额度，明确了授权流程，在业务操作中严格按照“先审批后交易”的流程逐笔审批，双人操作，逐笔复核；加强市场风险的计量，交易和止损限额管理，根据《商业银行市场风险管理指引》和监管部门的要求，依据投资品种、期限结构等要素划分了银行类账户和交易类账户，构建了更加科学合理的债券组合。依据中央国债登记结算公司公布的收益率曲线为标准，每日对前一天交易类账户债券进行市值重估，每季对投资组合进行风险价值分析、久期分析和收益率曲线分析等，根据分析结果指导下一步投资，调整投资策略，规避市场风险。定期进行情景分析和压力测试，为市场风险的控制和防范提供有力的数据支持。三是准确计提债券资产减值准备，进一步提高债券资产抵御市场风险的能力。根据《企业会计准则》规定，对金融资产进行了全面检查，科学合理地预计各项资产可能发生的损失，对可能发生的债券资产损失计提债券资产减值准备。根据每支债券的市值情况及时足额计提减值准备，有效防范了债券市场波动产生的不利影响。四是在汇率市场风险管理方面，密切关注外汇市场行情，特别是面对2012年4月央行加大汇率波动幅度后所产生的汇率市场变化，积极采取措施防范汇率风险，具体有：在外汇市场即时平补营业日内的大额结售汇业务；针对汇率市场形势出现的变化提前分析、判断，为业务操作提供有效建议。五是加强市场风险信息管理系统建设，定期撰写市场风险分析报告，报告采用纵向报送与横向传送相结合方式，分别向管理层及前台报送反馈，增强了市场风险的分析与控制。

## （四）操作风险

一是以强化制度建设、夯实合规运营基础为重点，积极完善合规文化建设体系。汇编印发《授信业



务操作手册》、《同业业务操作手册》等业务操作手册，通过系统梳理法律法规和规章制度依据，细化职责边界，规范操作流程，明确风险要点，大大提升了前台、授信、财务会计、同业等业务的规范化管理水平。开展了“合规在我心中”宣传语、宣传画、宣传片创作评选活动，使员工充分认识到了“合规人人有责、主动合规、合规创造价值”的深刻内涵，提升了对“认真学习制度、自觉遵守制度、刚性执行制度”的认识，增强了员工自我约束、自我监督的能力，为全行的合规稳健运营奠定基础。开展了“制度建设月”活动。制定了细致的实施方案，按照研讨梳理、修订完善、审核印发三个阶段组织落实，对制度的全面性、及时性、有效性、合理性进行了一次集中检查、修订、完善，建立了集中修订和动态管理相结合的制度建设机制，操作标准得到进一步细化，制度执行力进一步增强，内控机制的约束和保障作用得到充分发挥。成立了山东城商行系统、淄博市首家“公司律师事务部”，积极参与分支行营销谈判、法律培训、被诉案件代理等工作，依法维护我行债权权益，收到了良好效果。二是以防范操作风险为工作重点，深入地做好山东银监局检查问题整改工作，并以此为契机，不断完善制度，优化操作流程，夯实会计结算工作基础。针对省局柜面业务检查及日常检查辅导中发现的五大类21个问题点，专题进行了逐项分析及风险评估，制定了《关于对山东银监局检查中发现的共性问题的整改方案》，对全行共性存在的三大类5方面的问题进行了统一规范，同时，建立了会计结算条线问题库，为各分支行对照检查整改提供了有力依据。规范账户管理工作，举办了账户管理业务培训，提高了账户管理人员的履职能力。着力完善制度建设，有效推动了前台业务合规高效开展。强化银企对账风险控制，进一步优化了对账管理系统的参数及功能，加强了对账环节的风险控制。严防重点环节风险，进一步规范了重要空白凭证及库房管理，强化了重点环节的风险防控。三是以提升理念、完善手段、拓展覆盖面为工作重点，强化监督检查成果利用，切实发挥了操作风险管理“第三道防线”作用。

### （五）科技信息风险

一是信息科技管理架构日趋完善。明确了董事会、高级管理层的信息科技风险管理职责，提升信息科技管理、信息科技风险管理、信息科技审计“三道防线”的职能。完善信息科技制度体系，修订了《信息科技风险管理制度》等8项制度。规范信息科技管理标准，聘请专业机构开展信息科技风险监管标准分析，编制了风险管理指南模板。二是加强基础设施建设，持续服务能力不断提升。实施了虚拟化项目和网络改造，建设完成了高标准的高青同城灾备中心，《灾备中心建设与应用模式研究》课题荣获山东银监局课题成果二等奖。先后组织了4次重要信息系统应急演练，基础设施建设得到有效规范。三是加快研发进度，信息化系统开发建设成果显著。完成了22个项目的研发，推出了手机银行、资金归集、电子商票、自助转账、银企直联、银企对账等重要业务系统，丰富了金融产品种类与交易渠道，对风险管控、信息安全、运行监控等领域实现了全方位的信息化支撑。

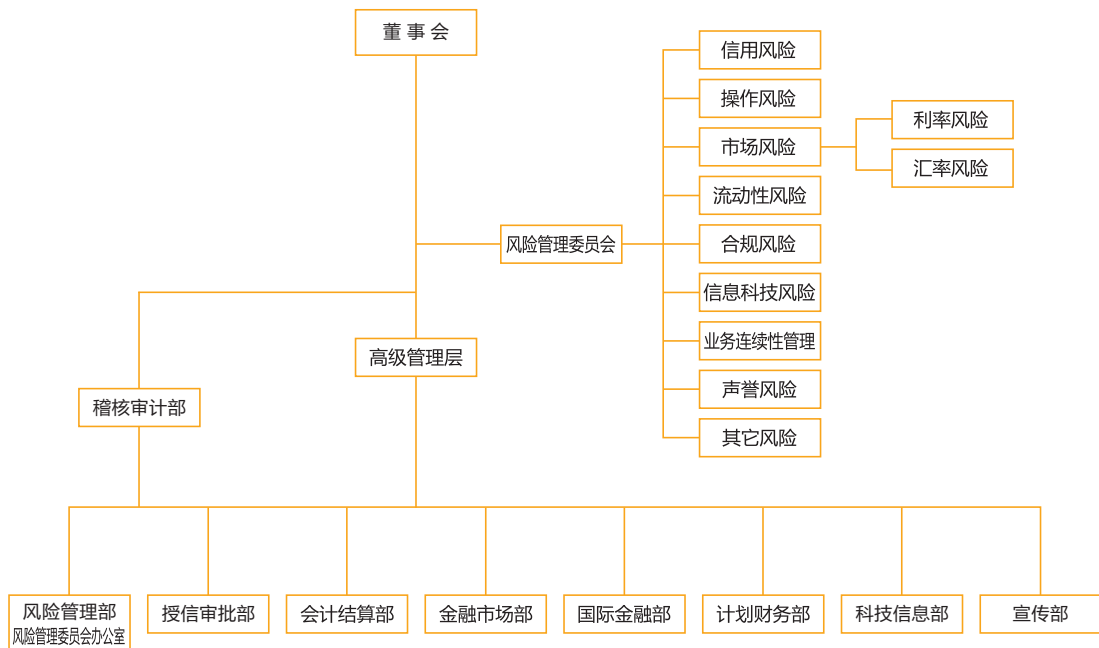
### （六）声誉风险

声誉风险管理作为风险管理体系的重要组成部分，覆盖本行的所有行为、经营活动和业务领域。建立了声誉风险管理制度，主动有效地防范声誉风险、应对声誉事件，最大程度地减少损失和负面影响。一是深入实施《齐商银行声誉风险管理政策》、《齐商银行声誉风险管理实施细则》，完善了全行参与的声誉风险组织管理体系，明确了各相关部门、各单位责任人及联络员的职责，优化了“齐商银行舆情监测系统”，加大网络舆情监测力度；二是注重声誉风险管理办法及各项具体措施的可操作性，明确相关管理责任和权限，确保各领域、各环节衔接有效，形成高效声誉风险管理机制；三是加强声誉风险宣传教育，将声誉风险管理文化渗透至每个作业岗位及环节。

### (七) 个人理财业务风险

严格按照《商业银行个人理财业务管理暂行办法》、《商业银行个人理财业务风险管理指引》等相关制度要求开展理财产品的设计、备案、销售及管理。2007年理财业务开办伊始，即建立了完善的《人民币理财产品业务管理办法》、《人民币理财业务操作流程》等相关制度，确保了理财业务的合规、稳健发展。在此基础上，建立了涵盖零售金融部、金融市场部、风险管理部、会计结算部、科技信息部、稽核审计部以及营销部门在内的职责明晰的理财业务内部管理架构。每期理财产品发行前，相关部门通力合作，进行详细的理财产品可行性分析，根据市场状况与客户需求，设计开发符合客户利益和风险承受能力的理财产品，经监管部门备案后发售；产品销售过程中，认真进行客户投资取向分析，了解客户的财务状况、投资经验、投资目的，以及对相关风险的认知和承受能力，确保销售的理财产品符合客户利益和风险承受能力；产品运作过程中，按照监管要求，理财资产均委托具有证券投资基金托管资格的商业银行进行托管，理财资金封闭运作；产品成立、到期及存续期内，通过短信、网站公告、营业网点等多种渠道，始终与客户保持及时、高效的沟通，使投资者随时了解理财产品的成立、到期及运作等情况。除此之外，理财计划对内接受稽核审计部、监事会的定期和不定期监督检查，确保相关制度体系和运行机制严格落实，对外接受银监局和中国人民银行的监管。针对个人理财业务中存在的主要风险点，我行严格按照银监会《关于规范商业银行理财业务投资运作有关问题的通知》要求，一是根据监管要求将理财产品募集资金全部投资于风险极低的金融债券和同业存款，有效缓解产品发行后的市场风险计量、监测和控制压力，防范市场风险。二是通过理财产品本身的设计以及投资管理策略等手段规避流动性风险。三是通过加强理财知识和合规意识培训，提高业务人员综合素质，加大理财业务的检查力度，及时发现和预防操作风险。

### 三、全面风险管理组织架构图





## Part IV. Various Risks and Risks Management Strategies

### I. Types and Forms of Risks

The Bank is mainly exposed to the following risks in operation: credit risks, market risks (including interest rate risks, exchange rate risks, etc.), liquidity risks, operation risks (including settlement risks, technical risks, system risks, etc.), policy risks, reputation risks, etc. The Bank actively takes various effective measures to strive to prevent and resolve the above risks.

#### (1) Credit risks.

In the course of operation, various businesses such as loans, inter-banking lending, acceptance and letter of credit may be subject to or give rise to credit risks.

#### (2) Market risks.

The risks arise from fluctuation of exchange rate and interest rate in the market in operation.

#### (3) Liquidity risks.

Liquidity risks are caused by the fund fluctuation due to the changes in assets and liabilities in the course of operation, which affect the realization of creditor's rights.

#### (4) Operation risks.

Operation risks are caused by the imperfections or mistakes of internal procedures, personnel and systems, or external events.

#### (5) Other risks.

There are other risk factors which may have adverse impact on the Bank.

### II. Risk management strategies

Under the Board of Directors, the Bank has set up Risk Management Committee, Auditing Committee and Connected Transaction Control Committee, which are in charge of risk management and control of the whole Bank. A framework system of meeting the modern banking regulatory requirements has been established for management of various risks and internal control. The related departments of the head office are responsible for the overall management and control of credit risks, market risks, liquidity risks, operation risks, and legal risks of the whole Bank respectively according to the duty division.

#### (I) Credit risks

In 2013, tightly focusing on the annual work targets, the Bank made the credit loan management policy in detail, improved the credit risk monitoring and control mechanism, optimized the credit loan approval procedures, strengthened adjustment of the credit loan's structure, and paid great attention to management and control of credit risk, so that the credit loan business increased stably and rapidly, and credit risk was effectively prevented and controlled. Firstly, the credit loan management system was more perfect. 2013 Work Guidance of Credit, Work Norms of Approval of Credit Business, Management Measures for Real Estate Loans, Bank Acceptance Bills and Entrusted Loans, Work Guidance of Credit Due Diligence, Operation Procedures of Lending Operators, etc. were added or revised, so the policy guarantee was created for the sophisticated credit load management. Secondly, the input of credit resources was optimized step by step. The limited credit resources were inclined to input in industrial upgrading, scientific and technological innovation, green environmental protection, and consumption and other key areas which are encouraged by the government. The Bank actively provided services to key projects in the urban construction, completed the supporting financial services for urbanization, focused on supporting medium-sized, small & micro enterprises which have promising development, demand for services, and good benefits, and also individual customers in high credibility and repayment ability. The Bank energetically developed the trade finance, and through multi channels met the requirements of the customer concerning financing and settlement. Thirdly, the adjustment of the credit structure was improved constantly. The credit client classification



management system was implemented fully. The credit clients were classified into three categories for management, i.e. supporting, maintaining and compressing for exit, according to the national industry and sector policies, as well as the clients' production and operation, development prospects, and other indexes. The credit regulation was continuously advanced towards controlled and limited industries and enterprises. The Bank established the pre-warning threshold for loans to real estate and other key industries, prepared the plan for proportionally compressing or reducing loans to the compression-type "two high one left", real estate and construction industries, group clients, credit business in different places, and also actively urged the effective implementation of such controlling and adjusting plan through the performance appraisal and other measures. Fourthly, the credit risk control for group clients was enhanced continuously. According to risk size of credit clients and their own risk tolerance, the top credit limit was determined for each group client, the daily risk management was strengthened for group clients, and comprehensive evaluation was made for the risk situation of group clients on a quarterly basis. Fifthly, the loans for financing platform were constantly compressed and reduced. By the end of December, there were 4 loans for financing platform with the amount of RMB 281 million Yuan, dropped by RMB 56 million Yuan. Sixthly, the management of the credit business in different places was more standardized. The credit business in different places of RMB 1.068 billion Yuan, was successively transferred and the compression type credit business in different places of RMB 102 million Yuan was recovered this year.

### (II) Liquidity risks

Firstly, the liquidity risk management system was improved constantly. The responsibilities of the board of directors, board of supervisors, senior management, and the relevant departments were defined further clearly in the liquidity risk management, and the appropriate assessment and accountability mechanism was developed, so as to enhance the initiative of liquidity risk management. Secondly, the decision-making process for liquidity management was improved continuously. From the sustainable and forward-looking perspective, liquidity risk management strategy was prepared, and evaluation and revise was carried out in a timely manner in terms of the methods and techniques for liquidity risk management. Thirdly, by means of combined regulation mode for short, medium and long term capital, the liquidity risk was monitored and managed. The Bank carried out properly daily monitoring and everyday scheduling of short-term indicators to maintain a reasonable level of position capital and strictly control the deposit-loan ratio within 75%; The Bank regularly monitored the monthly and quarterly liquidity indexes. Through the measurement and calculation of the monthly liquidity ratio, and also quarterly liquidity gap rate, core liabilities dependency, liquidity coverage rate and net stable funding ratio, and deposit ratio of top ten clients, the Bank strengthened the monitoring and management of liquidity risks; On a regular basis the Bank carried out liquidity pressure test, and predicted the changes in liquidity within a certain time period, and prepared scheduling and responding measures in advance, to maintain a reasonable level of liquidity and avoid liquidity risk. Fourthly, the Bank strengthened the cooperation in the same business and balanced the proportion of agent import and export business, reasonably controlled the daily positions for foreign exchange funds, attached importance to the match between term and amount for source and use of foreign currency capital, coordinated the balance of capital positions from the foreign currency accounts, and maintained the accumulated proportion of foreign exchange exposure in the regulatory index range of not higher than 20%, which was specified by China Banking Regulatory Commission and has remained it below 5%, so that the liquidity needs for foreign currency capital were ensured. By the end of 2013, the Bank's standard liquidity ratio was 63.97%, increasing by 5.26% over the beginning of the year, and always maintained above 35%; the standard Renminbi and foreign currency loan-to-deposit ratio of the Bank was 64.64 %, falling by 6.44% over the beginning of the year, and is controlled within 75%; and the standard Renminbi and foreign currency loan-to-deposit ratio of the legal person of parent company was 64.46 %, falling by 6.54% over the beginning of the year, the excess reserve rate of Renminbi of the legal person of parent company reached 7.19%, increasing by 0.31% over the beginning of the year, which was maintained at a reasonable level. Various liquidity indexes were maintained at a good level.

### (III) Market risks

Firstly, the market risk management laws and regulations were carefully implemented and executed. The Bank established management measures for bond distribution, self-run investment, bond financing, bond trade, and other contents to hold unified business standards and operational requirements. Secondly, The Bank defined the limits and risk exposure limits for various businesses, and cleared about the authorization process. In the business operations the process of "trade after approval", double operation, and every review was strictly followed for examination and approval; The Bank strengthened the management of quotas for market risk measuring, trading and loss-stopping, and classified banking accounts and trading accounts according to the requirements of the Guidelines for Market



Risk Management of Commercial Bank and the regulatory departments and on the basis of investment varieties, term structure, and other elements, to build a more scientific and reasonable bond portfolios. With the yield curve released by the China Government Securities Depository Trust & Clearing Company as the standard, the Bank carried out daily the revaluation of market values for the bonds of trading accounts on the previous day, and quarterly risk value analysis, duration analysis, and yield curve analysis and so on for risk portfolios, and guided the next investment and adjusted investment strategy according to the analysis results, to avoid market risk. Scenario analysis and stress testing were carried out on a regular basis to provide strong data support for the control and prevention of market risk. Thirdly, the Bank accurately calculated and allotted provisions for bond assets impairment to further improve the ability of bond assets to withstand market risks. In accordance with the regulations of Accounting Standards for Enterprises, the Bank carried on the comprehensive review to financial assets, scientifically and reasonably evaluated the possible losses of all assets, and calculated and allotted provisions for bond assets impairment for the possible losses of debt assets. The Bank timely withdrew provisions for impairment according to the market value conditions of each bond to effectively prevent the adverse impact of fluctuations in the bond market. Fourthly, in the currency market risk management, the Bank paid close attention to the foreign exchange market, especially in the face of the changes of exchange rate market generated after the Central Bank increased the exchange rate margin in April 2012, actively took measures to prevent exchange rate risks, specifically including: instant compensating the big-amount foreign exchange business on business days in the foreign exchange market, in advance analyzing and judging the changes generated aiming at the exchange rate market, and providing effective suggestions for business operations. Fifthly, the Bank strengthened the construction of information management system for market risk, prepared market risk analysis report regularly, which adopt the combined method of longitudinal submission and lateral transfer, report and feedback respectively to the front desk and the management, so that the market risk analysis and control was enhanced.

#### (IV) Operation risks

Firstly, the Bank emphasized on strengthening the system construction and compliance operations, and actively improved the compliance culture construction system. the Bank formulated and issued the Credit Business Operation Manual, Interbank Business Operation Manual and other business manuals, through systematically sorting the basis of laws, regulations, and rules, detailed the responsibility boundaries, standardized the operating procedures, and cleared about risk points, to greatly improve the standard management level for front desk, credit, financial accounting, and inter-bank business, etc. the Bank carried out the appraising and electing activities of "Compliance in my heart" in terms of slogan, posters, promotional video, and other creation, so that the employees fully recognized the profound connotation of "everybody's responsibility for compliance, active compliance, and creating value by compliance", and were promoted to understand the "carefully learning systems, consciously abiding by systems, and rigidly enforcing systems, and enhanced the ability of employee self-discipline and self supervision. All above laid a solid foundation for the compliance and steady operation of the Bank. The Bank carried out the activity of "System construction month" for which the detailed implementation plan was formulated. The activity was organized and implemented in three stages, i.e. discussing and sorting, revising and perfecting, and reviewing and issuing. A concentrated check was conducted for the comprehensiveness, timeliness, validity, and rationality of the systems. The system construction mechanism combining centralized revision and dynamic management was set up, so that the operating standards were further refined, the system executive force was further enhanced, and the constraints and safeguard function of internal control mechanism was given into full play. Lawyer Affairs Department was established officially in Zibo City which was first one among all urban commercial banks in Shandong Province, actively participated in marketing negotiations, legal training, alleged cases agency of ranches or sub-branches, etc, maintained our Bank creditor's rights and interests in accordance with laws, and has received the good effect. Secondly, the Bank emphasized preventing operation risks, and deeply and steadily carried out the rectification works according to the problems which were checked by the Shandong Banking Regulatory Bureau. And hereby the Bank took this opportunity to continuously improve the system, optimize operation process, and consolidate the foundation for accounting and settlement work. Aiming at 21 problem points found in the counter business inspection and daily inspection and instruction by Shandong Banking Regulatory Bureau, the Bank specially carried out analysis on them and risk evaluation one by one, developed the Rectifying Solution for Common Problems Found in Inspection by Shandong Banking Regulatory Bureau, and made uniform regulations on three categories and five aspects of problem; at the same time, the Bank established the accounting settlement line question library, providing a strong basis for all branches and sub-branches to rectify problems by contrasting. The bank standardized the account management work, held account management business training, and improved the ability of account management personnel. The Bank focused on perfecting the system construction, effectively promoting the efficient and compliant front desk business. The Bank strengthened the check for risk control between banks and enterprises, and further optimized the parameters and functions of the account checking and management



system, and enhanced the risk control for the link of account checking. The Bank strictly prevented risk to key links, further standardized the management of important blank vouchers and warehouses, and enhanced the risk prevention and control for the key links. Thirdly, The Bank focused on promoting concept, perfecting means, and expanding coverage, strengthened the application of supervision and inspection results, and really played a role of the "third defensive line" in operation risk management.

#### (V) Technical Information Risks

Firstly, the information technology management structure was improved increasingly. The Bank defined clearly the management responsibilities of the board of directors and senior management for information technology risk, and improved the functions of the "third defense line", i.e. information technology management, information technology risk management, and information technology auditing. The Bank improved the information technology system, and revised 8 systems including Information Technology Risk Management System and so on. The Bank normalized the information technology management standards and employed a professional organization to carry out the analysis on the regulatory standards for information technology risk, and compiled the guidance template for risk management. Secondly, the Bank strengthened the construction of infrastructure and improved the service ability constantly. The Bank implemented the project virtualization and network transformation, and built and completed the high standard and high definition city-wide disaster preparedness center. And the topic of Research on Construction and Application Modes of Disaster Preparedness Center was awarded the Second Prize of Research Achievement by Shandong Banking Regulatory Bureau. The Bank organized four important information system emergency drills, and effectively normalized the infrastructure construction. Thirdly, the Bank accelerated the progress of research and development, and made remarkable achievements in information system development and construction. The Bank completed 22 projects of research and development, and launched some important business systems for mobile banking, fund collection, electronic business vouchers, self-help transfer, direct connection of banks and enterprises, account checking between banks and enterprises, and so on, enriching the financial product categories and trade channels and providing comprehensive information support in terms of risk control, information security, operation monitoring, and other fields.

#### (VI) Reputational risks

As an important part of risk management system, reputational risk management covers all behaviors, operational activities and business fields of the Bank. A reputational risk management system has been established to proactively and effectively prevent reputational risk, cope with reputational incidents and minimize loss and negative impact. Firstly, the Bank has prepared the Reputation Risk Management Policy of Qishang Bank and the Detailed Rules of Qishang Bank for Implementing Reputation Risk Management, established a reputational risk organization and management system involving the whole bank and clarified the responsibilities of various related departments, and principals and contact persons of various units, introduced the "Qishang Bank Public Opinion Monitoring System" and stepped up efforts in online public opinion monitoring; secondly, the Bank attached great importance to the operability of reputational risk management measures and various detailed measures, specified the related management responsibilities and authorities to ensure that all fields and links were effectively connected and formed an effective reputational risk management mechanism; thirdly, the Bank has strengthened reputational risk publicity and education and penetrated reputational risk management culture in each job position and link.

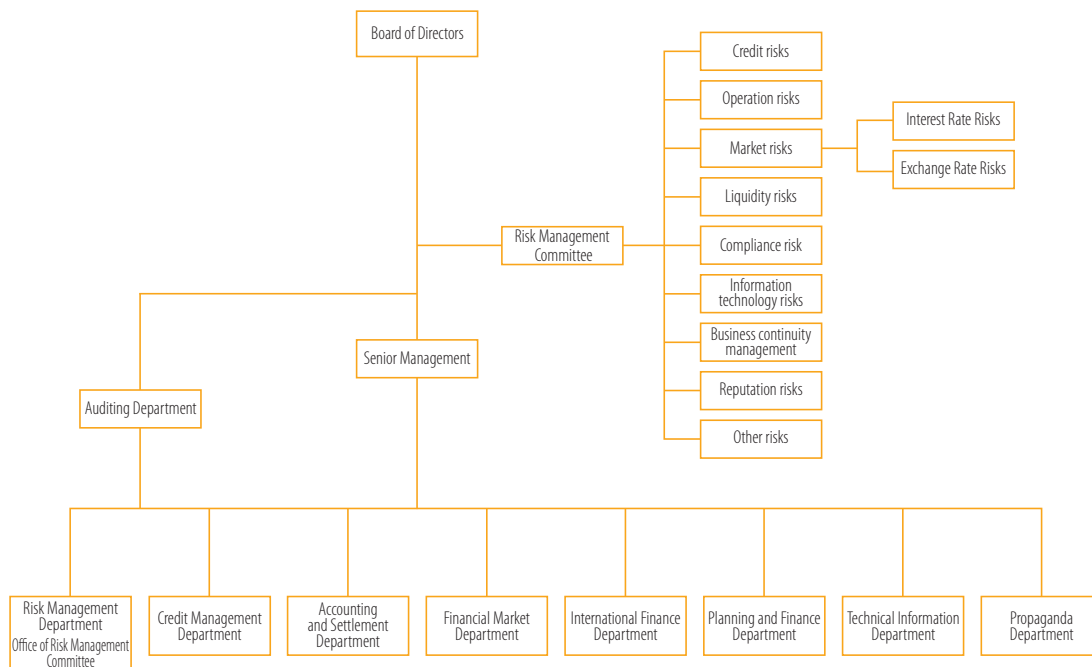
#### (VII) Risks of personal financial services

In strict accordance with the requirements of Temporal Administrative Method for Personal Financial Services of Commercial Bank, and related regulations, Guidance for Risks Management of Personal Financial Services of Commercial Bank, the Bank carried out design, recording, sale, and management for financing products. Since 2007 when the financing business was launched, the Bank had developed the perfect Administrative Method for RMB Financial Product Services, Operational Procedure for RMB Financial Services, and other relevant rules, to ensure compliance and stable running of financing business. On this basis, the Bank set up an internal management structure covering retail financing department, financing marketing department, risk management department, accounting and settlement department, information technology department, auditing & supervising department, and marketing departments, and having explicit duties. Before each financing product was issued, under the full cooperation of all related departments, the Bank made detailed feasibility research on products, designed and developed



such financing products that conform to clients' benefits and interests and risk bearing ability according to market status and clients' demand at that time and sold the products after they were recorded by the regulatory authority. When selling the products, the Bank seriously analyzed clients' investment selection and direction, understood clients' financial positions, investment experience, and purpose and their recognition and bearing ability on relevant risks, to ensure that the financing products conform to clients' benefits and interests and risk bearing ability. When delivering the products, according to requirements from the regulatory authority, the financing assets were consigned to be trusted by the commercial banks that have qualification of trusting security investment fund. Financing capital was closed and operated. During the time when products were established, mature, and existing, the Bank kept timely and efficient communicate with clients by message, announcement on the website, business station, and other ways to allow the investors to know about the establishment, maturity, and operation of financing products at any time. In addition, the financing plan internally accepted the regular and irregular supervision and inspections from the Auditing and Supervision Department and the Board of Supervisors to ensure that the relevant systems and running mechanism were strictly implemented, and externally accepted the supervision and management from the Banking Regulatory Bureau and the People's Bank of China. Based on the main risk points in the personal financing business, the Bank took the following measures strictly according to the requirements of the Notice of Problems about Standardizing Financing Business and Investment Operation of Commercial Banks, issued by China Banking Regulatory Commission, firstly, the Bank invested all capital raised from financing products financial bonds and interbank deposits with low risks, to effectively ease the measuring, monitoring and controlling pressure of market risks after the products were issued and prevent market risks; secondly, the liquidity risk was avoided through the design of the financing products themselves and the investment management strategy, etc.; thirdly, by strengthening training for financing knowledge and compliance awareness, the Bank improved the comprehensive quality of business personnel, increased the inspections for financing businesses, and timely detected and prevented operational risks.

### III. Organizational Structure Chart for Comprehensive Risk Management





2013

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本年度重要事项  
Important Events of This Year



## 第五部分 本年度重要事项

一、报告期内，本行未发生对经营活动产生重大影响的诉讼、仲裁事项。

二、报告期内，本行无重大收购及吸收合并事项。

### 三、大事记

1月8日，齐商银行总行营业部被授予“2012年度中国银行业文明规范服务千佳示范单位”荣誉称号，齐商银行西安分行荣获2012年度陕西省金融保险业财务统计工作先进单位。

1月26日，齐商银行“齐动力一租金贷”产品荣获“山东省银行业服务小微企业十佳金融产品奖”，“齐动力一出疆棉补贴融资”荣获“山东省银行业服务三农十佳金融产品奖”。

2月6日，齐商银行滨州黛溪支行顺利开业。

2月26日，市委市政府召开全市纳税500强企业表彰暨企业工作会议，齐商银行纳税总额位列全市企业前六名受到表彰。

2月26日，齐商银行以全部市场估值成员综合排名第三名的优异成绩连续三年荣获“优秀中债估值成员”荣誉称号。

2月27日，齐商银行被中国农发行评为金融债券优秀承销商。

3月26日，齐商银行获得“2012年度淄博市银行业小微企业金融服务先进单位”。

3月27日，齐商银行召开五届六次董事会、监事会。

3月27日，齐商银行荣获“2012年度银行业金融机构综合评价A级单位”荣誉称号，受到人民银行淄博市中心支行的通报表扬。

齐商银行滨州分行获得“2012年度银行业金融机构综合评价A级单位”荣誉称号，被滨州市委市政府评为“2012年度金融工作先进单位”。

4月12日，齐商银行在信息科技监管评级中取得山东省内城商行系统第一名的成绩。

4月17日，齐商银行潍坊分行顺利开业。

4月19日，齐商银行股份有限公司2012年度股东大会在齐盛国际宾馆会议中心召开。

4月25日，齐商银行西安明德门支行顺利开业。

5月29日，“2013中国金融创新奖”颁奖典礼在北京举行，齐商银行被授予“2013中国金融创新奖”一最佳金融企业形象奖。

齐商银行创新小微企业金融服务产品，首次推出了“政银协”项目贷款。



6月30日，齐商银行召开五届七次董事会、监事会。

7月4日，齐商银行IPC国际微贷项目实施阶段成果汇报会在总行二楼善政厅举行，党委书记、董事长杲传勇出席并作重要讲话。

8月9日，齐商银行滨州兴福支行顺利开业。

8月24日，齐商银行城西支行乔迁新址，顺利开业。

8月28日，齐商银行手机银行系统成功上线运行。

8月30日，2013中国企业500强发布暨中国大企业高峰会在云南省昆明市隆重举行，齐商银行党委书记、董事长杲传勇参加会议。会上发布了2013中国服务业企业500强，齐商银行位列其中，这是齐商银行第七次获此殊荣。

9月7日，由《当代金融家》杂志社主办的“2013年中国中小银行发展高峰论坛暨第二届最佳中小银行评选颁奖典礼”在北京召开，齐商银行荣获“2012年度最佳中小企业服务奖”。

9月26日，齐商银行济宁分行顺利开业。

9月30日，齐商银行召开五届八次董事会、监事会。

10月27日，齐商银行荣获两项全国“金典奖”一金典奖·中国金融服务创新十大最具影响力品牌和金典奖·中国小微企业金融服务客户满意十佳典范。

10月28日，齐商银行发行20亿元金融债券申请获中国银监会批复。

11月2日，齐商银行西六路支行迁址到联通路世纪花园南门向西300米，并更名为世纪花园支行正式营业。

11月27日，齐商村镇银行开发区沂河路支行隆重开业。

11月30日，在2013第八届中国中小企业家年会上，齐商银行被授予“2013年度全国支持中小企业发展十佳商业银行”。董事长杲传勇在开幕式上致辞，并被授予“2013全国服务中小企业先进个人”。

12月10日，齐商银行高青支行喜迁新址，新址位于高青县清河路5号。

12月11日，在全市慈善大会暨2013年“慈心一日捐”活动动员大会上，齐商银行捐款50万元，再次荣获淄博慈善奖最具爱心企业称号。

齐商银行荣获“2013年度山东省银行间外汇市场优秀会员”称号。

12月15日，山东省城商行首家公司律师事务部在齐商银行正式挂牌。

12月22日，齐商银行在潍坊分行会议室召开五届九次董事会、监事会。

12月26日，齐商银行西安南二环支行隆重开业，这是西安分行今年开业的第二家支行。至此，西安分行网点数已达5家。



## Part V. Important Events of This Year

**I. No lawsuit or arbitration that has significant influence on the Bank's operational activities occurred during the report period.**

**II. The Bank had no significant acquisition or merger during the report period.**

### III. Important Events

On January 8th, Business Department of Head Office of Qishang Bank was granted the title of "2012 Annual Top Thousand Demonstration Unit for Civilized and Standard Services in China Banking Sector", and Xi'an Branch of Qishang Bank was entitled as "2012 Annual Advanced Unit of Financial Statistics Work in Shanxi Finance & Insurance Sector";

On January 26th, the product of "Qi Dynamic - Rent Loan" was granted the title of "Top Ten Financial Product for Services to Small & Micro Enterprises in Shandong Banking Sector", and that of "Qi Dynamic - Subsidized Financing for Cotton Delivered out of Xinjiang" won the award of "Top Ten Financial Product for Services to Agriculture, Rural areas and Farmers in Shandong Banking Sector";

On February 6th, Daixi Sub-branch in Binzhou of Qishang Bank was opened successfully;

On February 26th, the Municipal Party Committee and Municipal Government held the Recognition Conference for City-wide Top 500 Enterprises for Tax and Enterprise Work Conference, and Qishang Bank was commended because its total tax ranked the sixth among all enterprises;

On February 26th, Qishang Bank was granted the honorary title of "Outstanding Debt Valuation Member of China" because of its third position among ranking of all market valuation members, and it has won the title for three consecutive years;

On February 27th, Qishang Bank was granted the title of "Excellent Financial Bond Underwriter" by Agricultural Development Bank of China;

On March 26th, Qishang Bank was granted the title of "2012 Annual Advanced Unit for Financial Services to Small & Micro Enterprises in Zibo Banking Sector";

On March 27th, Qishang Bank held the sixth meetings of Fifth Board of Directors and Board of Supervisors;

On March 27th, Qishang Bank was granted the honorary title of "2012 Annual Class A Unit for Comprehensive Evaluation of Financial Institutions in Banking Sector", and commended by issuing a notice by Central Branch of People's Bank of Zibo;

Binzhou Branch of Qishang Bank won the honorary title of "2012 Annual Class A Unit for Comprehensive Evaluation of Financial Institutions in Banking Sector", and also "2012 Annual Advanced Unit for Financial Work" by Binzhou Municipal Party Committee and Government;

On April 12th, Qishang Bank won the first position among ranking for the technical information monitoring and management in all inner commercial banks in Shandong;

On April 17th, Weifang Branch of Qishang Bank was opened successfully;

On April 19th, Annual General Meeting of Shareholders of Qishang Bank Co., LTD. of 2012 was held in the Conference Center of Qisheng International Hotel;

On April 25th, Mingdemen Sub-branch in Xi'an of Qishang Bank was opened successfully;

On May 29th, the awards ceremony of "2013 China's Financial Innovation Prize" was held in Beijing, and Qishang Bank was awarded as "Best Financial Corporate Image Award of 2013 China financial innovation";

Qishang Banking innovated financial service products to small & micro enterprises, and launched the loan for the project of "Government and Bank Assistance"



for the first time;

On June 30th, Qishang Bank held the seventh meetings of the Fifth Board of Directors and Board of Supervisors;

On July 4th, Qishang Bank held the achievement reporting meeting for the implementation stage of IPC International Micro-loan Project in the Shanzheng Hall on the second floor of the Head Office of the Bank, and Gao Chuanyong, Secretary of the Party Committee and Chairman of the Board of Director attended and delivered an important speech;

On August 9th, Xingfu Sub-branch in Binzhou of Qishang Bank was opened successfully;

On August 24th, Chengxi Sub-branch of Qishang Bank was opened successfully after moving to a new business place;

On August 28th, the mobile banking system of Qishang Bank was put into inline operation successfully;

On August 30th, 2013 China Top 500 Enterprises Release Conference and Large Enterprise Summit was held in Kunming City Yunnan Province, and Gao Chuanyong, the Secretary of Party Committee and Chairman of the Board of Directors of Qishang Bank attended the meeting. In the conference, 2013 China top 500 service companies were announced and Qishang Bank was among them. This is the seventh time for Qishang Bank to receive this honor;

On September 7th, sponsored by the contemporary financiers magazine "in 2013 Summit Forum for China's Small and Medium-sized Bank Development and Awards Ceremony for Second Term of Best Small and Medium-sized Bank Competition" was held in Beijing, and Qishang Bank was granted the title of "2012 Annual Best Service Award to Small and Medium-sized Enterprises";

On September 26th, Jining Branch of Qishang Bank was opened successfully;

On September 30th, Qishang Bank held the eighth meetings of the Fifth Board of Directors and Board of Supervisors;

On October 27th, Qishang Bank won two national golden awards, i.e. Golden Award for China Top 10 Most Influential Brand for Financial Service Innovation and Golden Award for China Top 10 Best Model for Financial Service Customer Satisfaction of Small & Micro Enterprises;

On October 28th, Qishang Bank applied for issuance of RMB 2 billion Yuan financial bonds which was approved by China Banking Regulatory Commission ;

On November 2nd, West Sixth Road Sub-branch of Qishang Bank was opened formally after being relocated to Unicom Road 300 meters to the west of the south gate of Century Garden on Liantong Road and renamed as Century Garden Sub-branch;

On November 27th, Yihe Road Sub-branch of Qishang Village Bank was opened grandly in Development District;

On November 30th, at the "2013 Eighth Annual Meeting of China Small and Medium-sized Entrepreneurs, Qishang Bank was awarded the "2013 Annual National Top 10 Commercial Bank for Supporting Development of Small and Medium-sized Enterprises ". Board chairman Gao Chuanyong delivered a speech at the Opening Ceremony, and was awarded the title of "2013 National Advanced Individual for Services for SMEs";

On December 10th, Gaoqing Sub-branch of Qishang Bank moved to a new place, located in No. 5 Qinghe Road, Gaoqing County;

On December 11th, Qishang Bank donated RMB 500,000 yuan in the 2013 Annual Charity Meeting and the mobilization meeting for the activity of "Charity from One-day Salary", and once again won the title of "Most Caring Enterprise for Zibo Charity Prize";

Qishang Bank was granted the title of "2013 Annual Outstanding Member for Inter-bank Foreign Exchange Market in Shandong ";

On December 15th, Lawyer Affairs Department was established officially in Qishang Bank which was first one among all urban commercial banks in Shandong Porvince;

On December 22nd, Qishang Bank held the ninth meetings of the Fifth Board of Directors and Board of Supervisors in the meeting room of Weifang Branch;

On December 26th, Nanerhuan Sub-branch in Xi'an of Qishang Bank was opened grandly, which was the second branch established by Xi'an Branch this year. So far, there had been 5 sub-branches in Xi'an.



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财务会计报告  
Financial and Accounting Report



## 第六部分 财务会计报告

### 一、审计报告

#### 审计报告

天健鲁审[2014]142号

齐商银行股份有限公司全体股东：

我们审计了后附的齐商银行股份有限公司（以下简称齐商银行）财务报表，包括2013年12月31日的合并及母公司资产负债表，2013年度的合并及母公司利润表、合并及母公司现金流量表、合并及母公司所有者权益变动表，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齐商银行管理层的责任，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

我们的责任是在执行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，齐商银行财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了齐商银行2013年12月31日的合并及母公司财务状况以及2013年度的合并及母公司经营成果和现金流量。

天健会计师事务所（特殊普通合伙）山东分所



中国注册会计师：



中国注册会计师：



二〇一四年三月二十四日



## 二、会计报表

### 合并资产负债表

编制单位：齐商银行股份有限公司 2013年12月31日 会商银01表  
单位：人民币元

项目	期末余额	年初余额
<b>资产</b>		
现金及存放中央银行款项	12,218,490,434.56	9,794,451,636.71
存放同业款项	4,598,081,480.92	2,147,521,000.12
贵金属		
拆出资金	769,732,609.77	7,485,840.00
交易性金融资产		
衍生金融资产		
买入返售金融资产	649,500,000.00	850,000,000.00
应收利息	234,768,020.17	165,582,242.03
发放贷款及垫款	32,245,761,437.58	27,871,686,401.85
可供出售金融资产	3,030,628,248.12	2,317,191,826.69
持有至到期投资	5,886,636,144.49	4,192,133,232.46
应收款项类投资		
长期股权投资	474,551,437.58	387,795,771.77
投资性房地产		
固定资产	678,112,889.09	417,719,365.83
无形资产	11,411,707.23	8,623,737.41
递延所得税资产	194,444,613.23	186,210,337.67
商誉		
其他资产	75,401,741.97	51,667,199.98
<b>资产总计</b>	<b>61,067,520,764.71</b>	<b>48,398,068,592.52</b>
<b>负债</b>		
向中央银行借款	878,647,124.12	788,317,187.50
同业及其他金融机构存放款项	1,694,901,062.96	1,317,507,501.23
拆入资金	390,201,600.00	133,195,840.00
交易性金融负债		
衍生金融负债		
卖出回购金融资产款	1,087,800,000.00	
吸收存款	51,708,501,626.27	40,837,724,335.21
应付职工薪酬	27,514,473.12	23,759,109.67
应交税费	67,872,506.29	88,392,071.76
应付利息	490,574,817.69	345,137,713.77
预计负债		
应付债券		500,000,000.00
递延所得税负债		
其他负债	283,277,064.22	523,205,826.11
<b>负债合计</b>	<b>56,629,290,274.67</b>	<b>44,557,239,585.25</b>
<b>股东权益</b>		
实收资本（或股本）	1,300,000,000.00	1,300,000,000.00
资本公积	-34,436,904.37	32,677,390.07
减：库存股		
盈余公积	441,152,702.73	362,014,070.96
一般风险准备	726,980,000.00	506,980,000.00
未分配利润	1,977,311,660.84	1,613,404,949.74
外币报表折算差额		
归属于母公司的股东权益合计	4,411,007,459.20	3,815,076,410.77
少数股东权益	27,223,030.84	25,752,596.50
<b>股东权益合计</b>	<b>4,438,230,490.04</b>	<b>3,840,829,007.27</b>
<b>负债及股东权益总计</b>	<b>61,067,520,764.71</b>	<b>48,398,068,592.52</b>

## 合并利润表

项目	本期发生额	上期发生额
编制单位：齐商银行股份有限公司      2013年度      会商银02表 单位：人民币元		
<b>一、营业收入</b>	<b>2,159,246,837.95</b>	<b>1,976,537,641.96</b>
利息净收入	2,002,193,646.12	1,902,482,849.62
利息收入	3,469,328,399.73	3,097,109,361.79
利息支出	1,467,134,753.61	1,194,626,512.17
手续费及佣金净收入	66,435,010.57	54,190,399.47
手续费及佣金收入	100,003,115.46	79,599,080.15
手续费及佣金支出	33,568,104.89	25,408,680.68
投资收益	74,018,397.38	270,683.12
公允价值变动收益		
汇兑收益	12,141,439.92	16,312,636.96
其他业务收入	4,458,343.96	3,281,072.79
<b>二、营业支出</b>	<b>1,137,028,436.27</b>	<b>969,069,681.24</b>
营业税金及附加	160,607,366.08	156,857,340.42
业务及管理费	798,805,257.67	590,242,469.51
资产减值损失	177,615,812.52	221,969,871.31
其他业务成本		
<b>三、营业利润</b>	<b>1,022,218,401.68</b>	<b>1,007,467,960.72</b>
加：营业外收入	17,192,838.46	23,337,938.62
减：营业外支出	7,434,853.66	7,012,166.13
<b>四、利润总额</b>	<b>1,031,976,386.48</b>	<b>1,023,793,733.21</b>
减：所得税费用	237,526,783.98	233,973,797.31
<b>五、净利润</b>	<b>794,449,602.50</b>	<b>789,819,935.90</b>
归属于母公司股东的净利润	792,964,355.70	788,709,202.41
少数股东损益	1,485,246.80	1,110,733.49
<b>六、其他综合收益</b>	<b>-72,419,939.90</b>	<b>-10,934,814.18</b>
<b>七、综合收益总额</b>	<b>722,029,662.60</b>	<b>778,885,121.72</b>
归属于母公司所有者的综合收益总额	720,544,415.80	777,774,388.23
归属于少数股东的综合收益总额	1,485,246.80	1,110,733.49



## 合并现金流量表

编制单位：齐商银行股份有限公司

2013年度

会商银03表  
单位：人民币元

项目	本期金额
<b>一、经营活动产生的现金流量</b>	
客户存款和同业存放款项净增加额	11,248,170,852.79
向中央银行借款净增加额	90,329,936.62
向其他金融机构拆入资金净增加额	257,005,760.00
卖出回购金融资产款净增加额	1,087,800,000.00
收取利息、手续费及佣金的现金	3,170,824,830.24
收到其他与经营活动有关的现金	24,542,398.88
经营活动现金流入小计	15,878,673,778.53
客户贷款及垫款净增加额	4,401,997,012.71
存放中央银行和同业款项净增加额	1,414,875,566.27
拆出其他金融机构资金净增加额	561,854,391.92
买入返售金融资产款净增加额	199,500,000.00
支付利息、手续费及佣金的现金	1,332,560,199.02
支付给职工以及为职工支付的现金	480,502,796.54
支付的各项税费	424,989,921.38
支付其他与经营活动有关的现金	588,524,349.86
经营活动现金流出小计	9,404,804,237.70
<b>经营活动产生的现金流量净额</b>	<b>6,473,869,540.83</b>
<b>二、投资活动产生的现金流量</b>	
收回投资收到的现金	1,543,000,000.00
取得投资收益收到的现金	4,220,000.00
处置固定资产和其他长期资产收到的现金	9,612,977.25
收到其他与投资活动有关的现金	
投资活动现金流入小计	1,556,832,977.25
投资支付的现金	4,060,000,000.00
对子公司、联营、合营企业投资支付的现金	
购建固定资产、无形资产和其他长期资产支付的现金	65,723,613.65
支付其他与投资活动有关的现金	
投资活动现金流出小计	4,125,723,613.65
<b>投资活动产生的现金流量净额</b>	<b>-2,568,890,636.40</b>
<b>三、筹资活动产生的现金流量</b>	
吸收权益性投资所收到的现金	
其中：子公司吸收少数股东投资收到的现金	
发行债券所收到的现金	
收到其他与筹资活动有关的现金	
筹资活动现金流入小计	
偿还债务支付的现金	500,000,000.00
分配股利支付的现金	126,504,254.12
其中：子公司支付给少数股东的股利、利润	
偿还利息支付的现金	30,500,000.00
支付其他与筹资活动有关的现金	
筹资活动现金流出小计	657,004,254.12
<b>筹资活动产生的现金流量净额</b>	<b>-657,004,254.12</b>
<b>四、汇率变动对现金及现金等价物的影响</b>	<b>12,141,439.92</b>
<b>五、现金及现金等价物净增加额</b>	<b>3,260,116,090.23</b>
加：期初现金及现金等价物余额	5,609,070,031.15
<b>六、期末现金及现金等价物余额</b>	<b>8,869,186,121.38</b>



## 合并股东权益变动表

编制单位：齐商银行股份有限公司

项 目			
	实收资本(或股本)	资本公积	减：库存股
一、上年年末余额	1,300,000,000.00	32,677,390.07	
加：会计政策变更			
前期差错更正			
其他			
二、本年年初余额	1,300,000,000.00	32,677,390.07	
三、本年增减变动金额（减少以“-”号填列）		-67,114,294.44	
（一）净利润			
（二）直接计入所有者权益的利得和损失		-67,114,294.44	
1.可供出售金融资产公允价值变动净额		-96,559,919.87	
2.权益法下被投资单位其他所有者权益变动的影响		5,321,062.50	
3.与计入所有者权益项目有关的所得税影响		24,139,979.97	
4.其他		-15,417.04	
净利润及直接计入所有者权益的利得和损失小计		-67,114,294.44	
（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			
1.提取盈余公积			
2.提取一般风险准备			
3.对所有者（或股东）的分配			
4.其他			
（五）所有者权益内部结转			
1.资本公积转增资本（或股本）			
2.盈余公积转增资本（或股本）			
3.盈余公积弥补亏损			
4.其他			
四、本年年末余额	1,300,000,000.00	-34,436,904.37	

编制单位：齐商银行股份有限公司

项 目			
	实收资本(或股本)	资本公积	减：库存股
一、上年年末余额	1,300,000,000.00	37,921,828.63	
加：会计政策变更			
前期差错更正			
其他			
二、本年年初余额	1,300,000,000.00	37,921,828.63	
三、本年增减变动金额（减少以“-”号填列）		-5,244,438.56	
（一）净利润			
（二）直接计入所有者权益的利得和损失		-5,244,438.56	
1.可供出售金融资产公允价值变动净额		-14,579,752.24	
2.权益法下被投资单位其他所有者权益变动的影响		5,801,250.00	
3.与计入所有者权益项目有关的所得税影响		3,644,938.06	
4.其他		-110,874.38	
净利润及直接计入所有者权益的利得和损失小计		-5,244,438.56	
（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			
1.提取盈余公积			
2.提取一般风险准备			
3.对所有者（或股东）的分配			
4.其他			
（五）所有者权益内部结转			
1.资本公积转增资本（或股本）			
2.盈余公积转增资本（或股本）			
3.盈余公积弥补亏损			
4.其他			
四、本年年末余额	1,300,000,000.00	32,677,390.07	



会商银04表  
金额单位：人民币元

本 年 金 额

归属于母公司的股东权益					少数股东权益	所有者权益合计
盈余公积	一般风险准备	未分配利润	其他	小计		
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27
79,138,631.77	220,000,000.00	363,906,711.10		595,931,048.43	17,580,244.69	613,511,293.12
		792,964,355.70		792,964,355.70	1,110,733.49	794,075,089.19
				-67,114,294.44	-30,488.80	-67,144,783.24
				-96,559,919.87		-96,559,919.87
				5,321,062.50		5,321,062.50
				24,139,979.97		24,139,979.97
				-15,417.04	-30,488.80	-45,905.84
		792,964,355.70		725,850,061.26	1,080,244.69	726,930,305.95
					16,500,000.00	16,500,000.00
					16,500,000.00	16,500,000.00
79,138,631.77	220,000,000.00	-429,057,644.60		-129,919,012.83		-129,919,012.83
79,141,848.66		-79,141,848.66				
	220,000,000.00	-220,000,000.00				
-3,216.89		-130,000,000.00		-130,003,216.89		-130,003,216.89
		84,204.06		84,204.06		84,204.06
441,152,702.73	726,980,000.00	1,977,311,660.84		4,411,007,459.20	43,332,841.19	4,454,340,300.39

会商银04表  
金额单位：人民币元

上 年 金 额

归属于母公司的股东权益					少数股东权益	所有者权益合计
盈余公积	一般风险准备	未分配利润	其他	小计		
283,258,811.77	320,530,000.00	1,219,959,378.30		3,161,670,018.70	8,172,351.81	3,169,842,370.51
283,258,811.77	320,530,000.00	1,219,959,378.30		3,161,670,018.70	8,172,351.81	3,169,842,370.51
78,755,259.19	186,450,000.00	393,445,571.44		653,406,392.07	17,580,244.69	670,986,636.76
		788,709,202.41		788,709,202.41	1,110,733.49	789,819,935.90
				-5,244,438.56	-30,488.80	-5,274,927.36
				-14,579,752.24		-14,579,752.24
				5,801,250.00		5,801,250.00
				3,644,938.06		3,644,938.06
				-110,874.38	-30,488.80	-141,363.18
		788,709,202.41		783,464,763.85	1,080,244.69	784,545,008.54
					16,500,000.00	16,500,000.00
					16,500,000.00	16,500,000.00
78,755,259.19	186,450,000.00	-395,263,630.97		-130,058,371.78		-130,058,371.78
78,755,313.29		-78,755,313.29				
	186,450,000.00	-186,450,000.00				
-54.10		-130,000,000.00		-130,000,054.10		-130,000,054.10
		-58,317.68		-58,317.68		-58,317.68
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27



### 三、财务报表附注

#### 一、公司基本情况

(一) 行业性质：金融业。

(二) 经营范围：

本行及本行所属子公司（以下简称“本集团”）的主要经营范围包括公司银行业务、个人银行业务、资金业务及其他金融服务。人民币业务：吸收公众存款；发放短期、中期和长期贷款；办理国内结算；办理票据承兑与贴现；发行金融债券；从事同业拆借；提供担保、代理保险、房屋租赁等。外币业务：外汇存款、外汇贷款；外汇汇款；外汇兑换；国际结算；同业外汇拆借；外汇票据的承兑和贴现；外汇借款；外汇担保；结汇、售汇；资信调查、咨询、鉴证业务。经中国银行业监督管理委员会依照有关法律、行政法规和其他规定批准的业务。

(三) 财务报表的批准

本财务报表业经本行董事会批准。

#### 二、财务报表的编制基础及遵循企业会计准则的声明

(一) 财务报表的编制基础

本财务报表按照财政部2006年2月颁布的《企业会计准则—基本准则》和38项具体会计准则、其后颁布的应用指南、解释以及其他相关规定（统称“企业会计准则”）编制。

本财务报表以本集团持续经营为基础列报。

(二) 遵循企业会计准则的声明

本财务报表符合企业会计准则的要求，真实、完整地反映了本集团及本行的财务状况、经营成果和现金流量等有关信息。

#### 三、重要会计政策和会计估计

(一) 重要会计政策

##### 1. 会计年度

本集团的会计年度采用公历年度，即每年自1月1日起至12月31日止。

##### 2. 记账本位币

本集团的记账本位币为人民币；对外币采用分账制核算，以原币记账，编制财务报表时折算为人民币。编制本财务报表所采用的货币为人民币，除有特别注明外，本财务报表均以人民币元为单位列示。

##### 3. 记账基础

本集团会计核算以权责发生制为基础。



#### 4. 计价原则

除衍生金融工具、以公允价值计量且其变动计入当期损益的金融资产/负债及可供出售金融资产等以公允价值计量外，其余均以历史成本为计价原则。资产如果发生减值，则按照相关规定计提相应的减值准备。

#### 5. 外币交易

本集团对各币种采用分账制核算，外币业务发生时均以原币记账。

#### 6. 编制现金流量表时现金的确定标准

根据银行业的特点，本集团的现金包括库存现金、存放中央银行备付金、存放同业活期款项和合同期限在三个月以内的拆放同业。

#### 7. 长期股权投资

长期股权投资在取得时以初始投资成本进行初始计量。

本集团能够对被投资单位实施控制的长期股权投资，以及对被投资单位不具有共同控制或重大影响，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。

采用成本法时，长期股权投资按初始投资成本计价，被投资单位宣告分派的现金股利或利润，确认为当期投资收益。确认的投资收益，仅限于被投资单位接受投资后产生的累积净利润的分配额，所获得的利润或现金股利超过上述数额的部分作为初始投资成本的收回。

本集团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。

采用权益法时，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，归入长期股权投资的初始投资成本；长期股权投资的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。

采用权益法时，取得长期股权投资后，按照应享有或应分担的被投资单位实现的净损益的份额，确认投资损益并调整长期股权投资的账面价值。按照被投资单位宣告分派的利润或现金股利计算应分得的部分，相应减少长期股权投资的账面价值。本集团确认被投资单位发生的净亏损，以长期股权投资的账面价值以及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，本集团负有承担额外损失义务的除外。对于被投资单位除净损益以外股东权益的其他变动，调整长期股权投资的账面价值并计入股东权益，待处置该项投资时按相应比例转入当期损益。

处置长期股权投资，其账面价值与实际取得价款的差额，计入当期损益。

#### 8. 固定资产计价与折旧政策及固定资产减值准备的计提方法

##### (1) 固定资产计价和减值准备的确认标准、计提方法

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

固定资产按照成本进行初始计量。购置固定资产的成本包括购买价款，相关税费，以及为使固定资产达到预定可使用状态前所发生的可直接归属于该资产的其他支出，如运输费、安装费等。



本集团于资产负债表日判断固定资产是否存在可能发生减值的迹象，存在减值迹象的，本集团将估计其可收回金额，进行减值测试。当固定资产的可收回金额低于其账面价值时，本集团将其账面价值减记至可收回金额，减记的金额计入当期损益，同时计提相应的固定资产减值准备。固定资产减值损失一经确认，在以后会计期间不再转回。

#### (2) 固定资产的折旧方法

固定资产的折旧采用年限平均法计提，各类固定资产的使用寿命、预计净残值及年折旧率如下：

固定资产类别	预计使用寿命(年)	预计残值率(%)	年折旧率(%)
房屋建筑物	20	5	4.75
电子设备	3	5	31.67
机器设备	10	5	9.50
运输工具及其他	5	5	19.00

注：其中，已计提减值准备的固定资产，以扣除已计提的固定资产减值准备累计金额计算确定折旧率。

### 9. 抵债资产的计价方法

#### (1) 抵债资产的计价

按贷款/拆放本金和表内应收利息余额，加上所支付的相关税费（或减去所收到的补价并加上所确认的收益）作为抵债资产的入账价值；同时，将已经计提的相关贷款损失准备/坏账准备转入抵债资产减值准备中。

#### (2) 抵债资产减值准备的确认标准、计提方法

每年末或中期报告期终了，对抵债资产进行逐项检查，对可收回金额低于其账面价值与已转入相关准备金孰高计提抵债资产减值准备，计入当期损益。

### 10. 资产减值

本集团对除递延所得税资产、金融资产外的资产减值，按以下方法确定：

本集团于资产负债表日判断资产是否存在可能发生减值的迹象，存在减值迹象的，本集团将估计其可收回金额。对使用寿命不确定的无形资产，无论是否存在减值迹象，至少于每年末都进行减值测试。

可收回金额根据资产的公允价值减去处置费用后的净额与资产预计未来现金流量的现值两者之间较高者确定。本集团以单项资产为基础估计其可收回金额；难以对单项资产的可收回金额进行估计的，以该资产所属的资产组为基础确定资产组的可收回金额。资产组的认定，以资产组产生的主要现金流入是否独立于其他资产或者资产组的现金流入为依据。

当资产或资产组的可收回金额低于其账面价值时，本集团将其账面价值减记至可收回金额，减记的金额计入当期损益，同时计提相应的资产减值准备。

上述资产减值损失一经确认，在以后会计期间不再转回。



## 11. 收入及支出确认原则和方法

### (1) 利息收入和利息支出

利息收入或利息支出于产生时以实际利率计量。实际利率是指按金融工具的预计存续期间或更短期间将其预计未来现金流入或流出折现至其金融资产或金融负债账面净值的利率。利息收入的计算需要考虑金融工具的合同条款并且包括所有归属于实际利率组成部分的费用和所有交易成本，但不包括未来贷款损失。如果本集团对未来收入或支出的估计发生改变，金融资产或负债的账面价值亦可能随之调整。由于调整后的账面价值是按照原实际利率计算而得，变动也记入利息收入或利息支出。

### (2) 手续费及佣金收入

手续费及佣金收入在已提供有关服务后且收取的金额可以合理地估算时确认。

### (3) 汇兑收益

在与交易相关的经济利益能够流入本集团且有关收入的金额可以可靠地计量时确认汇兑收益。

### (4) 股利收入

股利收入于本集团收取股利的权利确认时确认。

## 12. 职工薪酬

职工薪酬指本集团为获得职工提供的服务而给予各种形式的报酬以及其他相关支出。主要包括工资、奖金、津贴和补贴、职工福利费、社会保险费、住房公积金、工会经费和职工教育经费等支出。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。对于资产负债表日后一年以上到期的，如果折现的影响金额重大，则以其现值列示。

除了社会基本养老保险外，本集团境内职工参加由本集团设立的企业年金计划。本集团及职工按照上一年度基本工资的一定比例向年金计划供款。本集团供款在发生时计入当期损益，如企业年金基金不足以支付员工未来退休福利，本集团也无义务再注入资金。

根据本集团相关政策，本集团在职职工和退休员工可按照确定基数的一定比例从本集团领取住房补贴直至其死亡。本集团将该住房补贴视为设定福利计划。本集团将员工退休后领取的住房补贴按照一定的假设条件折现计算后在员工服务期限内摊销计入负债及当期损益。这些假设条件包括折现率、死亡率、工资增长率等，假设条件的变化所引起的利得或损失在发生时计入当期损益。

## 13. 合并财务报表编制方法

本集团所控制的全部子公司均纳入合并财务报表的合并范围。

合并财务报表以本行和纳入合并范围的子公司的个别财务报表为基础，以其他有关资料为依据，由本行编制。本行及所属子公司的内部交易及余额在编制合并财务报表时予以抵销，归属于子公司的少数股东权益和损益分别在合并资产负债表和合并利润表中单独列示。

本行及子公司保持一致的会计政策、会计期间。

子公司少数股东分担的当期亏损超过了少数股东在该子公司期初股东权益中所享有的份额，除公司章程或股东协议规定少数股东有义务承担，并且少数股东有能力予以弥补的部分外，其余部分冲减本行股东权益。该子公司以后期间实现的利润，在弥补了由本行股东权益所承担的属于少数股东的损失之前，全部



归属于本行的股东权益。

通过同一控制下企业合并取得的子公司，在编制当期合并财务报表时，视同被合并子公司在最终控制方对其开始实施控制时纳入合并财务报表范围，并对合并财务报表的年初数及前期比较报表进行相应调整，且自最终控制方对被合并子公司开始实施控制时起将合并子公司的各项资产、负债以其账面价值纳入合并资产负债表，被合并子公司经营成果纳入合并利润表。

通过非同一控制下企业合并取得的子公司在编制当期合并财务报表时，以购买日确定的各项可辨认资产、负债的公允价值为基础对子公司的财务报表进行调整，并自购买日起将被购买子公司资产、负债及经营成果纳入合并财务报表中。

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。

## (二) 在实施会计政策中所做出的重要会计估计及判断

在执行本集团会计政策的过程中，管理层会对未来不确定事项对财务报表的影响作出判断及假设。管理层在资产负债表日就主要未来不确定事项作出下列的判断及主要假设，可能导致下个会计期间的资产负债的账面价值作出重大调整。

### 1. 持有至到期投资的分类认定

持有至到期投资指本集团有明确意图且有能力持有至到期的、具有固定或可确定回收金额及固定期限的非衍生金融资产。管理层需要运用重大判断来确认持有至到期投资的分类。如本集团错误判断其持有至到期的意向及能力并于到期前出售或重分类了较大金额的持有至到期投资，所有剩余的持有至到期投资将会被重新分类至可供出售类金融资产。

### 2. 客户贷款及垫款的减值损失

本集团定期判断是否有任何客观证据表明客户贷款及垫款发生了减值损失。如有，本集团将估算减值损失的金额。减值损失金额为客户贷款及垫款账面金额与预计未来现金流量的现值之间的差额。估算减值损失金额时，需要对是否存在客观证据表明客户贷款及垫款已发生减值损失作出重大判断，并需要对预计未来现金流量的现值作出重大估计。

### 3. 所得税

本集团需要对某些交易未来的税务处理作出判断以确认所得税。本集团根据有关税收法规，谨慎判断交易对应的所得税影响并相应地计提所得税。递延所得税资产只有在有可能有未来应纳税利润并可用作抵销有关暂时性差异时才可确认。对此需要就某些交易的税务处理作出重大判断，并需要就是否有足够的未来应纳税利润以抵销递延所得税资产的可能性作出重大的估计。

### 4. 金融工具的公允价值

对于缺乏活跃市场的金融工具，本集团运用估价方法确定其公允价值。估价方法包括参照在市场中具有完全信息且有买卖意愿的经济主体之间进行公平交易时确定的交易价格，参考市场上另一类似金融工具



的公允价值，或运用现金流量折现分析及期权定价模型进行估算。估价方法在最大程度上利用市场信息，然而，当市场信息无法获得时，管理层将对本集团及交易对手的信用风险、市场波动及相关性等作出估计。这些相关假设的变化将影响金融工具的公允价值。

#### 5. 可供出售金融资产及持有至到期投资减值

在判断是否存在客观证据表明可供出售金融资产及持有至到期投资发生减值时，本集团会定期评估其公允价值相对于成本或账面价值是否存在大幅度的且非暂时性的下降，或分析被投资对象的财务状况和业务前景，包括行业状况、技术变革、经营和融资现金流等。这些在很大程度上依赖于管理层的判断，并且影响减值损失的金额。

#### (三) 重要会计政策、会计估计变更

报告期内，本集团无重要会计政策和会计估计变更。

#### (四) 重要的前期差错更正说明

报告期内，本集团无重要的前期差错更正。

### 四、主要税项

税/费种	计提税/费依据	税/费率
营业税	营业收入（注1）	5%或3%(注2)
城建税	营业税	7%
教育费附加	营业税	3%
地方教育费附加	营业税	2%
所得税	应纳税所得额	25%

注1：营业收入包括贷款利息收入、手续费及佣金收入以及其他经营收入，但不含金融机构往来收入。

注2：根据《关于农村金融有关税收政策的通知》（财税[2010]4号）和《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），自2009年1月1日至2015年12月31日，本行的子公司临沂河东齐商村镇银行股份有限公司金融保险业相关收入的营业税按3%的税率征收。

## 五、控股子公司

于2013年12月31日，本行纳入合并范围的子公司列示如下：

被投资单位	子公司类型	注册地	业务性质	注册资本(元)
临沂河东齐商村镇银行股份有限公司	直接控制	山东临沂	银行业	50,000,000.00

## 六、财务报表主要项目注释

(一) 以下注释项目除特别注明之外，金额单位为人民币元；“期初”指2013年1月1日，“期末”指2013年12月31日，“上期”指2012年度，“本期”指2013年度。

(二) 以下注释数据除特别说明外，均为合并报表数据。

### 1. 存放同业款项

项目	合并		母公司	
	期末数	期初数	期末数	期初数
存放境内同业活期款项	1,417,148,798.80	1,167,828,920.63	1,441,328,999.86	1,204,483,257.68
存放境内同业定期款项	3,140,000,000.00	937,800,000.00	3,140,000,000.00	937,800,000.00
存放境外同业款项	40,932,682.12	41,892,079.49	40,932,682.12	41,892,079.49
小计	4,598,081,480.92	2,147,521,000.12	4,622,261,681.98	2,184,175,337.17
减：资产减值准备				
净值	4,598,081,480.92	2,147,521,000.12	4,622,261,681.98	2,184,175,337.17

### 2. 拆出资金

项目	合并		母公司	
	期末数	期初数	期末数	期初数
拆放境内其他银行	769,732,609.77	7,485,840.00	769,732,609.77	7,485,840.00
小计	769,732,609.77	7,485,840.00	769,732,609.77	7,485,840.00
减：资产减值准备				
净值	769,732,609.77	7,485,840.00	769,732,609.77	7,485,840.00



### 3. 买入返售金融资产

项目	合并		母公司	
	期末数	期初数	期末数	期初数
债券				
国家债券	649,500,000.00		649,500,000.00	
证券		850,000,000.00		850,000,000.00
小计	649,500,000.00	850,000,000.00	649,500,000.00	850,000,000.00
减：资产减值准备				
净值	649,500,000.00	850,000,000.00	649,500,000.00	850,000,000.00

### 4. 应收利息

项目	合并		母公司	
	期末数	期初数	期末数	期初数
应收可供出售金融资产利息	46,330,404.60	30,615,958.76	46,330,404.60	30,615,958.76
应收持有至到期投资利息	88,207,229.98	67,524,100.78	88,207,229.98	67,524,100.78
应收贷款和垫款利息	77,318,075.37	63,661,145.11	76,676,864.36	63,302,682.67
应收买入返售金融资产利息	606,667.40		606,667.40	
应收存放中央银行款项利息	4,374,535.55	2,063,779.85	4,374,535.55	2,063,779.85
应收存放同业款项利息	11,585,075.00		11,585,075.00	
应收拆出资金利息	6,346,032.27	1,717,257.53	6,346,032.27	1,717,257.53
合计	234,768,020.17	165,582,242.03	234,126,809.16	165,223,779.59

### 5. 发放贷款及垫款

项目	合并		母公司	
	期末数	期初数	期末数	期初数
对公贷款和垫款	30,425,939,179.05	27,063,147,966.34	30,301,339,179.05	26,950,658,342.65
个人贷款和垫款	2,928,066,705.88	1,888,860,905.88	2,729,726,201.17	1,818,100,951.87
小计	33,354,005,884.93	28,952,008,872.22	33,031,065,380.22	28,768,759,294.52
减：贷款损失准备	1,108,244,447.35	1,080,322,470.37	1,104,046,220.79	1,078,489,707.37
净值	32,245,761,437.58	27,871,686,401.85	31,927,019,159.43	27,690,269,587.15

## 5.1 按对公和个人分布情况列示如下

项目	合并			
	期末数		期初数	
	账面余额	占比	账面余额	占比
对公贷款和垫款				
贴现资产	3,471,305,750.24	10.40%	4,323,225,882.24	14.93%
一般对公贷款	24,583,330,176.09	73.70%	20,361,836,448.32	70.33%
固定资产贷款	625,540,000.00	1.88%	523,200,000.00	1.81%
项目融资贷款	914,300,000.00	2.74%	1,087,600,000.00	3.76%
贸易融资（含押汇）	823,011,148.82	2.47%	722,728,600.60	2.50%
承兑汇票垫款	8,452,103.90	0.03%	44,557,035.18	0.15%
小计	<b>30,425,939,179.05</b>	<b>91.22%</b>	<b>27,063,147,966.34</b>	<b>93.48%</b>
个人贷款和垫款				
个人经营性贷款	1,694,595,834.31	5.08%	1,003,361,837.02	3.47%
个人消费贷款	876,110,407.72	2.63%	623,785,654.54	2.15%
个人其他贷款	357,360,463.85	1.07%	261,713,414.32	0.90%
小计	<b>2,928,066,705.88</b>	<b>8.78%</b>	<b>1,888,860,905.88</b>	<b>6.52%</b>
合计	<b>33,354,005,884.93</b>	<b>100.00%</b>	<b>28,952,008,872.22</b>	<b>100.00%</b>

(续表)

项目	母公司			
	期末数		期初数	
	账面余额	占比	账面余额	占比
对公贷款和垫款				
贴现资产	3,471,305,750.24	10.51%	4,318,252,593.92	15.01%
一般对公贷款	24,458,730,176.09	74.05%	20,254,320,112.95	70.40%
固定资产贷款	625,540,000.00	1.89%	523,200,000.00	1.82%
项目融资贷款	914,300,000.00	2.77%	1,087,600,000.00	3.78%
贸易融资（含押汇）	823,011,148.82	2.49%	722,728,600.60	2.51%
承兑汇票垫款	8,452,103.90	0.03%	44,557,035.18	0.15%
小计	<b>30,301,339,179.05</b>	<b>91.74%</b>	<b>26,950,658,342.65</b>	<b>93.67%</b>



项目	母公司			
	期末数		期初数	
	账面余额	占比	账面余额	占比
个人贷款和垫款				
个人经营性贷款	1,528,898,932.00	4.63%	957,631,837.02	3.34%
个人消费贷款	843,466,805.32	2.55%	609,455,654.54	2.12%
个人其他贷款	357,360,463.85	1.08%	251,013,460.31	0.87%
小计	2,729,726,201.17	8.26%	1,818,100,951.87	6.33%
合计	33,031,065,380.22	100.00%	28,768,759,294.52	100.00%

5.2 按担保方式分布情况列示如下

项目	合并			
	期末数		期初数	
	账面余额	占比	账面余额	占比
信用贷款	3,248,970,721.59	9.74%	3,030,384,833.42	10.47%
保证贷款	21,233,825,523.77	63.66%	17,491,994,971.02	60.42%
附担保物贷款				
抵押贷款	4,412,665,006.96	13.23%	3,376,763,985.01	11.66%
质押贷款	987,238,882.37	2.96%	729,639,200.53	2.52%
贴现资产	3,471,305,750.24	10.41%	4,323,225,882.24	14.93%
合计	33,354,005,884.93	100.00%	28,952,008,872.22	100.00%

(续表)

项目	母公司			
	期末数		期初数	
	账面余额	占比	账面余额	占比
信用贷款	3,216,327,119.19	9.74%	2,996,288,498.05	10.41%
保证贷款	20,965,978,621.46	63.47%	17,373,565,017.01	60.39%
附担保物贷款				
抵押贷款	4,396,065,006.96	13.31%	3,351,013,985.01	11.65%
质押贷款	981,388,882.37	2.97%	729,639,200.53	2.54%
贴现资产	3,471,305,750.24	10.51%	4,318,252,593.92	15.01%
合计	33,031,065,380.22	100.00%	28,768,759,294.52	100.00%



### 5.3 贷款损失准备变动

项目	合并		母公司	
	期末数	期初数	期末数	期初数
期初余额	1,080,322,470.37	885,159,471.55	1,078,489,707.37	883,990,371.55
本期提取（附注六、35）	183,345,463.56	239,857,863.00	180,980,000.00	239,194,200.00
本期核销	161,738,293.14	65,099,971.19	161,738,293.14	65,099,971.19
本期转回				
收回原核销贷款和垫款	4,789,806.56	17,513,107.01	4,789,806.56	17,513,107.01
其他原因导致的转回	1,525,000.00	2,892,000.00	1,525,000.00	2,892,000.00
期末余额	1,108,244,447.35	1,080,322,470.37	1,104,046,220.79	1,078,489,707.37

### 6. 可供出售金融资产

项目	合并			
	期末数		期初数	
	成本	公允价值变动	成本	公允价值变动
国家债券	1,553,695,860.55	-34,424,075.53	339,971,262.06	-148,213.02
中央银行债券			298,754,433.66	875,522.27
政策性银行债券	1,365,869,010.58	-49,485,062.02	1,521,198,491.92	6,540,511.56
商业银行债券	200,229,908.09	-5,257,393.55	149,874,250.28	125,567.96
小计	3,030,628,248.12		2,317,191,826.69	
减：可供出售金融资产减值准备				
净值	3,030,628,248.12		2,317,191,826.69	

(续表)

项目	母公司			
	期末数		期初数	
	成本	公允价值变动	成本	公允价值变动
国家债券	1,553,695,860.55	-34,424,075.53	339,971,262.06	-148,213.02
中央银行债券			298,754,433.66	875,522.27
政策性银行债券	1,365,869,010.58	-49,485,062.02	1,521,198,491.92	6,540,511.56
商业银行债券	200,229,908.09	-5,257,393.55	149,874,250.28	125,567.96
小计	3,030,628,248.12		2,317,191,826.69	
减：可供出售金融资产减值准备				
净值	3,030,628,248.12		2,317,191,826.69	

#### 7. 持有至到期投资

项目	合并		母公司	
	期末数	期初数	期末数	期初数
国家债券	2,732,426,502.55	1,295,483,137.85	2,732,426,502.55	1,295,483,137.85
政策性银行债券	3,134,209,641.94	2,856,650,094.61	3,134,209,641.94	2,856,650,094.61
商业银行债券	20,000,000.00	40,000,000.00	20,000,000.00	40,000,000.00
小计	5,886,636,144.49	4,192,133,232.46	5,886,636,144.49	4,192,133,232.46
减：持有至到期投资减值准备				
净值	5,886,636,144.49	4,192,133,232.46	5,886,636,144.49	4,192,133,232.46

#### 8. 长期股权投资

项目	合并		母公司	
	期末数	期初数	期末数	期初数
子公司			25,500,000.00	25,500,000.00
联营企业—无公开报价	446,160,598.58	359,404,932.77	446,160,598.58	359,404,932.77
其他长期股权投资	28,390,839.00	28,390,839.00	28,390,839.00	28,390,839.00
小计	474,551,437.58	387,795,771.77	500,051,437.58	413,295,771.77
减：长期股权投资减值准备				
净值	474,551,437.58	387,795,771.77	500,051,437.58	413,295,771.77



### 8.1 联营企业股权投资

被投资单位名称	企业类型	注册地	法人代表	业务性质	注册资本(万元)	持股比例	表决权比例
长安银行股份有限公司	股份有限公司	西安	孙宗宽	银行业	318,000.00	6.50%	6.50%

(续表1)

组织机构代码	期末资产总额 (万元)	期末负债总额 (万元)	期末净资产总额 (万元)	本期营业收入总额 (万元)	本期净利润 (万元)
69112504-7	10,548,568.30	9,946,505.23	602,063.07	289,039.08	130,825.68

(续表2)

核算方法	投资成本 (万元)	期初数 (万元)	按权益法调整 的净损益(万元)	宣告分派的现 金股利(万元)	其他权益变 动(万元)	期末数 (万元)
权益法	26,325.00	35,940.49	8,533.46	390.00	532.11	44,616.06

### 8.2 其他长期股权投资

被投资单位	核算方法	投资成本	期初数	本期增减变动
中国银联股份有限公司	成本法	8,134,839.00	8,134,839.00	
城市商业银行资金清算中心	成本法	250,000.00	250,000.00	
山东省城市商业银行合作联盟有限公司	成本法	20,000,000.00	20,000,000.00	
淄博市银行业协会	成本法	6,000.00	6,000.00	
合计			28,390,839.00	

(续表)

被投资单位	期末数	持股比例	表决权比例	本期宣告分派 的现金股利
中国银联股份有限公司	8,134,839.00	0.28%	0.28%	320,000.00
城市商业银行资金清算中心	250,000.00	0.83%	0.83%	
山东省城市商业银行合作联盟有限公司	20,000,000.00	4.60%	4.60%	
淄博市银行业协会	6,000.00	20.00%	20.00%	
合计	28,390,839.00			320,000.00



### 8.3 子公司

被投资单位	子公司类型	注册地	业务性质	注册资本(万元)
临沂河东齐商村镇银行股份有限公司	直接控制	山东临沂	银行业	5,000.00

(续表1)

被投资单位	经营范围	企业类型	法人代表	组织机构代码
临沂河东齐商村镇银行股份有限公司	吸收公众存款；发放短期、中期和长期贷款；办理国内结算；办理票据承兑与贴现；从事同业拆借；从事银行卡业务；代理发行、代理兑付、承销政府债券；代理收付款项及代理保险业务。	股份有限公司	葛涛	56770440-4

(续表2)

被投资单位	期末实际出资额	持股比例	表决权比例	是否合并报表	少数股东权益
临沂河东齐商村镇银行股份有限公司	25,500,000.00	51.00%	51.00%	是	27,223,030.84
合计	25,500,000.00				27,223,030.84

注1：根据中国银行业监督管理委员会临沂监管分局《临沂银监分局关于同意临沂河东齐商村镇银行股份有限公司开业的批复》（银监临准[2010]123号），本行向临沂河东齐商村镇银行股份有限公司出资1,200万元，持股比例为60%；2012年，临沂河东齐商村镇银行股份有限公司注册资本增至5,000万元，本行出资增至2,550万元，持股比例变更为51%。本行作为临沂河东齐商村镇银行股份有限公司的第一大股东，按成本法核算。鉴于本行能够控制临沂河东齐商村镇银行股份有限公司的经营和财务决策，本行将其纳入合并财务报表范围，本合并财务报表已进行抵销。



9. 固定资产

项目	合并		母公司	
	期末数	期初数	期末数	期初数
固定资产原值	641,788,275.39	582,630,832.91	639,151,312.39	580,811,099.91
减：累计折旧	310,009,384.49	269,596,461.25	308,780,715.63	268,891,918.92
固定资产净值	331,778,890.90	313,034,371.66	330,370,596.76	311,919,180.99
在建工程	346,333,998.19	104,684,994.17	345,249,198.19	103,893,094.17
小计	678,112,889.09	417,719,365.83	675,619,794.95	415,812,275.16
减：固定资产减值准备				
合计	678,112,889.09	417,719,365.83	675,619,794.95	415,812,275.16

10. 其他资产

项目	合并		母公司	
	期末数	期初数	期末数	期初数
其他应收款	12,324,398.95	20,452,414.78	12,259,398.95	20,384,314.78
减：坏账准备	1,072,279.33	10,220,838.55	1,072,279.33	10,220,838.55
其他应收款净值	11,252,119.62	10,231,576.23	11,187,119.62	10,163,476.23
抵债资产	37,323,511.77	37,323,511.77	37,323,511.77	37,323,511.77
减：抵债资产减值准备	24,525,011.77	24,525,011.77	24,525,011.77	24,525,011.77
抵债资产净值	12,798,500.00	12,798,500.00	12,798,500.00	12,798,500.00
其他业务资产	167,325.00	167,325.00	167,325.00	167,325.00
长期待摊费用	51,183,797.35	28,469,798.75	49,277,426.87	27,228,152.73
期收款项				
合计	75,401,741.97	51,667,199.98	73,430,371.49	50,357,453.96



## 11. 截至2013年12月31日其他应收款按账龄列示如下:

账龄	合并		母公司	
	金额	比例	金额	比例
1年以内	7,946,099.64	64.47%	7,896,099.64	64.40%
1-2年	1,627,997.03	13.21%	1,612,997.03	13.16%
2-3年	1,540,550.02	12.50%	1,540,550.02	12.57%
3年以上	1,209,752.26	9.82%	1,209,752.26	9.87%
合计	12,324,398.95	100.00%	12,259,398.95	100.00%

## 11.1 坏账准备

项目	期末数	期初数
期初余额	10,220,838.55	3,770,617.74
本期提取	-5,729,651.04	6,450,220.81
本期收回以前年度核销		
本期核销	3,418,908.18	
期末余额	1,072,279.33	10,220,838.55

## 11.2 抵债资产按项目列示如下:

项目	期末数	期初数
房屋及建筑物	25,961,253.48	25,961,253.48
土地使用权	11,362,258.29	11,362,258.29
合计	37,323,511.77	37,323,511.77

### 11.3 抵债资产减值准备

项目	期末数	期初数
期初余额	24,525,011.77	30,387,953.03
本期提取		
本期核销		5,862,941.26
期末余额	24,525,011.77	24,525,011.77

注1: 截至2013年12月31日, 其他应收款中无持有本行5%及以上股份股东的欠款。

注2: 截至2013年12月31日, 计提坏账准备的其他应收款主要为代垫诉讼费等预计不能全部收回的款项。

### 12. 向中央银行借款

出借人	合并		
	期末数	期初数	借款种类
中国人民银行淄博市中心支行	150,000,000.00	150,000,000.00	支持中小金融机构再贷款
中国人民银行淄博市中心支行	693,647,124.12	610,818,750.00	再贴现
中国人民银行临沂市中心支行	35,000,000.00	25,000,000.00	支农再贷款
中国人民银行临沂市中心支行		2,498,437.50	再贴现
合计	878,647,124.12	788,317,187.50	

(续表)

出借人	母公司		
	期末数	期初数	借款种类
中国人民银行淄博市中心支行	150,000,000.00	150,000,000.00	支持中小金融机构再贷款
中国人民银行淄博市中心支行	693,647,124.12	610,818,750.00	再贴现
合计	843,647,124.12	760,818,750.00	



### 13. 同业及其他金融机构存放款项

项目	合并		母公司	
	期末数	期初数	期末数	期初数
银行业存放活期款项	450,473.69	301,949,089.75	94,961,486.45	413,166,790.23
银行业存放定期款项	1,690,000,000.00	1,000,000,000.00	1,690,000,000.00	1,000,000,000.00
其他非银行金融机构存放款项	4,450,589.27	15,558,411.48	4,450,589.27	15,558,411.48
合计	1,694,901,062.96	1,317,507,501.23	1,789,412,075.72	1,428,725,201.71

注1：将邮储银行协议定期存款期末余额1,070,000,000.00元，由同业及其他金融机构存放款项重分类至吸收存款。

注2：将保险公司协议定期存款期末余额2,850,000,000.00元，由同业及其他金融机构存放款项重分类至吸收存款。

### 14. 拆入资金

项目	合并		母公司	
	期末数	期初数	期末数	期初数
拆入其他银行业资金	390,201,600.00	133,195,840.00	390,201,600.00	133,195,840.00
合计	390,201,600.00	133,195,840.00	390,201,600.00	133,195,840.00

### 15. 卖出回购金融资产

项目	合并		母公司	
	期末数	期初数	期末数	期初数
债券				
国家债券	793,800,000.00		793,800,000.00	
金融债券	294,000,000.00		294,000,000.00	
合计	1,087,800,000.00		1,087,800,000.00	



16. 吸收存款

项目	合并		母公司	
	期末数	期初数	期末数	期初数
单位活期存款	13,469,717,516.75	12,448,556,079.75	13,396,263,308.85	12,395,403,645.14
个人活期存款	5,188,337,582.87	4,452,644,433.89	5,112,836,550.07	4,396,013,731.78
单位定期存款	5,520,081,388.76	4,636,269,181.57	5,482,320,835.67	4,609,069,181.57
个人定期存款	11,124,036,630.37	8,726,008,958.24	11,047,309,345.60	8,674,951,366.06
保证金存款	12,349,296,898.88	9,099,738,143.94	12,253,454,498.08	9,075,365,245.00
其他存款	4,057,031,608.64	1,474,507,537.82	4,056,531,608.64	1,473,857,537.82
合计	51,708,501,626.27	40,837,724,335.21	51,348,716,146.91	40,624,660,707.37

16.1 保证金存款列示如下：

项目	合并		母公司	
	期末数	期初数	期末数	期初数
承兑汇票保证金	11,050,567,104.45	8,539,443,685.76	10,958,417,104.45	8,515,743,685.76
担保保证金		279,000.00		279,000.00
信用证保证金	706,232,042.99	221,357,013.52	706,232,042.99	221,357,013.52
保函保证金	30,766,729.84	63,534,484.80	30,766,729.84	63,534,484.80
其他保证金	561,731,021.60	275,123,959.86	558,038,620.80	274,451,060.92
合计	12,349,296,898.88	9,099,738,143.94	12,253,454,498.08	9,075,365,245.00

16.2 其他存款列示如下：

项目	合并		母公司	
	期末数	期初数	期末数	期初数
应解汇款及临时存款	137,031,608.64	104,507,537.82	136,531,608.64	103,857,537.82
邮储及保险公司定期存款	3,920,000,000.00	1,370,000,000.00	3,920,000,000.00	1,370,000,000.00
合计	4,057,031,608.64	1,474,507,537.82	4,056,531,608.64	1,473,857,537.82



17. 应付职工薪酬

类别	合并			
	2012年12月31日	本期计提	本期发放	2013年12月31日
工资、奖金、津贴和补贴		364,070,540.65	364,070,540.65	
职工福利		11,929,779.29	11,929,779.29	
社会保险费	2,589,259.74	66,991,762.61	64,765,639.97	4,815,382.38
其中：1.基本养老保险		34,572,503.13	34,572,503.13	
2.补充养老保险	2,552,713.96	16,661,272.64	14,398,604.22	4,815,382.38
3.医疗保险		11,939,005.19	11,939,005.19	
4.工伤保险		854,335.59	854,335.59	
5.失业保险	36,545.78	1,782,153.41	1,818,699.19	
6.生育保险		1,182,492.65	1,182,492.65	
住房公积金		30,778,182.32	30,778,182.32	
职工教育经费和工会经费	705,943.00	10,487,895.12	10,751,846.11	441,992.01
辞退福利	20,463,906.93	4,282,615.79	2,489,423.99	22,257,098.73
合计	23,759,109.67	488,540,775.78	484,785,412.33	27,514,473.12

(续表)

类别	母公司			
	2012年12月31日	本期计提	本期发放	2013年12月31日
工资、奖金、津贴和补贴		357,900,651.89	357,900,651.89	
职工福利		11,711,411.09	11,711,411.09	
社会保险费	2,555,704.29	66,089,941.23	63,901,272.78	4,744,372.74
其中：1.基本养老保险		34,108,027.09	34,108,027.09	
2.补充养老保险	2,520,233.05	16,439,582.48	14,215,442.79	4,744,372.74
3.医疗保险		11,777,305.16	11,777,305.16	
4.工伤保险		842,497.85	842,497.85	
5.失业保险	35,471.24	1,758,479.84	1,793,951.08	
6.生育保险		1,164,048.81	1,164,048.81	
住房公积金		30,297,230.01	30,297,230.01	
职工教育经费和工会经费	705,762.67	10,339,719.94	10,603,490.60	441,992.01
辞退福利	20,463,906.93	4,282,615.79	2,489,423.99	22,257,098.73
合计	23,725,373.89	480,621,569.95	476,903,480.36	27,443,463.48



18. 应付利息

项目	合并		母公司	
	期末数	期初数	期末数	期初数
应付存款利息	462,842,782.63	311,042,805.88	459,866,570.93	309,582,060.33
应付金融机构往来利息	25,538,118.45	11,389,352.33	25,518,889.09	11,341,076.71
应付卖出回购金融资产利息	2,193,916.61		2,193,916.61	
应付次级债券利息		22,705,555.56		22,705,555.56
合计	490,574,817.69	345,137,713.77	487,579,376.63	343,628,692.60

19. 实收资本

项目	合并			
	期末数	比例	期初数	比例
国家资本金	259,350,000.00	19.95%	259,350,000.00	19.95%
法人资本金	855,061,940.00	65.77%	855,061,940.00	65.77%
自然人资本金	185,588,060.00	14.28%	185,588,060.00	14.28%
合计	1,300,000,000.00	100.00%	1,300,000,000.00	100.00%

(续表)

项目	母公司			
	期末数	比例	期初数	比例
国家资本金	259,350,000.00	19.95%	259,350,000.00	19.95%
法人资本金	855,061,940.00	65.77%	855,061,940.00	65.77%
自然人资本金	185,588,060.00	14.28%	185,588,060.00	14.28%
合计	1,300,000,000.00	100.00%	1,300,000,000.00	100.00%



注1: 2009年12月17日, 本行2009年第一次临时股东大会决议, 通过《关于2009年度增资扩股情况的报告》, 注册资本变更为13亿元, 业经淄博鲁信会计师事务所有限公司“鲁信验字(2009)114号”验资报告书验证。

1997年成立时注册资本1.04亿元, 2001年末依法变更为3.54亿元, 2003年末依法变更为5亿元, 2004年末依法变更为5.5亿元, 2005年末依法变更为8.39亿元, 2006年4月依法变更为10亿元。2009年12月17日根据本行第一次临时股东大会决议、章程修正案的规定, 增加注册资本3亿元, 变更后的注册资本为13亿元, 业经淄博鲁信会计师事务所有限公司验证。

## 20. 资本公积

项目	合并			合计
	股本溢价	可供出售金融资产 未实现损益(税后)	其他资本公积	
2012年12月31日		13,618,283.39	19,059,106.68	32,677,390.07
本期增加		-96,559,919.87	5,321,062.50	-91,238,857.37
本期减少		-24,139,979.97	15,417.04	-24,124,562.93
2013年12月31日		-58,801,656.51	24,364,752.14	-34,436,904.37

(续表)

项目	母公司			合计
	股本溢价	可供出售金融资产 未实现损益(税后)	其他资本公积	
2012年12月31日		13,618,283.39	19,169,981.06	32,788,264.45
本期增加		-96,559,919.87	5,321,062.50	-91,238,857.37
本期减少		-24,139,979.97		-24,139,979.97
2013年12月31日		-58,801,656.51	24,491,043.56	-34,310,612.95

## 21. 盈余公积

项目	合并			母公司		
	法定盈余公积	任意盈余公积	合计	法定盈余公积	任意盈余公积	合计
2012年12月31日	362,014,070.96		362,014,070.96	362,014,070.96		362,014,070.96
本期增加	79,141,848.66		79,141,848.66	79,141,848.66		79,141,848.66
本期减少	3,216.89		3,216.89	3,216.89		3,216.89
2013年12月31日	441,152,702.73		441,152,702.73	441,152,702.73		441,152,702.73

## 22. 一般风险准备

类别	项目	2012年12月31日	本期提取	本期减少	2013年12月31日
合并	一般风险准备	506,980,000.00	220,000,000.00		726,980,000.00
母公司	一般风险准备	506,980,000.00	220,000,000.00		726,980,000.00

注1：根据《金融企业准备金计提管理办法》[财金（2012）20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。

## 23. 未分配利润

项目	合并		母公司	
	期末数	期初数	期末数	期初数
期初未分配利润	1,613,404,949.74	1,219,959,378.30	1,611,990,352.48	1,219,700,850.59
加：本年利润	792,964,355.70	788,709,202.41	791,418,486.59	787,553,132.86
其他转入	84,204.06	-58,317.68	84,204.06	-58,317.68
可供分配利润	2,406,453,509.50	2,008,610,263.03	2,403,493,043.13	2,007,195,665.77
提取法定盈余公积	79,141,848.66	78,755,313.29	79,141,848.66	78,755,313.29
提取一般风险准备	220,000,000.00	186,450,000.00	220,000,000.00	186,450,000.00
可分配利润	2,107,311,660.84	1,743,404,949.74	2,104,351,194.47	1,741,990,352.48
减：应付普通股股利	130,000,000.00	130,000,000.00	130,000,000.00	130,000,000.00
期末未分配利润	1,977,311,660.84	1,613,404,949.74	1,974,351,194.47	1,611,990,352.48



## 24. 投资收益

项目	合并		母公司	
	本期数	上期数	本期数	上期数
可供出售金融资产投资	-11,334,894.74	-46,497,972.43	-11,334,894.74	-46,497,972.43
长期股权投资	85,356,689.38	46,768,655.55	85,356,689.38	46,768,655.55
持有至到期投资	-3,397.26		-3,397.26	
合计	74,018,397.38	270,683.12	74,018,397.38	270,683.12

## 25. 汇兑损益

项目	合并		母公司	
	本期数	上期数	本期数	上期数
外汇买卖损益	-9,949.16	1,071.58	-9,949.16	1,071.58
结售汇损益	16,530,012.72	16,768,081.59	16,530,012.72	16,768,081.59
其他汇兑损益	-4,378,623.64	-456,516.21	-4,378,623.64	-456,516.21
合计	12,141,439.92	16,312,636.96	12,141,439.92	16,312,636.96

## 26. 其他业务收入

项目	合并		母公司	
	本期数	上期数	本期数	上期数
出租固定资产收入	2,815,758.00	2,593,048.67	2,815,758.00	2,593,048.67
其他业务收入	1,642,585.96	688,024.12	19,042.21	171,201.08
合计	4,458,343.96	3,281,072.79	2,834,800.21	2,764,249.75



27. 营业税金及附加

项目	合并		母公司	
	本期数	上期数	本期数	上期数
营业税	142,825,095.79	139,274,145.35	142,215,942.00	138,492,437.41
城市建设维护税	9,325,579.22	9,215,446.20	9,282,938.45	9,160,726.62
教育费附加	4,284,752.86	4,178,224.38	4,266,478.25	4,154,773.13
地方教育费附加	2,856,501.93	2,893,405.52	2,844,318.85	2,877,771.36
其他	1,315,436.28	1,296,118.97	1,309,344.74	1,281,662.82
合计	160,607,366.08	156,857,340.42	159,919,022.29	155,967,371.34

28. 业务及管理费

项目	合并		母公司	
	本期数	上期数	本期数	上期数
职工薪酬	484,258,159.99	332,381,845.64	476,338,954.16	326,726,874.15
业务费用	57,378,068.49	53,779,763.76	56,630,234.09	52,889,819.66
税金	6,351,407.85	5,766,987.18	6,336,205.85	5,745,862.18
管理费用	202,165,549.34	155,931,995.05	197,851,855.89	153,060,402.52
固定资产折旧费	48,652,072.00	42,381,877.88	48,127,945.47	41,932,342.57
合计	798,805,257.67	590,242,469.51	785,285,195.46	580,355,301.08

29. 资产减值损失

项目	合并		母公司	
	本期数	上期数	本期数	上期数
坏账准备	-5,729,651.04	6,450,220.81	-5,729,651.04	6,450,220.81
贷款损失准备	183,345,463.56	239,857,863.00	180,980,000.00	239,194,200.00
持有至到期投资减值准备		-24,338,212.50		-24,338,212.50
合计	177,615,812.52	221,969,871.31	175,250,348.96	221,306,208.31



## 30. 营业外收入

项目	合并		母公司	
	本期数	上期数	本期数	上期数
处置非流动资产利得	9,612,977.25	6,656,979.10	9,612,977.25	6,656,979.10
政府补助利得	5,243,000.00	7,025,300.00	2,570,000.00	4,720,300.00
清理久悬账户收入	575,797.03	5,627,753.21	575,797.03	5,627,753.21
罚没款收入	1,655,135.00	1,149,778.33	1,644,535.00	1,129,568.33
其他营业外收入	105,929.18	2,878,127.98	105,929.18	2,878,127.98
合计	17,192,838.46	23,337,938.62	14,509,238.46	21,012,728.62

## 31. 营业外支出

项目	合并		母公司	
	本期数	上期数	本期数	上期数
处置非流动资产损失	83,632.64	46,174.98	83,632.64	46,174.98
捐赠支出	320,000.00	704,600.00	320,000.00	704,600.00
罚款支出	2,789.43	2,496,916.38	2,789.43	2,496,804.01
久悬不动户返还支出	36,398.23	90,891.16	36,398.23	90,891.16
其他营业外支出	6,992,033.36	3,673,583.61	6,992,033.36	3,673,483.78
合计	7,434,853.66	7,012,166.13	7,434,853.66	7,011,953.93

## 32. 所得税费用

项目	合并		母公司	
	本期数	上期数	本期数	上期数
当期所得税费用	221,621,079.57	227,997,691.20	220,713,232.65	227,236,625.01
递延所得税费用	15,905,704.41	5,976,106.11	15,905,704.41	5,976,106.11
合计	237,526,783.98	233,973,797.31	236,618,937.06	233,212,731.12

### 33. 资产减值准备

项目	合并				
	2012年12月31日	本期提取	本期核销/处置	本期转回	2013年12月31日
贷款损失准备	1,080,322,470.37	183,345,463.56	161,738,293.14	6,314,806.56	1,108,244,447.35
抵债资产减值准备	24,525,011.77				24,525,011.77
坏账准备	10,220,838.55	-5,729,651.04	3,418,908.18		1,072,279.33
合计	1,115,068,320.69	177,615,812.52	165,157,201.32	6,314,806.56	1,133,841,738.45

(续表)

项目	母公司				
	2012年12月31日	本期提取	本期核销/处置	本期转回	2013年12月31日
贷款损失准备	1,078,489,707.37	180,980,000.00	161,738,293.14	6,314,806.56	1,104,046,220.79
抵债资产减值准备	24,525,011.77				24,525,011.77
坏账准备	10,220,838.55	-5,729,651.04	3,418,908.18		1,072,279.33
合计	1,113,235,557.69	175,250,348.96	165,157,201.32	6,314,806.56	1,129,643,511.89

### 七、主要表外项目

表外业务是指所有不在资产负债表中反映的业务，包括两部分：

或有风险的表外业务即为客户债务清偿能力提供担保、承担客户违约风险的业务；无风险的表外业务主要包括结算、代理业务。

本行或有风险主要表外项目余额如下：

项目	合并		母公司	
	本期数	上期数	本期数	上期数
承兑汇票	18,123,291,286.89	13,610,704,220.58	18,013,591,286.89	13,565,054,220.58
开出保函	138,685,198.60	237,511,557.67	138,685,198.60	237,511,557.67
开出信用证	1,133,344,610.35	2,047,228,333.94	1,133,344,610.35	2,047,228,333.94
合计	19,395,321,095.84	15,895,444,112.19	19,285,621,095.84	15,849,794,112.19



## 八、资产负债表日后事项

本行经第五届董事会第十次会议决议通过：拟以2013年12月31日的股本为基数，按10%的比例进行红利分配，其中：

(1) 向全体股东每十股送股票股利0.8股，共送股票股利104,000,000股，计104,000,000.00元；

(2) 向全体股东每十股送现金股利0.20元(含税)，共送现金股利26,000,000.00元。

该利润分配预案待股东大会通过后实施。

除上述事项外，截至2014年3月24日，本集团不存在其他应披露的资产负债表日后重大事项。

## 四、资本充足状况

### 1. 资本充足率计算范围

包括本行以及符合中国银监会《商业银行资本管理办法（试行）》（自2013年1月1日起实施）的本行直接或间接投资的金融机构。

### 2. 资本数量、构成及各级资本充足率（集团口径）

项目类别	2013年	2012年
实收资本	13亿元	13亿元
资本净额	48.87亿元	46.31亿元
其中：核心一级资本	44.38亿元	37.38亿元
二级资本	4.6亿元	9.01亿元
核心一级资本扣减项	0.11亿元	0.09亿元
因应用资本底线及校准后的风险资产合计	450.20亿元	359.58亿元
核心一级资本充足率	9.83%	10.37%
一级资本充足率	9.83%	10.37%
资本充足率	10.86%	12.88%



### 3. 风险加权资产计量

本行按照《商业银行资本管理办法（试行）》计量的风险加权资产情况：信用风险加权资产计量采用权重法、市场风险加权资产计量采用标准法，操作风险加权资产计量采用基本指标法。

### 4. 本行实施新资本管理办法的情况

报告期内，本行按照《商业银行资本管理办法（试行）》要求，明确了办法推进的组织领导、职责分工和实施安排，制订了实施工作方案，制定了以信用风险、市场风险、操作风险为重点的全面理制度框架，不断完善科技信息系统，整合数据资源，形成本行填报规则并报当地银监分局备案，定期对资本充足状况进行监测、计算和分析，并于2013年6月召开的五届七次董事会审议通过了《齐商银行2013-2015年资本规划》。同时，组织多次不同层级间的新资本管理办法的专题培训，加大专业人才的储备和培养。

5. 本行在资本管理方面遵循充分识别、计量、监测各类主要风险，2013年6月份对资本现状进行了一次压力测试，2013年末对全行资本占用分配情况进行了评估，进一步明确资本配置及持续优化内部资本充足评估。

## 五、按五级分类不良贷款情况及不良资产管理的主要政策、措施及其效果

(单位：万元)

不良贷款余额	2013年12月31日	2012年12月31日
次级	63,536.45	38,431.64
可疑	1,490.00	2,863.96
损失	33.02	33.02
合计	65,059.47	41,328.62

以加强风险预警为工作手段，持续加大不良管理和清收力度，守住不良底线，加大不良问责力度，严防不良贷款出现反弹。采取的措施主要有：一是细化贷款风险分类，制定《信贷资产风险分类管理办法》，将原先的信贷资产八级分类调整为十二级分类，强化对信贷资产的管控力度，以信贷资产风险的大小、偿债能力、是否符合产业政策以及给我行带来的经济效益为基础，进行风险分类，准确反映我行资产质量，及时发现反馈贷款质量变化情况，做到早部署、早预警、早防控。二是进一步完善风险预警和监测机制，针对国内外金融及经济形势发展的特点，适时加强了同业授信额度的管理，并加强了国家风险及代



理行风险的预警。对潜在风险的信贷资产，做到及早制定风险防控措施，由部门提出合理建议，追加强有力的担保单位或者合适的抵押物，弱化授信业务风险。对已形成风险的逾期贷款，逐户逐笔制定保全措施，责任到人，限期清收，及时掌握清收进度，防止风险损失进一步扩大。三是加强对新增不良贷款的管控力度，制定下发《关于对新增不良贷款处罚的通知》，明确岗位责任，对相关责任行和责任人实施严格的处罚措施，落实责任追究制，通过问责机制的落实，尽快构筑良好的合规内控文化，全面提高风险管控水平，确保资产质量安全。四是加大对不良资产的管理力度，督促支行积极采取清收措施，化解不良资产，提高资产质量。对不良资产采取堵疏结合的办法，一方面采取及时转化、办理展期、借新还旧等办法控制指标的过快增长，另一方面督促支行对协商无望、即将暴露的不良贷款尽早采取诉讼保全措施，尽量挽回资产损失。

## 六、关联方关系及交易

### 1. 关联方

本行的关联方包括持本行5%及5%以上股份的股东，持本行5%及5%以上股份股东的控股股东及其控股子公司，本行董事、监事、高级管理人员及与其关系密切的家庭成员，因本行董事、监事、高级管理人员及与其关系密切的家庭成员在本行以外兼任董事长、总经理职务而与本行构成关联关系的单位（以下简称“相同关键管理人员的其他企业”），本行的子公司、合营公司、联营公司。

根据中国银行业监督管理委员会颁布的《商业银行与内部人和股东关联交易管理办法》（中国银行业监督管理委员会令2004年第3号）的规定，下述关联方不包括淄博市城市资产运营有限公司的控股子公司。

(1) 截至2013年12月31日，持本行5%及5%以上股份的股东名称及持股情况（单位：人民币万股）

企业名称	股份	持股比例(%)
淄博市城市资产运营有限公司	12,974	9.98
山东城联一卡通有限责任公司	12,961	9.97

(2) 截至2013年12月31日，本行的控股子公司情况（单位：人民币万股）

企业名称	股份	持股比例(%)
临沂河东齐商村镇银行股份有限公司	2,550	51.00

## 2. 关联方主要情况如下

关联方名称	企业性质	注册地	主营业务	法定代表人
淄博市城市资产运营有限公司	其他有限责任公司	张店区柳泉路(汇泉商城内)	城(乡)基础设施建设项目, 交通设施建设项目投资, 受市政府委托的资产管理运营。	卜德兰
山东城联一卡通有限责任公司	有限责任公司	淄博市张店区共青团西路107号东(市信息产业局办公楼)	非金融IC卡小额支付平台及应用网络建设, 非金融IC卡制作、发放、充值、缴费、清算, 卡面广告经营以及小额支付。	王连忠
临沂河东齐商村镇银行股份有限公司	股份有限公司(非上市)	临沂市河东区东兴路0003号1号楼	吸收公众存款; 发放短期、中期和长期贷款; 办理国内结算; 办理票据承兑与贴现; 从事同业拆借; 从事银行卡业务; 代理发行、代理兑付、承销政府债券; 代理收付款项及代理保险业务; 经银行业监督管理机构批准的其它业务。	葛涛

## 3. 关联方注册资本及其变化

关联方名称	2012年12月31日	本期增加	本期减少	2013年12月31日
淄博市城市资产运营有限公司	138,000万元			138,000万元
山东城联一卡通有限责任公司	30,000万元			30,000万元
临沂河东齐商村镇银行股份有限公司	5,000万元			5,000万元

## 4. 关联交易

本行的关联交易遵守法律、行政法规、国家统一的会计制度和有关的银行业监督管理规定, 按照商业原则, 以不优于对非关联方同类交易的条件进行。

### (1) 贷款利息收入

2013年度向持有本行5%及5%以上股份的股东收取的贷款利息收入

关联方名称	利息收入(元)
山东城联一卡通有限责任公司	1,038,000.00



## (2) 存款利息支出

2013年度向持有本行5%及5%以上股份的股东支付的存款利息支出

关联方名称	利息支出(元)
淄博市城市资产运营有限公司	78,375.15
山东城联一卡通有限责任公司	59,995.79

## (3) 贷款余额

截至2013年12月31日，持有本行5%及5%以上股份的股东贷款余额为0。

## (4) 存款余额

截至2013年12月31日，持有本行5%及5%以上股份的股东存款余额

关联方名称	存款余额(元)
淄博市城市资产运营有限公司	37,462,822.57
山东城联一卡通有限责任公司	149,015.91

## (5) 卖出回购金融资产款余额

截至2013年12月31日，无向持有本行5%及5%以上股份的股东卖出回购金融资产款余额。

## (6) 卖出回购金融资产利息支出

2013年度无向持有本行5%及5%以上股份的股东卖出回购金融资产利息支出。

## 七、重要资产转让及出售

报告期内，本行购置固定资产支出7,077.26万元，其中购置营业场所支出732.04万元、购置运输工具支出1,305.51万元、电子设备支出2,895.90万元、机器设备支出2,018.00万元，其他资产支出125.79万元；处置固定资产1,161.52万元。



## Part VI. Financial and Accounting Report

### I. Audit Report

#### Audit Report

Pan-China Lu Audit [2014] No. 142

To all shareholders of Qishang Bank Co., Ltd.,

We have audited the attached financial statements of Qishang Bank Co., Ltd (hereinafter referred to as "Qishang Bank"), including consolidated and parent company's balance sheet as of December 31, 2013, consolidated and parent company's income statement, consolidated and parent company's cash flow statement, consolidated and parent company's statement of changes in total equity attributable to the Bank's shareholders in 2013 as well as notes to financial statements.

#### 1. Responsibility of the Management for Financial Statements

The management is responsible for the preparation and fair presentation of these financial statements. This responsibility includes: (1) preparing these financial statements in accordance with the provisions of Accounting Standards for Enterprises and realizing the fair presentation; (2) designing, implementing and maintaining necessary internal control to avoid material misstatement of financial statements, whether due to fraud or error.

#### 2. Responsibility of Certified Public Accountants

Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the Standards on Auditing for Certified Public Accountants, which require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance on whether the financial statements are free from material misstatement or not.

The audit work involves performing audit procedures to obtain audit evidence about the amounts and disclosures related to the financial statements. The selection of procedures depends on the auditor's judgment, including assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. During risk assessment, the certified public accountant considers internal control relevant to the preparation and fair presentation of the financial statements in order to design appropriate audit procedures, but not for the purpose of expressing an opinion on the effectiveness of the internal control. The audit work also includes evaluating the appropriateness of accounting policies selected and rationality of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that these audit evidences we've obtained are sufficient and appropriate to provide a basis for our audit opinions.

#### 3. Audit Opinions

In our opinion, the financial statements of Qishang Bank have been prepared in accordance with the Accounting Standards for Enterprises in all material respects, and give a true and fair view of consolidated financial position and parent company's financial position of Qishang Bank as of December 31st, 2013 and its consolidated and parent company's operational performance and its consolidated and parent company's cash flow of 2013.

Pan-China Certified Public Accountants (Special general partnership) Shandong Branch



Chinese Certified Public Accountant:



Chinese Certified Public Accountant:



March 24, 2014



## II. Fiscal Statement

### Consolidated Balance Sheet

Preparing unit: Qishang Bank Co., Ltd.

December 31st 2013

ACB Table 01  
Unit: RMB Yuan

Item	Closing balance	Opening balance
<b>Assets</b>		
Cash and funds deposited in the Central Bank	12,218,490,434.56	9,794,451,636.71
Deposits in other banks	4,598,081,480.92	2,147,521,000.12
Precious metal		
Funds for interbank lending	769,732,609.77	7,485,840.00
Transactional financial assets		
Derivative financial assets		
Buying back the sale of financial assets	649,500,000.00	850,000,000.00
Interest receivable	234,768,020.17	165,582,242.03
Disbursement of advances and loans	32,245,761,437.58	27,871,686,401.85
Available for sale financial asset	3,030,628,248.12	2,317,191,826.69
Held-to-maturity investments	5,886,636,144.49	4,192,133,232.46
Receivables investment		
Long-term equity investment	474,551,437.58	387,795,771.77
Investment real estate		
Fixed assets	678,112,889.09	417,719,365.83
Intangible assets	11,411,707.23	8,623,737.41
Deferred tax assets	194,444,613.23	186,210,337.67
Goodwill		
Other assets	75,401,741.97	51,667,199.98
<b>Total assets</b>	<b>61,067,520,764.71</b>	<b>48,398,068,592.52</b>
<b>Liabilities</b>		
Loan from the Central Bank	878,647,124.12	788,317,187.50
Funds deposited from other banks and other financial institutions	1,694,901,062.96	1,317,507,501.23
Funds borrowed from interbank lending	390,201,600.00	133,195,840.00
Transactional financial liabilities		
Derivative financial liabilities		
Amount of financial assets sold for repurchase	1,087,800,000.00	
Deposits absorbed	51,708,501,626.27	40,837,724,335.21
Remuneration payable	27,514,473.12	23,759,109.67
Taxes payable	67,872,506.29	88,392,071.76
Interest payable	490,574,817.69	345,137,713.77
Expected liabilities		
Bond payable		500,000,000.00
Deferred tax liabilities		
Other liabilities	283,277,064.22	523,205,826.11
<b>Total liabilities</b>	<b>56,629,290,274.67</b>	<b>44,557,239,585.25</b>
<b>Shareholders' equity</b>		
Paid-up capital (or share capital)	1,300,000,000.00	1,300,000,000.00
Capital reserve	-34,436,904.37	32,677,390.07
Less: Treasury share		
Surplus reserve	441,152,702.73	362,014,070.96
Provisions for general risks	726,980,000.00	506,980,000.00
Undistributed profits	1,977,311,660.84	1,613,404,949.74
Exchange difference in Foreign Currency Statements		
Total equity attributable to the shareholders of the parent company	4,411,007,459.20	3,815,076,410.77
Minority shareholder's equity	27,223,030.84	25,752,596.50
<b>Total equity attributable to the shareholders</b>	<b>4,438,230,490.04</b>	<b>3,840,829,007.27</b>
<b>Total liabilities and equity attributable to the shareholders</b>	<b>61,067,520,764.71</b>	<b>48,398,068,592.52</b>

### Consolidated Income Statement

ACB Table 02  
Unit: RMB Yuan

Preparing unit: Qishang Bank Co., Ltd. Year 2013

Item	Actual amount of the current period	Actual amount of the previous period
<b>I. Operating income</b>	<b>2,159,246,837.95</b>	<b>1,976,537,641.96</b>
Net interest income	2,002,193,646.12	1,902,482,849.62
Interest income	3,469,328,399.73	3,097,109,361.79
Interest expense	1,467,134,753.61	1,194,626,512.17
Net procedure fee and commission income	66,435,010.57	54,190,399.47
Procedure fee and commission income	100,003,115.46	79,599,080.15
Procedure fee and commission expense	33,568,104.89	25,408,680.68
Investment income	74,018,397.38	270,683.12
Income from changes in fair value		
Income from exchange	12,141,439.92	16,312,636.96
Other operating income	4,458,343.96	3,281,072.79
<b>II. Operating expenses</b>	<b>1,137,028,436.27</b>	<b>969,069,681.24</b>
Business taxes and surcharges	160,607,366.08	156,857,340.42
Business and management charges	798,805,257.67	590,242,469.51
Asset impairment loss	177,615,812.52	221,969,871.31
Other operational cost		
<b>III. Operating profit</b>	<b>1,022,218,401.68</b>	<b>1,007,467,960.72</b>
Add: Non-operating income	17,192,838.46	23,337,938.62
Less: Non-operating expense	7,434,853.66	7,012,166.13
<b>IV. Total profits</b>	<b>1,031,976,386.48</b>	<b>1,023,793,733.21</b>
Less: Income tax expense	237,526,783.98	233,973,797.31
<b>V. Net profit</b>	<b>794,449,602.50</b>	<b>789,819,935.90</b>
Net profit attributable to the parent company shareholders	792,964,355.70	788,709,202.41
Profit and loss of minority shareholders	1,485,246.80	1,110,733.49
<b>VI. Other comprehensive income</b>	<b>-72,419,939.90</b>	<b>-10,934,814.18</b>
<b>VII. Total amount of comprehensive income</b>	<b>722,029,662.60</b>	<b>778,885,121.72</b>
Total amount of comprehensive income attributable to parent company owners	720,544,415.80	777,774,388.23
Total amount of comprehensive income attributable to minority shareholders	1,485,246.80	1,110,733.49



## Consolidated Cash Flow Statement

Preparing unit: Qishang Bank Co., Ltd.

Year 2013

ACB Table 03

Unit: RMB Yuan

Item	Amount of the current period
<b>I. Cash flow arising from operating activities:</b>	
Net increased amount of deposits from clients and other banks	11,248,170,852.79
Net increased amount of loans from Central Bank	90,329,936.62
Net increased amount of the capital borrowing from other financial institutions	257,005,760.00
Net increased amount of proceeds from disposal of financial assets repurchased	1,087,800,000.00
Cash received from interests, procedure fees and commissions	3,170,824,830.24
Other cash received relevant to operating activities	24,542,398.88
Sub-total of cash inflow from operating activities	15,878,673,778.53
Net increased amount in loans and advances to clients	4,401,997,012.71
Net increased amount in deposits from the Central Bank and other banks	1,414,875,566.27
Net increased amount of the capital lending to other financial institutions	561,854,391.92
Net increased amount in buying back the sale of financial assets	199,500,000.00
Cash paid for interests, procedure fees and commissions	1,332,560,199.02
Cash paid to employees and for employees	480,502,796.54
Various taxes and charges paid	424,989,921.38
Other cash paid relevant to operating activities	588,524,349.86
Sub-total of cash outflow from operating activities	9,404,804,237.70
<b>Net cash flow arising from operating activities</b>	<b>6,473,869,540.83</b>
<b>II. Cash flow arising from investment activities:</b>	
Cash received from investment recovery	1,543,000,000.00
Cash received from return on investment	4,220,000.00
Cash received from disposal of fixed assets and other long-term assets	9,612,977.25
Other cash received from activities relevant to investment	
Sub-total of cash inflow from investment activities	1,556,832,977.25
Cash paid for investment	4,060,000,000.00
Cash paid for investment in subsidiaries, affiliated and joint ventures	
Cash paid for purchasing and constructing fixed assets, intangible assets and other long-term assets	65,723,613.65
Other cash paid for activities relevant to investment	
Sub-total of cash outflow arising from investment activities	4,125,723,613.65
<b>Net cash flow arising from investment activities</b>	<b>-2,568,890,636.40</b>
<b>III. Cash flow arising from fund-raising activities:</b>	
Cash received from absorbing equity investments	
Including: Cash received by subsidiaries from absorbing investment of minority shareholders	
Cash received from issuing bonds	
Other cash received and relevant-to fund raising activities	
Sub-total of cash inflow from fund-raising activities	
Cash paid for repaying debts	500,000,000.00
Cash paid for distributing dividends	126,504,254.12
Including: Dividends and profits paid by subsidiaries to minority shareholders	
Cash paid for repaying interests	30,500,000.00
Other cash paid and relevant to fund-raising activities	
Sub-total of cash outflow arising from fund-raising activities	657,004,254.12
<b>Net cash flow arising from fund-raising activities</b>	<b>-657,004,254.12</b>
<b>IV. Influence of fluctuation in exchange rate on cash and cash equivalent</b>	<b>12,141,439.92</b>
<b>V. Net increased amount of cash and cash equivalent</b>	<b>3,260,116,090.23</b>
Add: Opening balance of cash and cash equivalent	5,609,070,031.15
<b>VI. Closing balance of cash and cash equivalent</b>	<b>8,869,186,121.38</b>



## Consolidated statement of change in shareholders' equity

Preparing unit: Qishang Bank Co., Ltd.

Item			
	Paid-in capital (or share capital)	Capital reserve	Less: Treasury share
<b>I. Closing balance of the previous year</b>	1,300,000,000.00	32,677,390.07	
Add: Changes of accounting policies			
Corrections of prior period errors			
Others			
<b>II. Opening balance of this year</b>	1,300,000,000.00	32,677,390.07	
<b>III. Amount of changes in the current year ("-" for decrease)</b>		-67,114,294.44	
(i) Net profit			
(ii) Gains and losses directly included into owners' equity		-67,114,294.44	
1. Net amount of change in fair value of available for sale financial assets		-96,559,919.87	
2. Influence of change in other owners' equity of invested units under the Equity Law		5,321,062.50	
3. Influence of income tax related to items included into owners' equity		24,139,979.97	
4. Others		-15,417.04	
Subtotal of net profits and gains and losses directly included into owners' equity		-67,114,294.44	
(iii) Owners' input or decrease in capital			
1. Owners' input of capital			
2. Amount of share payment included into shareholders' equity			
3. Others			
(iv) Profit distribution			
1. Surplus reserve allotted			
2. Provisions for general risks allotted			
3. Distribution to owners (or shareholders)			
4. Others			
(v) Internal carryover of owners' equity			
1. Capital reserve used for increasing capital (or share capital)			
2. Surplus reserve used for increasing capital (or share capital)			
3. Surplus reserve used to compensate for loss			
4. Others			
<b>IV. Closing balance of the current year</b>	1,300,000,000.00	-34,436,904.37	

Preparing unit: Qishang Bank Co., Ltd.

Item			
	Paid-in capital (or share capital)	Capital reserve	Less: Treasury share
<b>I. Closing balance of the previous year</b>	1,300,000,000.00	37,921,828.63	
Add: Changes of accounting policies			
Corrections of prior period errors			
Others			
<b>II. Opening balance of this year</b>	1,300,000,000.00	37,921,828.63	
<b>III. Amount of changes in the current year ("-" for decrease)</b>		-5,244,438.56	
(i) Net profit			
(ii) Gains and losses directly included into owners' equity		-5,244,438.56	
1. Net amount of change in fair value of available for sale financial assets		-14,579,752.24	
2. Influence of change in other owners' equity of invested units under the Equity Law		5,801,250.00	
3. Influence of income tax related to items included into owners' equity		3,644,938.06	
4. Others		-110,874.38	
Subtotal of net profits and gains and losses directly included into owners' equity		-5,244,438.56	
(iii) Owners' input or decrease in capital			
1. Owners' input of capital			
2. Amount of share payment included into shareholders' equity			
3. Others			
(iv) Profit distribution			
1. Surplus reserve allotted			
2. Provisions for general risks allotted			
3. Distribution to owners (or shareholders)			
4. Others			
(v) Internal carryover of owners' equity			
1. Capital reserve used for increasing capital (or share capital)			
2. Surplus reserve used for increasing capital (or share capital)			
3. Surplus reserve used to compensate for loss			
4. Others			
<b>IV. Closing balance of the current year</b>	1,300,000,000.00	32,677,390.07	



ACB Table 04  
Unit: RMB yuan

Amount of the current year						
Equity attributable to parent company shareholders					Minority shareholders' equity	Total owners' equity
Surplus reserve	Provisions for general risks	Profit undistributed	Others	Subtotal		
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27
79,138,631.77	220,000,000.00	363,906,711.10		595,931,048.43	17,580,244.69	613,511,293.12
		792,964,355.70		792,964,355.70	1,110,733.49	794,075,089.19
				-67,114,294.44	-30,488.80	-67,144,783.24
				-96,559,919.87		-96,559,919.87
				5,321,062.50		5,321,062.50
				24,139,979.97		24,139,979.97
				-15,417.04	-30,488.80	-45,905.84
		792,964,355.70		725,850,061.26	1,080,244.69	726,930,305.95
					16,500,000.00	16,500,000.00
					16,500,000.00	16,500,000.00
79,138,631.77	220,000,000.00	-429,057,644.60		-129,919,012.83		-129,919,012.83
79,141,848.66		-79,141,848.66				
	220,000,000.00	-220,000,000.00				
-3,216.89		-130,000,000.00		-130,003,216.89		-130,003,216.89
		84,204.06		84,204.06		84,204.06
441,152,702.73	726,980,000.00	1,977,311,660.84		4,411,007,459.20	43,332,841.19	4,454,340,300.39

ACB Table 04  
Unit: RMB yuan

Amount of the previous year						
Equity attributable to parent company shareholders					Minority shareholders' equity	Total owners' equity
Surplus reserve	Provisions for general risks	Profit undistributed	Others	Subtotal		
283,258,811.77	320,530,000.00	1,219,959,378.30		3,161,670,018.70	8,172,351.81	3,169,842,370.51
283,258,811.77	320,530,000.00	1,219,959,378.30		3,161,670,018.70	8,172,351.81	3,169,842,370.51
78,755,259.19	186,450,000.00	393,445,571.44		653,406,392.07	17,580,244.69	670,986,636.76
		788,709,202.41		788,709,202.41	1,110,733.49	789,819,935.90
				-5,244,438.56	-30,488.80	-5,274,927.36
				-14,579,752.24		-14,579,752.24
				5,801,250.00		5,801,250.00
				3,644,938.06		3,644,938.06
				-110,874.38	-30,488.80	-141,363.18
		788,709,202.41		783,464,763.85	1,080,244.69	784,545,008.54
					16,500,000.00	16,500,000.00
					16,500,000.00	16,500,000.00
78,755,259.19	186,450,000.00	-395,263,630.97		-130,058,371.78		-130,058,371.78
78,755,313.29		-78,755,313.29				
	186,450,000.00	-186,450,000.00				
-54.10		-130,000,000.00		-130,000,054.10		-130,000,054.10
		-58,317.68		-58,317.68		-58,317.68
362,014,070.96	506,980,000.00	1,613,404,949.74		3,815,076,410.77	25,752,596.50	3,840,829,007.27



### III. Notes to Financial Statements

#### I. Basic Information of Company

##### (1) Nature of the industry: financial industry

##### (2) Scope of business

The scope of main business of the Bank and its affiliated subsidiaries (hereinafter referred to as "the Group") cover banking business, personal banking business, fund business and other financial services.

To take deposits from public; offer short-term, medium-term, and long-term loan; handle domestic settlement business; handle checks acceptance and discount; issue as agent, cashing, handle the sales of government bond; handle bonds buyback and trading of current bonds; handle inner-bank borrowing; provide guarantee; handle receipts and payments and handle insurance business; provide safe deposit box services; handle entrusted loan business of funds for local financial credit revolving; handle foreign exchange business approved by People's Bank of China; handle debit cards and business card business; handle Online Banking business; handle funds distribution business; handle financial services; other businesses approved by People's Bank of China and China Banking Regulatory Commission according to relative laws, regulations and other rules.

##### (3) The financial statements shall be approved by the Board of Directors of the Bank

#### II. Basis for Preparation of Financial Statements and Declaration on Compliance with the Accounting Standards for Enterprises

##### (1) Basis for preparation of financial statement

The Financial Statements were prepared according to Accounting Standards for Enterprises – Basic Rules issued by Ministry of Finance in Feb. 2006 and 38 specific accounting regulations, application guide and interpretation issued afterwards, and other relevant regulations (collectively referred to as "Accounting Standards for Enterprises").

The financial statements were presented on the basis of continuing operations of the Group.

##### (2) Declaration on compliance with the Accounting Standards for Enterprises

The financial statements comply with the requirements of the Accounting Standards for Enterprises, truthfully and completely reflect the relevant information such as the Group's financial position, business performances, and cash flows, etc.

#### III. Major Accounting Policies and Accounting Estimates

##### (1) Major accounting policies

###### 1. Accounting year

The fiscal year of the Group runs from January 1 to December 31 of each calendar year.

###### 2. Recording currency

The recording currency of the Group is Renminbi (RMB); for foreign currencies, we adopt a system of separate accounts, record them in original currency and convert them into RMB in the preparation of the financial statements. The current fiscal statements adopt RMB as their recording currency. Unless there are specific indications, the fiscal statements adopt RMB Yuan as the presentation unit.

###### 3. Accounting basis

The Group adopts the accrual system as the accounting basis.



#### 4. Valuation principle

Except for derivative financial instruments, the financial assets / liabilities measured at fair value and of which the variation is recorded into the profits and losses in the current period, as well as available for sale financial assets, which are measured at fair value, all other financial assets / liabilities are valued at historical cost. If assets get impairment, provisions for impairment will be allocated respectively according to relevant regulations.

#### 5. Foreign currency transactions

The Group adopts a system of separate accounts for various currencies, and keeps record in original currency for foreign currency business.

#### 6. Identification of cash in preparation of Cash Flow Statement

According to the characteristics of the banking industry, the cash flows of the Group include cash holdings, reserves at the Central Bank, inter-bank demand deposits and inter-bank loans with maturity within three months.

#### 7. Long-term equity investments

When Long-term equity investments were acquired, they shall be initially measured by initial investment cost.

The Group adopts the cost method on: long-term equity investments whereby an investing enterprise is able to control the invested enterprise, as well as long-term equity investments of which the investing enterprise does not exercise joint control or does not have significant influences on the invested entity, and for which there is no offer in the active market and of which the fair value cannot be reliably measured.

When employing the cost method, the price of a long-term equity investment shall be measured at its initial investment cost. The dividends or profits declared to be distributed by the invested entity shall be recognized as the current investment income. The investment income recognized shall be limited to the amount received from the accumulative net profits that arise after the invested entity has accepted the investment. Where the amount of profits or cash dividends obtained by the investing entity exceeds the aforesaid amount, it shall be regarded as recovery of initial investment cost.

The Group adopts the equity method on long-term equity investments of which the investing enterprise exercises joint control or has significant influences on the invested entity.

When employing the equity method, if the initial cost of a long-term equity investment is larger than the investing enterprise' attributable share of the fair value of the invested entity's identifiable net assets for the investment, it shall be included into the initial cost of the long-term equity investment. If the initial cost of a long-term equity investment is less than the investing enterprise' attributable share of the fair value of the invested entity's identifiable net assets for the investment, the difference shall be included in the profits and losses in the current period and the cost of the long-term equity investment shall be adjusted simultaneously.

When employing the equity method, after obtaining a long-term equity investment, it shall, in accordance with shares attributable of the net profits or losses of the invested entity, recognize the investment profits or losses and adjust the book value of the long-term equity investment. It shall calculate the proportion obtained as per the profits or cash dividends declared to be distributed by the invested entity, and shall reduce the book value of the long-term equity investment accordingly. The Group shall recognize the net losses of the invested enterprise, until the book value of the long-term equity investment and other long-term rights and interests substantially forming the net investment made to the invested entity are reduced to zero, unless the Group has the obligation to undertake extra losses. Where any change is made to the owner's equity other than the net profits and losses of the invested entity, the book value of the long-term equity investment shall be adjusted and be included in the owner's equity. When disposing of such a long-term equity investment, it shall be transferred to the profits and losses in the current period pro rata.

When disposing of a long-term equity investment, the difference between its book value and the actual purchase price shall be included in the profits and losses in the current period.

#### 8. Pricing and depreciation policies of fixed assets and allocation methods of provisions for fixed assets impairment

(1) Pricing methods of fixed assets, and identifying and allocation methods of fixed assets impairment



Fixed assets shall be recognized only when the economic benefits related to fixed assets are likely to flow into the Group and its cost can be measured reliably. If the subsequent expenses related to fixed asset meet the recognition conditions, they shall be included in the cost of fixed asset and the recognition of the book value replaced shall be stopped; otherwise, they shall be included in the profits and losses in the current period.

The initial measurement of fixed asset shall be made at its cost. The cost of purchased fixed asset consists of the purchase price, the relevant taxes, and other expenses that bring the fixed asset to the expected conditions for use and that may be relegated to the fixed asset, like freights and installation fees, etc.

On the balance sheet date, the Group shall identify whether the fixed assets have evidence of impairment. If any, the Group shall estimate their recoverable amount and conduct impairment tests. When the recoverable amount of fixed assets is lower than their book value, the Group shall write down their book value to the recoverable amount, and the amount as down written shall be recorded into the profits and losses in the current period, meanwhile, the Group shall allocate relevant provisions for fixed asset impairment. Once the impairment-related loss is recognized, it may not be recovered in the following accounting period.

(2) Depreciation methods of fixed assets

The depreciation of fixed assets is calculated with the average number of year method, and the service life of each fixed asset, the estimated residual rate and annual depreciation rate are as follows:

Fixed Assets Category	Estimated Useful Life (Year)	Estimated Residue Rate (%)	Annual Depreciation Rate (%)
House and Building	20	5	4.75
Electrical Equipment	3	5	31.67
Machinery and equipment	10	5	9.50
Transportation facilities and others	5	5	19.00

Notes: Among it, for the fixed assets whose provisions for impairment have been allocated, the depreciation rate is determined by the accumulative amount of fixed assets with reserves for impairment deducted.

9. Valuation methods for mortgage assets

(1) Valuation methods for mortgage assets

In terms of the loan/loan capital and on-balance interest receivable, plus the related paid tax (or minus the received premium and then plus the established profit) shall be served as the account record value of the mortgage assets. Meanwhile, the related allocated provisions for loan loss / bad debt shall be transferred into the provisions for mortgage assets impairment.

(2) The identifying standard and allocation methods of provisions for mortgage assets impairment

At the end of every year or at the end of the interim report period, we shall check every item of mortgage assets, and include the loss between the receivable amount and book value, and transferred relative reserve and provisions for impairment of asset value, as the profit and loss of this period.

10. Assets impairment

The Group identifies the assets impairments, other than impairments of deferred income tax assets and of financial assets, with the following methods:

On the balance sheet date, the Group shall identify whether there is any sign of possible impairment of asset. If any, the Group shall estimate its recoverable amount. As to intangible assets with uncertain service life, no matter whether evidence exists or not, the Group shall at least conduct impairment test by the end of each year.

The recoverable amount is determined by the higher of the following two: the net amount of fair value of assets minus the disposal fees and the current amount of predicted cash flow of assets. The Group estimates the recoverable amount on the basis of single asset; for those difficult to estimate, the Group takes the assets group belonging to the assets as the basis to estimate the recoverable amount of the asset group. The identification of an asset group is based on whether the main



cash flow of the assets group is independent from other assets or assets groups.

When the recoverable amount of an asset or an assets group is lower than its book value, the Group shall write down the book value to the recoverable amount, and the written down amount shall be recorded into the profits and losses in the current period and meanwhile the Group shall allocate relevant provisions for asset impairment.

Once the above loss of asset impairment is recognized, it may not be recovered in the following accounting period.

#### 11. Principles and methods of recognition of income and expenditure

##### (1) Interest Income and Interest Expense

Interest income or interest expense shall be measured at the actual interest rate when occurrence. The actual interest rate refers to the interest rate used to cash the future cash flow (in or out) of a financial instrument, within a predicted term of existence or within a shorter applicable term, into the current net book value of the financial asset or financial liability. When calculating interest income, the contractual stipulations of financial instruments shall be taken into account, and expenses attributed to the actual interest rate and all transactional costs shall be included, but the future loans losses shall not be taken into account. If the Group changes the estimate of future income and expenditure, the book values of financial assets or liabilities might change simultaneously. As the adjusted book value is calculated at actual interest rate, the alteration shall also be recorded into interest income or interest expense.

##### (2) Procedure fee and commission income

Procedure fee and commission income shall be recognized only when services related have been provided and its charges can be measured reasonably.

##### (3) Exchange Gains

Exchange gains shall be recognized only when the economic benefits related to transaction are likely to flow into the Group and its gains can be measured reliably.

##### (4) Dividend income

Dividend income shall be confirmed at the time of confirming the Group's right of receiving dividends

#### 12. Employee remuneration

Employee remuneration refers to various remunerations and other relevant costs paid for obtaining employees' services by the Group. It mainly includes wages, bonus, allowance and subsidy, welfare expenses for employees, social insurance premium and public accumulation fund of housing, trade union funds and educational fund of employees, etc. During the accounting period of an employee providing services to the Group, the Group shall recognize the compensation payable as liabilities. For those due after one year or above from the date of Balance Sheet, the current value shall be listed if the discounted value is significant.

Besides basic social pension insurance, employees of the Group are included in the corporate pension plans stipulated by the Group. The Group and its employees contribute for the pension plan as per certain proportion of the basic wage of previous year. Contribution of the Group shall be recorded into current profits and losses correspondingly; if the corporate pension fund is insufficient to pay all employees' future retirement welfare expenses, the Group has no obligation to re-inject funds.

According to relevant policies of the Group, its active employees and retired employees receive housing subsidies at certain proportion on determined basis from the Group till die. The Group shall deem these housing subsidies as defined welfare expenses plans. And the housing subsidies received by employees after retirement will be amortized and recorded into liabilities and current profits and losses during the serving period of employee after discounting according to certain assumed conditions. These assumed conditions include discounting rate, mortality rate, wage increasing rate and so on, and the profits and losses caused due to changes of assumed conditions shall be recorded into current profits and losses correspondingly.

#### 13. Preparing method of consolidated financial statements

All the subsidiaries controlled by the Group are included in the scope of consolidation in the consolidated financial statements.

The consolidated fiscal statements, prepared by the Bank, are based on individual fiscal statements prepared by the Bank and subsidiaries included into the scope



of consolidation and supported by other related materials. The internal transactions and balance of the Bank and subsidiaries are off set when the consolidated fiscal statements are being prepared, and the equity and loss and profit attributable to minority shareholders of subsidiaries are separately listed in consolidated balance sheet statement and consolidated profit statement.

The Bank and its subsidiaries maintain the consistent accounting policies and fiscal period.

Where the current loss shared by minority shareholders of a subsidiary exceeds the shares of shareholders of the subsidiary that such minority shareholders are entitled to in the beginning of the period, except for the part that the minority shareholders shall bear according to the Company Constitution or Shareholders' Agreement and the minority shareholders are able to offset, the remaining part offsets the Bank's shareholder equity. The profits realized by the subsidiary in the following period, before offsetting the loss of minority shareholders borne by the Bank's shareholder entity, all belong to the Bank's shareholder equity.

For any subsidiary acquired by enterprise merger under the same control, when the consolidated fiscal statements for the current period are being prepared, it shall be deemed that the consolidated subsidiary is included into the scope of consolidated fiscal statements when the final controller starts to exercise control over it, and also the the opening balances on the consolidated financial statements and compared statements with previous period shall be adjusted accordingly. In addition, various assets, liabilities and their book values of the consolidated subsidiary are included into the consolidated balance sheet statements from when the final controller starts to exercise control over the consolidated subsidiary and the operation results of the consolidated subsidiary are included into the consolidated profit statements.

For any subsidiary acquired by enterprise merger not under the same control, when the current period consolidated fiscal statements are being prepared, the fiscal statements of the subsidiary are adjusted based on the fair value of various identifiable assets and liabilities recognized on the day of purchase, and the company assets, liabilities and operation results of the purchased subsidiary are included into the consolidated profit statement.

All significant balances, transactions and unrealized profits within the Group are eliminated upon preparing the consolidated financial statements. Shareholders' equity and net profit or loss not belonging to our bank shall be presented respectively under shareholders' equity and net profit in the consolidated financial statements as minority shareholders' interest and minority shareholders' loss.

## (2) Important accounting judgment and estimates while implementing accounting policies

While implementing the accounting policies of the Group, the management will make judgment and hypothesis for the effect of uncertain future events on the financial statement. On the balance sheet date, the management shall make the following judgment and hypothesis for major future contingencies, and this may possibly lead to important adjustment for the carrying amount of the assets or liabilities of the next accounting period.

### 1. The classification and affirmation of held-to-maturity investments

The term "held-to-maturity investment" refers to non-derivative financial assets which the Group has the specific business purpose and ability to hold to maturity, and which have fixed or ascertainable recoverable amounts, and fixed maturity dates. The management has to exercise important judgment to confirm the classification of held-to-maturity investment. If a large amount of held-to-maturity investment is sold before its mature date or is reclassified due to the Group's wrong judgment of its intention and ability of holding to maturity, then all the remaining held-to-maturity investments shall be reclassified as available for sale financial assets.

### 2. The loss of asset impairment for loans and advances to clients

The Group regularly judges if there is any objective evidence showing asset impairment loss for loans and advances to clients. If there is such evidence, we will estimate the amount of the asset impairment loss. The amount of asset impairment loss equals the balance between the carrying balance of loans and advances to clients and the current value of the expected future cash flow of the assets. While estimating and calculating asset impairment loss, major judgment should be made upon the existence of objective evidences revealing that loans and advances to clients having impairment loss, and major estimation shall be made upon the current value of the expected future cash flow of the assets.

### 3. Income tax



The Group needs to make judgment for future tax treatments of some transactions so as to confirm the income tax. The Group will cautiously judge the effect of a transaction on the income tax and accordingly calculate the tax income according to the relevant tax law. The deferred income tax assets can only be recognized when there is expected taxable income profit which can be used to offset some temporary differences. Therefore major judgment shall be made upon tax treatments for some transactions, and major estimation should also be made for the possibility of having sufficient expected taxable income to offset the deferred income tax assets.

#### 4. Fair value of financial instruments

As for financial instruments without an active market, the Group shall use the valuation methods to confirm their fair value. The valuation methods include referring to the fair trading prices resulting from transactions between those informative and willing-to-buy economic entities, referring to the fair value of another similar financial instrument on the market, or employing the discounted-cash-flow model and option pricing model for estimation. The valuation methods can maximally use the market information, however, when the market information cannot be obtained, the management shall estimate the credit risks, market fluctuation and their relevancy of the Group and our counter-parties. The changes of these related hypotheses will affect the fair value of the financial instruments.

#### 5. Impairment of available for sale financial assets and held-to-maturity investments

When judging the existence of objective evidences indicating impairment of available for sale financial assets and held-to-maturity investments, the Group will regularly evaluate the existence of large scale and non-temporary decrease of their fair-value relative to their costs or carrying amounts or analyze the financial position and business prospect of the invested, including industry conditions, technological change, operation and financing cash flow and etc., which largely depend on the management's judgment and affect the amount of impairment.

#### (3) Changes of accounting policies

During the report period, there is no major change of accounting policies in the Group.

#### (4) The important correction remarks of the early errors

During the report period, there is no important correction remark of the early errors in the Group.

### IV. Main taxes

Tax/charge category	Basis of counting and drawing tax / charge	Rate of tax /charge
Business tax	Operating income (Note 1)	5% or 3%(Note 2)
Urban construction tax	Business tax	7%
Education surcharges	Business tax	3%
Local education surcharges	Business tax	2%
Income tax	Taxable income	25%

Note 1: Business income includes interest income earned on loans, income from transferring financial instruments, procedure fee and commission income as well as other operating income, excluding income from other financial institutions.

Note 2: As stipulated in the Notice on the Relevant Tax Policies on Rural Finance (CS [2010] No.4) and Notice on prolonging the Applicable Period of the Business Tax Policy for Rural Financial Institutions (CS [2011] No.101), from January 1, 2009 to December 31, 2015, business tax related to financial and insurance establishments of the subsidiary Linyi Hedong Qishang Village Bank Co., Ltd should be collected at a rate of 3%.

## V. Holding subsidiary

On December 31, 2013, subsidiaries incorporated in consolidated range are as follows:

Invested unit	The type of the subsidiary	Registration address	Business nature	Registration capital (RMB Yuan)
Linyi Hedong Qishang Village Bank Co., Ltd.	Positive Governing	Linyi, Shandong	Banking	50,000,000.00

## VI. Annotation of the Principal Items in Financial Statements

(1) For the following noted items, except otherwise specified, the monetary unit shall be RMB (yuan), "opening (of the period)" refers to Jan 1st 2013, "Closing (of the period)" refers to Dec 31st 2013", the "previous period" refers to 2012, and the "current period" refers to 2013.

(2) Except otherwise specified, the following data are data on the consolidated statements

### 1. Deposits in other banks

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Current Deposits in other domestic banks	1,417,148,798.80	1,167,828,920.63	1,441,328,999.86	1,204,483,257.68
Fixed Deposits in other domestic banks	3,140,000,000.00	937,800,000.00	3,140,000,000.00	937,800,000.00
Provisions deposit in overseas banks	40,932,682.12	41,892,079.49	40,932,682.12	41,892,079.49
<b>Subtotal</b>	<b>4,598,081,480.92</b>	<b>2,147,521,000.12</b>	<b>4,622,261,681.98</b>	<b>2,184,175,337.17</b>
Less: provisions for asset impairment				
<b>Net value</b>	<b>4,598,081,480.92</b>	<b>2,147,521,000.12</b>	<b>4,622,261,681.98</b>	<b>2,184,175,337.17</b>

### 2. Funds for Inter-bank lending

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Inter-bank lending in other domestic banks	769,732,609.77	7,485,840.00	769,732,609.77	7,485,840.00
<b>Subtotal</b>	<b>769,732,609.77</b>	<b>7,485,840.00</b>	<b>769,732,609.77</b>	<b>7,485,840.00</b>
Less: Provisions for asset impairment				
<b>Net value</b>	<b>769,732,609.77</b>	<b>7,485,840.00</b>	<b>769,732,609.77</b>	<b>7,485,840.00</b>



### 3. Buying back the sale of financial assets

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Bonds				
— National bonds	649,500,000.00		649,500,000.00	
Securities		850,000,000.00		850,000,000.00
<b>Subtotal</b>	<b>649,500,000.00</b>	<b>850,000,000.00</b>	<b>649,500,000.00</b>	<b>850,000,000.00</b>
Less: Provisions for asset impairment				
<b>Net value</b>	<b>649,500,000.00</b>	<b>850,000,000.00</b>	<b>649,500,000.00</b>	<b>850,000,000.00</b>

### 4. Interest receivable

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Interest receivable on available for sale financial assets	46,330,404.60	30,615,958.76	46,330,404.60	30,615,958.76
Interest receivable on held-to-maturity investment	88,207,229.98	67,524,100.78	88,207,229.98	67,524,100.78
Interest receivable on loans and advances	77,318,075.37	63,661,145.11	76,676,864.36	63,302,682.67
Interest receivable on buying back the sale of financial assets	606,667.40		606,667.40	
Interest receivable on deposits in the Central Bank	4,374,535.55	2,063,779.85	4,374,535.55	2,063,779.85
Interest receivable on funds for inter-bank lending	11,585,075.00		11,585,075.00	
Interest receivable on deposits in other banks	6,346,032.27	1,717,257.53	6,346,032.27	1,717,257.53
<b>Total</b>	<b>234,768,020.17</b>	<b>165,582,242.03</b>	<b>234,126,809.16</b>	<b>165,223,779.59</b>

### 5. Disbursement of loans and advances

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Loans and advances of companies	30,425,939,179.05	27,063,147,966.34	30,301,339,179.05	26,950,658,342.65
Loans and advances of individuals	2,928,066,705.88	1,888,860,905.88	2,729,726,201.17	1,818,100,951.87
<b>Subtotal</b>	<b>33,354,005,884.93</b>	<b>28,952,008,872.22</b>	<b>33,031,065,380.22</b>	<b>28,768,759,294.52</b>
Less: Provision for loan loss	1,108,244,447.35	1,080,322,470.37	1,104,046,220.79	1,078,489,707.37
<b>Net value</b>	<b>32,245,761,437.58</b>	<b>27,871,686,401.85</b>	<b>31,927,019,159.43</b>	<b>27,690,269,587.15</b>

5.1 The distribution of loans and advances to individuals and businesses is listed as follows:

Item	Consolidation			
	Closing balance		Opening balance	
	Book balance	Proportion	Book balance	Proportion
Loans and advances of companies				
Discounted assets	3,471,305,750.24	10.40%	4,323,225,882.24	14.93%
General loans of companies	24,583,330,176.09	73.70%	20,361,836,448.32	70.33%
Fixed asset loans	625,540,000.00	1.88%	523,200,000.00	1.81%
Project financing loans	914,300,000.00	2.74%	1,087,600,000.00	3.76%
Trade financing (including documentary credit)	823,011,148.82	2.47%	722,728,600.60	2.50%
Bank acceptance bill advances	8,452,103.90	0.03%	44,557,035.18	0.15%
<b>Subtotal</b>	<b>30,425,939,179.05</b>	<b>91.22%</b>	<b>27,063,147,966.34</b>	<b>93.48%</b>
Loans and advances of individuals				
Loans of individual business	1,694,595,834.31	5.08%	1,003,361,837.02	3.47%
Loans of personal consumption	876,110,407.72	2.63%	623,785,654.54	2.15%
Other loans of individuals	357,360,463.85	1.07%	261,713,414.32	0.90%
<b>Subtotal</b>	<b>2,928,066,705.88</b>	<b>8.78%</b>	<b>1,888,860,905.88</b>	<b>6.52%</b>
<b>Total</b>	<b>33,354,005,884.93</b>	<b>100.00%</b>	<b>28,952,008,872.22</b>	<b>100.00%</b>

(Continued)

Item	Parent company			
	Closing balance		Opening balance	
	Book balance	Proportion	Book balance	Proportion
Loans and advances of companies				
Discounted assets	3,471,305,750.24	10.51%	4,318,252,593.92	15.01%
General loans of companies	24,458,730,176.09	74.05%	20,254,320,112.95	70.40%
Fixed asset loans	625,540,000.00	1.89%	523,200,000.00	1.82%
Project financing loans	914,300,000.00	2.77%	1,087,600,000.00	3.78%
Trade financing (including documentary credit)	823,011,148.82	2.49%	722,728,600.60	2.51%
Bank acceptance bill advances	8,452,103.90	0.03%	44,557,035.18	0.15%
<b>Subtotal</b>	<b>30,301,339,179.05</b>	<b>91.74%</b>	<b>26,950,658,342.65</b>	<b>93.67%</b>

Item	Parent company			
	Closing balance		Opening balance	
	Book balance	Proportion	Book balance	Proportion
Loans and advances of individuals				
Loans of individual business	1,528,898,932.00	4.63%	957,631,837.02	3.34%
Loans of personal consumption	843,466,805.32	2.55%	609,455,654.54	2.12%
Other loans of individuals	357,360,463.85	1.08%	251,013,460.31	0.87%
<b>Subtotal</b>	<b>2,729,726,201.17</b>	<b>8.26%</b>	<b>1,818,100,951.87</b>	<b>6.33%</b>
<b>Total</b>	<b>33,031,065,380.22</b>	<b>100.00%</b>	<b>28,768,759,294.52</b>	<b>100.00%</b>

5.2 The distribution according to guarantee methods is listed as follows:

Item	Consolidation			
	Closing balance		Opening balance	
	Book balance	Proportion	Book balance	Proportion
Credit loans	3,248,970,721.59	9.74%	3,030,384,833.42	10.47%
Guaranteed loans	21,233,825,523.77	63.66%	17,491,994,971.02	60.42%
Secured loans				
—Mortgage loans	4,412,665,006.96	13.23%	3,376,763,985.01	11.66%
—Pledge loans	987,238,882.37	2.96%	729,639,200.53	2.52%
Discounted assets	3,471,305,750.24	10.41%	4,323,225,882.24	14.93%
<b>Total</b>	<b>33,354,005,884.93</b>	<b>100.00%</b>	<b>28,952,008,872.22</b>	<b>100.00%</b>

(Continued)

Item	Parent company			
	Closing balance		Opening balance	
	Book balance	Proportion	Book balance	Proportion
Credit loans	3,216,327,119.19	9.74%	2,996,288,498.05	10.41%
Guaranteed loans	20,965,978,621.46	63.47%	17,373,565,017.01	60.39%
Secured loans				
—Mortgage loans	4,396,065,006.96	13.31%	3,351,013,985.01	11.65%
—Pledge loans	981,388,882.37	2.97%	729,639,200.53	2.54%
Discounted assets	3,471,305,750.24	10.51%	4,318,252,593.92	15.01%
<b>Total</b>	<b>33,031,065,380.22</b>	<b>100.00%</b>	<b>28,768,759,294.52</b>	<b>100.00%</b>

### 5.3 Changes of provision for loan loss

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Opening balance	1,080,322,470.37	885,159,471.55	1,078,489,707.37	883,990,371.55
Provisions in the current period(Note V. 35)	183,345,463.56	239,857,863.00	180,980,000.00	239,194,200.00
Amount of write-off in the current period	161,738,293.14	65,099,971.19	161,738,293.14	65,099,971.19
Amount of recovery in the current period				
Recovery of the original write-off loans and advances	4,789,806.56	17,513,107.01	4,789,806.56	17,513,107.01
Recovery due to other reasons	1,525,000.00	2,892,000.00	1,525,000.00	2,892,000.00
Closing balance	1,108,244,447.35	1,080,322,470.37	1,104,046,220.79	1,078,489,707.37

### 6. Available for sale financial asset

Item	Consolidation			
	Closing balance		Opening balance	
	Cost	Changes in fair value	Cost	Changes in fair value
National bonds	1,553,695,860.55	-34,424,075.53	339,971,262.06	-148,213.02
Central Bank bonds			298,754,433.66	875,522.27
Policy bank bonds	1,365,869,010.58	-49,485,062.02	1,521,198,491.92	6,540,511.56
Commercial bank bonds	200,229,908.09	-5,257,393.55	149,874,250.28	125,567.96
<b>Subtotal</b>	<b>3,030,628,248.12</b>		<b>2,317,191,826.69</b>	
Less: Provisions for impairment of available for sale financial assets				
<b>Net value</b>	<b>3,030,628,248.12</b>		<b>2,317,191,826.69</b>	



(Continued)

Item	Parent company			
	Closing balance		Opening balance	
	Cost	Changes in fair value	Cost	Changes in fair value
National bonds	1,553,695,860.55	-34,424,075.53	339,971,262.06	-148,213.02
Central Bank bonds			298,754,433.66	875,522.27
Policy bank bonds	1,365,869,010.58	-49,485,062.02	1,521,198,491.92	6,540,511.56
Commercial bank bonds	200,229,908.09	-5,257,393.55	149,874,250.28	125,567.96
<b>Subtotal</b>	<b>3,030,628,248.12</b>		<b>2,317,191,826.69</b>	
Less: Provisions for impairment of available for sale financial assets				
<b>Net value</b>	<b>3,030,628,248.12</b>		<b>2,317,191,826.69</b>	

## 7. Held-to-maturity Investments

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
National bonds	2,732,426,502.55	1,295,483,137.85	2,732,426,502.55	1,295,483,137.85
Policy bank bonds	3,134,209,641.94	2,856,650,094.61	3,134,209,641.94	2,856,650,094.61
Commercial bank bonds	20,000,000.00	40,000,000.00	20,000,000.00	40,000,000.00
<b>Subtotal</b>	<b>5,886,636,144.49</b>	<b>4,192,133,232.46</b>	<b>5,886,636,144.49</b>	<b>4,192,133,232.46</b>
Less: Provisions for impairment of held-to-maturity investments				
<b>Net value</b>	<b>5,886,636,144.49</b>	<b>4,192,133,232.46</b>	<b>5,886,636,144.49</b>	<b>4,192,133,232.46</b>

## 8. Long-term equity investments

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Subsidiaries			25,500,000.00	25,500,000.00
Associated Enterprises – no public offer	446,160,598.58	359,404,932.77	446,160,598.58	359,404,932.77
Other Long-term Equity Investments	28,390,839.00	28,390,839.00	28,390,839.00	28,390,839.00
<b>Subtotal</b>	<b>474,551,437.58</b>	<b>387,795,771.77</b>	<b>500,051,437.58</b>	<b>413,295,771.77</b>
Less: Provisions for impairment of long-term investments				
<b>Net value</b>	<b>474,551,437.58</b>	<b>387,795,771.77</b>	<b>500,051,437.58</b>	<b>413,295,771.77</b>



### 8.1 Equity investment of associated enterprises

Name of Invested Unit	Enterprises type	Registration address	Corporate representative	Business nature	Registration asset (Ten thousand Yuan)	Shareholding ratio (%)	Vote ratio (%)
Chang'an Bank Co., Ltd.	Company limited by shares	Xi'an	Sun Zongkuan	Banking	318,000.00	6.50%	6.50%

(Continued 1)

Organization Code	Total assets by the end (Ten thousand Yuan)	Total liabilities by the end (Ten thousand Yuan)	Total net assets by the end (Ten thousand Yuan)	Total operating income of the current period (Ten thousand Yuan)	Net profits of the current period (Ten thousand Yuan)
69112504-7	10,548,568.30	9,946,505.23	602,063.07	289,039.08	130,825.68

(Continued 2)

Accounting method	Investment costs (Ten thousand Yuan)	Opening balance (Ten thousand Yuan)	Net profits and losses adjusted with equity method (Ten thousand Yuan)	Cash dividend declared to distribute (Ten thousand Yuan)	Other equity changes (Ten thousand Yuan)	Closing balance (Ten thousand Yuan)
Equity method	26,325.00	35,940.49	8,533.46	390.00	532.11	44,616.06

### 8.2 Other long-term equity investments

Invested unit	Accounting method	Investment cost	Opening balance	Amount of changes in the current period
China Union Pay Co., Ltd.	Cost method	8,134,839.00	8,134,839.00	
Clearing Center for City Commercial Banks	Cost method	250,000.00	250,000.00	
City Commercial Bank Cooperative Union Co., Ltd. of Shandong Province	Cost method	20,000,000.00	20,000,000.00	
Banking Association of Zibo City	Cost method	6,000.00	6,000.00	
<b>Total</b>			<b>28,390,839.00</b>	

(Continued)

Invested unit	Closing balance	Shareholding ratio (%)	Vote ratio (%)	Cash dividend declared to distribute in current period
China Union Pay Co., Ltd.	8,134,839.00	0.28%	0.28%	320,000.00
Clearing Center for City Commercial Banks	250,000.00	0.83%	0.83%	
City Commercial Bank Cooperative Union Co., Ltd. of Shandong Province	20,000,000.00	4.60%	4.60%	
Banking Association of Zibo City	6,000.00	20.00%	20.00%	
<b>Total</b>	<b>28,390,839.00</b>			<b>320,000.00</b>



### 8.3 Subsidiary

Invested unit	Type of subsidiary	Registration address	Business nature	Registration capital (Ten thousand Yuan)
Linyi Hedong Qishang Village Bank Co., Ltd.	Positive Governing	Linyi, Shandong	Banking	5,000.00

(Continued 1)

Invested unit	Scope of business	Enterprises type	Corporate representative	Institute code
Linyi Hedong Qishang Village Bank Co., Ltd.	Take deposits from public; offer short-term, medium-term, and long-term loans; handle domestic settlement business; handle checks acceptance and discount; handle inner-bank borrowing and lending; handle bank card business; issue and cash as agent, handle the sales of government bond; handle receipts and payments and handle insurance business	Company limited by shares	Ge Tao	56770440-4

(Continued 2)

Invested unit	Actual investment amount at the end of the period	Shareholding ratio (%)	Vote ratio (%)	Consolidate the report or not	Minority shareholder interest
Linyi Hedong Qishang Village Bank Co., Ltd.	25,500,000.00	51.00%	51.00%	Yes	27,223,030.84
<b>Total</b>	<b>25,500,000.00</b>				<b>27,223,030.84</b>

Note 1: According to The approval of the opening of LinYi Hedong Qishang Village Bank Co.,Ltd by BRC-Linyi Branch, which is issued by the China Banking Regulatory Commission, Linyi Branch(BRC-Linyi, NO.[2010]123), we invested RMB 12 million Yuan to LinYi Hedong Qishang Village Bank Co., Ltd, and we held the 60% of the share; in 2012, the registered capital of LinYi Hedong Qishang Village Bank Co., Ltd was increased to RMB 50 million Yuan while the investment of our Bank increasing to RMB 25.5 million Yuan, therefore, our shareholding ratio changes to 51%. As the biggest shareholder of LinYi Hedong Qishang Village Bank Co., Ltd, the Bank measured through cost method. In view of the business and financial controlling of the village bank from our bank, our bank involved it into the scope of the financial report, and these consolidated statements were counteracted.

### 9. Fixed assets

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Original value of fixed assets	641,788,275.39	582,630,832.91	639,151,312.39	580,811,099.91
Less: Accumulated depreciation	310,009,384.49	269,596,461.25	308,780,715.63	268,891,918.92
Net value of fixed assets	331,778,890.90	313,034,371.66	330,370,596.76	311,919,180.99
Construction in process	346,333,998.19	104,684,994.17	345,249,198.19	103,893,094.17
<b>Subtotal</b>	<b>678,112,889.09</b>	<b>417,719,365.83</b>	<b>675,619,794.95</b>	<b>415,812,275.16</b>
Less: Provisions for impairment of fixed assets				
<b>Total</b>	<b>678,112,889.09</b>	<b>417,719,365.83</b>	<b>675,619,794.95</b>	<b>415,812,275.16</b>

### 10. Other assets

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Other receivables	12,324,398.95	20,452,414.78	12,259,398.95	20,384,314.78
Less: Bad debt provision for account receivable	1,072,279.33	10,220,838.55	1,072,279.33	10,220,838.55
Net value of other receivables	11,252,119.62	10,231,576.23	11,187,119.62	10,163,476.23
Debt assets	37,323,511.77	37,323,511.77	37,323,511.77	37,323,511.77
Less: Provisions for impairment of debt assets	24,525,011.77	24,525,011.77	24,525,011.77	24,525,011.77
Net value of Debt assets	12,798,500.00	12,798,500.00	12,798,500.00	12,798,500.00
Other business assets	167,325.00	167,325.00	167,325.00	167,325.00
Long-term deferred expenses	51,183,797.35	28,469,798.75	49,277,426.87	27,228,152.73
Receivables				
<b>Total</b>	<b>75,401,741.97</b>	<b>51,667,199.98</b>	<b>73,430,371.49</b>	<b>50,357,453.96</b>

**11. As of December 31, 2013, other receivables are listed as per age of payment:**

Account receivable age	Consolidation		Parent company	
	Amount	Proportion	Amount	Proportion
Within 1 year	7,946,099.64	64.47%	7,896,099.64	64.40%
1-2 years	1,627,997.03	13.21%	1,612,997.03	13.16%
2-3 years	1,540,550.02	12.50%	1,540,550.02	12.57%
More than 3 years	1,209,752.26	9.82%	1,209,752.26	9.87%
<b>Total</b>	<b>12,324,398.95</b>	<b>100.00%</b>	<b>12,259,398.95</b>	<b>100.00%</b>

**11.1 Provision for bad debts**

Item	Closing balance	Opening balance
Opening balance	10,220,838.55	3,770,617.74
Provisions withdrawn in the current period	-5,729,651.04	6,450,220.81
Amount recovered of write-off of previous years in the current period		
Amount of write-off in the current period	3,418,908.18	
Closing balance	1,072,279.33	10,220,838.55

**11.2 Debt assets are listed according to items as follows:**

Item	Closing balance	Opening balance
House and building	25,961,253.48	25,961,253.48
Land use rights	11,362,258.29	11,362,258.29
<b>Total</b>	<b>37,323,511.77</b>	<b>37,323,511.77</b>

### 11.3 Provisions for impairment of debt assets

Item	Closing balance	Opening balance
Opening balance	24,525,011.77	30,387,953.03
Provisions withdrawn in the current period		
Amount of write-off in the current period		5,862,941.26
Closing balance	24,525,011.77	24,525,011.77

Note 1: As of December 31, 2013, there was no balance due of shareholders who hold 5% or above of the Bank's stock in other receivables.

Note 2: As of December 31, 2013, other receivables for accrual bad debt reserves were mainly the advanced legal cost which cannot be recovered fully.

### 12. Borrowing from the Central Bank

Lender	Consolidation		
	Closing balance	Opening balance	Borrowing type
Zibo Central Branch of People's Bank of China	150,000,000.00	150,000,000.00	Support for reloan of small and medium-sized financial institutions
Zibo Central Branch of People's Bank of China	693,647,124.12	610,818,750.00	Rediscount
Linyi Central Branch of People's Bank of China	35,000,000.00	25,000,000.00	Relending to support agriculture
Linyi Central Branch of People's Bank of China		2,498,437.50	Rediscount
<b>Total</b>	<b>878,647,124.12</b>	<b>788,317,187.50</b>	

(Continued)

Lender	Parent company		
	Closing balance	Opening balance	Borrowing type
Zibo Central Branch of People's Bank of China	150,000,000.00	150,000,000.00	Support for reloan of small and medium-sized financial institutions
Zibo Central Branch of People's Bank of China	693,647,124.12	610,818,750.00	Rediscount
<b>Total</b>	<b>843,647,124.12</b>	<b>760,818,750.00</b>	



### 13. Funds deposited in other banks and other financial institutions

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Current deposits in other banks	450,473.69	301,949,089.75	94,961,486.45	413,166,790.23
Fixed deposits in other banks	1,690,000,000.00	1,000,000,000.00	1,690,000,000.00	1,000,000,000.00
Deposits in other non-bank financial intermediaries	4,450,589.27	15,558,411.48	4,450,589.27	15,558,411.48
<b>Total</b>	<b>1,694,901,062.96</b>	<b>1,317,507,501.23</b>	<b>1,789,412,075.72</b>	<b>1,428,725,201.71</b>

Note 1: The Closing balance of PSBC agreement deposit RMB1,070,000,000.00 Yuan was reclassified from Funds Deposited in Other Banks and Other Financial Institutions to deposits absorbed.

Note 2: The Closing balance of Insurance companies agreement deposit RMB 2,850,000,000.00 Yuan was reclassified from Funds Deposited in Other Banks and Other Financial Institutions to deposits absorbed.

### 14. Loans from other banks

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Inter-bank Borrowing from other banks	390,201,600.00	133,195,840.00	390,201,600.00	133,195,840.00
<b>Total</b>	<b>390,201,600.00</b>	<b>133,195,840.00</b>	<b>390,201,600.00</b>	<b>133,195,840.00</b>

### 15. Balance of selling financial assets for repurchase

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Bonds				
National bonds	793,800,000.00		793,800,000.00	
Financial bonds	294,000,000.00		294,000,000.00	
<b>Total</b>	<b>1,087,800,000.00</b>		<b>1,087,800,000.00</b>	

## 16. Deposits absorbed

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Corporate Current deposit	13,469,717,516.75	12,448,556,079.75	13,396,263,308.85	12,395,403,645.14
Individuals' current deposit	5,188,337,582.87	4,452,644,433.89	5,112,836,550.07	4,396,013,731.78
Corporate fixed deposit	5,520,081,388.76	4,636,269,181.57	5,482,320,835.67	4,609,069,181.57
Individuals' fixed deposit	11,124,036,630.37	8,726,008,958.24	11,047,309,345.60	8,674,951,366.06
Margin deposit for security	12,349,296,898.88	9,099,738,143.94	12,253,454,498.08	9,075,365,245.00
Other deposit	4,057,031,608.64	1,474,507,537.82	4,056,531,608.64	1,473,857,537.82
<b>Total</b>	<b>51,708,501,626.27</b>	<b>40,837,724,335.21</b>	<b>51,348,716,146.91</b>	<b>40,624,660,707.37</b>

### 16.1 Details of margin deposits:

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Acceptance exchange margins	11,050,567,104.45	8,539,443,685.76	10,958,417,104.45	8,515,743,685.76
Guarantee margins		279,000.00		279,000.00
Letter of credit margins	706,232,042.99	221,357,013.52	706,232,042.99	221,357,013.52
Performance bond margins	30,766,729.84	63,534,484.80	30,766,729.84	63,534,484.80
Other margins	561,731,021.60	275,123,959.86	558,038,620.80	274,451,060.92
<b>Total</b>	<b>12,349,296,898.88</b>	<b>9,099,738,143.94</b>	<b>12,253,454,498.08</b>	<b>9,075,365,245.00</b>

### 16.2 Details of other deposit:

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Draft and telegraphic transfers payable and temporary deposit	137,031,608.64	104,507,537.82	136,531,608.64	103,857,537.82
Fixed deposit from PSBC and Insurance companies	3,920,000,000.00	1,370,000,000.00	3,920,000,000.00	1,370,000,000.00
<b>Total</b>	<b>4,057,031,608.64</b>	<b>1,474,507,537.82</b>	<b>4,056,531,608.64</b>	<b>1,473,857,537.82</b>



17. Employees' remuneration payable

Category	Consolidation			
	December 31, 2012	Amount allocated in the current period	Amount granted of the current period	December 31, 2013
Wages, bonuses, allowances and subsidies		364,070,540.65	364,070,540.65	
Employee benefits		11,929,779.29	11,929,779.29	
Social insurance charges	2,589,259.74	66,991,762.61	64,765,639.97	4,815,382.38
Including: 1. Basic pension insurance		34,572,503.13	34,572,503.13	
2. Supplementary pension insurance	2,552,713.96	16,661,272.64	14,398,604.22	4,815,382.38
3. Medical Insurance		11,939,005.19	11,939,005.19	
4. Injury Insurance		854,335.59	854,335.59	
5. Unemployment insurance	36,545.78	1,782,153.41	1,818,699.19	
6. Maternity insurance		1,182,492.65	1,182,492.65	
Housing Fund		30,778,182.32	30,778,182.32	
Employee education funds and union funds	705,943.00	10,487,895.12	10,751,846.11	441,992.01
Termination benefits	20,463,906.93	4,282,615.79	2,489,423.99	22,257,098.73
<b>Total</b>	<b>23,759,109.67</b>	<b>488,540,775.78</b>	<b>484,785,412.33</b>	<b>27,514,473.12</b>

(Continued)

Category	Parent company			
	December 31, 2012	Amount allocated in the current period	Amount granted of the current period	December 31, 2013
Wages, bonuses, allowances and subsidies		357,900,651.89	357,900,651.89	
Employee benefits		11,711,411.09	11,711,411.09	
Social insurance charges	2,555,704.29	66,089,941.23	63,901,272.78	4,744,372.74
Including: 1. Basic pension insurance		34,108,027.09	34,108,027.09	
2. Supplementary pension insurance	2,520,233.05	16,439,582.48	14,215,442.79	4,744,372.74
3. Medical Insurance		11,777,305.16	11,777,305.16	
4. Injury Insurance		842,497.85	842,497.85	
5. Unemployment insurance	35,471.24	1,758,479.84	1,793,951.08	
6. Maternity insurance		1,164,048.81	1,164,048.81	
Housing Fund		30,297,230.01	30,297,230.01	
Employee education funds and union funds	705,762.67	10,339,719.94	10,603,490.60	441,992.01
Termination benefits	20,463,906.93	4,282,615.79	2,489,423.99	22,257,098.73
<b>Total</b>	<b>23,725,373.89</b>	<b>480,621,569.95</b>	<b>476,903,480.36</b>	<b>27,443,463.48</b>



### 18. Interest payable

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Interest payable on deposit	462,842,782.63	311,042,805.88	459,866,570.93	309,582,060.33
Interest payable on flow between financial institutions	25,538,118.45	11,389,352.33	25,518,889.09	11,341,076.71
Interests payable on selling financial assets for repurchase	2,193,916.61		2,193,916.61	
Interest payable on subordinated bonds		22,705,555.56		22,705,555.56
<b>Total</b>	<b>490,574,817.69</b>	<b>345,137,713.77</b>	<b>487,579,376.63</b>	<b>343,628,692.60</b>

### 19. Paid-up capital

Item	Consolidation			
	Closing balance	Proportion	Opening balance	Proportion
State capital	259,350,000.00	19.95%	259,350,000.00	19.95%
Corporate capital	855,061,940.00	65.77%	855,061,940.00	65.77%
Natural person capital	185,588,060.00	14.28%	185,588,060.00	14.28%
<b>Total</b>	<b>1,300,000,000.00</b>	<b>100.00%</b>	<b>1,300,000,000.00</b>	<b>100.00%</b>

(Continued)

Item	Parent company			
	Closing balance	Proportion	Opening balance	Proportion
State capital	259,350,000.00	19.95%	259,350,000.00	19.95%
Corporate capital	855,061,940.00	65.77%	855,061,940.00	65.77%
Natural person capital	185,588,060.00	14.28%	185,588,060.00	14.28%
<b>Total</b>	<b>1,300,000,000.00</b>	<b>100.00%</b>	<b>1,300,000,000.00</b>	<b>100.00%</b>

Note 1: On December 17th, 2009, the First Interim Shareholder's General Meeting of the Bank in 2009 decided to adopt the Report on Capital Increase in 2009 and the registered capital was changed to RMB 1.3 billion Yuan, verified in the "LuXinYanZi No. (2009) 114" Capital Verification Report by Shandong Zibo Luxin Accounting Firm Co.,Ltd.

The Bank's registered capital was RMB 104 million Yuan in 1997 upon its establishment, which was changed to RMB 354 million Yuan at the end of 2001 according to law, changed to RMB 500 million Yuan at the end of 2003 according to law, changed to RMB 550 million Yuan at the end of 2004 according to law, changed to RMB 839 million Yuan at the end of 2005 according to law, and changed to RMB 1 billion Yuan in April 2006 according to law. On December 17th, 2009, according to a resolution of the First Interim Shareholders' General Meeting of the Bank and the provision in the amended constitution, the registered capital was increased by RMB 300 million Yuan, to RMB 1.3 billion Yuan, verified by Zibo Luxin Accounting Firm Co.,Ltd.

## 20. Capital reserve

Item	Consolidation			
	Capital stock premium	Unrealized gains and losses of available for sale financial assets (after tax)	Other capital reserve	Total
December 31, 2012		13,618,283.39	19,059,106.68	32,677,390.07
Increase in the current period		-96,559,919.87	5,321,062.50	-91,238,857.37
Decrease in the current period		-24,139,979.97	15,417.04	-24,124,562.93
December 31, 2013		-58,801,656.51	24,364,752.14	-34,436,904.37

*(Continued)*

Item	Parent company			
	Capital stock premium	Unrealized gains and losses of available for sale financial assets (after tax)	Other capital reserve	Total
December 31, 2012		13,618,283.39	19,169,981.06	32,788,264.45
Increase in the current period		-96,559,919.87	5,321,062.50	-91,238,857.37
Decrease in the current period		-24,139,979.97		-24,139,979.97
December 31, 2013		-58,801,656.51	24,491,043.56	-34,310,612.95

## 21. Surplus Reserve

Item	Consolidation			Parent company		
	Statutory surplus reserve	Discretionary surplus reserve	Total	Statutory surplus reserve	Discretionary surplus reserve	Total
December 31, 2012	362,014,070.96		362,014,070.96	362,014,070.96		362,014,070.96
Increase in the current period	79,141,848.66		79,141,848.66	79,141,848.66		79,141,848.66
Decrease in the current period	3,216.89		3,216.89	3,216.89		3,216.89
December 31, 2013	441,152,702.73		441,152,702.73	441,152,702.73		441,152,702.73

## 22. Provisions for General Risks

Category	Item	December 31, 2012	Increase in the current period	Decrease in the current period	December 31, 2013
Consolidation	Provisions for general risks	506,980,000.00	220,000,000.00		726,980,000.00
Parent company	Provisions for general risks	506,980,000.00	220,000,000.00		726,980,000.00

Note 1: According to the requirement of Administrative Measures for the Provision of Reserves of Financial Enterprises [CJ (2012) No. 49], general risk reserves of the Bank are provided to cover unidentified possible loss related to risk assets.

## 23. Undistributed Profits

Item	Consolidation		Parent company	
	Closing balance	Opening balance	Closing balance	Opening balance
Undistributed profits at the beginning of the period	1,613,404,949.74	1,219,959,378.30	1,611,990,352.48	1,219,700,850.59
Plus: Profit of this year	792,964,355.70	788,709,202.41	791,418,486.59	787,553,132.86
Other transfer in	84,204.06	-58,317.68	84,204.06	-58,317.68
Profits available for distribution	2,406,453,509.50	2,008,610,263.03	2,403,493,043.13	2,007,195,665.77
Amount drawn as legal surplus reserve	79,141,848.66	78,755,313.29	79,141,848.66	78,755,313.29
Amount drawn as provisions for general risks	220,000,000.00	186,450,000.00	220,000,000.00	186,450,000.00
Profits available for distribution	2,107,311,660.84	1,743,404,949.74	2,104,351,194.47	1,741,990,352.48
Less: common stock dividend	130,000,000.00	130,000,000.00	130,000,000.00	130,000,000.00
Undistributed profit at the end of the period	1,977,311,660.84	1,613,404,949.74	1,974,351,194.47	1,611,990,352.48



#### 24. Investment income

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Investment in available for sale financial assets	-11,334,894.74	-46,497,972.43	-11,334,894.74	-46,497,972.43
Long-term equity investment	85,356,689.38	46,768,655.55	85,356,689.38	46,768,655.55
Held-on-maturity investment	-3,397.26		-3,397.26	
<b>Total</b>	<b>74,018,397.38</b>	<b>270,683.12</b>	<b>74,018,397.38</b>	<b>270,683.12</b>

#### 25. Exchange gains or losses

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Foreign exchange profits and losses	-9,949.16	1,071.58	-9,949.16	1,071.58
Exchange settlement gains and losses	16,530,012.72	16,768,081.59	16,530,012.72	16,768,081.59
Other exchange gains and losses	-4,378,623.64	-456,516.21	-4,378,623.64	-456,516.21
<b>Total</b>	<b>12,141,439.92</b>	<b>16,312,636.96</b>	<b>12,141,439.92</b>	<b>16,312,636.96</b>

#### 26. Other operating income

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Income from leasing fixed assets	2,815,758.00	2,593,048.67	2,815,758.00	2,593,048.67
Other operating income	1,642,585.96	688,024.12	19,042.21	171,201.08
<b>Total</b>	<b>4,458,343.96</b>	<b>3,281,072.79</b>	<b>2,834,800.21</b>	<b>2,764,249.75</b>

## 27. Business tax and surcharges

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Business tax	142,825,095.79	139,274,145.35	142,215,942.00	138,492,437.41
Urban construction and maintenance tax	9,325,579.22	9,215,446.20	9,282,938.45	9,160,726.62
Education surcharge	4,284,752.86	4,178,224.38	4,266,478.25	4,154,773.13
Local education surcharge	2,856,501.93	2,893,405.52	2,844,318.85	2,877,771.36
Others	1,315,436.28	1,296,118.97	1,309,344.74	1,281,662.82
<b>Total</b>	<b>160,607,366.08</b>	<b>156,857,340.42</b>	<b>159,919,022.29</b>	<b>155,967,371.34</b>

## 28. Business and management cost

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Employee remuneration	484,258,159.99	332,381,845.64	476,338,954.16	326,726,874.15
Business expenses	57,378,068.49	53,779,763.76	56,630,234.09	52,889,819.66
Taxes	6,351,407.85	5,766,987.18	6,336,205.85	5,745,862.18
Management costs	202,165,549.34	155,931,995.05	197,851,855.89	153,060,402.52
Depreciation of fixed assets	48,652,072.00	42,381,877.88	48,127,945.47	41,932,342.57
<b>Total</b>	<b>798,805,257.67</b>	<b>590,242,469.51</b>	<b>785,285,195.46</b>	<b>580,355,301.08</b>

## 29. Provisions for asset impairment loss

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Provision for bad debts	-5,729,651.04	6,450,220.81	-5,729,651.04	6,450,220.81
Provision for loan loss	183,345,463.56	239,857,863.00	180,980,000.00	239,194,200.00
Provision for impairment of held-to-maturity investments		-24,338,212.50		-24,338,212.50
<b>Total</b>	<b>177,615,812.52</b>	<b>221,969,871.31</b>	<b>175,250,348.96</b>	<b>221,306,208.31</b>



### 30. Non-operating income

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Income from disposal of fixed assets	9,612,977.25	6,656,979.10	9,612,977.25	6,656,979.10
Government subsidy gains	5,243,000.00	7,025,300.00	2,570,000.00	4,720,300.00
Income from transfer in of unsettled payable	575,797.03	5,627,753.21	575,797.03	5,627,753.21
Income from confiscation	1,655,135.00	1,149,778.33	1,644,535.00	1,129,568.33
Other non-operating income	105,929.18	2,878,127.98	105,929.18	2,878,127.98
<b>Total</b>	<b>17,192,838.46</b>	<b>23,337,938.62</b>	<b>14,509,238.46</b>	<b>21,012,728.62</b>

### 31. Non-operating expenditure

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Expenditure for disposal of non-current assets loss	83,632.64	46,174.98	83,632.64	46,174.98
Donation expenditure	320,000.00	704,600.00	320,000.00	704,600.00
Expenditure for fines, forfeits and penalty	2,789.43	2,496,916.38	2,789.43	2,496,804.01
Expenditure for return of unclaimed accounts	36,398.23	90,891.16	36,398.23	90,891.16
Other non-operating Expenditure	6,992,033.36	3,673,583.61	6,992,033.36	3,673,483.78
<b>Total</b>	<b>7,434,853.66</b>	<b>7,012,166.13</b>	<b>7,434,853.66</b>	<b>7,011,953.93</b>

### 32. Income tax expense

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Expenses for current income tax	221,621,079.57	227,997,691.20	220,713,232.65	227,236,625.01
Expenses for deferred income tax	15,905,704.41	5,976,106.11	15,905,704.41	5,976,106.11
<b>Total</b>	<b>237,526,783.98</b>	<b>233,973,797.31</b>	<b>236,618,937.06</b>	<b>233,212,731.12</b>

### 33. Provisions for asset impairment

Item	Consolidation				
	December 31, 2012	Withdrawal in the current period	Write-off in the current period	Recovery in the current period	December 31, 2013
Provision for loan loss	1,080,322,470.37	183,345,463.56	161,738,293.14	6,314,806.56	1,108,244,447.35
Provision for impairment of debt asset	24,525,011.77				24,525,011.77
Provision for bad debts	10,220,838.55	-5,729,651.04	3,418,908.18		1,072,279.33
<b>Total</b>	<b>1,115,068,320.69</b>	<b>177,615,812.52</b>	<b>165,157,201.32</b>	<b>6,314,806.56</b>	<b>1,133,841,738.45</b>

(Continued)

Item	Parent company				
	December 31, 2012	Withdrawal in the current period	Write-off in the current period	Recovery in the current period	December 31, 2013
Provision for loan loss	1,078,489,707.37	180,980,000.00	161,738,293.14	6,314,806.56	1,104,046,220.79
Provision for impairment of debt asset	24,525,011.77				24,525,011.77
Provision for bad debts	10,220,838.55	-5,729,651.04	3,418,908.18		1,072,279.33
<b>Total</b>	<b>1,113,235,557.69</b>	<b>175,250,348.96</b>	<b>165,157,201.32</b>	<b>6,314,806.56</b>	<b>1,129,643,511.89</b>

### VII. Main off-balance sheet items

The off balance sheet business refers to all business which are not listed in the Balance sheet, including two parts as follows:

The off balance sheet business of contingent risks is business of providing guarantee and bearing clients' risk of breach of contract with clients' debt solvency; the off balance sheet business without risk includes settlement and agency business.

The balance of main off-statement items for contingent risks of the Bank are shown as below:

Item	Consolidation		Parent company	
	Amount of the current period	Amount of the previous period	Amount of the current period	Amount of the previous period
Acceptance bills	18,123,291,286.89	13,610,704,220.58	18,013,591,286.89	13,565,054,220.58
Letters of guarantee issued	138,685,198.60	237,511,557.67	138,685,198.60	237,511,557.67
Letters of credit issued	1,133,344,610.35	2,047,228,333.94	1,133,344,610.35	2,047,228,333.94
<b>Total</b>	<b>19,395,321,095.84</b>	<b>15,895,444,112.19</b>	<b>19,285,621,095.84</b>	<b>15,849,794,112.19</b>



## VIII. Events after the Balance Sheet Data

The tenth meeting of the fifth Board of Directors has passed the following resolution: Profit distribution will be carried out at 10% of the capital stock on December 31st, 2013, including:

- (1) The stock dividend of 0.8 stock per 10 stock will be distributed to all shareholders, i.e. totally stock dividend of 104,000,000 stock and RMB 104 million Yuan.
- (2) The cash dividend of RMB 0.2 Yuan (tax inclusive) per 10 stock will be distributed to all shareholders, i.e. totally cash dividend of RMB 26 million Yuan.

This preliminary profit distribution plan will be implemented after being passed by the shareholders' meeting.

In addition to the above event, by March 24th, 2014, the Group has not had any other significant event after the balance sheet date which should be disclosed.

## IV. Capital adequacy situation

1. The calculation range of capital adequacy ratio covers the Bank and the financial institutions directly or indirectly invested by the Bank in accordance with the Capital Management Methods of Commercial Banks (trial), issued by the China Banking Regulatory and implemented since January 1st, 2013.

### 2. Capital amount, structure and capital adequacy ratio at all levels (Group)

Item category	Year 2013 (Unit: RMB 100 million Yuan)	Year 2012 (Unit: RMB 100 million Yuan)
Paid-in capital	13	13
Net capital	48.87	46.31
Including: Core primary capital	44.38	37.38
Secondary capital	4.6	9.01
Deductions from core primary capital	0.11	0.09
Total risk assets after implementing minimum capital level and corrected	450.20	359.58
Core primary capital adequacy ratio	9.83%	10.37%
Primary capital adequacy ratio	9.83%	10.37%
Capital adequacy ratio	10.86%	12.88%



### 3. Risk-weighted assets measurement

The Risk-weighted assets of the Bank measured in accordance with the Capital Management Method of Commercial Banks (trial): The credit risk-weighted assets is measured by using the weighting method, the market risk-weighted assets by using standard method of measurement, and operation risk-weighted assets by using basic indicator method.

### 4. The Bank's situation of implementation of the new capital management measures

During the reporting period, in accordance with the requirements of the Capital Management Method of Commercial Banks (trial), the Bank defined clearly the organization and leadership, duties division and implementation arrangements for its implementation, formulated the implementation plan, developed the comprehensive management system framework with emphasis on credit risk, market risk, and operation risk, continuously perfected the information technology system, integrated the data resources to form the filling rules and submitted to the local Banking Regulatory Sub-bureau for registration and recording, and monitored, calculated and analyzed the quality of capital adequacy situation on a regular basis. On the seventh session of the fifth board of the directors held in June 2013, the board of directors deliberated and adopted the 2013-2015 Capital Planning of Qishang Bank. At the same time, special training was carried out for several times for different levels of persons in terms of new capital management measures to strengthen the reservation and cultivation of professional talents.

5. With respect to capital management, the Bank fully identified, measured, and monitored various main risks. The Bank carried out a pressure test on the current situation of capital in June 2013, and evaluation on capital occupation and distribution of the whole Bank at the end of 2013, to further clear about the capital allocation and continuously optimize assessment of the internal capital adequacy.

## V. Non-performing Loans Classified by Five-Category Asset Classification for Bank loans and Major Policy, Measures and Effects of Non-performing Assets Management

(Unit: RMB ten thousand Yuan)

Balance of non-performing loans	December 31, 2013	December 31, 2012
Substandard	63,536.45	38,431.64
Doubtful	1,490.00	2,863.96
Loss	33.02	33.02
<b>Total</b>	<b>65,059.47</b>	<b>41,328.62</b>

On the basis of strengthening the risk warning, the Bank continuously enhanced the control and management of bad loans, kept the permissible lowest level of bad loans, enhanced the accountability to the bad loan handling, and avoided the rebound of the bad loans. The Bank took the following measures mainly: firstly, the Bank refined the classification of credit risks and developed Method for Classification Management of Credit Assets Risk, we adjusted the classification of credit asset from 8 levels into 12 levels, enhanced the control intensity for credit assets, and classified risks on the basis of scale of credit asset risk, debt-paying ability, compliance to industrial policy and economic benefits brought to the Bank, so as to correctly reflect the quality of our assets, timely discover and feedback changes in loan quality, and thus achieve early deployment, early warning, and early prevention and control; secondly, the Bank further improved risk warning and monitoring mechanism, and, according to the characteristics of domestic and international financial and economic situation and development, timely strengthened the management of interbank credit lines and warning for national risks and agency risks. For credit assets with potential risks, risk prevention and control measures were developed early,



and, with rational suggestions put forward by the departments, strong guarantee and proper collateral were added so as to weaken credit business risks. For overdue loans which had formed risks, the preservation measures were taken for each account and loan to define responsibility and ensure settlement within the defined deadline, thus timely master the settling progress and prevent further expansion of risk loss. Thirdly, the Bank enhanced the intensity of management and control over newly added bad loans, developed and issued Notice on Penalty to Newly-added Non-performing Loans, defined duties and responsibilities, implemented strict punishment to the relevant responsible banks and persons, and executed the accountability system. Through implementation of the accountability mechanisms, the Bank planned to build sound compliance and internal control culture quickly, and comprehensively improved risk management and control standards to ensure the quality and safety of assets. Fourthly, the Bank enhanced the intensity of management over non-performing assets, and urged branches to actively take settlement measures, resolve non-performing assets, and improve the quality of assets. The Bank took the combined measures of stopping and distributing non-performing assets, i.e. on one hand, the Bank controlled rapid growth of indicators with the methods of timely transferring, granting renewals, making new bank loans for repaying the old. . . etc; on the other hand, the Bank urged branches to take litigation and preservation measures early over bad loans to be exposed immediately and with no hope of negotiation, so as to restore the loss of assets as much as possible.

## VI . Connected Party Relationship and Transaction

### 1. Connected Parties

The Bank's connected parties refer to shareholders holding 5% or above 5% of the shares of the Bank, controlling shareholders and controlling subsidiaries of shareholders holding 5% or above 5% of the shares of the Bank, directors, supervisors and senior management of the Bank and their closely related family members, units which constitute connection with the Bank for any director, supervisor, senior management and their closely related family members acting as Board Chairman or General Manager concurrently outside the Bank (hereinafter referred to as "other enterprises of the same key management personnel"), the Bank's subsidiaries, joint venture companies and affiliated companies.

According to the provisions in the Administrative Measures for Connected Transaction of Commercial Banks and Insiders and Shareholders (No. 3 Order of China Banking Regulatory Commission, 2004), the following connected parties do not include any controlling subsidiary of Zibo City Assets Operation Co., Ltd.

(1) By December 31, 2013 the names of shareholders holding 5% or above 5% of the shares of the Bank and their share holding (Unit: RMB 10 thousand shares)

Enterprise name	Shares	Shareholding proportion (%)
Zibo City Asset Management Co., Ltd.	12,974	9.98
Shandong Chenglian One-Card Co., Ltd.	12,961	9.97

(2) The Bank's controlling subsidiary of the Bank by December 31, 2013 (unit: RMB 10 thousand shares)

Enterprise name	Shares	Shareholding proportion (%)
Linyi Hedong Qishang Village Bank Co., Ltd.	2,550	51.00

## 2. Main information of the connected parties is shown below

Name of connected party	Enterprise nature	Registration address	Main business	Legal representative
Zibo City Asset Management Co., Ltd.	Other company limited by liability	Liuquan Road Zhangdian District ( In Huiquan Shopping Mall)	Urban (rural) infrastructure construction projects, traffic infrastructure construction project investment, asset management operations entrusted by the municipal government	Bu Delan
Shandong Chenglian One-Card Co., Ltd.	Company limited by liability	East No. 107, West Gongqiangtuan Road, Zhangdian District, Zibo City (in Office Building of Zibo Information Industry Bureau)	Construction of payment platform and application network for micropayment of non-financial IC cards, production, distribution, recharge, payment and settlement for non-financial IC cards, advertising business on card surface, as well as micropayment	Wang Lianzhong
Linyi Hedong Qishang Village Bank Co., Ltd.	Company limited by shares(unlisted)	Building 1, No. 0003 Dongxing Road, Hedong District, Linyi City	To take deposits from public; offer short-term, medium-term, and long-term loan; handle domestic settlement business; handle checks acceptance and discount; handle inner-bank borrowing; handle bank card business; issue as agent, cashing, handle the sales of government bonds; handle receipts and payments and handle insurance business as agent; other business approved by the Banking Supervision Management Authorities	Ge Tao

## 3. Registration capital and its changes of connected party

Name of connected party	December 31, 2012 (unit: RMB 10 thousand Yuan)	Increase in the current period	Decrease in the current period	December 31, 2013 (unit: RMB 10 thousand Yuan)
Zibo City Asset Management Co., Ltd.	138,000			138,000
Shandong Chenglian One-Card Co., Ltd.	30,000			30,000
Linyi Hedong Qishang Village Bank Co., Ltd.	5,000			5,000

## 4. Connected Transaction

Connected transactions are carried out in the Bank strictly in accordance with relevant laws, regulations and uniform national accounting systems as well as relevant banking regulatory rules when handling connected transactions and under conditions not better than similar transactions of non-related parties.

### (1) Loan interest income

The loan interest income collected from shareholders holding 5% or above 5% of shares of the Bank in 2013.

Name of connected party	Interest income(RMB Yuan)
Shandong Chenglian One-Card Co., Ltd.	1,038,000.00



### (2) Deposit interest expenditure

The loan interest expenditure paid to shareholders holding 5% or above 5% of shares of the Bank in 2013.

Name of connected party	Interest expenditure (RMB Yuan)
Zibo City Asset Management Co., Ltd.	78,375.15
Shandong Chenglian One-Card Co., Ltd.	59,995.79

### (3) Loan balance

The loan balance of shareholders holding 5% or above 5% of shares of the Bank was zero by December 31st, 2013.

### (4) Deposit balance

The deposit balance of shareholders holding 5% or above 5% of shares of the Bank is as below by December 31st, 2013.

Name of connected party	Deposit balance (RMB Yuan)
Zibo City Asset Management Co., Ltd.	37,462,822.57
Shandong Chenglian One-Card Co., Ltd.	149,015.91

### (5) Balance of selling financial assets for repurchase

By December 31st, 2013, there was no balance of selling financial assets for repurchase of shareholders holding 5% or above 5% of shares of the Bank.

### (6) Interest expenditure of selling financial assets for repurchase

In 2013, there was no interest expenditure of selling financial assets for repurchase to shareholders holding 5% or above 5% of shares of the Bank.

## VII. Transfer and Sale of Important Assets

During the report period, the Bank's expenditure on the acquisition of fixed assets was RMB 7.0726 million Yuan, of which the expenditure on the purchase of business premises was RMB 7.3204 million Yuan, that on the purchase of transportation equipments was RMB 13.0551 million Yuan, that on electronic equipments was RMB 28.959 million Yuan, and that on machines and equipments was RMB 20.18 million Yuan, and that on other assets was RMB 1.2579 million Yuan. The amount of disposed fixed assets was RMB 11.6152 million Yuan in this year.





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