



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

总部 Headquarters

中国上海市浦东新区花园石桥路66号  
东亚银行金融大厦29楼  
29/F, BEA Finance Tower, 66 Hua Yuan Shi Qiao Road,  
Pudong New Area, Shanghai, PRC

电话 Telephone

(021) 3866 3866

传真 Facsimile

(021) 3866 3966

网址 Website

[www.hkbea.com.cn](http://www.hkbea.com.cn)

1. Corporate Profile .....	1
2. 2010 at a Glance .....	2
3. Financial Highlights .....	3
4. Chairman's Statement .....	4
5. Corporate Information .....	6
6. Financial Statements .....	7
7. Network Contact Details .....	12

一、 公司简介 .....	1
二、 2010年一瞥 .....	2
三、 财务摘要 .....	3
四、 董事长致辞 .....	4
五、 公司信息 .....	6
六、 财务报表 .....	7
七、 分支行一览及联系方式 .....	12

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

本年报摘要分别以中英文编制，若有歧义，以中文文本为准。

<b>January</b>	BEA China's state-of-the-art data centre is opened in Shanghai
<b>March</b>	BEA China's 20th branch is opened in Suzhou, Jiangsu Province
<b>May</b>	BEA China's new headquarters in Shanghai, BEA Finance Tower, is inaugurated
<b>June</b>	BEA China wins the "Golden-Shell Award of Finance" for "Best Private Banking Brand among Foreign Banks in China" from the 21st Century Business Herald
<b>July</b>	The first BEA Hope Primary School located in Xinjiang Uygur Autonomous Region opens its doors to its first students
<b>July - September</b>	BEA China holds the 2010 BEA Cup Youth Fencing Tournament in 9 cities
<b>September - December</b>	BEA China holds the "2010 East Asia Future Business Leader Awards"
<b>November</b>	BEA China completes its first cross-border RMB transaction for foreign direct investment
<b>December</b>	BEA China wins the "Best CSR Practices among Chinese Banks" award from China Business Network
<b>December</b>	BEA China wins the "Most Promising Product/Services Brand" award at the 2010 China Internet Conference
<b>December</b>	BEA China wins the "Most Trustworthy Financial Management Services Brand Nominated by Internet Users in 2010" and "Best CSR Performance in 2010" awards at the 2010 SOHU Financial Management Network Festival
<b>December</b>	BEA China holds the "Firefly Project" BEA Annual Charity Banquet and collects RMB4 million in charity funds
<b>December</b>	BEA China wins the "2010 Most Honourable Foreign Bank in China" award from Money Weekly
<b>December</b>	BEA China's 21st branch is opened in Zhengzhou, Henan Province
<b>December</b>	BEA China's Global Access Cyberbanking wins the "2010 Shanghai Financial Innovation Award" from the Shanghai Municipal People's Government

1月	东亚中国数据中心在上海揭幕
3月	东亚中国第20间分行——苏州分行开业
5月	东亚银行金融大厦揭幕
6月	荣获《21世纪经济报道》“金贝奖”外资优秀私人银行品牌
7月	首座东亚银行爱心小学在新疆维吾尔自治区正式启用
7月-9月	在9个城市举办2010东亚银行杯全国青少年击剑锦标赛
9月-12月	成功举办首届“2010东亚未来企业领袖大赏”活动
11月	完成首宗跨境人民币境外直接投资结算交易
12月	荣获《第一财经》“中国企业社会责任榜之优秀实践奖”
12月	荣获中国互联网大会“2010中国互联网最具潜质产品/服务奖”
12月	荣获搜狐网“2010年网友最信赖银行理财品牌奖”、“2010年最佳履行社会责任银行奖”
12月	“萤火虫计划”年度慈善晚宴筹得善款近400万元
12月	荣获《理财周报》“2010年中国最受尊敬外资银行”
12月	东亚中国第21间分行——郑州分行开业
12月	“两地通网上银行”荣获上海市政府颁发的2010年度“上海金融创新成果奖”

## Chairman's Statement

---

The Bank of East Asia, Limited established its first Mainland China branch in Shanghai in 1920, and in 2010 the Bank celebrated its 90th Anniversary.

Throughout this 90-year history, BEA has been privileged to serve both local and international clients. The Bank has been especially proud to play a part in China's astounding progress since the era of reform and opening was launched more than 30 years ago. Nowhere has China's great progress been better showcased than at the 2010 World Expo in Shanghai, which I had the pleasure of attending. China's incredible transformation into the world's second largest economy is a constant source of inspiration to me, and to all our staff at BEA and BEA China. In this respect, on behalf of the Bank, I would like to extend our most sincere appreciation for the guidance and support we have received from the regulatory authorities, our loyal customers, colleagues and the community. The mutual trust which has developed over the past 90 years provides a solid foundation for BEA China's development for the next 90 years and beyond.

During 2010, the Central Government focussed its attention on quelling inflationary pressures in the economy. Timely measures were introduced to address speculation in the property market. Internationally, the European debt crisis and concerns about the impact of quantitative easing in the United States introduced fresh uncertainties. Despite this difficult market environment, the Bank continued its growth momentum.

As at 31st December, 2010, BEA China's total assets stood at RMB153.03 billion, an increase of RMB32.03 billion over that at the end of 2009. Total loans outstanding and deposits increased by 7.93% and 40.19%, respectively. Accordingly, the loan to deposit ratio as at the end of 2010 decreased to 77.88%, well on track to achieve a level at or below 75% before the end of September 2011, which is the deadline set by the China Banking Regulatory Commission.

For the year 2010, BEA China's net profit rose to RMB1,003.78 million, an increase of 11.78% compared to 2009.

BEA China's branch network grew strongly in 2010. In May, the Bank officially inaugurated its new Headquarters, BEA Finance Tower, in Shanghai's Lujiazui Financial District. In addition, BEA China established two new branches, in Suzhou and Zhengzhou, as well as 16 sub-branches. As of the end of 2010, the Bank operated 21 branches and 68 sub-branches, including 4 cross-location sub-branches, in 25 cities throughout the Mainland.

BEA China made significant progress in developing its community service work in 2010, through its charity fund, the Shanghai Soong Ching Ling Foundation – BEA Charity Fund ("the Fund"). The Fund's main project, the Firefly Project, has now established nine Firefly Centres equipped with libraries, computers and other advanced facilities, and has distributed over 10,000 firefly backpacks with stationary and books to disadvantaged students in China. In addition, the Bank has been active in community assistance and disaster relief.

With the recent adoption of the 12th Five-Year Plan, the stage is set for a new era of progress as the Central Government focuses on sustainable development and raising living standards throughout the country. I look forward to more balanced growth over the near to medium term, with a stronger role for the consumer and a greater emphasis on green technologies. BEA China, backed by 90 years of experience and a strong presence throughout the Mainland, is well-equipped to support this transition.

With BEA's long history, experienced staff and strong commitment to serving the needs of our clients, I strongly believe that BEA China is in an excellent position to contribute to and benefit from China's rising prosperity.

*David LI Kwok-po*

**Chairman**

Shanghai, 12th April, 2011

## Shareholder

The Bank of East Asia, Limited

## 股东

东亚银行有限公司

## Board of Directors

### Chairman

Dr. David LI Kwok-po

## 董事会

### 董事长

李国宝 博士

### Vice Chairman

Mr. CHAN Kay-cheung

### 副董事长

陈棋昌 先生

### Executive Director & Chief Executive

Mr. KWAN Tat-cheung

### 执行董事兼行长

关达昌 先生

### Non-executive Directors

Mr. Adrian David LI Man-kiu

Mr. Brian David LI Man-bun

Mr. Peter LEE Ka-kit

Mr. David MONG Tak-yeung

Mr. Robert NG Chee-siong

Mr. Charley SONG Lin

Mr. ZHANG Hongyi

Ms. Wendy WONG Woon-ping

### 非执行董事

李民桥 先生

李民斌 先生

李家杰 先生

蒙德扬 先生

黄志祥 先生

宋 林 先生

张鸿义 先生

王焕萍 女士

### Independent Non-executive Directors

Dr. Ian FOK Chun-wan

Mr. Valiant CHEUNG Kin-piu

### 独立非执行董事

霍震寰 博士

张建标 先生

## Supervisor

Mr. Michael LEUNG Kai-hung

## 监事

梁启雄 先生

## Deputy Chief Executives

Mr. Raymond CHANG Wai-yan

Mr. Cartier LAM Chi-man

Mr. Jones NG Chi-keung

Mr. SUN Minjie

## 常务副行长

张伟恩 先生

林志民 先生

吴志强 先生

孙敏杰 先生

## Executive Vice President & Chief Risk Officer

Mr. Patrick TANG Loi-fu

## 副行长兼风险总监

邓来富 先生

## Chief Financial Officer

Ms. Jacqueline CHAN Nap-shan

## 财务总监

陈立珊 女士

## Chief Operating Officer

Ms. Doris CHIN Yee-man

## 营运总监

钱绮雯 女士

## Chief Information Officer\*

Mr. Ronald HO Cheung-ming

## 信息总监\*

何长明 先生

## Chief Compliance Officer

Ms. Linda LIU Fen

## 合规总监

刘 芬 女士

## Chief Internal Auditor

Mr. Kelvin LAU Fai

## 总稽核

刘 辉 先生

## Company Secretary

Ms. Jenny ZHAN Jielian

## 董事会秘书

詹洁莲 女士

## Auditors

KPMG Huazhen Certified Public Accountants

## 审计师

毕马威华振会计师事务所

\* Subject to the approval of the CBRC  
待中国银行业监督管理委员会核准任职资格

# Financial Statements

## Balance Sheet (continued)

### 资产负债表 (续)

		2010 RMB 人民币元	2009 RMB 人民币元
<b>Liabilities:</b>	<b>负债:</b>		
Deposits and borrowing from financial institutions	同业及其他金融机构存放及拆入款项	16,629,905,955	19,304,968,677
Customer deposits	吸收存款	117,884,870,306	84,089,823,611
Debt securities issued	应付债券	3,992,616,404	3,979,411,127
Deferred tax liabilities	递延所得税负债	-	87,676,450
Other liabilities	其他负债	2,494,598,660	2,366,198,635
<b>Total liabilities</b>	<b>负债合计</b>	<b>141,001,991,325</b>	<b>109,828,078,500</b>
<b>Shareholders' equity:</b>	<b>所有者权益:</b>		
Paid in capital	实收资本	8,000,000,000	8,000,000,000
Capital reserve	资本公积	(431,929,313)	(287,607,114)
Surplus reserve	盈余公积	342,411,643	242,033,675
General reserve	一般风险准备	1,143,656,988	934,772,709
Retained earnings	未分配利润	2,972,788,634	2,278,271,207
<b>Total shareholders' equity</b>	<b>所有者权益合计</b>	<b>12,026,927,952</b>	<b>11,167,470,477</b>
<b>Total liabilities and shareholders' equity</b>	<b>负债和所有者权益总计</b>	<b>153,028,919,277</b>	<b>120,995,548,977</b>

# Financial Statements

## Cash Flow Statement 现金流量表

		2010 RMB 人民币元	2009 RMB 人民币元
<b>Cash flows from operating activities:</b>	<b>经营活动产生的现金流量:</b>		
Net increase in deposits from customers and financial institutions	客户存款和同业存放款项净增加额	29,228,138,285	9,579,723,340
Net increase in borrowings from financial institutions	向其他金融机构拆入资金净增加额	1,891,845,688	-
Net increase in financial assets sold under repurchase agreement	卖出回购金融资产净增加额	-	582,000,000
Net decrease in financial assets held under resale agreement	买入返售金融资产净减少额	-	136,692,000
Cash received from government grants	收到的政府补贴	19,949,700	19,490,268
Net decrease in held for trading	交易性金融资产净减少额	960,776,285	-
Cash received from interest, fees and commissions	收取利息、手续费及佣金的现金	5,435,446,266	5,262,134,592
Cash received relating to other operating activities	收到其他与经营活动有关的现金	164,792,762	738,521,826
<b>Sub-total of cash inflows</b>	<b>经营活动现金流入小计</b>	<b>37,700,948,986</b>	<b>16,318,562,026</b>
Net increase in deposits with central bank and financial institutions	存放中央银行和同业款项净增加额	(8,836,918,020)	(2,813,589,210)
Net decrease in borrowings from financial institutions	向其他金融机构拆入资金净减少额	-	(7,474,965,996)
Net increase in placements with financial institutions	拆出资金净增加额	(882,523,144)	(80,989,531)
Net decrease in financial assets sold under repurchase agreement	卖出回购金融资产净增加额	(582,000,000)	-
Cash paid in loans and advances to customers	客户贷款及垫款净增加额	(6,761,751,795)	(3,353,875,561)
Net increase in held for trading	交易性金融资产净增加额	-	(1,869,542,350)
Cash paid for borrowings from central bank	向中央银行借款净减少额	-	(3,400,000,000)
Cash paid for interest, fee and commission	支付利息、手续费及佣金的现金	(1,945,746,514)	(2,545,133,577)
Cash paid relating to other operating activities	支付其他与经营活动有关的现金	(2,028,169,421)	(1,927,756,175)
<b>Sub-total of cash outflows</b>	<b>经营活动现金流出小计</b>	<b>(21,037,108,894)</b>	<b>(23,465,852,400)</b>
<b>Net cash flows from operating activities</b>	<b>经营活动产生的现金流量净额</b>	<b>16,663,840,092</b>	<b>(7,147,290,374)</b>

## Network Contact Details



东亚中国网络 BEA China Network	地址 Address	电话 Telephone	传真 Facsimile
东亚中国总部 BEA China Headquarters	上海市浦东新区花园石桥路66号东亚银行金融大厦28楼2801室、29楼、30楼3001室、31楼、41楼、42楼 Room 2801, 29/F, Room 3001, 31/F, 41/F & 42/F, BEA Finance Tower, 66 Hua Yuan Shi Qiao Road, Pudong New Area, Shanghai	021 3866 3866	021 3866 3966
上海分行 Shanghai Branch	上海市浦东新区花园石桥路66号东亚银行金融大厦1楼102室、2楼202-208室、27楼、28楼2802室 Room 102, Room 202-208, 27/F & Room 2802, BEA Finance Tower, 66 Hua Yuan Shi Qiao Road, Pudong New Area, Shanghai	021 3867 5033	021 3867 5133
浦西支行 Puxi Sub-Branch	上海市四川中路299号东亚银行大厦 The Bank of East Asia Building, 299 Sichuan Road Central, Shanghai	021 6329 7338	021 6321 7617
古北支行 Gubei Sub-Branch	上海市古北新区水城南路268号家乐福古北购物中心一楼 1/F, Carrefour Gubei Shopping Centre, 268 South Shui Cheng Road, Gubei New Area, Shanghai	021 6208 0333	021 6208 2931
新天地支行 Xintiandi Sub-Branch	上海市卢湾区兴业路150号 150 Xing Ye Road, Luwan District, Shanghai	021 5382 0333	021 5382 0088
徐家汇支行 Xujiahui Sub-Branch	上海市徐汇区南丹东路396号 396 East Nandan Road, Xuhui District, Shanghai	021 6469 0333	021 6468 7688
静安支行 Jing'an Sub-Branch	上海市静安区南京西路1576号一层 1/F, 1576 West Nanjing Road, Jing'an District, Shanghai	021 6258 0333	021 6248 0336
长宁支行 Changning Sub-Branch	上海市长宁区长宁路1196号 1196 Changning Road, Changning District, Shanghai	021 5241 8333	021 5241 8129
东方路支行 Dongfang Road Sub-Branch	上海市浦东新区东方路1988号一层 1/F, 1988 Dongfang Road, Pudong New Area, Shanghai	021 5873 8333	021 5873 7588
联洋支行 Lianyang Sub-Branch	上海市浦东新区芳甸路300号联洋广场C区C101室 C101, Area C, Laya Plaza, 300 Fangdian Road, Pudong New Area, Shanghai	021 3392 7333	021 6854 8823



## Network Contact Details

广州分行 Guangzhou Branch	广州市天河区天河北路183号大都会广场1-4层 2002-2006房 Rooms 2002-2006 & G/F-3/F, Metro Plaza, 183 Tian He Bei Road, Tian He District, Guangzhou	020 8755 1138	020 8755 3938
环市路支行 Huanshilu Sub-Branch	广州市环市东路360号珠江大厦101地铺 Room 101, Zhu Jiang Building, 360 Huanshi Dong Road, Guangzhou	020 8386 0338	020 8386 1828
番禺支行 Panyu Sub-Branch	广州市番禺区市桥街禹山大道2号至24号金城大厦一楼10、12、14号地铺 Rooms 10, 12 & 14, 1/F, Jin Cheng Mansion, 2-24 Yushan Road, Panyu District, Guangzhou	020 8482 8100	020 8482 8858
花都支行 Huadu Sub-Branch	广州市花都区新华街秀全大道43号之一首层 G/F, 43-1 Xiuquan Avenue, Xinhua Street, Huadu District, Guangzhou	020 3680 8800	020 3685 5037
海珠支行 Haizhu Sub-Branch	广州市海珠区金纺路81号轻纺城A1123至A1128铺1-2层 1/F-2/F, A1123-A1128, Guangzhou International Textile Trade Centre, 81 Jinfang Road, Haizhu District, Guangzhou	020 8910 5380	020 8910 5356
开发区支行 Development District Sub-Branch	广州市开发区东区开创大道120号111、112、113商铺 Rooms 111-113, 120 Kaichuang Avenue, Eastern Development Zone, Guangzhou	020 6225 7100	020 6225 7118
滨江东支行 Bin Jiang Dong Sub-Branch	广州市海珠区滨江东路807号102房 Room 102, 807 Binjiangdong Road, Haizhu District, Guangzhou	020 8932 2330	020 8932 2468
江南西支行 Jiangnanxi Sub-Branch	广州市海珠区江南西路63号之二、67号之二首层 1/F, Unit 2, 63 & 67 Jiangnanxi Road, Haizhu District, Guangzhou	020 8441 1998	020 8441 0618
北京路支行 Bei Jing Road Sub-Branch	广州市越秀区北京路368号 368 Beijing Road, Yuexiu District, Guangzhou	020 8330 4388	020 8330 2945
佛山支行* Foshan Sub-Branch*	佛山市南海区灯湖东路保利水城东广场首层1B105铺 Shop 105, Block B, G/F, Poly Canal Plaza East, East Denghu Road, Nanhai District, Foshan	0757 8185 8088	0757 8185 8079
肇庆支行* Zhaoqing Sub-branch*	肇庆市端州区端州四路13号雅图商业城写字楼东座首层 G/F, East Block, Office Tower, Ya Tu Commercial Building, 13 Duan Zhou Si Lu, Duanzhou District, Zhaoqing	0758 2321 858	0758 2321 577
珠海分行 Zhuhai Branch	珠海市拱北迎宾南路花苑新村 Flower Garden, Ying Bin Nan Road, Gongbei, Zhuhai	0756 8896 883	0756 8896 363
吉大支行 Jida Sub-Branch	珠海市吉大景山路188号粤财大厦首层左侧1号商铺(假日酒店大堂) G/F, Holiday Inn, Yue Cai Building, 188 Jingshan Road, Jida, Zhuhai	0756 3210 928	0756 3210 933
柠溪支行 Ningxi Sub-Branch	珠海市香洲区柠溪路519号 519 Ningxi Street, Xiangzhou District, Zhuhai	0756 2319 522	0756 2319 502
新香洲支行 Xin Xiangzhou Sub-Branch	珠海市香洲人民西路600号富华广场三期602号一、二层商铺 1/F-2/F, 602 Fuhua Plaza Phase 3, 600 Renminxi Road, Xiangzhou, Zhuhai	0756 2601 600	0756 2601 611
中山支行* Zhongshan Sub-Branch*	中山市东区中山四路盛景园三期A2幢首层1、2卡 二层1、2卡 1/F-2/F, Block A2, Shengjing Garden Phase 3, Zhongshan 4th Road, Eastern District, Zhongshan	0760 8998 3838	0760 8998 6266
江门支行* Jiangmen Sub-Branch*	江门市蓬江区迎宾大道西3号110、132-140商铺 Shop 110 & 132-140, 3 West Yingbin Avenue, Pengjiang District, Jiangmen	0750 3876 288	0750 3876 299

\* Cross-location sub-branch established under the regulations in Supplement 6 of the Mainland and Hong Kong Closer Economic Partnership Arrangement  
本行根据《内地与香港关于建立更紧密经贸关系的安排》(CEPA)补充协议6中有关银行业的新规定,在广东省内设立的异地支行。

## Network Contact Details

重庆分行 Chongqing Branch	重庆市渝中区邹容路131号重庆世界贸易中心43楼 43/F, World Trade Centre Chongqing, 131 Zourong Road, Yuzhong District, Chongqing	023 6388 6388	023 6388 5888
沙坪坝支行 Shapingba Sub-Branch	重庆市沙坪坝区小龙坎新街75号金城广场75-8-4-B1至B7 Jincheng Plaza, 75-8-4-B1 to B7, 75 Xiaolongkan New Road, Shapingba District, Chongqing	023 6530 0288	023 6530 0238
江北支行 Jiangbei Sub-Branch	重庆市江北区北城天街9号附1号第2层、第3层 2/F-3/F, 9-1 Bei Cheng Tian Jie, Jiangbei District, Chongqing	023 6771 0788	023 6785 0829
解放碑支行 Jiefangbei Sub-Branch	重庆市渝中区民生路96号 96 Minsheng Road, Yuzhong District, Chongqing	023 6310 7929	023 6310 7939
北部新区支行 New North Zone Sub-branch	重庆市北部新区高新园青枫南路50号附18、19号 No. 18 & 19, 50 Qingfeng South Road, Hi-tech Zone, New North Zone, Chongqing	023 6800 9000	023 6800 9050
成都分行 Chengdu Branch	成都市人民南路一段86号城市之心商务大厦10楼D单元 Unit D, 10/F, City Tower, No. 86, Section 1, Renmin Nan Road, Chengdu	028 8620 2020	028 8620 2000
锦城支行 Jincheng Sub-Branch	成都市八宝街127及129号锦程丽都大厦一楼 1/F, Jincheng Lidu Building, 127 & 129 Babao Street, Chengdu	028 8626 5050	028 8663 7330
玉林支行 Yulin Sub-Branch	成都市高新区芳草东街96号1-2楼 1/F-2/F, 96 Fangcao East Street, Chengdu Hi-tech Industrial Development Zone, Chengdu	028 8513 2000	028 8517 1519
武侯支行 Wuhou Sub-Branch	成都市武侯区新希望路7号丰德万润中心一层附2号 2, 1/F, Fengde Wanrun Center, 7 New Hope Road, Wuhou District, Chengdu	028 8595 6060	028 8595 6170
青岛分行 Qingdao Branch	青岛市市南区香港西路67号甲 67A Xiang Gang Xi Road, Shinan District, Qingdao	0532 8197 8888	0532 8197 8866
香港中路支行 Xiang Gang Zhong Road Sub-Branch	青岛市市南区香港中路85号 85 Xiang Gang Zhong Road, Shinan District, Qingdao	0532 6688 7888	0532 6688 7890
秦岭路支行 Qin Ling Road Sub-Branch	青岛市崂山区秦岭路15号海韵东方大厦一层 1/F, Hai Yun Dong Fang Mansion, 15 Qin Ling Road, Lao Shan District, Qingdao	0532 8099 7188	0532 8099 7186
杭州分行 Hangzhou Branch	杭州市庆春路228-230号 228-230 Qingchun Road, Hangzhou	0571 8981 2288	0571 8721 5772
文晖路支行 Wenhui Sub-Branch	杭州市中山北路634/636号越都商务大厦底铺 1/F, Yuedu Commercial Mansion, 634 & 636 Zhongshan North Road, Hangzhou	0571 8835 1131	0571 8835 3301
文二路支行 Wener Road Sub-Branch	杭州市文二路391号西湖国际科技大厦底铺 1/F, West Lake International Building, 391 Wener Road, Hangzhou	0571 8981 2488	0571 8981 2489
沈阳分行 Shenyang Branch	沈阳市沈河区北站路59号沈阳财富中心E座地上一到四层 1/F-4/F, Building E, Fortune Plaza Shenyang, 59 North Station Road, Shenhe District, Shenyang	024 3128 0300	024 3128 0301
五爱支行 Wu'ai Sub-Branch	沈阳市沈河区风雨坛街65号五爱市场三期商铺一、二层 1/F-2/F, Wu'ai Market, 65 Fengyutan Street, Shenhe District, Shenyang	024 3129 0300	024 3129 8745
南湖科技开发区支行 Nanhu Technology Development Zone Sub-Branch	沈阳市和平区文萃路4号诚大数码广场1楼12、13门 12-13, 1/F, Cheng Da Digital Plaza, 4 Wencui Road, Heping District, Shenyang	024 6278 6100	024 6278 6114
和平支行 Heping Sub-Branch	沈阳市和平区南京北街222号 222 North Nanjing Street, Heping District, Shenyang	024 3107 9300	024 3107 9321



**2010 年报 — 摘要**  
**Annual Report — Summary**

---

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

## Our Mission 使命宣言

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

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

The Bank of East Asia (China) Limited (“BEA China” or the “Bank”) is a wholly-owned subsidiary of The Bank of East Asia, Limited (“BEA”) and provides personal, corporate and other banking services in Mainland China.

BEA China was one of the first foreign banks approved by the China Banking Regulatory Commission (“CBRC”) to incorporate in Mainland China, formally commencing business on 2nd April, 2007. However, BEA’s Mainland China presence was established 90 years ago with the opening of its Shanghai branch in 1920.

BEA China now has one of the largest branch networks among foreign banks in China. As of 31st December, 2010, the Bank employed more than 3,500 people across 90 outlets in major urban areas throughout the country, including its headquarters in Shanghai, 21 branches, and 68 sub-branches. The Bank also operates ten 24-hour self-service banking centres nationwide. In addition, BEA maintains a branch in Shanghai to conduct its foreign exchange wholesale banking business, and two representative offices in Fuzhou and Dongguan.

With BEA celebrating its 90th anniversary in Mainland China in 2010, BEA China remains dedicated to providing its customers with a comprehensive range of first-class banking and financial services.

东亚银行(中国)有限公司(“东亚中国”或“本行”)是东亚银行有限公司(“东亚银行”)在国内注册成立的全资子公司,致力于在中国内地为客户提供个人、企业及其他银行服务。

东亚中国于2007年4月2日正式对外营业,是经中国银行业监督管理委员会(“银监会”)批准,首批在华注册成立的外资法人银行之一。东亚银行与中国内地有着深厚的渊源,早在90年前,东亚银行就已于1920年在上海成立其首间内地分行。

东亚中国是在中国内地拥有最庞大分支机构网络的外资法人银行之一。截至2010年12月31日,东亚中国的员工总数超过3,500人,包括上海总部在内,在内地共设立90个网点,包括21间分行和68间支行,另设有10家24小时自助银行。此外,东亚银行保留了上海分行从事外汇批发业务,并在福州和东莞设有2家代表处。

2010年,在喜迎东亚银行内地经营90周年纪念之际,本行将继续竭诚为客户提供多元化、第一流的金融服务。

		2010 人民币百万元 RMB Million	2009 人民币百万元 RMB Million	变动百分比 % Change
<b>Profitability</b>	<b>盈利能力</b>			
Total operating income	营业收入总额	3,366.28	2,912.25	15.59%
Net profit	净利润	1,003.78	898.03	11.78%
<b>Balance Sheet Strength</b>	<b>资产负债状况</b>			
Total advances	各项贷款	91,595.01	84,864.93	7.93%
Total assets	资产总额	153,028.92	120,995.55	26.47%
Total deposits	各项存款	117,884.87	84,089.82	40.19%
Total shareholders' equity	所有者权益总额	12,026.93	11,167.47	7.70%
<b>Key Ratios</b>	<b>主要比率</b>			
Loan to deposit ratio <sup>[1]</sup>	贷款对存款比率 <sup>[1]</sup>	77.88%	101.14%	
Cost to income ratio	成本对收入比率	53.21%	47.96%	
Liquidity ratio <sup>[1]</sup>	流动比率 <sup>[1]</sup>	63.30%	40.10%	
Capital adequacy ratio	资本充足率	12.62%	15.00%	

## Notes:

[1] The loan to deposit ratio and liquidity ratio are calculated based on the regulatory returns reported to the CBRC.

## 附注:

[1] 贷款对存款比率和流动比率的计算，是基于报送中国银行业监督管理委员会的监管报表口径。

1920年，东亚银行有限公司在上海开设其在中国的首家分行；踏入2010年，本集团庆祝进入国内市场90周年的纪念。

在过去90年，东亚银行及东亚银行(中国)有限公司一直竭诚为本地及海外客户服务。而中国自改革开放以来已逾30年，发展一日千里，举世瞩目，我们能参与其中，更是万分光荣。2010年在上海举行的世界博览会，正好充分体现中国的伟大发展，本人有幸参观世博会，见证这丰硕成果，与有荣焉。中国一跃而成为全球第二大经济体，正是启发我和员工不断向前、努力经营的原动力。本人谨藉此机会，向一直给予本行悉心指导和鼎力支持的各政府机关、尊贵客户、本行员工和社会各界友好，致以衷心的感谢。我们在过去90个年头所建立的互信，为本行在往后再进一步发展内地业务提供最坚实的基石。

回顾2010年，中央政府致力减低通胀对经济民生的压力，并采取及时的措施以打击房产投机活动。在国际市场方面，欧洲债务危机及美国实行量化宽松政策所带来的后遗症，为市场带来新的不稳定性。尽管经营环境严峻，本行业务仍保持了良好的增长。

于2010年12月31日，本行资产总额达到人民币1,530亿3千万元，较2009年同日数字增长人民币320亿3千万元；贷款结余及存款总额分别增长7.93%及40.19%。同时，本行于2010年年底的贷存比降低至77.88%，我们有信心在2011年9月底前达到中国银行业监督管理委员会要求的75%或以下。

2010年内，本行经营净利润达到人民币10亿378万元，较2009年度增长11.78%。

本行的网点在2010年迅速增长。2010年5月，坐落于上海陆家嘴金融区的新总部“东亚银行金融大厦”隆重揭幕。年内，本行开设了2间分行，分别位于苏州和郑州，同时也增设了16间支行。于2010年年底，本行在内地25个城市共设有21间分行，以及包括4间异地支行在内的68间支行。

2010年，本行透过“上海宋庆龄基金会—东亚银行公益基金”在发展公益慈善事业方面取得了重大进展。而透过主要项目——“萤火虫计划”，该基金已捐建了9间含书库、电脑及其他先进设施的“萤火虫乐园”，并向愈万名贫困学生捐助了含学习用品及书籍的“萤火虫60包裹”。此外，本行也积极参与社区服务、抗灾赈灾等公益活动。

中央政府以可持续发展及提高全国人民生活素质为“十二·五计划”的重点，推动国家的发展进入新纪元。展望未来的中、短期发展，我们会继续以客为尊，并将着重环保科技，以取得更均衡的增长。

凭藉90多年的丰富经验，内地庞大的分行网络及坚守对服务客户的承诺，本行已为未来的发展作好充分准备，并深信可受惠于国家的繁盛，继续为建设内地贡献绵力。

李国宝  
董事长

上海，2011年4月12日

The financial statements of BEA China, which comprise the balance sheet as at 31st December, 2010 as well as the income statement and cash flow statement for the year 2010, are prepared in accordance with the requirements of the Accounting Standards for Business Enterprises (2006) promulgated by the Ministry of Finance of the People's Republic of China and have been audited by the Shanghai Branch of KPMG Huazhen Certified Public Accountants. The following tables are condensed financial statements prepared based on the audited financial statements.

东亚中国2010年12月31日的资产负债表、2010年度的利润表和现金流量表根据中华人民共和国财政部颁布的企业会计准则（2006）的规定编制，并经毕马威华振会计师事务所上海分所审计。以下为根据经审计的财务报表编制的简要财务报表。

## Balance Sheet 资产负债表

		2010 RMB 人民币元	2009 RMB 人民币元
<b>Assets:</b>	<b>资产:</b>		
Cash and deposits with financial institutions and central bank	现金及存放同业和中央银行款项	35,702,598,100	17,875,420,350
Placements with financial institutions	拆出资金	6,205,611,216	3,427,273,156
Loans and advances to customers	发放贷款和垫款	91,345,649,671	84,646,868,876
Financial assets held for trading	交易性金融资产	947,043,380	1,953,690,460
Available-for-sale financial assets	可供出售金融资产	12,944,165,049	8,001,746,792
Investment properties	投资性房地产	7,997,219	7,789,155
Fixed assets and construction in progress	固定资产及在建工程	4,242,851,376	4,017,871,968
Intangible assets	无形资产	41,260,359	40,820,553
Deferred tax assets	递延所得税资产	73,246,832	-
Other assets	其他资产	1,518,496,075	1,024,067,667
<b>Total assets</b>	<b>资产总计</b>	<b>153,028,919,277</b>	<b>120,995,548,977</b>

Income Statement  
利润表

2010  
RMB  
人民币元

2009  
RMB  
人民币元

<b>Operating income:</b>	<b>营业收入:</b>		
Net interest income	利息净收入	2,940,838,446	2,556,896,039
Net fee and commission income	手续费及佣金净收入	453,818,891	300,405,829
Investment income	投资损益	(51,357,231)	78,259,334
Losses from changes in fair value	公允价值变动损失	(57,807,547)	(60,197,082)
Foreign exchange gain	汇兑净损益	60,331,498	27,158,600
Other operating income	其他业务收入	20,453,898	9,724,076
<b>Operating expenses:</b>	<b>营业支出:</b>		
Business tax and surcharges	营业税金及附加	(267,569,553)	(235,110,308)
General and administrative expenses	业务及管理费	(1,790,533,543)	(1,394,810,923)
Impairment losses	资产减值损失	(29,412,044)	(131,137,737)
Other operating expenses	其他业务成本	(701,875)	(1,829,737)
<b>Operating profit</b>	<b>营业利润</b>	<b>1,278,060,940</b>	<b>1,149,358,091</b>
Add: Non-operating income	加：营业外收入	34,897,471	48,696,892
Less: Non-operating expenses	减：营业外支出	(3,866,877)	(1,450,879)
<b>Profit before income tax</b>	<b>利润总额</b>	<b>1,309,091,534</b>	<b>1,196,604,104</b>
Less: Income tax expenses	减：所得税费用	(305,311,860)	(298,573,802)
<b>Net profit</b>	<b>净利润</b>	<b>1,003,779,674</b>	<b>898,030,302</b>
Other comprehensive income	其他综合收益	(144,322,199)	(20,606,670)
<b>Total comprehensive income</b>	<b>综合收益总额</b>	<b>859,457,475</b>	<b>877,423,632</b>



Cash Flow Statement (continued)

现金流量表 (续)

		2010 RMB 人民币元	2009 RMB 人民币元
<b>Cash flows from investing activities:</b>	<b>投资活动产生的现金流量:</b>		
Cash received from disposal of investments	收回投资收到的现金	25,907,892,298	12,746,489,816
Cash received from return on investments	取得投资收益收到的现金	76,776,596	6,306,527
Net cash received from disposal of fixed assets, intangible assets and other long-term assets	处置固定资产、无形资产和其他长期资产收回的现金净额	20,359,436	41,424,245
Sub-total of cash inflows	投资活动现金流入小计	26,005,028,330	12,794,220,588
Cash paid for acquisition of investments	投资支付的现金	(30,953,115,708)	(17,449,846,170)
Cash prepayments for acquisition of premises	用于购置行址预付款所支付的现金	-	(13,471,215)
Cash paid for acquisition of fixed assets, construction in progress, intangible assets and other long-term assets	购建固定资产、在建工程、无形资产和其他长期资产支付的现金	(633,097,674)	(954,518,682)
Sub-total of cash outflows	投资活动现金流出小计	(31,586,213,382)	(18,417,836,067)
<b>Net cash flows from investing activities</b>	<b>投资活动产生的现金流量净额</b>	<b>(5,581,185,052)</b>	<b>(5,623,615,479)</b>
<b>Cash flows from financing activities:</b>	<b>筹资活动产生的现金流量:</b>		
Cash received from issuance of bonds	发行债券收到的现金净额	-	3,973,589,446
Cash paid for interest of bonds	偿付利息支付的现金	(112,000,000)	-
<b>Net cash flows from financing activities</b>	<b>筹资活动产生的现金流量净额</b>	<b>(112,000,000)</b>	<b>3,973,589,446</b>
<b>Effect of exchange rate changes on cash and cash equivalents</b>	<b>汇率变动对现金及现金等价物的影响</b>	<b>(94,360,828)</b>	<b>(4,740,475)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>现金及现金等价物净增加/(减少) 额</b>	<b>10,876,294,212</b>	<b>(8,802,056,882)</b>
Add: Cash and cash equivalents at the beginning of the year	加: 年初现金及现金等价物余额	11,262,065,901	20,064,122,783
<b>Cash and cash equivalents at the end of the year</b>	<b>年末现金及现金等价物余额</b>	<b>22,138,360,113</b>	<b>11,262,065,901</b>

## 分支行一览及联系方式

虹桥支行 Hongqiao Sub-Branch	上海市长宁区仙霞路373号1层 1/F, 373 Xianxia Road, Changning District, Shanghai	021 3252 8833	021 3252 8608
陆家嘴支行 Lujiazui Sub-branch	上海市浦东新区银城中路200号中银大厦104室、202室 Rooms 104 & 202, Bank of China Tower, 200 Yin Cheng Road Central, Pudong New Area, Shanghai	021 3883 4567	021 6888 0065
新古北支行 New Gubei Sub-branch	上海市长宁区黄金城道869号 869 Huang Jin Cheng Dao, Changning District, Shanghai	021 6278 0333	021 6278 1328
深圳分行 Shenzhen Branch	深圳市福田区福华一路88号深圳中心商务大厦一、二层 1/F-2/F, Shenzhen Central Business Building, 88 Fu Hua Yi Road, Futian District, Shenzhen	0755 8203 2313	0755 8203 2021
罗湖支行 Luohu Sub-Branch	深圳市罗湖区嘉宾路海燕商业大厦一、二层 1/F-2/F, Hai Yan Commercial Building, Jia Bin Road, Luohu District, Shenzhen	0755 8228 0182	0755 8228 2343
南山支行 Nanshan Sub-Branch	深圳市南山区文心二路海印长城5号楼101-104、201-203铺 Shop 101-104 & 201-203, Block 5, Haiyin Great Wall, Wen Xin Er Road, Nanshan District, Shenzhen	0755 8621 1882	0755 8621 1938
宝安支行 Baoan Sub-Branch	深圳市宝安区创业一路德业新城花园A区1-2号楼2座108-109号铺 Shop 108-109, Block 2, Building 1-2, Phase A, Deyexincheng Garden, Chuang Ye Yi Road, Bao'an District, Shenzhen	0755 2966 3133	0755 2964 8470
龙岗支行 Longgang Sub-Branch	深圳市龙岗区深惠路万鑫五洲风情购物中心C1-018、C1-019商铺 Shop C1-018 & C1-019, Wanxin Wuzhou Shopping Mall, Shen Hui Road, Longgang District, Shenzhen	0755 8481 5111	0755 8481 3200
龙华支行 Longhua Sub-Branch	深圳市宝安区龙华街道和平路金銮时代广场一楼B区1号铺 Shop 1, Block B, 1/F, Jinluan Times Square, He Ping Road, Long Hua Street, Bao'an District, Shenzhen	0755 2811 3000	0755 2811 3533
华强北支行 Huaqiangbei Sub-Branch	深圳市福田区华强北路赛格科技工业园4栋1层 1/F, Block 4, Segem Science & Technology Garden, Hua Qiang Bei Road, Futian District, Shenzhen	0755 8376 3299	0755 8376 8109
福田支行 Futian Sub-Branch	深圳市福田区深南西路车公庙工业区天安数码时代大厦主楼102-6铺 Shop 102-6, Tian'an Cyber Times Tower, Chegongmiao Industrial Park, West Shennan Road, Futian District, Shenzhen	0755 2533 4488	0755 2533 4548
中心区支行 Zhongxinqu Sub-branch	深圳市福田区益田路6003号荣超商务中心A栋01层01单元 Shop 01, 1/F, Block A, Rongchao Business Centre, 6003 Yi Tian Road, Futian District, Shenzhen	0755 8899 6899	0755 8899 0266
惠州支行* Huizhou Sub-branch*	惠州市惠城区河南岸演达大道18号之一恒和大厦一楼 1/F, Heng He Building, 18-1 Yan Da Road, Huicheng District, Huizhou	0752 7839 188	0752 7839 199
厦门分行 Xiamen Branch	厦门市思明区鹭江道96号102单元、103单元及二层 Rooms 102, 103 & 2/F, 96 Lujiang Road, Siming District, Xiamen	0592 2991 999	0592 2991 888
嘉禾支行 Jiahe Sub-Branch	厦门市思明区嘉禾路明发商业广场A区一层01、02、03号及216号和217号商铺 Rooms 01, 02, 03, 216 & 217, 1/F, District A, Mingfa Shopping Mall, Jiahe Road, Siming District, Xiamen	0592 5078 383	0592 5080 251
禾祥支行 Hexiang Sub-Branch	厦门市思明区湖滨西路23号华侨海景城二期7号楼1层10、11单元 Rooms 10 & 11, 1/F, Building 7, Huaqiao Haijing Cheng 2, 23 Hubin West Road, Siming District, Xiamen	0592 2966 565	0592 2689 760
厦大支行 Xiada Sub-Branch	厦门市思明区演武路15-69号28室、29室、38-41室、55-58室、47号18室、49号17室 Rooms 28, 29, 38-41 & 55-58, No.15-69; Room 18, No.47; Room 17, No.49; Yanwu Road, Siming District, Xiamen	0592 2575 353	0592 2575 656
莲前支行 Lianqian Sub-Branch	厦门市思明区莲前东路640号 640 Lianqian East Road, Siming District, Xiamen	0592 5987 171	0592 5901 328
文灶支行 Wenzao Sub-branch	厦门市思明区厦禾路837号第一层14、15、16号 Rooms 14-16, 1F, 837 Xiahe Road, Siming District, Xiamen	0592 5850 512	0592 5854 980

\* Cross-location sub-branch established under the regulations in Supplement 6 of the Mainland and Hong Kong Closer Economic Partnership Arrangement  
本行根据《内地与香港关于建立更紧密经贸关系的安排》(CEPA) 补充协议6中有关银行业的新规定, 在广东省内设立的异地支行。

## 分支行一览及联系方式

大连分行 Dalian Branch	大连市中山区人民路7号东亚银行大厦首层、二层及三层 G/F-2/F, The Bank of East Asia Building, 7 Renmin Road, Zhongshan District, Dalian	0411 8280 8222	0411 8264 1909
华府支行 Huafu Sub-Branch	大连市西岗区民政街137号 137 Min Zheng Street, Xigang District, Dalian	0411 8370 8333	0411 8366 9602
开发区支行 ETDZ Sub-Branch	大连市开发区金马路138-6号 138-6 Jin Ma Road, Economic & Technological Development Zone, Dalian	0411 3920 3920	0411 3920 3900
星海湾支行 Xing Hai Bay Sub-Branch	大连市沙河口区中山路554D号首层至三层 G/F-2/F, 554D Zhongshan Road, Shahekou District, Dalian	0411 3960 3960	0411 3970 6900
五四广场支行 Wusi Square Sub-Branch	大连市沙河口区五四广场17号首层 G/F, 17 Wusi Square, Shahekou District, Dalian	0411 8411 9888	0411 8450 6932
西岗支行 Xigang Sub-Branch	大连市西岗区新开路89号A座2号 No.2, Block A, 89 Xin Kai Road, Xigang District, Dalian	0411 8250 9666	0411 8378 6236
西安分行 Xi'an Branch	西安市南关正街68号东亚银行大厦 BEA Tower, 68 Nanguan Zheng Street, Xi'an	029 8765 1188	029 8765 1692
北大街支行 Beidajie Sub-Branch	西安市西华门大街一号凯爱大厦B座一层 1/F, Block B, K.I. Tower, 1 Xihuamen Street, Xi'an	029 8720 1608	029 8720 1212
西大街支行 Xidajie Sub-Branch	西安市西大街48号中环广场一层 1/F, Zhonghuan Square, 48 West Street, Xi'an	029 8725 6969	029 8726 5529
高新区支行 Hi-Tech District Sub-Branch	西安市高新路2号西部国际广场1层10102和18层 Room 10102, 1/F & 18/F, West International Plaza, 2 Gaoxin Road, Xi'an	029 8833 9955	029 8837 7058
经济技术开发区支行 Economic and Technological Development Zone Sub-Branch	西安市未央路136号东方灞璟商务大厦一层大门南侧 1/F, Dongfanghaojing Mansion, 136 Weiyang Road, Xi'an	029 8655 1188	029 8652 1060
长乐路支行 Changle Road Sub-branch	西安市长乐西路398号城苑大厦1层 1/F, Cheng Yuan Building, 398 Changle West Road, Xi'an	029 8258 9955	029 8258 9612
北京分行 Beijing Branch	北京市朝阳区光华路5号院世纪财富中心1号楼首层05单元及27层 Unit 5, 1/F & 27/F, Tower 1, Prosper Center, 5 Guanghua Road, Chaoyang District, Beijing	010 6589 1000	010 6589 2000
雅宝路支行 Yabaolu Sub-Branch	北京市朝阳区朝外雅宝路12号 12 Chaowai Ya Bao Road, Chaoyang District, Beijing	010 8563 6566	010 8563 8966
望京支行 Wangjing Sub-Branch	北京市朝阳区望京中环南路甲2号 2 Zhonghuan South Street, Wangjing, Chaoyang District, Beijing	010 8472 0036	010 8472 1700
中关村支行 Zhongguancun Sub-Branch	北京市海淀区彩和坊路8号8号楼1层109号、2层209号 Room 109, 1/F & Room 209, 2/F, Building 8, 8 Caihefang Road, Haidian District, Beijing	010 6268 2151	010 6268 0301
富华支行 Fuhua Sub-branch	北京市东城区朝阳门北大街8号富华大厦A座首层 1/F, Block A, Fu Hua Mansion, 8 Chaoyangmen North Avenue, Dongcheng District, Beijing	010 6554 3110	010 6554 3112
金融街支行 Jinrongjie Sub-branch	北京市西城区武定侯街2号泰康国际大厦首层106单元 Unit 106, 1/F, Taikang International Tower, 2 Wudinghou Street, Xicheng District, Beijing	010 5931 5060	010 5931 5291

## 分支行一览及联系方式

武汉分行 Wuhan Branch	武汉市建设大道933号禧邦可广场1楼, 9楼及10楼 1/F, 9/F & 10/F, C - Bank Plaza, 933 Jian She Avenue, Wuhan	027 8226 1668	027 8226 1666
光谷支行 Optics Valley Sub - Branch	武汉市东湖新技术开发区珞瑜路光谷街世界城项目加州阳光2号楼1-2层 1/F - 2/F, Block 2, The Sunshine of California, Worldwide City, Optics Valley Street, East Lake High - Tech Development Zone, Wuhan	027 8720 0478	027 8720 0429
南京分行 Nanjing Branch	南京市洪武路23号隆盛大厦101室及201室 Rooms 101 & 201, Longsheng Mansion, 23 Hong Wu Road, Nanjing	025 8689 9988	025 8689 9977
中山东路支行 East Zhongshan Road Sub - Branch	南京市白下区中山东路416号 416 East Zhongshan Road, Baixia District, Nanjing	025 8464 6657	025 8464 6695
天津分行 Tianjin Branch	天津市河西区友谊北路47号 47 Youyi North Road, Hexi District, Tianjin	022 2836 2288	022 2327 1618
乌鲁木齐分行 Urumqi Branch	乌鲁木齐市天山区中山路443号东亚银行大厦1-4层 1/F - 4/F, BEA Tower, 443 Zhongshan Road, Tianshan District, Urumqi	0991 2364 888	0991 2364 708
合肥分行 Hefei Branch	合肥市淮河路266号香港广场一、二十六层 1/F & 26/F, Hong Kong Square, 266 Huaihe Road, Hefei	0551 5663 888	0551 5663 999
石家庄分行 Shijiazhuang Branch	石家庄市中山西路188号中华商务A座1、2楼 1/F - 2/F, Block A, China Business, 188 West Zhongshan Road, Shijiazhuang	0311 6678 8000	0311 6678 8111
苏州分行 Suzhou Branch	苏州市苏州工业园区旺墩路158号置业商务广场1-2层 1/F - 2/F, CSSD Plaza, 158 Wangdun Road, Suzhou Industrial Park, Suzhou	0512 6873 5088	0512 6660 6100
郑州分行 Zhengzhou Branch	郑州市金水区金水路226号楷林国际1层及2层 1/F - 2/F, Kineer International Building, 226 Jinshui Road, Jinshui District, Zhengzhou	0371 8996 6888	0371 8996 6868