



公司简介

龙江银行股份有限公司（LONGJIANG BANK CORPORATION，以下简称本行）于 2009 年 12 月 21 日取得中国银行业监督管理委员会黑龙江监管局颁发的编号为 B1056H223010001 的《金融许可证》，2009 年 12 月 22 日经黑龙江省工商行政管理局批准，取得注册号为 230000100069419 的《企业法人营业执照》，新设合并原齐齐哈尔市商业银行、牡丹江市商业银行、大庆市商业银行和七台河市城市信用社而设立的股份有限公司。本行注册资本 30.8 亿元，总行设在哈尔滨市，下设总行营业部、齐齐哈尔分行、牡丹江分行、大庆分行和七台河分行，现有营业网点 102 个，从业人员 2226 名。

经营范围：吸收公众存款；发放短期、中期和长期贷款；办理国内外结算；办理票据承兑与贴现；代理发行、代理兑付、承销政府债券；从事同业拆借；买卖、代理买卖外汇；从事银行卡业务；提供信用证服务及担保；买卖政府债券、金融债券；代理收付款项及代理保险业务；提供保管箱服务；经中国银行业监督管理委员会批准的其他业务。

按照黑龙江省委、省政府的决策部署，本行立足于面向农业产业，面向中小企业，面向地方经济的市场定位，以资本为纽带，优化股东结构，引进了黑龙江省大正投资集团有限责任公司、中粮集团有限公司、黑龙江北大荒农垦集团总公司、上海上实（集团）有限公司、上海国际集团资产管理有限公司等国内一流的战略投资者，走农业特色化道路，以农业产业金融为重点，为社会提供全方位优质金融服务，为股东谋取最大利益，为地方经济发展不断提供强有力的资金支撑。

本行将紧密围绕黑龙江省委、省政府经济和社会发展战略，融入龙江经济，贴近龙江人民；加快推进服务网络覆盖全省，逐步实现跨省经营；办成存款要稳定、贷款要效益、资金要灵活、经营要安全的特色银行，努力建成为客户满意、股东满意、社会满意、政府满意的现代金融企业，为黑龙江经济发展作出应有新贡献！





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重要提示

本年度报告依据《商业银行信息披露办法》中的相关要求编制，是根据现行的财务制度和业务管理系统能够做到的最大程度的披露。本行董事会及董事保证本年度报告所载资料不存在虚假记载、误导性陈述或对要求披露内容的重大遗漏，并对其内容的真实性、准确性和完整性负责。

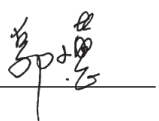
本行 2009 年年度会计报表已由北京兴华会计师事务所有限责任公司审计，并出具了标准无保留意见的审计报告。

本年度报告分别以中、英文两种文字编制，在对两种文本理解上发生歧义时，以中文文本为准。



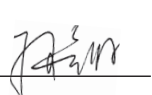
杨进先 

李卓 

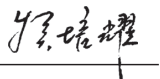
邬小蕙 

关喜华 

徐智慧 

孙彦敏 


张磊 

侯培耀 

金宏达 

刘益朋 

曲振涛 

戴根有 

李若山 



董事长 杨进先



2009年，为了整合地方金融资源，加快地方金融业的发展，提高风险防御能力，在黑龙江省委、省政府的高度重视和关心下，在中国银监会和黑龙江银监局的有力指导下，在中粮集团有限公司、黑龙江北大荒农垦集团总公司等股东的大力支持下，经过方方面面的共同努力和半年的紧张筹建，通过合并重组原齐齐哈尔市商业银行、牡丹江市商业银行、大庆市商业银行、七台河市城市信用社，新设成立龙江银行股份有限公司，于2009年12月25日正式对外挂牌营业，标志着黑龙江省地方金融改革迈出了重大步伐。

站在新起点上的龙江银行，资本充足率大大提高，原有不良资产得到了有效处置，资产质量全面改善，基本达到了监管部门建立优秀银行的标准。截至2009年末，龙江银行资产总额405.26亿元，比上年(原“四行社”合并数，下同)增加23.39亿元，增长6.13%；各项存款余额360.20亿元，比上年增加29.63亿元，增长8.96%；各项贷款余额156.49亿元，比上年增加1.25亿元，增长0.81%；不良贷款余额2.16亿元，不良贷款率为1.38%；资本充足率17.72%；拨备覆盖率229.05%；重组开业后实现净利润1,742万元。

开启新征程的龙江银行，将抓住新起点带来的新机遇，坚持“面向农业产业、面向中小企业、面向地方经济”的市场地位，走农业特色化道路，以农业产业金融为战略重点，突出“社区银行”、“36588”等特色服务模式，走差异化、专业化、特色化、精细化发展道路，不断拓展经营空间，实现可持续发展，为股东谋取最大利益，为促进经济社会又好又快发展做出贡献。

2010年是龙江银行组建后的起步之年，也是本行着力打造规范、诚信、创新、有竞争力现代化商业银行的关键之年。根据“一年打基础，两年快发展，三年上台阶”的工作规划，本行2010年将以科学发展观为统领，认真落实“准确定位、夯实基础、审慎经营、科学发展”的16字方针，扎扎实实搞好基础建设年的各项工作，在公司治理、内部控制、激励约束、资本补充、案件防控等五个方面打好基础。完善公司治理架构，加强前瞻性研究；以效益为中心，实现存款、贷款、中间业务齐头并进；全面贯彻落实“三个办法、一个指引”，加强内控建设，提高风险管控能力；导入“6S”管理模式，加强科技信息系统等基础建设工作，以人为本，吸收原四家分行的企业文化精髓，全力打造具有龙江银行特色的企业文化。

新起点，新征程，时代赋予龙江银行新的历史机遇！鼓舞我们铸造新的辉煌！龙江银行将立足本省，走向全国，勇于拼搏，追求卓越，为打造一流的现代化城市商业银行而努力奋斗！





常务副行长 关喜华





前排左起：副行长·许永辉 / 常务副行长·关喜华 / 副行长·王贵彬

后排左起：行长助理·徐智慧 / 副行长·杨宝仁 / 副行长·于立勇 / 行长助理·曾青福

公司基本情况

法定中文名称

龙江银行股份有限公司
(简称龙江银行, 以下报告中简称为“本行”)

法定英文名称

LONGJING BANK CORPORATION

法定代表人

杨进先

联系电话: 0451-87117805

传 真: 0451-87117827

注册地址: 黑龙江省哈尔滨市南岗区汉水路 379 号

办公地址: 黑龙江省哈尔滨市南岗区汉水路 379 号

邮政编码: 150090

国际互联网地址: www.lj-bank.com

电子信箱: lj_bank@126.com

年度报告备置地点: 董事会办公室及主要营业网点

本公司首次注册登记日期: 2009 年 12 月 22 日

企业法人营业执照注册号: 230000100069419

金融许可证号: B1056H223010001

税务登记号码: 230103695223154

本行聘请的会计师事务所: 北京兴华会计师事务所有限责任公司

资产负债表

单位：龙江银行股份有限公司

金额单位：人民币千元

2009 年度			
	附注七		12 月 31 日
资产			
现金及存放中央银行款项	1		17,531,436
存放同业款项	2		1,372,828
贵金属			—
拆出资金			—
交易性金融资产			—
衍生金融资产			—
买入返售金融资产			—
应收利息	3		66,589
发放贷款和垫款	4		15,155,997
可供出售金融资产	5		1,088,892
应收款项类投资			—
持有至到期投资	6		3,039,093
长期股权投资	7		65,043
投资性房地产			—
固定资产	8		696,451
无形资产	9		550,150
递延所得税资产	10		135,241
其他资产	11		824,527
资产总计			40,526,247

资产负债表 – 续

单位：龙江银行股份有限公司		金额单位：人民币千元	
2009 年			
	附注七		12 月 31 日
负债：			
向中央银行借款			—
同业及其他金融机构存放款项	12		58,681
拆入资金			—
交易性金融负债			—
衍生金融负债			—
卖出回购金融资产款			—
吸收存款	13		36,019,624
应付职工薪酬	14		30,184
应交税费	15		112,113
应付利息	16		220,785
预计负债	17		6,651
应付债券			—
递延所得税负债	10		5,076
其他负债	18		975,704
负债合计			37,428,818
所有者权益（或股东权益）：			
股东权益			—
实收资本（或股本）	19		3,080,000
资本公积	20		9
减：库存股			—
盈余公积	21		1,742
一般风险准备	22		—
未分配利润	23		15,678
所有者权益（或股东权益）合计			3,097,429
负债和所有者权益（或股东权益）总计			40,526,247

利 润 表

单位：龙江银行股份有限公司

金额单位：人民币千元

	附注七		2009 年度
一、营业收入			8,063
利息净收入	24		5,638
利息收入	24		7,191
利息支出	24		1,553
手续费及佣金净收入	25		340
手续费及佣金收入	25		710
手续费及佣金支出	25		370
投资收益	26		1,764
其中：对联营企业合营企业的投资收益			—
公允价值变动收益			—
汇兑收益			—
其他业务收入			321
二、营业支出			-18,003
营业税金及附加	27		380
业务及管理费	28		16,616
资金减值损失	29		-35,000
其他业务成本			1
三、营业利润（亏损以“-”号填列）			26,066
加：营业外收入	30		1,028
减：营业外支出	31		457
四、利润总额（亏损以“-”号填列）			26,637
减：所得税费用	32		9,217
五、净利润（净亏损以“-”号填列）			17,420
六、每股收益：			
（一）基本每股收益（元）			0.01
（二）稀释每股收益（元）			0.01

股东权益变动表

单位：龙江银行股份有限公司		金额单位：人民币千元					
	附注七	股本	资本公积	盈余公积	一般风险准备	未分配利润	合计
一、上期末余额							
加：会计政策变更							
前期差错更正							
二、本期初余额		3,080,000					3,080,000
三、本期增减变动金额							
(一) 净利润							17,420
(二) 直接计入股东权益的利得和损失			9				9
1. 可供出售金融资产公允价值变动净额			11				11
(1) 计入股东权益的金额			11				11
(2) 转入当期损益的金额							
2. 现金流量套期工具公允价值变动净额							
(1) 计入股东权益的金额							
(2) 转入当期损益的金额							
(3) 计入被套期项目初始确认金额中的金额							
3. 权益法下被投资单位其他股东权益变动的影响							
4. 与计入股东权益项目相关的所得税影响			-2				-2
5. 其他							
上述(一)和(二)小计			9				17,429
(三) 股东投入和减少资本		3,080,000					3,080,000
1. 股东投入资本	19	3,080,000					3,080,000
2. 股份支付计入股东权益的金额							
3. 其他							
(四) 利润分配				1,742			-
1. 提取盈余公积	21			1,742			-
2. 提取一般风险准备							
3. 对股东的现金股利分配							
4. 其他							
(五) 股东权益内部结转							
1. 资本公积转增股本							
2. 盈余公积转增股本							
3. 盈余公积弥补亏损							
4. 一般风险准备弥补亏损							
5. 其他							
四、本期末余额		3,080,000	9	1,742			3,097,429

龙江银行股份有限公司 审计报告

(2010)京会兴审字第4-097号

龙江银行股份有限公司全体股东：

我们审计了后附的龙江银行股份有限公司（以下简称龙江银行）财务报表，包括2009年12月31日的资产负债表、2009年度的利润表、股东权益变动表以及财务报表附注（以下简称“财务报表”）。

一、管理层对财务报表的责任

按照《企业会计准则》（财政部令33号）的规定编制财务报表是龙江银行股份有限公司管理层的责任。这种责任包括：（1）设计、实施和维护与财务报表编制相关的内部控制，以使财务报表不存在由于舞弊或错误而导致的重大错报；（2）选择和运用恰当的会计政策；（3）作出合理的会计估计。

二、注册会计师的责任

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

审计工作涉及实施审计程序，以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断，包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时，我们考虑与财务报表编制相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制有效性发表意见。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，龙江银行财务报表已经按照《企业会计准则》的规定编制，在所有重大方面

审计报告

会允反映了龙江银行 2009 年 12 月 31 日的财务状况以 2009 年度的经营成果。



北京兴华会计师事务所有限责任公司

中国注册会计师：



中国注册会计师：



中国·北京市

二〇一〇年五月二十四日

北京兴华会计师事务所有限责任公司



(除特别注明外,金额单位均为人民币千元)

2009年12月31日止

本行财务报表编制基准

本行执行财政部于2006年2月15日颁布的《企业会计准则》。

遵循企业会计准则的声明

本行及子公司编制的财务报表及相关财务报表附注符合企业会计准则(2006)的要求,真实、完整的反映了本行及子公司的财务状况、经营成果和现金流量等有关信息。

本行董事会、监事会及全体董事、监事、高级管理人员承诺本行编制的财务报告不存在虚假记载、误导性陈述或重大遗漏,并就财务报告的真实性和准确性、完整性承担个别和连带的法律责任。

本行及子公司采用的重要会计政策和主要会计估计

1. 财务报表的编制基础

本行及子公司的财务报表以持续经营为编制基础。

2. 会计期间

会计年度自公历1月1日起至12月31日止。本次报表所属期间为2009年12月22日—12月31日。

3. 记账本位币

本行及子公司以人民币为记账本位币。

4. 企业合并

(1) 同一控制下的企业合并

参与合并的企业在合并前后均受同一方或相同的多方最终控制且该控制并非暂时性的,为同一控制下的企业合并。合并日指合并方实际取得对被合并方控制权的日期。

合并方在企业合并中取得的资产和负债,按照合并日在被合并方的账面价值计量。合并方取得的净资产账面价值与支付的合并对价账面价值的差额,调整资本公积;资本公积不足冲减的,调整留存收益。

合并方为进行企业合并发生的各项直接相关费用,于发生时计入当期损益。

(2) 非同一控制下的企业合并

参与合并的各方在合并前后不受同一方或相同的多方最终控制的,为非同一控制下的企业合并。购买日指实际取得对被购买方控制权的日期。

购买方在购买日对作为企业合并对价付出的资产、发生或承担的负债按照公允价值计量,公允价

值与其账面价值的差额计入当期损益。

购买方为进行企业合并发生的各项直接相关费用计入企业合并成本。

购买方在购买日对合并成本进行分配，确认所取得的被购买方各项可辨认资产、负债及或有负债。购买方对合并成本大于合并中取得的被购买方可辨认净资产公允价值份额的差额，确认为商誉；购买方对合并成本中小于合并中取得的被购买方可辨认净资产公允价值份额的差额，首先对取得的被购买方各项可辨认资产、负债及或有负债的公允价值以及合并成本的计量进行复核，经复核后合并成本仍小于合并中取得的被购买方可辨认净资产公允价值份额的，差额确认为当期损益。

5. 汇总财务报表

本行的全行汇总财务报表以总行本部及各分行、各支行、营业部、直属经营机构的个别财务报表及其它资料为基础汇总编制；汇总时，本行内部之间重大交易及其余额已相互抵销。

6. 记账基础和计价原则

本行及子公司会计核算以权责发生制为记账基础；初始确认时，金融资产及金融负债按照公允价值计量。后续计量时，交易性金融资产及交易性金融负债、可供出售金融资产以公允价值计量；其他金融资产和金融负债以历史成本或摊余成本计量。

7. 外币折算

外币交易在初始确认时，采用交易发生日的即期汇率将外币折算为记账本位币金额记账。因外币业务结算而产生的汇兑收益或损失按照交易发生日的汇率计算，并计入当期损益。

外币货币性项目，采用资产负债表日即期汇率折算，因资产负债表日即期汇率与初始确认时或前一资产负债表日即期汇率不同产生的汇兑差额，入当期损益。

以历史成本计量的外币非货币性项目，采用交易发生日的即期汇率折算。

即期汇率是中国人民银行公布的人民币外汇牌价的中间价或根据公布的外汇牌价套算的汇率。

8. 金融资产

本行及子公司在初始确认时将金融资产分为四类：以公允价值计量且其变动计入当期损益的金融资产，持有至到期投资、贷款和应收款项、可供出售金融资产。

（1）以公允价值计量且其变动计入当期损益的金融资产

这类金融资产包括：交易性金融资产和指定为以公允价值计量且其变动计入当期损益的金融资产。其中，套期保值产品以外的衍生金融产品被分类为交易性金融资产。

（2）持有至到期投资

持有至到期投资是指到期日固定、回收金额固定或可确定，本行及子公司有明确意图和能力将其持有至到期的非衍生金融资产。如果本行及子公司于到期日前出售持有至到期投资金额重大，则将该类资产重分类至可供出售金融资产。

（3）贷款及应收款项

本行及子公司将在活跃市场中没有报价、回收金额固定或可确定的非衍生金融资产划分为贷款及应收款项。当本行及子公司直接向债务人提供资金、商品或服务而没有出售应收款的意图时，本行及子公司将其确认为贷款和应收款项。

（4）可供出售金融资产

可供出售金融资产是指初始确认即被指定为可供出售的非衍生金融资产，以及除贷款和应收款项、持有至到期投资和交易性金融资产之外的非衍生金融资产。

（5）金融资产的初始及终止确认

本行及子公司成为金融工具合同的一方时，确认一项金融资产或金融负债。当金融资产满足下列条件之一时，终止确认：

A、收取该金融资产现金流量的合同权利终止；

B、该金融资产已经转移，即将收取金融资产现金流量的权利转移给一方或将金融资产转移给另一方，但保留收取金融资产现金流量的权利，并承担将收取的现金流量支付给最终收款方的义务，这一义务必须同时满足的条件是：从该金融资产收到对等的现金流量时，才将其支付给最终收款方；根据合同约定，不能出售该金融资产或作为担保物，但可以将其作为对最终收款方支付现金流量的保证；有义务将收取的现金流量及时支付给最终收款方。

本行及子公司以常规方式买卖的金融资产，按交易日会计进行确认和终止确认。

（6）金融资产的后续计量

可供出售金融资产及以公允价值计量且其变动计入当期损益的金融资产在购买后按公允价值进行后续计量。贷款和应收款项及持有至到期投资采用实际利率法按摊余成本计量。

在活跃市场中没有报价且其公允价值不能可靠计量的权益工具投资，以及与该权益工具挂钩并须通过交付该权益工具结算的衍生金融资产，按照成本计量。

以公允价值计量且其变动计入当期损益的金融资产的公允价值变动利得或损失直接计入当期损益。可供出售的金融资产的公允价值形成的利得或损失，除减值损失和外币货币性金融资产形成的汇兑差额外，直接计入股东权益；当该类金融资产终止确认时，以前确认在股东权益中的累计公允价值变动收益或损失转入当期损益。

按照实际利率法计算的利息收入计入当期损益。

9. 金融资产的减值

（1）金融资产减值损失的确认

本行及子公司在资产负债表日对以公允价值计量且其变动计入当期损益的金融资产以外的金融资产（含单项或一组金融资产）的账面价值进行检查。当有客观证据表明金融资产因在其初始确认后发生的一项或多项损失事件而发生减值，且该损失事件对该项金融资产或该组金融资产的预计未来现金流会产生可以可靠计量的影响时，本行及子公司认定该项或该组金融资产已发生减值并确认减值损失。金融资产发生减值的客观证据，包括本行及子公司关注到的下列与可观察数据相关的各项损失事件：

发行方或债务人发生严重财务困难；

债务人违反了合同条款，如偿付利息或本金发生违约或逾期等；

本行及子公司出于经济或法律等方面因素的考虑，对发生财务困难的债务人作出让步；

债务人很可能倒闭或进行其他财务重组；

因发行方发生重大财务困难，该金融资产无法在活跃市场继续交易；

无法辨认一组金融资产中的某项资产的现金流量是否已经减少，但根据公开的数据对其进行总体

评估后发现，该组金融资产自初始确认以来的预计未来现金流量确已减少且可计量；

债务人所经营所处的技术、市场、经济或法律环境等发生重大不利变化，使权益工具投资人可能无法收回投资成本；

权益工具投资的公允价值发生严重或非暂时性下跌；

其他表明金融资产发生减值的客观证据。

（2）金融资产减值损失的计量

持有至到期投资、贷款及应收款项减值损失的计量：

本行及子公司采用单独减值评估和组合减值评估两种方法评估此类金融资产减值损失：

对单项金额重大的金融资产是否存在减值的客观证据进行单独评估，对单项金额不重大的金融资产是否存在发生减值的客观证据进行组合评估。如果没有客观证据表明单独评估的金融资产存在减值情况，无论该金融资产金额是否重大，本行及子公司将其包括在具有类似信用风险特征的金融资产组别中，再进行组合减值评估。单独进行评估减值并且已确认或继续确认减值损失的资产，不再纳入组合减值评估的范围。

如果有客观证据表明贷款和应收款项或以摊余成本计量的持有至到期投资已发生减值损失，则其减值损失将按照该类资产的账面金额与以其原始实际利率贴现的预计未来现金流（不包括尚未发生的未来信用损失）的现值之间的差额进行计量。发生的减值损失通过使用备抵账户减少该资产的账面金额，减值损失的金额计入当期损益。如果贷款或持有至到期投资的合同利率为浮动利率，用于确定减值损失的贴现率为按合同确定的当前实际利率。带有抵押物的金融资产按照预计执行抵押物价值减去预计获得和出售抵押物成本后的金额来计算未来现金流的现值。

本行及子公司在进行减值情况的组合评估时，将根据信用风险特征的相似性或相关性对金融资产进行分组。这些信用风险特征通常可以反映债务人按照资产的合同条款偿还所有到期金额的能力，与被检查资产的未来现金流测算是相关的。

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

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

持有至到期投资、贷款及应收款项金融资产确认减值损失后，如有客观证据表明该金融资产价值已恢复，且客观上与确认该损失后发生的事项有关（如债务人的信用评级已提高等），原确认的减值准备通过调整准备金账户予以转回，计入当期损益。转回后的账面价值不超过假定不计提减值准备情况下该金融资产在转回日的摊余成本。

当某项贷款无法收回时，在完成所有必要程序及确定损失金额后，本行及子公司对该贷款进行核销，冲减相应的贷款损失准备。核销后又收回的贷款金额，抵减资产减值损失，计入当期损益。

可供出售金融资产减值损失的计量：

可供出售金融资产发生减值时，原直接计入股东权益中的因公允价值下降形成的累计损失，予以转出，计入当期损益。该转出的累计损失，等于可供出售金融的初始取得成本扣除已收回本金和已摊销金额、当前公允价值和原已计入损益的减值损失后的余额。

在活跃市场中没有报价且其公允价值不能计量的权益工具投资，发生减值时，将该权益工具投资的账面价值，与按照类似金融资产当时市场收益率对未来现金流量折现确定的现值之间的差额，确认减值损失，计入当期损益。

已经确认减值损失的可供出售债务工具，在随后的会计期间公允价值已上升且客观上与确认原减值损失后发生的事项有关，原确认的减值损失予以转回，计入当期损益。可供出售权益工具投资发生的减值损失，不通过损益转回。

10. 买入返售金融资产和卖出回购金融资产款

买入返售金融资产是指本行及子公司按合同或协议规定，以一定的价格向交易对手买入相关资产（包括债券、票据及贷款），到合同规定日期，再以约定价格返售给对方所融出的资金。买入返售金融资产按业务发生时实际支付的款项入账，并在资产负债表中反映。买入返售已购入的标的资产不在资产负债表中确认。

卖出回购金融资产款是指本行及子公司按合同或协议规定，以一定的价格将相关资产（包括债券、票据及贷款）出售给交易对手，到合同规定日期，再以约定价格回购的所融入的资金。卖出回购金融资产款按业务发生时收到的款项入账，并在资产负债表中反映；卖出回购的标的资产仍在资产负债表中反映。

买入返售和卖出回购业务的买卖差价在相关的交易期间以实际利率法摊销，确认为利息收入或利息支出。

11. 衍生金融工具

衍生金融工具是指具有以下特征的金融工具：

其价值随着特定利率、金融工具价格、商品价格、汇率、价格或利率指数、信用等级或信用指数、或其他变量的变动而变动；

不要求初始净投资，或与对市场情况变动具有类似反应的其他类型合同相比，要求很少的净投资；在未来某一日期结算。

衍生金融工具在交易日以公允价值入账，并以其公允价值进行后续计量，因公允价值的变动而产生的估值收益或估值亏损计入当期损益。如衍生金融工具公允价值为正数，确认为资产，如公允价值为负数，则确认为负债。

12. 公允价值的确认方法

公允价值是指在公平交易中，熟悉情况的交易双方自愿进行资产交换或债务清偿的金额。

存在活跃市场的金融资产或金融负债，活跃的市场报价用于确定其公允价值，活跃市场中的报价指易于定期从交易所、经纪商、行业协会、定价服务机构等获得的，且代表了在公平交易中实际发生的市场交易价格。金融工具不存在活跃市场的，采用估值技术确定其公允价值。估值技术包括参考熟悉情况并自愿交易的各方最近进行的市场交易中使用的价格，参照实质上相同的其他金融工具当前的公允价值、现金流量折现法等。

在确认金融资产和金融负债的公允价值时，会考虑货币时间价值、信用风险、外币兑换价格、波动性、提前偿付风险和履约风险、金融资产和金融负债的服务费用等因素的影响。

13. 长期股权投资的核算方法

对被投资单位能够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，并且在活跃市场中没有报价、公允价值不能可靠计量的长期股权投资采用成本法核算；

对被投资单位具有共同控制或重大影响的长期股权投资，采用权益法核算。

采用成本法核算的长期股权投资按照初始投资成本计价，追加或收回投资调整长期股权投资的成本，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。

采用权益法核算的长期股权投资，初始投资成本大于投资时应享有被投资单位可辨认净资产公允价值份额的，不调整长期股权投资的初始成本；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成本。在计算应享有或应分担的被投资单位实现的净损益的份额时，以取得投资时被投资单位各项可辨认资产等的公允价值为基础，按照本行及子公司的会计政策及会计期间，对被投资单位的净利润进行调整后确认投资收益。本行及子公司与联营及合营公司之间如存在已发生但尚未实现内部交易损益，按照持股比例计算属于本行及子公司的部分予以抵销，并在此基础上确认投资收益。本行及子公司与被投资单位之间的未实现内部交易损失，如果属于所转让资产减值损失的，不予抵销。

14. 固定资产

固定资产是指本行及子公司为经营目的而持有的，使用寿命超过一年的有形资产。

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

固定资产折旧采用年限平均法按其入账价值减去预计净残值后在预计使用年限内计提，并计入当期损益。对计提了减值准备的固定资产，则在未来期间按扣除减值准备后的账面价值及尚可使用年限确定折旧额。

主要固定资产类别的折旧年限如下：

固定资产类别	预计使用年限	净残值率（%）	年折旧率（%）
房屋及建筑物	30	3	3.23
通用设备	3-10	0	33.33-10.00
运输工具	4	0	25.00
其他	5	0	20.00

与固定资产有关的后续支出，如果能够可靠计量，且相关的经济利益很可能流入本行及子公司，则计入固定资产账面价值，否则，在发生时计入当期损益。本行及子公司在将固定资产的后续支出计入固定资产账面价值时，同时终止确认被替换部分资产的账面价值。

本行及子公司于每年年度终了，对固定资产的预计使用寿命、预计净残值和折旧方法进行复核并作适当调整。

当固定资产被处置、或者预期通过使用或处置不能产生经济利益时，终止确认该固定资产。固定资产出售、转让、报废或毁损的处置收入扣除其账面净值和相关税费后的金额计入当期损益。

15. 在建工程

在建工程按实际发生的成本计量。在建工程在达到预定可使用状态时，转入固定资产并自次月起开始计提折旧。

16. 无形资产

无形资产在取得时，按实际成本进行初始计量。使用寿命有限的无形资产，在其使用寿命内按其账面价值按直线法进行摊销；使用寿命不确定的无形资产不进行摊销。对于已计提减值准备的无形资产，在摊销时扣除已计提的减值准备。

17. 其他资产

(1) 长期待摊费用

长期待摊费用是指已经支出但受益期限在 1 年以上(不含 1 年)的各项费用，按实际发生额入账，按受益期限平均摊销。如果长期待摊费用不能使以后会计期间受益，则该项目的摊余价值全部计入当期损益。

(2) 抵债资产

待处理抵债资产按取得时的公允价值入账，公允价值与相关资产账面价值及支付的税费之间的差额计入当期损益。当有迹象表明抵债资产的可变现净值低于账面价值时，本行及子公司将账面价值调减至可变现净值。

待处理抵债资产处置时，如果取得的处置收入大于抵债资产账面价值，其差额计入营业外收入；如果取得的处置收入小于抵债资产账面价值，其差额计入营业外支出。保管期间取得的收入计入其他营业收入，发生的直接费用计入其他营业支出。处置过程中发生的费用，从处置收入中抵减。

(3) 其他应收款项

本行及子公司按照其他应收款的项目和对方单位(个人)进行明细核算。

18. 非金融长期资产减值

本行及子公司在资产负债表日根据内、外部相关信息，以确定包括长期股权投资、固定资产、无形资产等在内的非金融长期资产是否存在减值的迹象。非金融长期资产于资产负债表日存在减值迹象的，进行减值测试。减值测试结果表明资产的可收回金额低于其账面价值的，按其差额计提减值准备并计入当期损益。可收回金额为资产的公允价值减去处置费用后的净额与资产预计未来现金流量的现值两者之间的较高者。在估计资产可收回金额时，原则上以单项资产为基础，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。资产组是能够独立产生现金流入的最小资产组合。有关资产减值损失确认后，在以后会计期间不予以转回。

19. 金融负债

本行及子公司金融负债分为以下两类：以公允价值计量且其变动计入当期损益的金融负债和其他金融负债。

（1）以公允价值计量且其变动计入当期损益的金融负债

这类金融负债包括：交易性金融负债和指定为以公允价值计量且其变动计入当期损益的金融负债；当金融负债属于投资组合的一部分且有证据表明该组合近期发生了短期获利回吐，本行及子公司将其归入此类别。以公允价值计量且其变动计入当期损益的金融负债的相关交易成本计入当期损益。

（2）其他金融负债

这类金融负债是指：不是以交易为目的持有的金融负债。其他金融负债的交易成本计入初始计量金额。

当合同中规定的现时义务全部或部分已经解除时，本行及子公司终止确认全部或部分金融负债。

20. 应付债券

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

21. 职工薪酬

职工薪酬指本行及子公司为获得职工提供的服务而给予的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。

本行及子公司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，并根据职工提供服务的受益对象计入相关资产成本和费用。因解除与职工的劳动关系而给予的补偿，计入当期损益。

22. 财务担保合同

财务担保合同是指那些规定本行作为担保人，根据债务工具的条款支付特定款项予被担保人，以补偿该被担保人因债务工具的某一特定债务人不能到期偿付债务而产生的损失的合同。财务担保合同包括本行及子公司开具的信用证和保函。财务担保合同使本行及子公司在被担保方未能履行条款时，存在向财务担保合同持有方代为支付款项的义务。

财务担保合同以其公允价值进行初始计量，并在担保期间内摊销。在后续计量中，财务担保合同以摊余成本和本行及子公司对担保义务计提的预计负债孰高原则计量。

23. 收入确认

收入在相关的经济利益很可能流入本行及子公司且金额能够可靠计量，同时满足以下不同类型收入的其他确认条件时，予以确认。

（1）利息收入

金融资产的利息收入根据让渡资金使用权的时间和实际利率在发生时计入当期损益。利息收入包括折价或溢价的摊销。

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

折现为该金融资产或金融负债当前账面价值所使用的利率。在计算实际利率时，本银行在估计未来现金流时，会考虑金融工具的所有合同条款（如预付期权），但不会考虑未来的信用损失。计算实际利率会考虑交易成本、折溢价和合同各方之间收付的所有与实际利率相关的费用。当实际利率与合同利率差异不大时，采用合同利率。

（2）手续费和佣金收入

手续费和佣金收入在提供相关服务时，根据权责发生制的原则确认。

（3）股利收入

非上市权益工具投资的股利收入于本行及子公司具有收取股利的权力时确认，计入当期损益。

24. 所得税

所得税包括当期所得税和递延所得税。除将直接计入股东权益的交易或事项的所得税影响计入股东权益外，当期所得税费用和递延所得税变动计入当期损益。

当期所得税包括根据当期应纳税所得额按资产负债表日实行的税率计算的预计应交所得税和对以前年度应交所得税的调整。

递延所得税采用资产负债表债务法核算。本行及子公司根据资产和负债的计税基础与其账面价值的差额（暂时性差异）计算确认递延所得税资产及负债。对于按照税法规定能够于以后年度抵减应纳税所得额的可抵扣亏损和税款抵减，视同暂时性差异确认相应的递延所得税资产。对于既不影响会计利润也不影响应纳税所得额（或可抵扣亏损）的交易中产生的资产的初始确认形成的暂时性差异，不确认相应的递延所得税资产。递延所得税按照按预期收回资产或清偿负债时的适用税率计量。

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

25. 经营性租赁

本行及子公司的经营性租赁包括租入的经营场所和设备，支付的款项在租赁期限内按直线法分摊计入相关期间的损益。由于提前终止租赁协议等向出租人支付的惩罚性支出计入当期损益。

26. 股利分配

资产负债表日后，利润分配方案中拟分配的股利，不确认为资产负债表日的负债，在报表附注中单独披露。分配的股利于批准时从未分配利润中提取，确认为负债。

27. 或有负债

或有负债是指由过去的交易或事项形成的潜在义务，其存在由本行及子公司所不能完全控制的一项或多项未来事件是否发生来确定；或是由于过去事项或交易而形成的现时义务，但履行该义务并不是很可能导致经济利益的流出或者该义务的金额不能可靠计量。或有负债在附注中加以披露。

或有负债通常不作为预计负债确认，在情况发生变化使该事项很可能导致经济利益流出且该义务的金额能够可靠计量时，本行及子公司将其确认为预计负债。

28. 关联方

如果本行有能力控制、共同控制另一方或对另一方施加重大影响；或另一方有能力控制或共同控制本行或对本行施加重大影响；或本行与另一方或多方同受一方控制、共同控制或重大影响，均被视

为关联方。关联方可以是个人或企业，同受国家控制而不存在其他关联方关系的企业，不构成本行的关联方。

29. 本行及子公司在执行会计政策中做出的重要估计及判断

本行及子公司在期末根据历史经验以及对未来事件的合理预期等因素对未来作出了下列主要不确定估计，并且会不断地对其进行后续评估。

（1）贷款减值损失

本行及子公司定期对客户贷款账面价值进行检查。判断是否有客观证据表明客户贷款发生了减值损失。若有客观证据表明客户贷款发生了减值损失，本行及子公司将估算减值损失的金额。减值损失金额为客户贷款账面价值与预计未来现金流量现值之间的差额。在估算减值损失的过程中，需要作出大量判断来确定是否存在客观证据表明减值损失的发生，并要求对预计未来现金流量现值作出重大估计。

（2）其他资产减值损失

本行及子公司定期对除贷款及垫款外的其他资产进行减值评估，并评估其是否出现减值损失。如果发现其出现减值损失，本行及子公司将对其计提减值准备并计入当期损益。

（3）金融工具的公允价值

本行及子公司对没有活跃交易市场的金融工具，使用了估值技术确定其公允价值。本行及子公司使用的估值技术包括现金流量折现法等。估值技术的使用需要本行及子公司对如信用风险（包括交易双方）、市场利率波动性及相关性等因素进行估计。

（4）持有至到期投资

持有至到期投资是指到期日固定、回收金额固定或可确定，且本行及子公司有明确意图和能力持有至到期的非衍生金融资产。在评估某金融资产是否符合归类为持有至到期投资的条件时，管理层需要作出重大判断。如果本行及子公司有明确意图和能力持有某项投资至到期日的判断发生偏差，该项投资所属的整个投资组合会重新归类为可供出售金融资产。

（5）所得税

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

控股子公司

截止 2009 年 12 月 31 日，本行的控股子公司为：

单位名称	注册地	注册资本	直接和间接持股比例	主要业务	是否合并
杜尔伯特润生村镇银行有限责任公司	杜尔伯特蒙古族自治县	2000 万	51%	银行业	否
依安国民村镇银行有限责任公司	依安县	1000 万	51%	银行业	否
东宁远东村镇银行股份有限公司	东宁县	2000 万	51%	银行业	否

税项

1. 营业税：按《关于降低金融保险业营业税税率的通知》[财税(2001)21 号]的规定计提并缴纳营业税，营业税按 5% 计缴。
2. 城建税：按营业税额的 7% 计缴。
3. 教育费附加：按营业税额的 3% 计缴；地方教育费附加按营业税额的 1% 计缴。
4. 所得税：按应纳税所得额的 25% 计缴。

报表项目注释

现金及存放中央银行款项

2009 年 12 月 31 日	
库存现金	326,277
存放中央银行法定准备金	4,862,649
存放中央银行超额存款准备金	12,032,188
存放中央银行财政性存款	310,322
合计	17,531,436

缴存的法定存款准备金为按规定向中国人民银行缴存的存款准备金，此存款不能用于日常业务。2009 年 12 月 31 日本行按不低于人民币存款的 13.5% 缴存人民币存款准备金。

存放同业款项

2009 年 12 月 31 日 本行	
存放境内同业款项	1,358,466
存放境外同业款项	14,362
减：资产减值准备	—
合计	1,372,828

财务报表附注

应收利息

	2009 年 12 月 31 日
应收债券投资利息	53,367
应收贷款及垫款利息	7,017
应收买入返售金融资产利息	—
应收存放同业款项利息	6,205
合计	66,589

发放贷款及垫款

贷款及垫款按个人和企业分布情况列示如下：

	2009 年 12 月 31 日
个人贷款和垫款：	3,267,301
信用卡	4,175
住房抵押	692,379
其他	2,570,747
企业贷款和垫款：	12,381,279
贷款	11,093,814
贴现	1,287,465
押汇	—
贷款和垫款总额	15,648,580
减：个别评估贷款损失准备	—
组合评估贷款损失准备	492,583
贷款损失准备小计	492,583
贷款和垫款账面价值	15,155,997

截止 2009 年 12 月 31 日，无持有本行 5% 及以上股份股东的贷款。

贴现按票据类别分类：

	2009 年 12 月 31 日
银行承兑汇票	1,287,465
商业承兑汇票	—
合计	1,287,465

贷款及垫款按行业划分：

2009 年 12 月 31 日		
	余额	比例
租赁和商务服务业	692,885	4.43%
制造业	3,345,099	21.38%
批发和零售业	1,651,295	10.55%
房地产业	1,515,015	9.68%
教育	136,180	0.87%
交通运输、仓储和邮政业	197,420	1.26%
水利、环境和公共设施管理业	364,820	2.33%
建筑业	563,361	3.60%
电力、煤气和水的生产和供应业	521,870	3.33%
公共管理和社会组织	370,779	2.37%
卫生、社会保障和社会福利业	73,787	0.47%
住宿和餐饮业	287,604	1.84%
信息传输、计算机服务和软件业	54,920	0.35%
居民服务和其他服务业	317,638	2.03%
文化、体育和娱乐业	43,650	0.28%
金融业	—	0.00%
科学研究、技术服务和地质勘查业	83,750	0.54%
农、林、牧、副、渔业	143,630	0.92%
采矿业	730,110	4.67%
押汇	—	0.00%
贴现	1,287,465	8.23%
个人	3,267,302	20.88%
合 计	15,648,580	100.00%

贷款及垫款按地区分布情况列示如下：

2009 年 12 月 31 日		
	余额	比例
哈尔滨地区	12,500	0.08%
大庆地区	5,874,513	37.54%
齐齐哈尔地区	4,294,704	27.44%
牡丹江地区	2,350,606	15.02%
七台河地区	2,999,256	19.17%
其他地区	117,001	0.75%
合计	15,648,580	100.00%

财务报表附注

贷款及垫款按担保方式分布情况列示如下：

	2009 年 12 月 31 日
信用贷款	1,873,006
保证贷款	7,233,560
抵押贷款	2,528,152
质押贷款	4,013,862
合计	15,648,580

逾期贷款列示如下：

	2009 年 12 月 31 日				
项目	逾期 3 个月以内	逾期 3 个月至 1 年	逾期 1 年至 3 年	逾期 3 年以上	合计
信用贷款	—	—	—	—	—
保证贷款	3,843	4,254	29	—	8,126
抵押贷款	261	4,125	2,828	560	7,774
质押贷款	—	—	—	—	—
合计	4,104	8,379	2,857	560	15,900

可供出售金融资产

可供出售金融资产列示如下：

	2009 年 12 月 31 日
政府债券	580,348
央行票据	—
金融债券	414,199
企业债券	63,215
其他债券	31,130
合计	1,088,892

持有至到期投资

持有至到期投资摊余成本列示如下：

	2009 年 12 月 31 日
政府债券	772,373
央行票据	196,525
金融债券	495,032
企业债券	1,575,163
其他项目投资	—
合计	3,039,093

长期股权投资

	期初余额	本期增加	本期减少	期末余额
长期股权投资	65,043	—	—	65,043
其中：对子公司投资	24,143	—	—	24,143
对联营公司投资	—	—	—	—
对其他企业投资	40,900	—	—	40,900
减：长期投资减值准备	—	—	—	—
长期投资净值	65,043	—	—	65,043

按成本法核算的长期股权投资

被投资单位名称	2009 年 12 月 31 日
杜尔伯特润生村镇银行有限责任公司	9,684
依安国民村镇银行有限责任公司	4,317
城市商业银行资金清算中心	500
中国银联股份公司	40,400
东宁远东村镇银行股份有限公司	10,142
合计	65,043

财务报表附注

固定资产

	期初余额	本期增加	本期减少	期末余额
固定资产原值				
房屋建筑物	670,317			670,317
通用设备	75,305			75,305
运输设备	35,401			35,401
其他	8,778			8,778
合计	789,801	—	—	789,801
累计折旧				
房屋建筑物	40,330			40,330
通用设备	36,587			36,587
运输设备	14,592			14,592
其他	1,841			1,841
合计	93,350	—	—	93,350
固定资产减值准备				
房屋建筑物				
通用设备				
运输设备				
其他				
合计	—	—	—	—
固定资产账面价值				
房屋建筑物	629,987			629,987
通用设备	38,718			38,718
运输设备	20,809			20,809
其他	6,937			6,937
合计	696,451	—	—	696,451

无形资产

	期初余额	本期增加	本期摊销	累计摊销	期末余额
软件	8,186	—	—	810	7,376
土地	567,112	—	—	24,338	542,774
无形资产减值准备	—	—	—	—	—
净值	575,298	—	—	25,148	550,150

递延所得税资产及负债

按总额列示的递延所得税资产和递延所得税负债：

递延所得税资产：

2009年12月31日	可抵扣暂时性差异	递延所得税资产
资产减值准备	511,019	127,755
预提诉讼损失	—	—
可供出售金融资产公允价值下降形成的损失	—	—
可供出售金融资产未实现损失	—	—
交易性金融资产及衍生金融工具价值变动亏损	—	—
其他	29,947	7,486
合计	540,966	135,241

递延所得税负债：

2009年12月31日	应纳税暂时性差异	递延所得税负债
可供出售金融资产未实现收益	20,305	5,076
交易性金融资产及衍生金融工具价值变动收益	—	—
对联营企业的股权投资收益	—	—
其他	—	—
合计	20,305	5,076
其他	29,947	7,486
合计	540,966	135,241

按净额列示的递延所得税资产和递延所得税负债：

本银行境内分支机构汇总纳税，相关递延所得税资产与递延所得税负债进行了抵销，以净额列示。

2009年12月31日	可抵扣暂时性差异	递延所得税资产
资产减值准备	511,019	127,755
预提诉讼损失	—	—
可供出售金融资产公允价值下降形成的损失	—	—
可供出售金融资产未实现损失	—	—
交易性金融资产及衍生金融工具价值变动亏损	—	—
其他	29,947	7,486
合计	540,966	135,241

财务报表附注

变动情况如下：

	2009 年度
年初余额	139,384
计入股东权益项目相关的所得税影响	—
—可供出售金融资产未实现损益	-2
—长期股权投资应享有联营企业	—
权益变动部分	—
计入当年损益的递延所得税	-9,217
年末余额	130,165

计入利润表中的递延所得税由以下的暂时性差异组成：

	2009 年度
资产减值准备	-9,227
预提诉讼损失 (转回) / 计提	—
可供出售金融资产公允价值下降形成的损失	—
交易性金融资产及衍生金融工具的公允价值变动	9
对联营企业的股权投资收益	—
其他	—
合计	-9,218

其他资产

其他资产按项目列示如下：

	2009 年 12 月 31 日
抵债资产	111,516
减：抵债资产减值准备	—
抵债资产净额	111,516
其他应收款	217,341
减：坏帐准备	4,495
其他应收款净额	212,846
在建工程	23,538
长期待摊费用	21,529
固定资产清理	29
代理业务资产	146,610
预付账款	11,913
其他	296,546
合计	824,527

待处理抵债资产按项目列示如下：

	2009 年 12 月 31 日
土地、房产	109,951
其他	1,565
抵债资产合计	111,516
减：抵债资产减值准备	—
抵债资产净值	111,516

其他应收款按项目列示如下：

	2009 年 12 月 31 日
结算挂账	84,537
预付设备款	106,075
代垫诉讼费	1,977
押金	1,365
预付装潢费	1,378
其他	22,009
合计	217,341

在建工程按项目列示如下：

	期初余额	本期增加	本期转入固定 资产	转入其他	期末余额	资金来源
支行装修及购买办公楼项目	16,581	—	—	—	16,581	自筹
各种业务系统及升级改造项目	2,955	—	—	—	2,955	自筹
龙江支行装修费	200	124	—	80	244	自筹
办公楼装修	20	—	—	—	20	自筹
电力设备	150	—	—	—	150	自筹
鸿大工程造价审核费	—	66	—	—	66	自筹
新兴装修工程	123	—	—	—	123	自筹
桃山弱电工程	55	—	—	—	55	自筹
桃山建筑装修	181	—	—	—	181	自筹
银鑫分社装修工程	249	—	—	—	249	自筹
勃利分社装修工程	1,947	—	—	—	1,947	自筹
七台河分行食堂装修	365	—	—	—	365	自筹
取款机、存取款一体机、数字监控系统	602	—	—	—	602	自筹
合计	23,428	190	—	80	23,538	

财务报表附注

同业存放款项

	2009 年 12 月 31 日
中国境内存放款项：	
银行同业	58,681
其他金融机构	
合计	58,681

吸收存款

	2009 年 12 月 31 日
活期存款：	
其中：公司	18,742,897
个人	4,894,419
定期存款：	
其中：公司	3,201,764
个人	8,652,632
其他存款	527,912
合计	36,019,624

应付职工薪酬

	期初余额	本期增加	本期减少	期末余额
工资、奖金、津贴和补贴	904	2,169	2,060	1,013
职工福利费	96	—	10	86
社会保险及劳动保护费	—	—	—	—
其中：养老保险	110	7	—	117
医疗保险	10	—	—	10
工伤保险	1	—	—	1
失业保险	48	—	—	48
生育保险	—	—	—	—
住房公积金	124	43	—	167
工会经费和职工教育经费	2,744	104	—	2,848
退休福利负债	25,894	—	—	25,894
合计	29,931	2,323	2,070	30,184

应交税费

	2009 年 12 月 31 日
应交所得税	80,732
应交营业税	23,495
应交城建税	900
应交教育费附加	769
应交个人所得税	5,425
应交其他税金	792
合计	112,113

应付利息

	2009 年 12 月 31 日
应付客户存款利息	220,785
应付卖出回购金融资产款利息	—
应付同业存放款项及拆入资金利息	—
应付次级债券利息	—
合计	220,785

预计负债

	2009 年 12 月 31 日
诉讼事项	6,651
合计	6,651

七台河分行抵债资产中账面价值 4,053,328 元的北京市海淀区廖公庄 121 号房产产权不为其所有；大庆分行与华谊公司诉讼案件被判败诉，法院判决大庆分行被判赔偿原告 2,597,865.32 元。上述两项诉讼事项，各分行在进入本行前已作为预计负债计入资产负债表。

其他负债

	2009 年 12 月 31 日
开出本票	—
存入保证金	494,589
代理业务负债	147,210
其他应付款	291,315
应付代理证券款项	22,181
其他代理业务	145
应付股利	454
汇出汇款	72
清算资金往来	19,079
其他	659
合计	975,704

财务报表附注

其中其他应付款期末明细列示：

2009 年 12 月 31 日	
设备及工程款	7,148
待划转款项	8,962
应付房租	8,051
久悬未取款	7,780
资金清算应付款	237,533
其他	21,841
合计	291,315

股本（千股）

项目	期初数		本期变动增（+）减（-）					期末数	
	金额	比例（%）	发行新股	送股	公积金转股	其他	小计	金额	比例（%）
一、有限售条件股份									
1、国家持股			1,023,493				1,023,493	1,023,493	33%
2、国有法人持股			1,107,015				1,107,015	1,107,015	36%
3、其他内资持股			949,492				949,492	949,492	31%
其中：境内非国有法人持股			781,790				781,790	781,790	25%
境内自然人持股			167,702				167,702	167,702	5%
4、外资持股			-				-	-	-
其中：境外法人持股			-				-	-	-
境外自然人持股			-				-	-	-
有限售条件股份合计			3,080,000	-	-	-	3,080,000	3,080,000	100%
二、无限售条件股份									
1、人民币普通股									
2、境内上市的外资股									
3、境外上市的外资股									
4、其他									
无限售条件股份合计			-	-	-	-	-	-	-
三、股份总数			3,080,000	-	-	-	3,080,000	3,080,000	100%

资本公积

2009 年 12 月 31 日	
股本溢价	
可供出售金融资产未实现损益 (税后)	9
其他资本公积	
合计	9

盈余公积

2009 年 12 月 31 日	
法定盈余公积	1,742
任意盈余公积	—
其他盈余公积	—
合计	1,742

一般风险准备

2005 年 7 月 1 日起, 根据《金融企业呆帐准备提取管理办法》[财金 (2005)49 号]、《财政部关于呆帐准备金提取有关问题的通知》[财金 (2005)90 号] 的要求, 应计提一般风险准备, 用于弥补尚未识别的与风险资产相关的可能性损失。因本行成立时间较短, 一般风险准备尚未提取。

未分配利润

2009 年 12 月 31 日	
净利润	17,420
加: 期初未分配利润	
加: 其他转入	
可供分配利润	17,420
减: 提取盈余公积金	1,742
减: 提取一般风险准备	
可供股东分配的利润	15,678
减: 提取任意盈余公积	—
减: 应付普通股股利	—
期末未分配利润	15,678

本行于 2009 年 12 月 22 日注册成立, 当年实际经营期较短, 故本行 2009 年利润不向股东进行分配。

财务报表附注

利息净收入

2009年12月31日	
利息收入：	
存放同业款项	491
存放中央银行	—
拆出资金	—
发放贷款及垫款	5,092
其中：个人贷款及垫款	1,979
公司贷款和垫款	2,320
票据贴现利息收入	793
押汇利息收入	—
买入返售金融资产	350
债券投资	—
其他	1,258
小计	7,191
利息支出：	
同业存放款项	
拆入资金	
吸收存款	1,364
卖出回购资产	—
发行次级债券	—
其他利息支出	189
小计	1,553
利息净收入	5,638

手续费及佣金净收入

2009年12月31日	
手续费及佣金收入	
代理业务手续费	57
顾问及咨询费	—
结算业务手续费	388
银行卡手续费	153
托管及受托业务佣金	4
其他	108
手续费及佣金收入合计	710
手续费及佣金支出	370
手续费及佣金净收入	340

投资收益

	2009 年 12 月 31 日
交易性金融资产投资	9
可供出售金融资产投资	-351
长期股权投资	-
持有至到期投资	2,106
合计	1,764

营业税金及附加

	2009 年 12 月 31 日
营业税	341
城建税	24
教育费附加	12
其他	3
合计	380

业务及管理费

	2009 年 12 月 31 日
员工费用	1,894
折旧	-
公杂费	236
经营租赁支出	-
会议费	968
业务招待费	142
电子设备运转费	42
差旅费	310
业务宣传费	6,527
监管费	-
低值易耗品摊销	311
钞币运送费	22
广告费	718
邮电费	48
水电费	242
印刷费	460
其他	4,696
合计	16,616

财务报表附注

资产减值损失

	2009 年 12 月 31 日
贷款损失准备计提 / (转回)	-35,000
拆出资金减值损失转回	-
可供出售金融资产减值损失计提 / (转回)	-
抵债资产减值损失计提 / (转回)	-
存放同业减值损失转回	-
其他应收款减值损失转回	-
合计	-35,000

本行成立时，运用信托计划方法等额买断原 4 行社不良贷款 34216 万元。2009 年末，综合考虑本行未来的风险管控需要，以拨备覆盖率达到 220%-230% 为本期基本目标，相应调整了贷款专项准备金。

营业外收入

	2009 年 12 月 31 日
处置固定资产及抵债资产净收益	671
久悬户	1
其他收入	356
合计	1,028

营业外支出

	2009 年 12 月 31 日
捐款支出	130
各项基金	-
清理固定资产及抵债资产净损失	-
其他	327
合计	457

所得税费用

	2009 年 12 月 31 日
当期所得税	-
递延所得税	9,217
合计	9,217

主要表外项目

1. 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，如贷款承诺等；无风险的表外业务主要包括结算、代理业务。

2. 或有风险

(1) 银行承兑汇票是由承兑申请人向本行申请，经本行审查同意承兑的商业汇票。

(2) 信用证指本行根据申请人的要求和指示，向收益人开立的载有一定金额，在一定期限内凭规定的单据在指定地点付款的书面保证文件。

(3) 银行保函指本行应申请人或委托人的要求，以出具保函的形式向收益人承诺，当申请人不履行合同约定的义务或承诺的事项时，由本行按保函约定履行债务或承担责任的信贷业务。

本行或有风险主要表外项目余额如下：

	2009 年 12 月 31 日
开出信用证	—
承兑汇票	389,031
开出保函	18,586
贷款承诺	—
信用卡透支额度	3,851
国债兑付承诺	—

关联方关系及交易

本行的关联方包括控股与主要参股的股东，控股与主要参股的股东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》（2004 年 3 号令）的规定，下述关联方不包括国有资产管理公司。

1. 截止 2009 年 12 月 31 日，本行控股与主要参股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 (%)
黑龙江省大正投资集团有限责任公司	63,140	20.50
中粮集团有限公司	61,600	20.00
黑龙江北大荒农垦集团总公司	16,295	5.29
大庆市国有资产经营有限公司	15,978	5.19
上海上实（集团）有限公司	15,462	5.02
上海国际集团资产管理有限公司	15,338	4.98

财务报表附注

2. 本行子公司情况

本行子公司基本情况及注册资本、所持股份参见附注五、子公司。

(1) 存在控制关系的关联方

单位名称	注册地	主营业务	公司类型	持股比例	与本企业关系	法定代表人
东宁远东村镇银行股份有限公司	东宁县	银行业	股份有限公司	51%	子公司	刘忠宇
杜尔伯特润生村镇银行有限责任公司	杜尔伯特蒙古族自治县	银行业	有限责任公司	51%	子公司	刘长军
依安国民村镇银行有限责任公司	依安县	银行业	有限责任公司	51%	子公司	葛立明

3. 其他关联方

其他关联方包括关键管理人员以及关键管理人员或与其关系密切的家庭成员控制、共同控制或施加重大影响的企业。

截至 2009 年 12 月 31 日止，无因本行关键管理人员在本行以外兼任董事长、总经理职务而与本行构成关联方关系的单位。

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. 与子公司的交易

2009 年 12 月 31 日	
年末余额：	
同业存放	72,085
存放同业	110,200
利率范围：	
同业存放	0.36—1.35%
存放同业	0.36—1.35%
年度损益：	
同业存放利息支出	—
存放同业利息收入	—

2. 与其他关联方的交易

无

或有事项

1. 质押资产

无

2. 诉讼事项

截至 2009 年 12 月 31 日，本行不存在以本行作为被告尚未审结的重大未决诉讼。对于已审结的诉讼事项，本行已根据法院判决结果把将会形成的损失作为预计负债计入资产负债表。

承诺事项

与子公司的交易

项目	合同金额	2009 年 12 月 31 日	2009 年 12 月 31 日
		已付款金额	尚未支付金额
办公及营业用房	322,436	92,011	230,425
系统软件	7,789	6,786	1,003
房租	9,093	1,910	7,183
装修	5,242	4,915	327
电子	10,024	7,954	2,070
广告	2,032	1,916	116
合计	356,616	115,492	241,124

租赁承诺

房屋租赁承诺主要反映本行根据需要租赁的营业场所及办公楼应支付的租金。截至 2009 年 12 月 31 日，租赁合同约定的租金情况如下：

	2009 年 12 月 31 日
承诺时间	
1 年以内（含 1 年）	2,568
1 — 2 年（含 2 年）	2,708
2 — 3 年（含 3 年）	1,208
3 年以上	18,381
合计	24,865

财务报表附注

其它重要事项

1. 扣除非经常性损益后的净利润

本行根据《公开发行证券的公司信息披露解释性公告第1号——非经常性损益（2008）》的规定计算各期的非经常性损益。

2009年12月31日	
净利润	17,420
加/(减): 非经常性损益项目	
—营业外收入	-1,028
—营业外支出	457
—以前年度已经计提各项非金	
融资产减值准备的转回	-35,000
—所得税税率变动的影响	—
非经常性损益的所得税影响额	—
扣除非经常性损益后的净利润	-18,151

2、每股收益

本行按照中国证券监督管理委员会《公开发行证券公司信息披露编报规则第9号—净资产收益率和每股收益的计算及披露》（2007年修订）和《公开发行证券的公司信息披露规范问答（第一号）—非经常性损益》（2007年修订）的要求计算每股盈利如下：

2009年12月31日	
归属于本行股东的净利润	17,420
加权平均股本数	3,080,000
归属于本行股东的基本和稀释每股收益	0.01
扣除非经常性损益后归属于本行股东的净利润	-18,151
扣除非经常性损益后归属于本行股东的基本和稀释每股收益	-0.01
融资产减值准备的转回	-35,000
—所得税税率变动的影响	—
非经常性损益的所得税影响额	—
扣除非经常性损益后的净利润	-18,151

3、其他指标情况：

项目	标准	2009年12月31日
资本充足率（%）	≥ 8	17.72
核心资本充足率（%）	≥ 4	17.8
不良贷款率（%）	≤ 5	1.38
贷款损失准备充足率（%）	≥ 100	523.34
拨备覆盖率（%）		229.05
全部关联度（%）	≤ 50	20.27
单一客户关联度（%）		4.23
集团客户关联度（%）		4.23
流动性比例（%）	≥ 25	59.96
人民币超额备付金率（%）	> 2	35.51
存贷款比率（%）	≤ 75	43.32

资产负债表日后事项

本行无需披露的资产负债表日后重大事项。

龙江银行股份有限公司

二〇一〇年五月二十四日

企业重组情况回顾

为了优化金融资源配置，完善地方金融组织体系，推动我省地方银行加快发展，增强其服务全省经济社会发展能力，按照省委、省政府的总体部署，在银监部门的监管指导下，2009年初，对大庆市商业银行、齐齐哈尔市商业银行、牡丹江市商业银行和七台河市城市信用社（以下简称四家行社）正式启动合并重组工作。经过一年的努力，龙江银行于2009年12月22日注册成立，同年12月25日正式挂牌对外营业。在此期间，顺利开展了审计评估、增资扩股、不良资产处置、财务清算等工作。

一、开展四家行社审计评估工作。在充分尊重四家行社意愿、切实维护四家行社利益的前提下，依法开展了资产审计评估工作。由四家行社自主协商，通过投票的方式，确定了北京兴华会计师事务所和中企华资产评估机构负责本次合并重组的资产审计评估工作。四家行社董事会审议通过了《资产审计评估方案》。按照审计评估结果，四家行社资产总额336.05亿元，负债总额323.8亿元，所有者权益12.25亿元，股本合计9.89亿元，不良贷款合计5.86亿元，不良贷款率4.56%。在审计评估基础上，确定四家行社股份折股比例。牡丹江1:1.54，齐齐哈尔1:1.45，大庆1:1.33，七台河1:1.33。折股比例已经四家行社股东大会通过确认。四家行社折股后股本总额由9.89亿股增至13.67亿股。

二、完成增资扩股工作。

1. 按照银监会优化股东资质和结构要求，龙江银行设定注册资本30.8亿元，四家行社现有股东折股后股本13.67亿元，新增资扩股17.13亿元。

2. 龙江银行股权结构的设置坚持优化股权结构、股权适度集中、新老股东兼顾、促进业务发展和操作简便原则。采取定向增发的方式，由黑龙江省大正投资集团有限责任公司、中粮集团有限公司、黑龙江北大荒农垦集团总公司、上海上实（集团）有限公司、上海国际集团资产管理有限公司、大庆市澳龙房地产开发有限公司、亿达信煤焦化能源有限公司和哈尔滨珍宝制药有限公司等八家企业投资入股。重组后，黑龙江省大正投资集团有限责任公司股权占比为20.50%，为龙江银行第一大股东；中粮集团有限公司占比为20%，为龙江银行第二大股东；黑龙江北大荒农垦集团总公司占比为5.29%；上海上实（集团）有限公司占比为5.02%；上海国际集团资产管理有限公司占比为4.98%；大庆市澳龙房地产开发有限公司占比为2.55%；亿达信煤焦化能源有限公司占比为2.03%；哈尔滨珍宝制药有限公司占比为1.62%。重组后，龙江银行国有股占比69.15%；其他法人股占比25.41%；自然人股占比5.44%。

三、有效处置不良资产。根据资产审计结果，四家行社（五级分类）不良贷款余额5.86亿元，占比4.56%。按照银监会组建龙江银行不良贷款占比2%、拨备覆盖率150%的相关要求，制定了不良资产处置方案：

按照利用龙江银行股权溢价处置不良资产的总体原则，在综合考虑龙江银行长远发展、新老股东权益、时效性等方面因素基础上，为快速合规推进不良资产处置工作，采取战略投资者入股溢价部分处置不良资产，用每股0.2元溢价款设立不良贷款处置的专项信托计划，等额买断四家行社不良贷款

34216 万元，处置后不良贷款占比压缩至 2% 以下。

四、完成重组清算工作。在此基础上，原四家行社以 2009 年 12 月 21 日作为清算基准日结束“旧账”，并于 2009 年 12 月 22 日，正式启用龙江银行“新账”。

2009 年总体经营情况

龙江银行 2009 会计年度从 2009 年 12 月 22 日起至 2009 年 12 月 31 日止。

一、业务发展情况

截至 2009 年末，资产总额为 405.26 亿元，其中贷款余额为 156.49 亿元；负债总额为 374.29 亿元，其中存款余额为 360.20 亿元；所有者权益总额为 30.97 亿元。

二、财务收支情况

1. 营业及营业外收入实现 909 万元。

其中：利息净收入实现 564 万元。手续费净收入实现 34 万元。投资收益实现 176 万元。营业外收入 103 万元。其他业务收入 32 万元。

2. 营业及营业外支出 -1,754 万元。

营业税金 38 万元。业务及管理费用 1,662 万元，其中：开办费列支 1,218 万元。提取贷款损失准备 -3,500 万元。营业外支出 46 万元。

3. 利润完成情况

实现利润总额 2,664 万元，实现净利润 1,742 万元。

三、固定资产情况

固定资产（含在建工程）余额 7.20 亿元，固定资产净值与在建工程之和占所有者权益比例为 23.25%。

风险管理状况

龙江银行于 2009 年 12 月 25 日经中国银监会批准正式对外挂牌营业。成立之初，便组建了风险管理条线，下设风险管理部和稽核部，并按照《商业银行内部控制指引》和《商业银行内部评价试行办法》，建立了系统化、制度化的内控体系。在风险管理和内控制度建设方面，主要开展了以下几方面工作：

一、培育健康的风险管理文化。将风险管理文化融入企业文化当中，在制定企业文化发展纲要时，对风险管理理念进行提炼，形成我行风险管理核心理念。通过各种途径将这些理念传递给每一名员工，最终实现风险管理文化的精神层面与政策、制度、机制和技术层面有机衔接，把风险管理理念转化为员工的职业态度和工作习惯，在行内形成一种风险控制的文化氛围，使风险防范意识得到了有效的提升。

二、构建全面风险管理组织框架。组织框架逐步涵盖本行全部业务以及工作流程，使工作职责明确，建立了相对独立的报告路线，优化了业务操作程序，提高了业务运作效率，进而增加了风险管理工作的有效性，使风险管理与资金回报能力不断提升。同时，建立起确保全面风险管理有效执行的配套制度，包括推行风险报告制度和授权制度。

三、培育高素质的风险经理队伍。建立风险经理制度，要求风险经理对发现的各类风险情况及时进行报告，风险管理条线对收到的风险信息及时向有关部门反馈，使相关部门能够及时采取措施予以解决。同时，在工作上有针对性地培训风险经理工作技能，建立起风险经理工作能力培训及业绩考核制度。

四、建立风险管理预警机制。风险管理条线不断分析总结经营中面临的各项风险，梳理了各项业务流程中的风险点，针对各风险点采取相应的风险控制措施，并定期向高管层报告。

五、强化风险管理和内部控制的监督检查。研究和审核全行风险管理政策、风险评价标准、风险评价技术和相关管理制度，全面掌握各项业务运行中可能出现的风险，并制定相应措施；组织与实施对各类业务风险的识别、计量、监测和检查；加强对行业风险的研究评估，根据宏观政策和监管要求及时调整经营策略，确保风险管理各项措施落实到位。

通过在经营过程中的持续改进，本行风险管理和内部控制机制更为健全，各项规章制度更加完善，各机构及人员均能较好地遵守并执行法律法规和监管要求以及各项规章制度。本行将把风险管理和内控制度建设作为一项长期工程，常抓不懈、不断完善，以更加有效的提高我行内部控制效果，防范风险的发生。

本行设置股东大会，股东大会是最高权力机构，其日常工作机构是董事会，执行机构是高级管理层，监督机构是监事会。高级管理层成员受聘于董事会，对日常经营管理负责。本行实行一级法人管理，各分、支机构均为非独立核算单位，经营管理活动在总行授权范围内开展工作，并对总行负责。本行建立了《股东大会议事规则》、《董事会议事规则》和《监事会议事规则》，确立了股东大会、董事会、监事会和高级管理层的职责和分工。董事、监事和高级管理人员的任职资格和选聘程序及人员构成符合本行公司章程的要求。本行能够按照《中华人民共和国公司法》的要求，召开股东大会、董事会和监事会，保证股东的知情权、质询权和表决权。

董事会、监事会和高级管理层内部机构设置

董事会下设四个专门委员会，分别为：战略规划（6S）委员会、风险管理及关联交易控制委员会、提名与薪酬委员会和审计委员会。监事会下设两个专门委员会，分别为：提名委员会和审计委员会。高级管理层下设资产负债管理委员会、考评委员会、产品开发及营销委员会、信贷审批委员会和农业金融等五个委员会；下设公司业务条线、中小企业及个人业务条线、三农业务条线、资金财务条线、信贷管理条线、运营管理条线、科技条线、综合条线和风险管控条线等九个内设管理条线；下设分支机构包括：总行营业部、齐齐哈尔分行、牡丹江分行、大庆分行、七台河分行。



公司治理情况

股东大会的召开情况

报告期内召开股东大会一次，即为龙江银行创立大会

2009年12月11日召开了创立大会，会议审议并通过了《龙江银行股份有限公司筹建工作报告》、《龙江银行股份有限公司章程》、《股东大会议事规则》、《董事会议事规则》及《监事会议事规则》，选举出第一届董事会成员及监事会成员，并产生第一届董事会及监事会。

董事会工作情况

报告期内召开董事会会议三次，具体情况如下：

（一）2009年12月11日召开了龙江银行股份有限公司第一届董事会第一次会议，会议表决通过了杨进先为龙江银行股份有限公司董事长并担任龙江银行法定代表人，李卓、邬小蕙为副董事长，审议通过了董事会《战略规划（6S）委员会议事规则》、《风险管理及关联交易控制委员会议事规则》、《提名与薪酬委员会议事规则》、《审计委员会议事规则》、《财务管理暂行办法》、《信贷业务基本制度》、《内部控制大纲》、《内部审计基本制度》、《保卫工作基本规定》、《运营结算基本制度》及《人力资源管理制度》。

（二）2009年12月17日召开了龙江银行股份有限公司第一届董事会第二次会议，表决通过《关于龙江银行股份有限公司行长人选的议案》。

（三）2009年12月19日召开了龙江银行股份有限公司第一届董事会第三次会议，表决通过了《关于龙江银行股份有限公司副行长人选的议案》。

监事会工作情况

报告期内召开监事会会议一次，2009年12月11日召开了龙江银行股份公司第一届监事会第一次会议，会议选举顾晚光为龙江银行监事长、杨秀林为副监事长，会议审议并通过了监事会《审议委员会议事规则》和《提名委员会议事规则》。

最大十名股东及持股情况

股东名称	股数（万股）	占总股份比例（%）
黑龙江省大正投资集团有限责任公司	63,140.00	20.50
中粮集团有限公司	61,600.00	20.00
黑龙江北大荒农垦集团总公司	16,294.75	5.29
大庆市国有资产经营有限公司	15,978.33	5.19
上海上实（集团）有限公司	15,461.60	5.02
上海国际集团资产管理有限公司	15,338.40	4.98
辽宁宏程塑料型材有限公司	10,652.22	3.46
齐齐哈尔市财政局	8,724.97	2.83
大庆市澳龙房地产开发有限公司	7,863.06	2.55
亿达信煤焦化能源有限公司	6,089.71	1.98

控股与主要参股股东的基本情况

- 黑龙江省大正投资集团有限责任公司持股 63,140 万股，占总股份 20.50%。该公司为国有独资有限责任公司，作为省政府的金融投资主体、省政府授权的国有金融资产管理主体和开展地方金融投融资业务的综合平台。注册资金 10 亿元，法定代表人：王洪涛。

- 中粮集团有限公司持股 61,600 万股，占总股本 20.00%。该公司是中国最大的粮食食品进出口公司和实力雄厚的食品生产商，享誉国际粮油食品市场，在与大众生活息息相关的农产品贸易、生物质能源开发、食品生产加工、地产、物业、酒店以及金融服务等领域成绩卓著，是全球 500 强企业。该公司是在国家工商行政管理总局注册登记的法人企业，企业类型是国资委下属的大型国有独资企业。注册资金 3.12 亿元，法定代表人：宁高宁。

- 黑龙江北大荒农垦集团总公司持股 16,29.47 万股，占总股本 5.29%。该公司隶属黑龙江省农垦总局，黑龙江农垦总局是全国规模最大、机械化程度最高的国有农场经济区域，是国家重要的商品粮生产基地和农副产品加工基地。注册资本 60 亿元，法定代表人：隋凤富。

- 大庆市国有资产经营有限公司持股 15,978.33 万股，占总股本 5.19%。该公司为国有独资企业，代表市政府行使国有资产投资和资产管理。注册资金 7 亿元，法定代表人：金宏达。

- 上海上实（集团）有限公司持股 15,461.60 万股，占总股本 5.02%。该公司为上海市国资委全资控股的国有独资企业，公司经营范围包括实业投资、国内贸易、以及授权范围内的国有资产经营与管理。注册资本 18.59 亿元，法定代表人：滕一龙。

- 上海国际集团资产管理有限公司持股 15,338.40 万股，占总股本 4.98%。该公司隶属于上海国际集团，主要经营范围为开展各种投资业务、资产经营管理业务、财务咨询和投资咨询。注册资本 15 亿元，法定代表人：张行。

董事、监事、高级管理人员基本情况

（一）董事

姓名	性别	出生日期	派出单位及职务	本行职务	是否领薪	个人持股
杨进先	男	1957年3月	龙江银行股份有限公司董事长	董事长	是	否
李 卓	男	1956年9月	黑龙江省大正投资集团股份有限公司副董事长	副董事长	否	否
邬小蕙	女	1961年1月	中粮集团有限公司总会计师兼金融事业部总经理	副董事长	否	否
关喜华	女	1963年5月	龙江银行股份有限公司执行董事、常务副行长	董 事	是	是
徐智慧	男	1961年5月	龙江银行股份有限公司行长助理	董 事	是	否
孙彦敏	男	1966年6月	中粮财务有限责任公司总经理	董 事	否	否
张 磊	男	1968年9月	上海上实（集团）有限公司计划财务部副总经理	董 事	否	否
侯培耀	男	1958年4月	黑龙江北大荒农垦集团总公司总经理	董 事	否	否
金宏达	男	1962年7月	大庆市国有资产经营有限公司董事长	董 事	否	否
刘益朋	男	1968年9月	上海国际集团资产管理有限公司总经理	董 事	否	否
曲振涛	男	1957年1月	哈尔滨商业大学校长、党委副书记	独立董事	否	否
戴根有	男	1950年1月	中国人民银行征信中心主任	独立董事	否	否
李若山	男	1949年2月	复旦大学管理学院财务系主任	独立董事	否	否

（二）监事

姓名	性别	出生日期	派出单位及职务	本行职务	是否领薪	个人持股
顾晚光	女	1957年10月	黑龙江省财政厅副厅长	监 事 长	否	否
杨秀林	男	1950年2月	龙江银行股份有限公司副监事长	副监事长	是	是
徐 坚	男	1979年4月	齐齐哈尔市财政局预算处处长	股东监事	否	否
王冠儒	男	1970年9月	辽宁忠旺集团副总经理	股东监事	否	否
鞠春艳	女	1972年7月	龙江银行股份有限公司	职工监事	是	是
惠晓峰	男	1957年11月	哈尔滨工业大学管理学院教授、博士生导师	外部监事	否	否
栾 枫	女	1966年10月	牡丹江大学法律系副教授	外部监事	否	否

（三）高级管理人员

姓名	性别	出生日期	职务	分管工作
关喜华	女	1963年5月	常务副行长	三农业务条线、资金财务条线、综合条线
王贵彬	男	1958年9月	副行长	信贷管理条线、风险管控条线、公司业务条线
许永辉	男	1965年2月	副行长	运营管理条线、科技条线
杨宝仁	男	1963年9月	副行长	中小企业及个人业务条线、工会工作
于立勇	男	1974年7月	副行长	分管大庆分行

董事、监事、高级管理人员基本情况

一、董事基本情况

杨进先，男，汉族，中共党员，高级经济师，曾任工商银行黑龙江省分行计划财务处处长、行长助理、副行长、副行长兼营业部总经理，常务副行长、党委委员。现任龙江银行董事长。

李卓，男，汉族，中共党员，曾任省财政厅世界银行处副处长，国际金融处副处长，省大正投资集团股份有限公司副董事长。现任龙江银行副董事长。

邬小蕙，女，汉族，高级会计师，曾任中粮集团财务部总监、总会计师兼金融事业部总经理。现任龙江银行副董事长。

关喜华，女，满族，中共党员，高级经济师，曾任交通银行大庆分行开发区支行行长，大庆分行副行长、党委委员，大庆市商业银行董事长、党委书记。现任龙江银行执行董事、常务副行长。

徐智慧，男，汉族，中共党员，曾任哈尔滨商业银行公司金融部总经理、行长助理、省大正投资集团股份有限公司副总裁。现任龙江银行董事。

孙彦敏，男，汉族，曾任香港中国食品集团财务部副总监、中粮国际财务部总经理、中粮财务有限责任公司总经理。现任龙江银行董事。

张磊，男，汉族，中共党员，高级经济师，曾任申银万国证券股份有限公司客户资产管理部副经理、权证及衍生品业务小组组长、上海上实(集团)有限公司计划财务部副总经理。现任龙江银行董事。

侯培耀，男，汉族，中共党员，高级经济师，曾任黑龙江省农垦总局农开办主任、发改委主任、农垦总局牡丹江分局局长、北大荒农垦集团总公司总经理。现任龙江银行董事。

金宏达，男，回族，中共党员，高级经济师，曾任大庆市财政局副局长、大庆市商业银行行长、大庆市财政投资评审中心主任、大庆市国有资产经营有限公司董事长。现任龙江银行董事。

刘益朋，男，汉族，中共党员，曾任上海国际集团资产管理有限公司副总经理、总经理。现任龙江银行董事。

曲振涛，男，汉族，中共党员，教授。曾任黑龙江财政高等专科学校党委书记、校长，哈尔滨商业大学校长、党委副书记。现任龙江银行独立董事。

戴根有，男，汉族，中共党员，高级经济师，曾任中国人民银行货币政策司司长兼货币政策委员会秘书长、征信管理局局长、征信中心主任。现任龙江银行独立董事。

李若山，男，汉族，中共党员，教授、博导，曾任比利时鲁汶大学管理学院访问学者、厦门大学经济学院副院长、系副主任，复旦大学管理学院财务金融系主任。现任龙江银行独立董事。

二、监事基本情况

顾晚光，女，汉族，中共党员，高级会计师，曾任省财政厅人事处副处长、处长，省财政厅助理巡视员，省财政厅副厅长、党组成员。现任龙江银行监事长。

杨秀林，男，汉族，中共党员，经济师，曾任牡丹江市人民银行金融管理科副科长、综合计划科科长，牡丹江市信用社联合社副主任、主任兼党委书记，牡丹江市商业银行董事长、党委书记。现任

董事、监事、高级管理人员基本情况

龙江银行副监事长。

王冠儒，男，汉族，中共党员，曾任辽宁宏程塑料有限公司财务总监，辽宁忠旺集团副总经理。现任龙江银行监事。

徐坚，男，汉族，中共党员，会计师，曾任齐齐哈尔市财政局预算处副处长、财政干部培训中心主任兼预算处处长，副调研员兼预算处处长。现任龙江银行监事。

鞠春艳，女，汉族，中共党员，经济师，曾任七台河市东进城市信用社副主任，惠祥城市信用社副主任，市城市信用社联合社财务部副主任、主任，城市信用社股份有限公司资金财务部经理。现任龙江银行监事。

惠晓峰，男，汉族，中共党员，教授，曾任哈尔滨工业大学团委副书记，管理学院讲师、外贸教研室副主任、副教授、教授、副院长、博士生导师。现任龙江银行外部监事。

栾枫，女，汉族，中共党员，律师，曾任牡丹江大学教务处师资科科长、法律系副教授（1992年4月取得律师资格证书，现注册于北京中孚律师事务所）。现任龙江银行外部监事。

三、高级管理人员基本情况

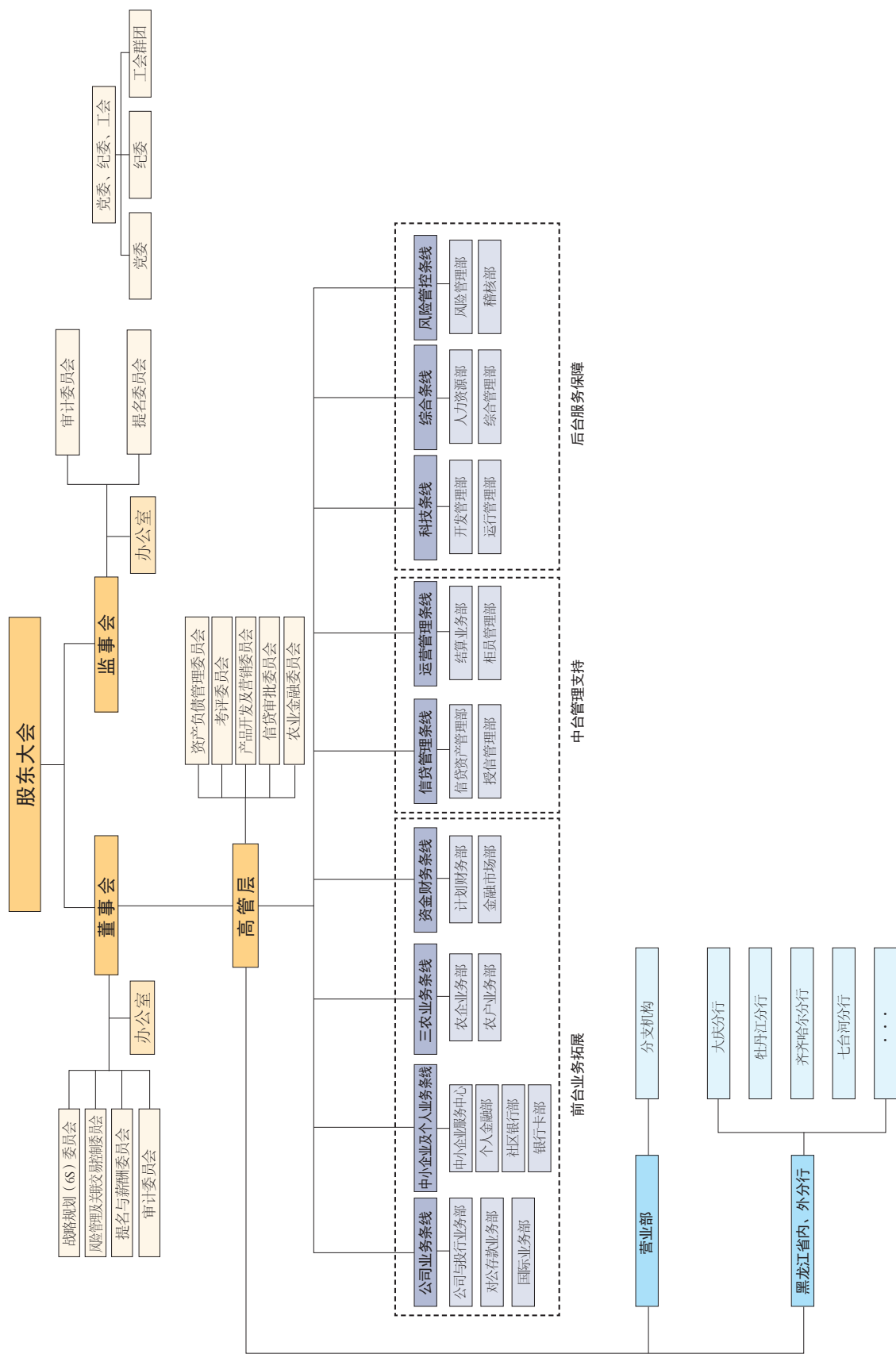
关喜华，基本情况略。现任龙江银行常务副行长（主持工作）。

王贵彬，男，汉族，中共党员，高级会计师，曾任齐齐哈尔市商业银行董事长、党委书记。现任龙江银行副行长。

许永辉，男，汉族，中共党员，高级经济师，曾任黑龙江银监局佳木斯分局局长、党委书记。现任龙江银行副行长。

杨宝仁，男，汉族，中共党员，经济师，曾任七台河市城市信用社董事长、党委书记。现任龙江银行副行长。

于立勇，男，汉族，中共党员，副研究员，曾任大庆市商业银行行长。现任龙江银行副行长，具体负责大庆分行工作，不参与龙江银行总行工作分工。



- 12月11日，龙江银行召开创立大会，审议通过了《龙江银行股份有限公司章程》，选举产生第一届董事会、监事会成员，并产生龙江银行第一届董事会、监事会。
- 12月11日，龙江银行召开第一届董事会第一次会议，选举产生董事长及副董事长人选。
- 12月11日，龙江银行召开第一届监事会第一次会议，选举产生监事长及副监事长人选。
- 12月17日，龙江银行以通讯和书面表决方式召开第一届董事会第二次会议，表决通过《关于龙江银行股份有限公司行长人选的议案》。
- 12月19日，龙江银行以通讯和书面表决方式召开第一届董事会第三次会议，表决通过《关于龙江银行股份有限公司副行长聘用人选的议案》。
- 12月21日，龙江银行取得中国银行业监督管理委员会黑龙江监管局颁发的《金融许可证》。
- 12月22日，龙江银行取得黑龙江省工商行政管理局颁发的《企业法人营业执照》。
- 12月23日，龙江银行召开开业庆典动员大会，总行临时抽调人员参加，关喜华常务副行长主持会议，杨进先董事长做动员讲话。
- 12月24日，省委副书记、省长栗战书同志在花园邨宾馆2栋会见参加龙江银行开业庆典的中粮集团、上海上实集团、银监会等重要来宾，杨进先董事长参加会见。
- 12月25日，龙江银行股份有限公司正式挂牌成立，省委书记吉炳轩、省长栗战书、常务副省长杜家毫、中粮集团董事长宁高宁等与来自各省直厅局、各市地代表、兄弟行、股东、客户等方面的代表近500人出席了在黑龙江省国际会展中心举办的龙江银行开业庆典，常务副省长杜家毫主持开业庆典，省委书记吉炳轩、省长栗战书、中粮集团董事长宁高宁共同为龙江银行开业剪彩。至此，自6月19日开始筹建，合并重组原齐齐哈尔市商业银行、牡丹江市商业银行、大庆市商业银行、七台河市城市信用社设立的龙江银行股份有限公司正式对外营业。
- 12月31日，常务副省长杜家毫亲临我行视察指导工作，并亲切慰问参加年终决算的全体员工，董事长杨进先、常务副行长关喜华作简要汇报。
- 同日，黑龙江银监局局长周民源一行赴我行视察年终决算工作，董事长杨进先、常务副行长关喜华陪同视察。

营业网点

总行营业部

地址：哈尔滨市南岗区汉水路 379 号

负责人：刘新俭

电话：0451-87117888

齐齐哈尔分行营业部

地址：齐齐哈尔市建华区中华路 350 号

负责人：田宁

电话：0452-2581176

齐齐哈尔铁西支行

地址：齐齐哈尔市富拉尔基区和平大街 193 号

负责人：吕丹

电话：0452-6710677

齐齐哈尔建华支行

地址：齐齐哈尔市建华区卜奎大街 203 号

负责人：贾荣起

电话：0452-2557794

齐齐哈尔金元支行

地址：齐齐哈尔市龙沙区青云街 74 号

负责人：夏静平

电话：0452-2400355

齐齐哈尔龙沙支行

地址：齐齐哈尔市龙沙区卜奎南大街 142 号

负责人：徐跃林

联系电话：0452-5987619

齐齐哈尔广信支行

地址：齐齐哈尔市建华区华西路 86 号

负责人：李晓秋

联系电话：0452-2716144

齐齐哈尔劳动支行

地址：齐齐哈尔市龙沙区民意路 21 号

负责人：黎丽

联系电话：0452-2400339

齐齐哈尔铁东支行

地址：齐齐哈尔市铁锋区中华东路 336 号

负责人：李京军

电话：0452-2539918

齐齐哈尔永安支行

地址：齐齐哈尔建华区建设大街 548 号

负责人：李巍

联系电话：0452-2183566

齐齐哈尔文化支行

地址：齐齐哈尔市龙沙区文化大街 69 号

负责人：马志华

联系电话：0452-2735488

齐齐哈尔卜奎支行

地址：齐齐哈尔市建华区卜奎大街中段 97 号

负责人：赵适

电话：0452-2400375

齐齐哈尔铁锋支行

地址：齐齐哈尔市铁锋区龙华路 226 号

负责人：丁猛

电话：0452-2180233

齐齐哈尔兴海支行

地址：齐齐哈尔市建华区新明大街 25-15 号

负责人：关立杰

电话：0452-2739311

齐齐哈尔富裕支行

地址：齐齐哈尔市富裕县中心大街 229 号

负责人：刘岩

电话：0452-3132599

齐齐哈尔建兴支行

地址：齐齐哈尔市铁锋区龙华路 158-2 号

负责人：牛进东

电话：0452-2146937

齐齐哈尔南马路支行

地址：齐齐哈尔市铁锋区南马路 50 号
负责人：崔 丽
电话：0452-2212223

齐齐哈尔安信支行

地址：齐齐哈尔市龙沙区卜奎大街 47 号
负责人：吕英华
电话：0452-2400393

齐齐哈尔中环支行

地址：齐齐哈尔市龙沙区中环广场 39 号
负责人：张丽鹏
电话：0452-2400500-1008

齐齐哈尔龙江支行

地址：齐齐哈尔市龙江县二马路七道街国土资源
办公楼一层南侧大厅
负责人：孙凤玖
电话：0452-5831083

齐齐哈尔国贸支行

地址：齐齐哈尔市龙沙区卜奎南大街 98 号
负责人：管振文
电话：0452-2321961

齐齐哈尔财信支行

地址：齐齐哈尔市龙沙区丰恒路 37 号
负责人：杜勇祥
电话：0452-2400348

齐齐哈尔诚信支行

地址：齐齐哈尔市建华区新明大街（北段）党政
办公中心 3 号楼 3310 室
负责人：杜宏伟
电话：0452-2793301

齐齐哈尔华侨支行

地址：齐齐哈尔市建华区建设大街 216 号
负责人：季 辉
电话：0452-2180579

齐齐哈尔龙华支行

地址：齐齐哈尔市龙华区龙华路 438 号
负责人：单成艳
电话：0452-2400386

齐齐哈尔富拉尔基支行

地址：齐齐哈尔市富拉尔基区和平路 154 号
负责人：任 宏
电话：0452-6881684

大庆分行营业部

地址：大庆市高新区商贸西街 26 号商行大厦
负责人：陈冬梅
电话：0459-6362059

大庆庆华支行

地址：大庆市乙烯金世纪商业广场 B 栋 109、110 号
负责人：赵晓捷
电话：0459-6562279

大庆劳动支行

地址：大庆市萨尔图区建设路 35 号
负责人：宫俪萍
电话：0459-4681053

大庆学府支行

地址：大庆市东风新村石油学院学苑小区商服 79
号
负责人：栗永田
电话：0459-6500807

大庆兴盛支行

地址：大庆市萨尔图区会战大街 18 号
负责人：姜 英
电话：0459-6655917

大庆开发区支行

地址：大庆市高新技术产业开发区兴化街 13 号
负责人：刘树国
电话：0459-8101986

营业网点

大庆华侨支行

地址：大庆市东风新村经三街大庆体育产业中心
E 栋 6-7 门
负责人：徐 辉
电话：0459-4608126

大庆银河支行

地址：大庆市萨尔图区纬七路 3-40 号
负责人：李大成
电话：0459-6366960

大庆龙南支行

地址：大庆市让胡路区西滨路 454 号
负责人：田忠禹
电话：0459-5109101

大庆让胡路支行

地址：大庆市让胡路区西静路 12 号
负责人：张 力
电话：0459-5599654

大庆乘风支行

地址：大庆市让胡路区乘风大街 77 号
负责人：崔丽艳
电话：0459-5796477

大庆龙凤支行

地址：大庆市龙凤区龙凤大街南侧龙六路西南美
花园住宅楼 9 号
负责人：岳俊东
电话：0459-6249134

大庆东湖支行

地址：大庆市让胡路区东湖 3 街 67 号
负责人：曲淑杰
电话：0459-5767798

大庆万宝支行

地址：大庆市萨尔图区万宝小区万兴路 90 号
负责人：王颖伟
电话：0459-4624197

大庆新潮支行

地址：大庆市让胡路区爱国路 58 号
负责人：李美娜
电话：0459-5169727

大庆大同支行

地址：大庆市大同区同阳大路 58 号
负责人：刘立伟
电话：0459-6171010

大庆红岗支行

地址：大庆市红岗区萨大路南 28 号建设局南侧
负责人：路敬松
电话：0459-4193256

大庆振兴支行

地址：大庆市开发区湖滨教师花园 E41-1、E41-2
负责人：杨洪梅
电话：0459-4322110

大庆肇州支行

地址：大庆市肇州镇中央大街
负责人：李秀伟
电话：0459-8523042

大庆林甸支行

地址：大庆市林甸县镇西二道街
负责人：唐 凯
电话：0459-3311614

大庆肇源支行

地址：大庆市肇源县中央大街
负责人：郑 岐
电话：0459-8227502

大庆丽水支行

地址：大庆市让胡路区丽水华城小区丽水摩尔街
S-3-8 号
负责人：郭秀荣
电话：0459-5912075

大庆洪源支行

地址：大庆市让胡路区银亿阳光城 B57 号商服 2 门、3 门

负责人：王晓波

电话：0459-5921772

大庆宏图支行

地址：大庆市东风新村市政府大楼内

负责人：王振华

电话：0459-6181291

大庆优水支行

地址：大庆市萨尔图区东风新村绿色家园 F06-1

负责人：王 勇

电话：0459-2678761

大庆新站支行

地址：新站镇新肇街六委

负责人：汪燕临

电话：0459-8413118

大庆杜蒙支行

地址：杜蒙县天湖宾馆北侧

负责人：阚 侃

电话：0459-3428837

大庆肇东支行

地址：肇东市正阳九道街 95 号

负责人：唐雅静

电话：0459-342837

牡丹江分行营业部

地址：牡丹江市西安区爱民街 106 号

负责人：孙 杰

电话：0453-6222040

牡丹江富强支行

地址：牡丹江市东安区七星街与太平路交叉口

负责人：陈秋莹

电话：0453-6955841

牡丹江振东支行

地址：牡丹江市东安区长安街 2 号

负责人：胡传敏

电话：0453-6937149

牡丹江爱民支行

地址：牡丹江市西安区西长安街 25 号

负责人：刘大为

电话：0453-6285023

牡丹江建设支行

地址：牡丹江市西安区西平安街 1-A 号

负责人：曹国英

电话：0453-6266354

牡丹江东升支行

地址：牡丹江市东安区东长安街 152 号

负责人：郑少斌

电话：0453-6926503

牡丹江阳明支行

地址：牡丹江市阳明区东平安街 119-C 号

负责人：赵 敏

电话：0453-6680718

牡丹江职工支行

地址：牡丹江市东安区东新安街 97 号

负责人：刘 爽

电话：0453-6930614

牡丹江宁安支行

地址：宁安市通江路 62 号

负责人：李义民

电话：0453-7688637

牡丹江林口支行

地址：林口县文政大街中段新鸿基御亭园小区

负责人：张国良

电话：0453-3520645

牡丹江绥芬河支行

营业网点

地址：绥芬河市通天路 243 号

负责人：孙玉凤

电话：0453-3927089

牡丹江海林支行

地址：海林市林海路 37 号

负责人：张利民

电话：0453-8861801

牡丹江穆棱支行

地址：穆陵市长征路 139 号

负责人：朱丽艳

电话：0453-3124415

牡丹江东宁支行

地址：东宁县中华北路 29 号

负责人：毕玉贤

电话：0453-3621081

牡丹江平安支行

地址：牡丹江市西安区西平安街 8 号

负责人：曹彦光

电话：0453-6265414

牡丹江牡丹支行

地址：宁安市通江路 5 号

负责人：关志忠

电话：0453-7612288

牡丹江新华支行

地址：牡丹江市爱民区新华路 45 号

负责人：姚 华

电话：0453-6221775

牡丹江新区支行

地址：牡丹江市兴隆广场北侧也河村农贸市场西区

负责人：李红梅

电话：0453-6481108

牡丹江福民支行

地址：牡丹江市东安区福民街 35 号

负责人：王东方

电话：0453-6935626

牡丹江东安支行

地址：牡丹江市东安区东二条路 85 号

负责人：门柏林

电话：0453-6680728

牡丹江新安支行

地址：牡丹江市东安区东一条路 195 号

负责人：吕 欣

电话：0453-6926343

牡丹江兴绥支行

地址：绥芬河市广场大厦一楼 97 号

负责人：孙国斌

电话：0453-3927095

牡丹江长青支行

地址：海林市子荣街人民银行楼下

负责人：赵万山

电话：0453-8861802

七台河分行营业部

地址：七台河市桃山区大同街 297 号

负责人：高 辉

电话：0464-8688598

七台河景丰支行

地址：七台河市桃山区景丰路 26 号

负责人：罗桂华

电话：0464-8364346

七台河银聚支行

地址：七台河市桃山区学府路（学府家园 1 号楼一层）

负责人：赵秀莲

电话：0464-8251456

七台河育才支行

地址：七台河市桃山区大同街 111 号

负责人：纪凤华
电话：0464-8688113

七台河学府支行

地址：七台河市桃山区桃东街学府大厦 2 号楼
负责人：王志君
电话：0464-8697661

七台河桃山支行

地址：七台河桃山区大明街桃山商贸城一楼
负责人：李 静
电话：0464-8680778

七台河湖滨支行

地址：七台河市桃山区学府路湖滨小区 6 号楼
负责人：杨海龙
电话：0464-8263254

七台河光明支行

地址：七台河市桃山区光明街怡安小区 20 号楼
负责人：李殿玉
电话：0464-8278836

七台河银鑫支行

地址：勃利县长安街 57 号
负责人：王 英
电话：0464-6180811

七台河大同支行

地址：七台河桃山区大同街 24 号
负责人：李冬梅
电话：0464-8280742

七台河政务支行

地址：七台河市桃山区大同街 45 号市政府政府服务中心一楼
负责人：谷滨晶
电话：0464-8292134

七台河太白支行

地址：七台河市桃山区霞光街(太白小区A组团6号楼)
负责人：赵万里

电话：0464-8289199

七台河新玛特支行

地址：七台河市桃山区山湖路新玛特商贸城一楼
负责人：葛红霞
电话：0464-8266635

七台河广益支行

地址：七台河市茄子河区杨杨大街 136 号
负责人：刘丽艳
电话：0464-8813898

七台河茄子河支行

地址：七台河市茄子河区东富路
负责人：李明奇
电话：0464-8814848

七台河新兴支行

地址：七台河市新兴区正阳街
负责人：杨海燕
电话：0464-8331584

七台河北山支行

地址：七台河市新兴区越秀路 41 号
负责人：杨立梅
电话：0464-8335999

七台河振兴支行

地址：七台河市新兴区正阳街（农贸市场西侧）
负责人：刘 超
电话：0464-8331583

七台河龙翔支行

地址：七台河市新兴区兴华街（龙翔商贸城一楼）
负责人：张 灏
电话：0464-8334334

七台河勃利支行

地址：勃利县北大直路 217 号
负责人：季红先
电话：0464-6180555



LONGJIANG BANK CORPORATION

Annual Report 2009



Our annual report is prepared in pursuant to “Commercial Bank Information Disclosure Measures” and is deemed to be the largest degree of disclosure based upon current financial standards and management systems. The Board of Directors and all directors undertake that the information stated in this report contains no false record, misleading statement or material omission, and assume joint and several liabilities as to the authenticity, accuracy and completeness of the content.

Our financial statements for 2009 have been audited by Beijing Xinhua CPA Firm Limited and standard unqualified auditor’s reports thereon have been issued.

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



Chairman's Statement

2009 was a momentous year for the Longjiang Bank Corporation. We established the Longjiang Bank through a successful merger of four previously independent financial institutions (Qiqihaer City Commercial Bank, Mudanjiang City Commercial Bank, Daqing City Commercial Bank, and Seven River City Credit Union) and ultimately became a joint-stock company at the end of the year on December 25, 2009. The establishment of this joint-stock company is an achievement for the Heilongjiang Province. It is a testament to our successful consolidation of our local resources, stable acceleration of the development of our local financial sector, and improvement in our risk prevention capabilities. We would like to thank everyone who has contributed to our success. We are grateful for the cooperation and guidance displayed by the many institutions and leaders of the provincial CCP committee and government and the state and provincial Banking Supervision Commissions in helping us establish our bank. We also want to thank our major shareholders for their hard work—the China National Cereals, Oils and Foodstuff Corporation (COFCO Group), the Heilongjiang Beidahuang Agribusiness Corporation, and many others. We are optimistic that this is only just the first step we have taken to improve and reform the Heilongjiang province financial system.

Standing here today and looking back at our past year's successes, it is apparent that Longjiang Bank has made much progress. We have improved our capital to asset ratio and have taken steps to dispose the non-performing assets; we have improved the quality of our assets overall and have achieved the rating of 'Excellence' as stipulated by the State Banking Supervision and Regulation Commission. As of the end of 2009, Longjiang Bank has an asset total of 40.526 billion Yuan with a net increase of 2.339 billion Yuan, which is a 6.13% increase from the previous year (as compared to the combined sum of the four institutions prior to merge). There was also a total deposit of 36.02 billion Yuan—an increase of 2.963 billion Yuan, which is a 8.96% increase from the previous year. Our total outstanding loans balance was 15.649 billion Yuan with an increase of 125 million Yuan, which is also a 0.81% growth. Finally, our non-performing loans had a balance of 216 million Yuan, at 1.38% of the total outstanding loans. Our capital to asset ratio is 17.72% and our risk-based capital ratio 229.05%. Our net income since the merger has been 1,752 million in net income.

In this new journey for Longjiang Bank, we are excited to seize new opportunities while continuing our commitment to existing strategies such as committing resources to our core focus areas: agribusiness, small and medium sized enterprises, and our local economy. We are dedicated to improving our community and local economy. We are optimistic that our business strategies will achieve sustained and profitable development for our local area while maximizing the returns for our shareholders.

2010 will mark the first year that Longjiang Bank is officially open for business. It is crucial to our success that we focus on building our name and ensuring that we epitomize qualities such as integrity and innovation. We hope that in realizing our goals, every step of this journey is as simple as the old saying, "Build your foundation the first year, develop your company in the second year, and witness the fruit of your labor in the third year." Longjiang Bank is on

the path to becoming a modern commercial bank—we hope that in the coming years, we will be able to establish a unique corporate culture that combines the strengths of all of the financial institutions pre-merger and act ethically as a corporate citizen in addition to honing our strategic focus on improving corporate governance, internal auditing, compensation incentives, and risk management. We have already started on this mission. We have introduced the new '6S' management model to our bank. This will improve our internal controls and minimize the bank's risk exposure.

We are excited for Longjiang Bank to begin this new journey. Longjiang Bank has been given a great opportunity and a bright future. This is our opportunity to present Longjiang Bank as one of the best city commercial banks in China. We thank everyone for all of their commitment to establishing the Longjiang Bank and we invite everyone to join our journey in pursuing excellence.

Chairman of the Board of Directors Yang Jinxian



Corporate Information

Registered Name in Chinese: 龙江银行股份有限公司

Registered Name in English: LONGJIANG BANK CORPORATION (Longjiang Bank)

Legal Representative: Yang Jinxian

Head of the Board Office: Li Ruiwen

Tel: 0451-87117805

Fax: 0451-87117827

Registered Address: No. 379 Hanshui Road, Nangang District, Haerbin, Heilongjiang

Office Address: No. 379 Hanshui Road, Nangang District, Haerbin, Heilongjiang

Zip code: 150090

Website: www.lj-bank.com

Email: lj_bank@126.com

Places where the Annual Report can be obtained: Office of the Board and Our Major Operation Offices

Date of First Registration: Dec 22, 2009

Corporate Business License Serial Number: 230000100069419

Financial Institution License Serial Number: B1056H223010001

Tax Registration Certificate Number: 230103695223154

Auditor: Beijing Xinhua CPA Firm Limited

Balance Sheet		
Longjiang Bank		In RMB 1,000
	Note 7	Dec 31, 2009
Assets:		
Cash and deposit with the central bank	1	17,531,436
Deposit with other banks	2	1,372,828
Precious Metals		-
Lending to other banks		-
Financial assets: held-for-trading		-
Financial derivatives		-
Financial assets: reverse repo		-
Interest receivables	3	66,589
Loans and advances	4	15,155,997
Financial assets: available for sale	5	1,088,892
Investment as receivables		-
Hold-to-maturity Investment	6	3,039,093
long-term equity investment	7	65,043
Investment property		-
Fixed assets	8	696,451
Intangible assets	9	550,150
Deferred income tax assets	10	135,241
Other assets	11	824,527
Total Assets		40,526,247

Balance sheet (continued)

Longjiang Bank			In RMB 1,000
	Note 8		31-Dec
Liabilities:			
Borrowing for the central bank			-
Deposit from other banks and financial institutions	12		58,681
Borrowing from other banks			-
Financial liabilities: held-for-trading			-
Financial derivatives			-
Financial liabilities: Reverse repo			-
Deposit	13		36,019,624
Salary payable	14		30,184
Tax payable	15		112,113
Interest payable	16		220,785
Accrued liability	17		6,651
Bonds payable			-
Deferred income tax liability	10		5,076
Other liabilities	18		975,704
Total liability			37,428,818
Owner's equity			
Owners' equity			-
Share capital	19		3,080,000
Capital reserve	20		9
Less: Treasury stock			-
Surplus reserve	21		1,742
General reserve	22		-
Retained earnings	23		15,678
Total owner's equity			3,097,429
Total liability and owner's equity			40,526,247

Income Statement			
Longjiang Bank			In RMB 1,000
	Note 7		2009
Revenue			8,063
Net interest income	24		5,638
Interest income	24		7,191
Interest expense	24		1,553
Net commission and fee income	25		340
Commission and fee income	25		710
Commission and fee expense	25		370
Investment income	26		1,764
Include: Investment income from associates and joint ventures			-
P&L from fair value changes			-
P&L from foreign exchange			-
Other income			321
Operating expenses			-18,003
Business tax and surcharges	27		380
Administration expenses	28		16,616
Loss from impairment	29		-35,000
Other expenses			1
Net operating income			26,066
Add: Non-operating income	30		1,028
Less: Non-operating income	31		457
Income before income taxes			26,637
Less: Income taxes	32		9,217
Net income			17,420
EPS			
Basic EPS			0.01
Diluted EPS			0.01

Change of Owner's Equity

Longjiang Bank		In RMB 1,000
	Note 7	Dec 31, 2009
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Balance sheet (continued)		
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Net income		17,420
EPS		
Basic EPS		0.01
Diluted EPS		0.01

Change of Owner's Equity

Longjiang Bank						In RMB 1,000	
	Note 7	Share capital	Capital reserve	Surplus reserve	General reserve	Retained earnings	Total
1. Balance at end of 2008							
Add: Effects from changes of accounting policies							
Error adjustment							
2. Balance at the beginning of the year		3,080,000				174,20	3,080,000
3. Increases and decreases of the year							
(a) Net income							17,420
(b) Gain and loss directly recorded in owner's equities							9
1.Fair value change of available for sale financial assets							11
(1)amount recorded in owner's equity							11
(2)amount recorded as P&L							
2.Fair value change of cash flow hedging instruments							
(1)amount recorded in owner's equity							
(2)amount recorded as P&L							
(3)amounts recognized in initial recognition amounts of hedged items							
3.Changes caused by influence of changes in other owners' equities of any invested entity by equity method							
4.income tax consequences concerning items recognized in owners' equity							-2
5.Other items							
Total of item (a) and (b)							
(c) Capital paid in and reduced by owners		3,080,000					3,080,000
1.Capital paid in by owners		3,080,000					3,080,000
2.Amounts of share-based payments recognized in owners' equity							
3.Other items							
(d) Profit distribution							-
1.Surplus reserve accrued							-
2.General reserve accrued							
3.Cash dividend paid to shareholders							
4.Other items							
(e) internal carry-forward of owners' equity							
1.Capitalized capital reserves							
2.Capitalized surplus reserve							
3.Surplus reserves for making up losses							
4.General reserve for making up reserves							
5.Other items							
4. Balance at year end		3,080,000					3,097,429

Auditor's Report

(2010) Jing Hui Xin Auditing No.4-097

To the shareholders of Longjiang Bank Corporation:

We have audited the accompanying consolidated financial statements of Longjiang Bank Corporation (the "Bank"), which comprise the Bank's balance sheet as of 31 December 2009, the income statement, and the changes of owner's equity the year then ended, and the notes (the "report").

Management's responsibility for the financial statements

The management of the Bank are responsible for the preparation and the true and fair presentation of these consolidated financial statements in accordance with "Enterprise Accounting Standards" (Decree 33 of Ministry of Finance). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with China CPA Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the

Bank as of 31 December 2009 and of the bank's financial performance the year then ended and have been properly prepared in accordance with the Accounting Standards for Business Enterprises.

Beijing Huixing CPA Firm Limited

China CPA

China CPA

Beijing China

May 24, 2010

Notes to the Financial Statements

(Amount in 1,000 of Renminbi, unless otherwise stated)

As end of December 31

General Information

Longjiang Bank Corporation (“we”, the “bank” or “us”) is a joint stock company incorporated by a successful merger of four previously independent financial institutions (Qiqihaer City Commercial Bank, Mudanjiang City Commercial Bank, Daqing City Commercial Bank, and Qitaihe City Credit Union). We obtained the “Financial Business License” (B1056H223010001) issued by the state banking regulatory committee (CBRC) Heilongjiang branch on December 21, 2009 and “Legal Person Business License”(230000100069419) issued by Heilongjiang Industry and Commerce Administration. Our registered capital is RMB 3.08 billion. We are headquartered in Haerbin and are consisted by the headquarter office, Qiqihaer branch, Mudanjiang branch, Daqing branch and Qitaihe Branch with over 102 business outlets and 2226 employees.

Our business scope includes: taking deposits; issuing short-term, mid-term and long-term loans; domestic and international settlement, bill discounts and acceptance; issuing financial debts, security entrusting; treasury bonds trading, bank placement, insurance agency, entrusted loans, entrusted deposits and other businesses approved by China banking authorities.

According to the strategic arrangements by Heilongjiang Provincial Party Committee and Provincial Government, we will focus our services for agricultural industries, small and median enterprises (SMEs), and local economies. We have utilized capital as connections and optimized our shareholder structure by introducing Heilongjiang Dazheng Investment Group Limited, COFCO Limited, Heilongjiang Beidahuang Agribusiness Corporation, Shanghai Industrial Investment (Group) Co., Ltd., Shanghai International Group Asset Management Company etc. as our strategic investors. We will differentiate our business by focusing in agricultural business, offer a full range of quality financial services for the society, maximize our shareholder’s interest, and help boost development of our local economy by continuously providing strong funding support.

We will closely adhere to the economic and social development strategies formulated by Heilongjiang Provincial Party Committee and Provincial Government, integrate into local economy and better serve the local people; We will speed up building of our provincial-wide network and gradually become a inter-provincial bank; We will feature ourselves with stable deposit, profitable loans, flexible funds and safe operations; We will strive to build up into a modern financial institution which will satisfy not only customers, but also the society and the government and make new contributions to the economy development for Heilongjiang!

Basis of preparation

Our reports have been prepared in accordance with “Accounting Standards for Business Enterprises” promulgated by Ministry of Finance in Feb 15, 2006.

Announcement of compliance of Accounting Standards for Business Enterprises

The financial statements prepared by us and our subsidiaries are in accordance with the requirement of the “Accounting Standards for Business Enterprises” of 2006 and give a true and fair view of the financial position, performance and cash flow of the Bank and the subsidiaries.

The Board of Directors, Board of Supervisors, all directors, supervisors and senior managers undertake that the financial statements contain no false record, misleading statement or material omission, and assume joint and several liabilities as to the authenticity, accuracy and completeness of the content.

Summary of principal accounting policies and critical accounting estimates

1. Basis of preparation

The financial statements are prepared based on going-concern assumption.

2. Accounting period

The accounting year starts from January 1 and ends as of December 31. The accounting period of the financial statements is from Dec 22, 2009 to Dec 31, 2009.

3. Presentation currency

Our presentation currency is RMB.

4. Business combination

(1) Business combinations under common control

A combination in which all of the combining enterprises are intimately controlled by the same party or parties both before and after the combination and where control is not transitory is regarded as a business combination involving enterprises under common control. The combination date is the absorbing party effectively obtains control of the party absorbed).

The assets and liabilities obtained by the absorbing party shall be measured at carrying amounts. The difference between the carrying amount of the net assets obtained and the carrying amount of the consideration paid for the combination shall be treated as an adjustment to capital reserve. If the capital reserve is not sufficient to absorb the difference, the remaining difference shall be adjusted against retained earnings.

Costs incurred directly attributable to the combination shall be included in profit and loss in the period in which they are incurred.

(2) Business combination not under common control

A combination in which all of the combining enterprises are not controlled by the same party or parties both

Notes to the Financial Statements

before and after the combination is regarded as a business combination involving enterprises not under common control. The combination date is the acquirer effectively obtains control of the acquiree).

The acquirer shall measure the assets paid and liabilities incurred or assumed as consideration at fair value. The difference between the fair value and book value are recognized as profit and loss for the period in which they are incurred.

The acquirer shall include all direct expenses in the cost of the combination.

The acquirer shall allocate the cost of combination at the combination date to insure all recognizable assets, liabilities and contingent liabilities from the acquiree. Where the cost of combination exceeds the acquirer's interest in the fair value of the acquiree's identifiable net assets, the difference shall be recognized as goodwill. Where the cost of combination is less than the acquirer's interest in the fair value of the acquiree's identifiable net assets, any difference remaining after reassessment shall be included in profit or loss.

5. Consolidated Financial Statements

Our consolidated financial statements is based on the headquarter, branches, sub-branches, offices and directly owned operating entities' individual financial statements as well as other related information. All the intra-group transactions and the resulting effects on the consolidated financial statements have been eliminated.

6. Principle for Recognition and Measurement

Principle for recognition and measurement is made on the accrual basis for our bank. For initial recognition, financial assets and financial liabilities are measured at fair value; For subsequent measurement, held for trading financial assets, held for trading financial liabilities, and available-for-sale financial assets are measured at fair value; Other financial assets liabilities are measured at historical cost or amortized cost.

7. Foreign Currency Translation

Foreign currency transaction is translated, on initial recognition, into the recording currency, using the exchange rate prevailing at the date of the transaction. The exchange gain or loss from foreign currency transaction is calculated by the exchange rate at the date of the transaction and is recognized in the income statement.

Foreign currency monetary item are translated using the exchange rate on balance sheet date. The exchange gain or loss from exchange rate difference between Balance Sheet date and initial recognition date or between current Balance Sheet date and prior Balance Sheet date is recognized in the income statement.

Foreign currency non-monetary item that are measured at historical cost are translated using exchange rate prevailing at the date of transaction.

Exchange rate prevailing at the date of transaction is the average exchange rate disclosed by People's Bank of China for the day or the rate calculated according to the disclosed exchange rate.

8. Financial Instruments

We classify our financial instruments into the following four categories at initial recognition:

- Financial assets at fair value through profit and loss;
- Held-to-maturity investments;
- Loans and receivables; and
- Available-for-sale investments

(1) Financial assets at fair value through profit and loss

This category financial assets including: financial assets held for trading and those designated at fair value through profit and loss. In addition, all the derivative financial assets except hedges are classified as financial assets held for trading.

(2) Held to maturity investments

Held to maturity investments are the non-derivative financial assets with fixed maturities and fixed or determinable payments, we have clear intention and ability to hold to maturity. If a significant amount of held to maturities investments were sold before maturities, they will be reclassified to available-for-sale investments.

(3) Loans and receivables

Loans and receivables are the non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. When we provide cash, goods or service to the debtor without the intention to sell receivables, this investment will be recognized as loans and receivables.

(4) Available-for-sale investments

Available-for-sale investments are non-derivative financial assets that are designated in this category at initial recognition or not classified in any of the other categories.

(5) Initial and final recognition of financial assets

When we become a party to the contractual provisions of the financial instrument, a financial assets or liability will be recognized. Financial assets will be derecognized when they meet any of the following criteria:

A. The right in the contract to receive the cash flow from this financial asset expires;

B. The financial assets has been transferred, which means the right to receive the cash flow has been transferred to another party or the financial assets have been transferred to another party, but the Group retains the right to receive the cash flow, as well as the responsibility to pay the cash flow to the final recipients. This responsibility should meeting all the requirements: We only pay the final recipients when we receive the corresponding cash flow ; according to the contract, we cannot sell the financial asset or use it as a collateral, but we can use it as a guarantee for the cash flow payment to the final recipient; we have the responsibility to pay the final recipient in a timely manner.

We recognize and derecognize the financial assets traded under regular transactions according to the trade date accounting treatment.

(6) Subsequent measurement of financial assets

Available-for-sale financial assets and financial assets measured at fair value through profit and loss are subsequently measured at fair value. Loans, receivables and held-to-maturity investments are measured at amortized

Notes to the Financial Statements

cost using the effective interest method.

Investments in equity instruments that do not have a quoted market price in an active market and whose fair value cannot be measured reliably, as well as the derivative financial assets linked to and must be settled by delivery of equity instruments are recorded by historical cost.

Gains and losses arising from changes in the fair value of financial assets measured at fair value through profit and loss are included in the income statement in the period in which they arise. Gains and losses arising from changes in the fair value of available-for-sale financial assets, except the impairment loss and exchange gain or loss from foreign currency monetary financial assets are recorded in the shareholder's equity directly; when financial assets in this category are derecognized, the accumulated fair value change in the shareholder's equity section will be recognized in the income statement.

Interest income calculated using the effective interest method is recognized in the income statement.

9. Impairment of financial assets

(1) Recognition of financial assets

We assess at each Balance Sheet date the net book value of a financial asset or a group of financial assets, except the financial assets at fair value through profit and loss. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset and that loss event has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated. Objective evidence that a financial asset or group of assets is impaired includes observable data that comes to the attention of our Bank about the following loss events:

- significant financial difficulty of the issuer or obligor;
- a breach of contract, such as a default or delinquency in interest or principal payments;
- we granting to the borrower, for economic or legal reasons relating to the borrower's financial difficulty, a concession that the lender would not otherwise consider;
- it becoming probable that the borrower will enter into bankruptcy or other financial re-organization;
- the disappearance of an active market for that financial asset because of financial difficulties;
- observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in the group,
- any significant change with an adverse effect that has taken place in the technological, market, economic or legal environment in which the issuer operates and indicates that the cost of investments in equity instruments may not be recovered;
- a significant or prolonged decline in the fair value of equity instrument investments; or
- other objective evidence indicating impairment of the financial asset.

(2) Measurement of financial assets impairment loss

Impairment loss for Held-to-Maturity investment, loans and receivables:

We measure impairment loss for assets in this category by assessing the assets individually or by performing a collective assessment.

For financial assets that are individually significant, we assess whether objective evidence of impairment exists individually; for financial assets that are not individually significant, we perform a collective assessment by including the assets in a group of assets. If there is no objective evidence of impairment for assets measured individually, no matter they are significant or not, we will include the assets in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets measured individually and impairment has been recognized will not be considered for collective assessment.

If there's objective evidence of impairment for loans and receivables or held-to-maturity investments carried at amortized cost, the impairment is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in the income statement. For financial assets with variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract. The calculation of the present value of the estimated future cash flows of a collateralized financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral.

When we evaluate impairment under collective assessment method, financial assets are grouped on the basis of similar and relevant credit risk characteristics. Those characteristics are relevant to the estimation of future cash flows for groups of such assets since they are indicative of the debtors' ability to pay all the amounts due according to the contractual terms.

When we evaluate future cash flows in a group of financial assets that are collectively evaluated for impairment, the estimation is based on the basis of the contractual cash flows of the assets in the group and historical loss experience for assets with credit risk characteristics similar to those in the group. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not currently exist.

Estimates of changes in future cash flows for groups of assets should reflect and be directionally consistent with changes in related observable data from period to period. The methodology and assumptions used for estimating future cash flows are reviewed regularly by us to reduce any differences between loss estimates and actual loss experience.

After recognizing impairment loss for held-to-maturity investment, loans and receivables, If there's objective evidence shows the impairment loss is reversed and the reverse can be related objectively to an event occurring after the impairment was recognized (such as an improvement in the debtor's credit rating), the previously recognized impairment loss is reversed by adjusting the allowance account and recognized in the income statement. The reversal

Notes to the Financial Statements

shall not result in a carrying amount of the financial asset that exceeds what the amortized cost would have been had the impairment not been recognized at the date the impairment is reversed.

When a loan is uncollectible, it is written off against the related allowance for impairment after all the necessary procedures have been completed and the amount has been decided. Subsequent recoveries of amounts previously written off are recognized in the income statement

Impairment loss for avail-for-sale financial assets

If objective evidence of impairment exists for available-for-sale financial assets, the cumulative loss is removed from equity and recognized in the income statement. The cumulative loss removed is measured as the difference between the acquisition cost, net of any principal repayment and amortization and the current fair value, less any impairment loss on that financial asset previously recognized in profit or loss

If objective evidence of impairment exists for investments in equity instruments that do not have a quoted market price in an active market and whose fair value cannot be measured reliable, the difference between this equity instrument book value and the present value of estimated future cash flows of similar financial asset's return are recognized in the income statement.

After recognizing impairment loss for a debt instrument classified as available-for-sale, if there's objective evidence shows the impairment loss is reversed and the reverse can be objectively related to an event occurring after the impairment loss was recognized in the income statement, the impairment loss is reversed through the income statement. The impairment loss from available-for-sale equity instrument are not reversed through income statement.

10.Cash from purchase of financial assets for resale and sale of financial assets for repurchase

Assets from purchase of financial assets for resale means the cash generated in this way: we purchase related assets (including bond, note, and loan) from a third party according to a contract, when it comes to the date determined in the contract, we resale the financial assets to the contract party. Assets from purchase of financial assets for resale is recorded at cost and reflected in the balance sheet. The actual asset purchase for sale as determined in the contract is not recognized in the balance sheet.

Cash from sale of financial assets for repurchase means the cash generated in this way: we sale related assets (including bond, note, and loan) to a third party according to a contract, when it comes to the date determined in the contract, we repurchase the financial assets from the contract party. Cash from sale of financial assets for repurchase is recorded at the actual amount received and reflected in the balance sheet. The actual asset sold for repurchase as determined in the contract is recognized in the balance sheet.

The difference between the price for purchase of financial assets for resale and sale of financial assets for repurchase are amortized during the contract period at actual interest, and recognized as interest income or interest expense.

11.Derivative Financial Instrument

Derivative financial instrument has following character: it's value is changing with interest, price for financial instrument, price for commodity, exchange rate, price or interest index, credit or credit index or other variable; no initial investment, or much less initial investment is required comparing with other contract react in the similar way with derivatives; be settled in the future.

Derivatives are initially recognized at fair value on the date on which a derivative contract is entered into and are subsequently re-measured at their fair value. The gain or loss from fair value change is recognized in the income statement. All derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative

12.Determination of fair value

Fair value is the amount an asset can be bought or sold or a liability can be settled between willing parties in a fair transaction.

For financial assets and financial liabilities in active markets, their fair vaules are based on current bid prices. Current bid prices are prices received from stock market, dealers, association, and other institutions on a regular basis and they are reflecting the real prices in fair transaction. If there is no active market, we establish fair value by using valuation techniques. These include the price used by willing parties in a fair transaction, the fair value of other similar financial instrument and discounted cash flow analysis.

We use of all factors such as the time value of currency, credit risk, foreign currency exchange rate, flotation, risk from early repayment and risk to comply with the contract, to determine fair value for financial assets and financial liability.

13.Long-term equity investment measurement

We record long-term equity investment under cost method for the investee we have control, or the investee we don't have joint control or significant influence, and there's no quoted market price in an active market and whose fair value cannot be measured reliably.

We record long-term equity investment under equity method for the investee we have joint control or significant influence.

Long-term equity investment under cost method is initially recognized at cost, additional investment or de-investment, and the dividends or profits declared to distribute by the invested entity are recognized as investment income.

For long-term equity investment under equity method, if the initial investment cost is more than the investor's attributable share of the fair value of the invested entity's identifiable net assets for the investment, the initial cost of the long-term equity investment may not be adjusted. If the initial cost of a long-term equity investment is less than the investor's attributable share of the fair value of the invested entity's identifiable net assets for the investment, the difference shall be included in the current profits and losses and the cost of the long-term equity investment shall be adjusted simultaneously. According to our accounting policy and accounting period, when calculating investor's attributable share of the net profit or loss of the invested entity, the fair value of the

Notes to the Financial Statements

identifiable net assets of the invested entity is the basis to recognize the profit attributable to us. We eliminate all the unrecognized gain or loss from inter-company transactions among our associates, joint ventures and us, according to the share holding percentage and recognize investment income on this percentage. The impairment loss from transaction between our invested entities and us are not eliminated.

14.Fixed assets

Fixed assets are tangible assets held for use in the production and with a useful life of more than one year.

Fixed assets are initially measured at cost. Cost for purchased fixed assets including purchase price, related taxes, the transportation expenses, loading expenses, installation expenses and professional service to make the fixed assets in the condition available to use. Cost for self-made fixed assets including all the expenses to make the fixed assets in the condition available to use.

Depreciation is calculated on the straight-line method to write down the cost of such assets to their residual values over their estimated useful lives, and is recognized in the income statement. For fixed assets recorded impairment allowance, depreciation is calculated on the cost of such assets after deducting impairment allowance over their estimated useful lives.

The estimated useful live for our major fixed assets are as below:

Type of fixed assets	Estimated useful years	Residual value rate (%)	Depreciation rate (%)
Buildings	30	3	3.23
Equipments	3-10	0	33.33-10.00
Equipments	4	0	25
Others	5	0	20

Subsequent costs are included in a fixed asset's carrying amount, only when it is probable that future economic benefits associated with the cost will flow to us and the cost can be measured reliably. All other costs are charged to the income statement during the financial period in which they are incurred. When we include subsequent costs in a fixed asset's carrying amount, the corresponding assets paid out are stopped to be recognized.

The useful lives of assets, residual values and depreciation method are reviewed, and adjusted if appropriate, at each financial reporting date

When fixed assets are disposed or no future economic benefits are expected from its use or disposal, the fixed assets are derecognized. Gains and losses on fixed assets sale, transfer, disposals or destroy are determined by the difference between proceeds and carrying amount, after deduction of relevant taxes and expenses. These are included in the income statement

15. Construction in progress

Construction in progress is measured at cost. Items classified as construction in progress are transferred to property and equipment when such assets are ready for their intended use.

16. Intangible assets

Intangible assets are measured initially at cost. Intangible assets with a finite useful life are amortized on straight line method over its useful life; Intangible assets with an indefinite useful life are not amortized. The impairment allowance recognized for intangible assets are deducted when calculation amortization.

17. Other assets

(1) Long-term amortizable expenses

Long-term amortizable expenses are expenses that have been paid but the benefiting period is more than one year (not including one year). They are measured at cost and amortized during the benefiting period. If a long-term amortizable expense cannot generate benefit in future period anymore, the amortized balance will be recognized in the income statement.

(2) Repossessed assets

Repossessed assets are measured at fair value, the difference between the fair value and the carrying amount of the asset, the tax and expenses paid are recognized in the income statement. When there are indicators that

Notes to the Financial Statements

the carrying amount is lower than recoverable amount, they are subsequently measured at the fair value less cost to sell. When disposing the repossessed assets, if the compensation received is more than the repossessed asset carrying amount, the difference is recognized as non-operating income; if the compensation received is less than the repossessed asset carrying amount, the difference is recognized as non-operating expense. The income earned during the holding period is recognized as other operating income, expense incurred during the holding period is recognized as other operating expense. Expense incurred for disposal is deducted from the compensation received directly.

(3) Other receivables

We keep detailed record for other receivables from other entities (individual).

18. Impairment for non-financial long-term assets

We review internal and external information relating to non-financial long-term assets, including long-term investment, fixed assets and intangible assets for impairment at each financial reporting date. When there's a sign for impairment, we will have an impairment test. If the test shows the carrying amount of an asset is greater than its estimated recoverable amount, an allowance is made for the difference and it is recognized to the income statement.

The recoverable amount is the higher of the asset's fair value after deducting disposable expense and the present value of estimated future cash flows. When estimating an asset's recoverable amount, basically we are estimating based on each single asset. If it's difficult to estimate for a single asset, we use a group of assets to estimate their recoverable amount. This group is the smallest unit to generate cash flow independently. If impairment loss is recognized, no reverse allowed in the future period.

19. Financial liabilities

Financial liabilities are classified into two categories: financial liabilities at fair value through profit or loss and other financial liabilities

(1) Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss including: financial liabilities held for trading, and those designated at fair value through profit or loss at inception. If financial liability is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of recent actual pattern of short-term profit-making, it is classified under this category. Transaction costs related to financial liability at fair value through profit or loss are expensed in the income statement.

(2) Other financial liabilities

This category means financial liabilities not holding for trading. Transaction costs are recognized as initial cost.

Financial liabilities are fully or partially derecognized when the obligation in the contract is fully or partially discharged, cancelled or expires.

20. Bond payable

We issue bond and use the total issue price as the cost of the bond. The difference between the issue price and the face value are recognized as premium or discount, and are amortized during the bond repayment period.

21. Employee Benefits

Employee benefits are the payments to our employees for their services in all forms. This include salary, commission, allowance, warfare, social security, housing fund, union fund and education fund.

Employee benefits arise from the service period are recognized as liability and are recorded in the cost or expense accounts according to the benefiter of the service provided. Compensation paid when terminating employment contract are recorded in the income statement.

22. Financial guarantee contracts

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due, in accordance with the terms of a debt instrument. Such financial guarantee contracts include letter of credit and guarantee. Financial guarantee contracts make us under the obligation to pay the holder of the contract when the guaranteed party fails to make payments when due.

Financial guarantees are initially recognized at fair value on the date the guarantee was given and amortized during the contract period. Subsequent to initial recognition, our liabilities under such guarantees are measured at the higher of the initial measurement less amortization calculated and the best estimate of the expenditure required to settle any financial obligation arising at the financial reporting date.

23. Revenue recognition

Revenue is recognized when the economic benefits will flow to us, the amount of revenue can be measured reliably and all the conditions below are met:

(1) Interest income

Interest income from financial asset is recorded in the income statement according to the period and the actual interest rate.

The effective interest method is a method of calculating the amortized cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, we estimate cash flows considering all contractual terms of the financial instrument (such as prepaid option) but does not consider future credit losses. The calculation includes all amounts paid or received by us that are an integral part of the effective interest rate, including transaction costs and all other premiums or discounts. When the effective interest rate approximates contract interest rate, we use contract interest rate.

Notes to the Financial Statements

(2) Fees and commission

Fees and commission are recognized when providing the service on the accrual basis.

(3) dividend income

Dividend income from non-public companies' equity investment is recognized when we have the right to receive the dividend and are recorded in the income statement.

24. Income taxes

Income taxes comprise current income tax and deferred income tax. Current income tax and movements in deferred tax balances are recognized in the income statement except to the extent that it relates to items recognized directly in equity.

Current income tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the financial reporting date, and any adjustment to tax payable in respect of previous years.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements. According to related tax laws and regulations, the deductible net operating loss and tax payment that can deduct taxable income in the future years is treated as temporary differences and recognize related deferred income tax assets. For the temporary difference arising from the initial measurement of a transaction that has no effect on accounting result and taxable income, no deferred income tax asset is recognized. Deferred income tax is determined using tax rates and laws that have been enacted or substantially enacted by the financial reporting date and are expected to apply when the related deferred income tax asset is realized.

Deferred income tax assets are recognized to the extent that it is probable that future taxable profit will be available against which deductible temporary differences can be utilized.

25. Operating lease

Our operating lease including the operating location and equipment, payments are recognized in the income statement on a straight-line basis over the period of the lease. Punishment payments for early termination of the lease contract are recognized in the income statement.

26.Dividend distribution

The dividend distribution plan proposed after the balance sheet date is not treated as the liability on balance sheet, and is disclosed in the footnote of the financial statement. The dividend to be distributed is recognized as liability from undistributed earnings.

27.Contingent liabilities

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the

control of our bank. It can also be a present obligation arising from past events that is not recognized because it is not probable that an outflow of economic resources will be required or the amount of obligation cannot be measured reliably. Contingent liabilities are disclosed in the footnote of the financial statement

28.Related parties

Related parties including entities we can control, joint control or have significant impact; or another entity can control us, joint control us or have significant impact on us; or we together with another entity or several entities are controlled, joint controlled or have significant impact on us. Related parties can be individual or corporation. Entities controlled by the country but have no other related transactions with us are not our related parties.

29.Accounting estimates

We have made following accounting estimates according to our historical experience and our reasonable estimation for future events, and we will keep evaluate them.

1. Impairment allowances on loans and advances

We review our loan portfolio to assess impairment on a periodic basis, unless known circumstances indicate that impairment may have occurred as of an interim date.

In determining whether an impairment loss should be recorded in the income statement, we make judgments and assumptions when calculating loan impairment allowances on both individually and collectively assessed loans and advances. We make judgments as to whether there is any observable data indicating that there is measurable decrease in the estimated future cash flows from a portfolio of loans and advances before the decrease can be identified with an individual loan in that portfolio. Management uses estimates based on historical loss experience for assets with similar credit risk characteristics and objective evidence of impairment similar to those in the portfolio when estimating expected future cash flows. The methodology and assumptions used for estimating both the amount and timing of future cash flows are reviewed regularly to reduce any differences between loss estimates and actual loss experience. The bank has considered the impact of the changes and uncertainty in the macro-economic environments in which the Group operates when assessing the methodology and assumptions used for loss estimates and made adjustments where appropriate.

2. Other asset impairment allowances

We review other assets to assess impairment on a periodic basis make reasonable judgment whether impairment should be recognized, in determining whether an impairment loss should be recorded in the income statement,

3. Fair value of derivatives and other financial instruments

We establishes fair value of financial instruments with reference to a quoted market price in an active market or, if there is no active market, using valuation techniques. These valuation techniques include the use of recent arm's length transactions, observable prices for similar instruments, discounted cash flow analysis using risk-adjusted interest rates, and commonly used market pricing models. Whenever possible these models use observable market

Notes to the Financial Statements

inputs and data including, for example, interest rate yield curves, foreign currency rates and option volatilities. The results of using valuation techniques are calibrated against industry practice and observable current market transactions in the same or similar instruments.

4. Held to maturity investment securities

We follow the guidance on classifying non-derivative financial assets with fixed or determinable payments and fixed maturity as held to maturity. This classification requires significant judgment. In making this judgment, the Group evaluates its intention and ability to hold such investments to maturity.

5. Income taxes

There are certain transactions and activities for which the ultimate tax determination is uncertain during the ordinary course of business. We have made estimates for items of uncertainty and application of new tax legislation taking into account existing tax legislation and past practice. Where the final tax outcome of these matters is different from the amounts that were initially estimated, such differences will impact the current income tax, deferred income tax and business tax in the period during which such a determination is made.

Our subsidiaries with controlling interest

As end of Dec 31, 2009, our subsidiaries with controlling interest include:

Name	Registration	Registered capital	Shareholding	Business	Consolidation
Duerbote Runshen Rural Bank Limited	Duerbote Mongolian Autonomous county	20 million	51%	Banking	No
Yian Guomin Rural Bank Limited	Yian	10 million	51%	Banking	No
Dongnin Yuandong Rural Bank Limited	Dongnin	20 million	51%	Banking	No

Taxes

1. Business tax: 5%; we accrue and pay business taxes in accordance e with "Notice on Lowering Business Tax Rate for Financial Institutions" [Caishui (2001) 21]

2. Urban construction tax: 7%

3. Education surcharges: 3% of business tax; 1% for local education surcharges

4. Income tax: 25% of taxable income

Notes to financial statement items

1. Cash and deposit with the central bank

	December 31, 2009
Cash	326,277
Statutory deposit reserve with central bank	4,862,649
Excess deposit reserve with central bank	12,032,188
Public finance-deposit with central bank	310,322
Total:	17,531,436

The statutory reserve is our required deposit with the central bank (People's Bank of China) and is not allowed to be used for daily operations. Our statutory deposit reserve is no less than 13.5% of our total deposit in RMB on December 31m 2009.

2. Deposit with other banks

	December 31, 2009
Deposit with other domestic banks	1,358,466
Deposit with overseas banks	14,362
Less: Provisions	-
Total:	1,372,828

3. Interest receivable

	December 31, 2009
Interest receivable from fixed-income investment	53,367
Interest receivable from loans and advances	7,017
Interest receivable from repos	-
Interest receivable from deposit with other banks	6,205
Total:	66,589

Notes to the Financial Statements

4. Loans and advances

(1) Breakdown by customers

	December 31, 2009
Loans and advances to individuals	3,267,301
Credit card loans	4,175
Mortgage	692,379
Others	2,570,747
Loans and advances to enterprises	12,381,279
Loans	11,093,814
Discounts	1,287,465
Draft bills	-
Subtotal:	15,648,580
Less:	-
provision from single assessment	
provision from portfolio assessment	492,583
Subtotal:	492,583
Total:	15,155,997

As end of December 31, 2009, we have no outstanding loans extended to our shareholders with 5% or more shareholdings.

(2) Breakdown of discount bills

	December 31, 2009
Bank acceptance bills	1,287,465
Commercial acceptance bills	-
Total:	1,287,465

Notes to the Financial Statements

(3) Breakdown by industries

	December 31, 2009	
	Balance	Proportion
Leasing and Business Services	692,885	4.43%
Manufacturing	3,345,099	21.38%
Wholesale and retailing	1,651,295	10.55%
Real estate	1,515,015	9.68%
Education	136,180	0.87%
Transportation, storage and post	197,420	1.26%
Water, Environment and Public Facilities	364,820	2.33%
Construction	563,361	3.60%
Utility	521,870	3.33%
Public administration and social organization	370,779	2.37%
Health, Social Security and Social Welfare	73,787	0.47%
Accommodation and Catering Services	287,604	1.84%
Information transmission, computer services and software	54,920	0.35%
Resident Services and Other Services	317,638	2.03%
Culture, Sports and Entertainment	43,650	0.28%
Financial	-	0.00%
Research, Technical Service and Geological Prospecting	83,750	0.54%
Agriculture, forestry, animal husbandry and fishery	143,630	0.92%
Mining	730,110	4.67%
Bill Advances	-	0.00%
Discount	1,287,465	8.23%
Individuals	3,267,302	20.88%
Total:	15,648,580	100.00%

Notes to the Financial Statements

(4) Breakdown by regions

	December 31, 2009	
	Balance	Proportion
Haerbin	12,500	0.08%
Daqing	5,874,513	37.54%
Qiqihaer	4,294,704	27.44%
Mudanjiang	2,350,606	15.02%
Qitaihe	2,999,256	19.17%
Other	117,001	0.75%
Total:	15,648,580	100.00%

(5) Breakdown by securities

	December 31, 2009
Credit loans	1,873,006
Guaranteed loans	7,233,560
Mortgaged loans	2,528,152
Pledged loans	4,013,862
Total:	15,648,580

(6) Loans overdue:

December 31, 2009

Item	Less than 3 month	3 month to 1 year	1-3 years	Over 3 years	Total
Credit loans	-	-	-	-	-
Guaranteed loans	3,843	4,254	29	-	8,126
Mortgaged loans	261	4,125	2,828	560	7,774
Pledged loans	-	-	-	-	-
Total:	4,104	8,379	2,857	560	15,900

5. Financial assets: available for sale

(1) Breakdowns

	December 31, 2009
Government bonds	580,348
Central bank bills	-
Financial bonds	414,199
Enterprise bonds	63,215
Others	31,130
Total:	1,088,892

6. Hold-to-maturity investment

(1) Amortized cost

	December 31, 2009
Government bonds	772,373
Central bank bills	196,525
Financial bonds	495,032
Enterprise bonds	1,575,163
Others	-
Total:	3,039,093

7. Long-term investment

	Beginning balance	Increase	Decrease	Ending balance
Long-term investment	65,043	-	-	65,043
Among which:				
Investment in subsidiaries	24,143	-	-	24,143
Investment in associates	-	-	-	-
Investment in others	40,900	-	-	40,900
Less: provisions	-	-	-	-
Total:	65,043	-	-	65,043

Long-term investment measured with cost method

Investees	December 31, 2009
Duerbot Runshen Rural Bank Limited	9,684
Yian Guomin Rural Bank Limited	4,317
City Commercial Banks Clearing Center	500
China Union Pay Co., Ltd	40,400
Dongnin Yuandong Rural Bank Co., Ltd	10,142
Total:	65,043

Notes to the Financial Statements

8. Fixed asset

	Beginning balance	Increase	Decrease	Ending balance
Original Cost				
Buildings	670,317			670,317
General equipment	75,305			75,305
Transportation equipment	35,401			35,401
Others	8,778			8,778
Total:	789,801	-	-	789,801
Accumulated depreciation				
Buildings	40,330			40,330
General equipment	36,587			36,587
Transportation equipment	14,592			14,592
Others	1,841			1,841
Total:	93,350	-	-	93,350
Allowance				
Buildings				
General equipment				
Transportation equipment				
Others				
Total:	-	-	-	-
Net book value				
Buildings	629,987			629,987
General equipment	38,718			38,718
Transportation equipment	20,809			20,809
Others	6,937			6,937
Total:	696,451	-	-	696,451

9. Intangible assets

	Beginning balance	Increase	Decrease	Ending balance	Beginning balance
Software	8,186	-	-	810	7,376
Land-use right	567,112	-	-	24,338	542,774
Allowance	-	-	-	-	-
Net book value	575,298	-	-	25,148	550,150

10. Deferred tax assets and liabilities

(1) Breakdown by total value

Deferred tax assets:

December 31, 2009	Deductable temporary difference	Deferred tax assets
Asset impairment allowance	511,019	127,755
Accrued legal obligation	-	-
Loss from decrease in fair value (financial assets: available for sale)	-	-
Unrealized loss (financial assets: available for sale)	-	-
Loss from decrease in fair value (financial assets: available for trading and financial derivatives)	-	-
Others	29,947	7,486
Total	540,966	135,241

Deferred tax liabilities

December 31, 2009	Deductable temporary difference	Deferred tax liabilities
Unrealized gains (financial assets: available for sale)	20,305	5,076
Gains from decrease in fair value (financial assets: available for trading and financial derivatives)		
Gains from equity investments in associates	-	-
Others	-	-
Total:	20,305	5,076

(2) Breakdown by net value

Taxes of our domestic branches are paid consolidated and related deferred tax liabilities and assets are offsite and listed with net value.

	December 31, 2009
Deferred tax assets	135,241
Deferred tax liabilities	5,076
	130,165

Notes to the Financial Statements

Change during the year:

	2009
Beginning balance	139,384
Credited/(Charged) to equity	-
—Unrealized P&L from financial assets: available for sale	-2
—Proportion of change of equity from associates	-
Credited to income statement	-9,217
Ending balance	130,165

(3) The deferred income tax credit in the consolidated income statement comprises the following temporary differences:

	2009
Asset impairment allowances	-9,227
Accrued (reversed) legal obligations	-
Loss from decrease in fair value of financial assets: available for sale	-
Loss from decrease in fair value of financial assets: available for trading and financial derivatives	9
Gains from equity investment in associates	-
Others	-
Total	-9,218

11. Other assets

(1) Breakdown of other assets

	December 31, 2009
Reposessed assets	111,516
Less: Allowance	-
Net book value of reposessed assets	111,516
Other receivables	217,341
Less: Allowance	4,495
Net book value of other receivables	212,846
Construction in progress	23,538
Long-term amortization cost	21,529
Fixed assets disposal	29
Agency business assets	146,610
Prepayment	11,913
Others	296,546
Total	824,527

Notes to the Financial Statements

(2) Pending repossessed assets

	December 31, 2009
Lands and properties	109,951
Others	1,565
Subtotal	111,516
Less: Allowance	-
Net book value	111,516

(3) Other receivables

	December 31, 2009
Settlement discrepancy	84,537
Prepayment for Equipment	106,075
Prepaid legal fee	1,977
Deposit	1,365
Prepaid decoration fee	1,378
Others	22,009
Total	217,341

(4) Construction in progress

	Beginning balance	Increase	Transferred to fixed asset	Transferred to others	Ending balance	Funding resource
Branch decoration and purchasing of office building	16,581	-		-	16,581	Self-funded
Business systems construction and upgrading	2,955	-	-	-	2,955	Self-funded
Decoration for Longjiang Bank	200	124	-	80	244	Self-funded
Decoration for office building	20	-	-	-	20	Self-funded
Power equipments	150	-	-	-	150	Self-funded
Auditing fee for Hongda project	-	66	-	-	66	Self-funded
Xinxin decoration project	123	-	-	-	123	Self-funded
Taishan power project	55	-	-	-	55	Self-funded
Taoshan decoration project	181	-	-	-	181	Self-funded
Yinxin decoration project	249	-	-	-	249	Self-funded
Boli decoration project	1,947	-	-	-	1,947	Self-funded
Qitaihe dining-room decoration	365	-	-	-	365	Self-funded
ATM machines and digital security system	602	-	-	-	602	Self-funded
Total:	23,428	190	-	80	23,538	

12. Deposit with other banks

Notes to the Financial Statements

	December 31, 2009
Domestic deposits	
Banks	58,681
Other financial institutions	
Total:	58,681

13. Deposit from customers

	December 31, 2009
Demand deposit:	
Among which	
Corporate	18,742,897
Personal	4,894,419
Term deposits:	
Among which	
Corporate	3,201,764
Personal	8,652,632
Other deposits	527,912
Total:	36,019,624

14. Salary payable

	Beginning balance	Increase	Decrease	Ending balance
Wages, bonuses, allowances and subsidies	904	2,169	2,060	1,013
Benefits	96	-	10	86
Social security and labor protection fees	-	-	-	-
Among which:				
Pension	110	7	-	117
Medical insurance	10	-	-	10
Injury insurance	1	-	-	1
Unemployment insurance	48	-	-	48
Maternity Insurance	-	-	-	-
Housing Fund	124	43	-	167
Union funds and employee education expenses	2,744	104	-	2,848
Retirement benefit obligations	25,894	-	-	25,894
Total:	29,931	2,323	2,070	30,184

15. Taxes payable

	December 31, 2009
Income tax payable	80,732
Business tax payable	23,495
Urban construction tax payable	900
Education surcharges payable	769
Personal income tax payable	5,425
Other tax payable	792
Total	112,113

16. Interest payable

	December 31, 2009
Interest payable on customer deposits	220,785
Interest payable on repo sold	-
Interest payable on deposit and borrowing from other banks	-
Interest payable on subordinated bonds	-
Total	220,785

17. Estimated liabilities

	December 31, 2009
Litigation liabilities	6,651
Total:	6,651

The property ownership of 121 Liaogongzhuang, Haidian Dist., Beijing, part of the repossessed assets with a book value of RMB 4,053,328 was not maintained by our Qitaihe branch by the court verdict; Daqing branch lost the case to Huayi Company, and the branch was ordered by the court to pay RMB 2,597,865.32 to the plaintiff. Our branches recognized these items as estimated liabilities before consolidation.

Notes to the Financial Statements

18. Other liabilities

	December 31, 2009
Promissory notes	-
Margin deposit	494,589
Agency business liabilities	147,210
Other payables	291,315
Payable on agency securities	22,181
Other agency business	145
Dividend payable	454
Outstanding remittance	72
Settlement fund AP	19,079
Others	659
Total:	975,704

Breakdown of other payables:

	December 31, 2009
Equipment and construction costs	7,148
Funds to be transferred	8,962
Rent payable	8,051
Long-suspended deposit	7,780
Fund settlement payables	237,533
Others	21,841
Total	291,315

Notes to the Financial Statements

19.Share capital (in 1,000)

	Beginning balance		Increase(+) or decrease (-)					Ending balance	
	Amount	(%)	Newly issued shares	Share granted	Share transferred from reserve	Other	Subtotal	Amount	(%)
A. Shares with trading limitation									
1. State-owned shares			1,023,493				1,023,493	1,023,493	33%
2. State-owned legal person shares			1,107,015				1,107,015	1,107,015	36%
3. Other domestically-owned shares			949,492				949,492	949,492	31%
Among which:									
Domestic non-state-owned legal person shares			781,790				781,790	781,790	25%
Domestic natural person shares			167,702				167,702	167,702	5%
4. Foreign shares			-				-	-	-
Among which:									
Foreign legal person shares			-				-	-	-
Foreign natural person shares			-				-	-	-
Subtotal			3,080,000				3,080,000	3,080,000	100%
B. Shares with no trading limitation									
1. Common share in RMB									
2. Foreign shares listed in domestic market									
3. Foreign shares listed in oversea market									
4. Others									
Subtotal			-				-	-	-
C. Total			3,080,000				3,080,000	3,080,000	100%

20.Capital Reserve

	December 31, 2009
Share premium	
Unrealized P&L from Available for sale financial assets (after tax)	9
Other capital reserve	
Total	9

Notes to the Financial Statements

21. Surplus reserve

	December 31, 2009
Statutory surplus reserve	1,742
Discretionary surplus reserve	-
Other surplus reserve	-
Total	1,742

22. General risk reserve

We accrue general risk reserve as provisions to compensate possible losses from related risk assets in accordance with "Measures on Bad Debt Provisions for Financial Enterprises"[Caijin (2005) No. 49] and "Notice on Issues about Bad Debt Provisions by Ministry of Finance" [Caijin (2005) No. 90]. As we have just established, we have not accrue such reserve yet.

23. Retained earnings

	December 31, 2009
Net income	17,420
Add: beginning balance	
Add: others	
Distributable earnings	17,420
Less: Surplus reserve accrued	1,742
Less: General reserve accrued	
Distributable earnings for shareholders	15,678
Less: Discretionary surplus reserve	-
Less: Dividend payable	-
Retained earnings at year end	15,678

Since we just established on December 22, 2009 and the operating period is exceptionally short, we do not pay dividends to our shareholders in 2009.

24. Net interest income

	December 31, 2009
Interest income:	
Deposit with other banks	491
Deposit with central bank	-
Lending to other banks	-
Loans and advances	5,092
Personal loans and advances	1,979
Corporate loans and advances	2,320
Discount bills	793
Bill advances	-
Repo purchased	350
Fixed income investment	-
Others	1,258
Subtotal	7,191
Interest expense:	
Deposit from other banks	
Borrowing from other banks	
Deposit from customers	1,364
Repo sold	-
Sub-ordinate bonds	-
Other interest expenses	189
Subtotal	1,553
Net interest income	5,638

25. Fees and commissions

	December 31, 2009
Fees and commissions	
Agency fees	57
Consultancy and advisory fees	-
Settlement services fee	388
Bank card fees	153
Custodian and trustee services commission	4
Other	108
Total fees and commissions	710
Fees and commissions expenses	370
Net fees and commissions	340

Notes to the Financial Statements

26. Investment income

	December 31, 2009
Investment in trading financial asset	9
Investment in available for sale financial assets	-351
Long-term equity investment	-
Hold-to-maturity investment	2,106
Total	1,764

27. Business taxes and surcharges

	December 31, 2009
Business tax	341
Urban construction tax	24
Education surcharges	12
Others	3
Total	380

28. Operating and administration expenses

	December 31, 2009
Employment expenses	1,894
Depreciation	-
Public charges	236
Operating lease charges	-
Conference fees	968
Business Hospitality	142
Electronic equipment operating costs	42
Travel	310
Business promotion expenses	6,527
Supervision fee	-
Low-value consumables	311
Banknote shipping costs	22
Advertising	718
Post and Telecommunications fees	48
Utilities	242
Printing costs	460
Other	4,696
Total	16,616

29. Impairment loss

	December 31, 2009
Accrued (reversed) provisions on loans	-35,000
Reversed provisions on lending	-
Accrued (reversed) provisions on available for sale financial assets	-
Accrued (reversed) provisions on repossessed assets	-
Reversed provision on lending to other banks	-
Reversed allowance on other receivables	-
Total:	-35,000

Upon our establishment, we utilized a trust and bought up NPL totaling RMB 342.16 million from the original four banks. At end of 2009, considering the risk management requirement in our future operating, we adjusted our special loan reserve and set 220%-230% as our target provision coverage ratio.

30. Non-operating income

	December 31, 2009
Gains from disposal of fixed assets and repossessed assets	671
Suspended accounts	1
Other income	356
Total	1,028

31. Non-operating expenses

	December 31, 2009
Donations	130
Various funds	-
Loss from disposal of fixed assets and repossessed assets	-
Other	327
Total	457

32. Tax expenses

	December 31, 2009
Current taxes	-
Deferred taxes	9,217
Total	9,217

Notes to the Financial Statements

Off –balance sheet items

1. Off-balance sheet operations refer to businesses not reflected in the balance sheet, which include two parts:
Off-balance sheet operations with contingent liabilities: these refer to guarantees for customers on their ability to pay off the debt and the default risks by the customers are beard by the bank, such as credit commitment; Off-balance sheet operations with no risks: these include settlement services, agency business etc.

2. Contingent risks

(1) Bank acceptance bills are commercial drafts which we agree to accept after we have assessed and approved the applications by the customers.

(2) Letter of credit is a document issued by us that guarantees the payment of a customer's draft at specified place within certain period with certain amount.

(3) Bank guarantees are credit operations that the bank guarantees to fulfill the obligation or undertake the liabilities by providing guarantee letter to the beneficiary when the applicants fail to honor the contractual obligation or commitments upon the request by the applicants or clients.

(4) Our major off-balance sheet contingent risk items:

	December 31, 2009
Letters of guarantee	-
Acceptance bills	389,031
Guarantees	18,586
Credit commitment	-
Credit card overdraft	3,851
Treasury bond acceptance	-

Related parties and transactions

Related parties

Our related parties include controlling shareholder, shareholders holding substantial shares and their subsidiaries, our directors, supervisors and senior management personnel and their close family members, other related units where our directors, supervisors and senior management personnel or their close family members act as chair of the board or general manager ("other common key management personnel enterprise"), our subsidiary, associates and joint ventures.

According to "Management Measures on Connected Transactions among Insiders and Shareholders for Commercial Banks" issued by China Banking Regulatory Committee (Rule 3, 2004), the related parties do not include the state asset management company.

Notes to the Financial Statements

1. As end of December 31, 2009, our major shareholders and their shareholdings are listed below: (in 10,000)

Name	Number of shares	Shareholding (%)
Heilongjiang Dazheng Investment Group Limited	63,140	20.50
COFCO Limited	61,600	20.00
Heilongjiang Beidahuang Agribusiness Corporation	16,295	5.29
Daqing State Asset Management Limited	15,978	5.19
Shanghai Industrial Investment (Group) Co., Ltd	15,462	5.02
Shanghai International Group Asset Management Company	15,338	4.98

2. Our subsidiaries

About general information, registered capital and shareholding of our subsidiaries, please see Note 5: Subsidiaries

(1) Related parties with controlling interests

Name	Registration Place	Principal business	Incorporation	Shareholding	Relationship	Legal representative
Dongnin Yuandong Rural Bank Co., Ltd	Dongnin	Banking	Limited by shares	51%	Subsidiary	Liu Zhongyu
Duerbot Runshen Rural Bank Limited	Duerbote	Banking	Limited	51%	Subsidiary	Liu Zhangjun
Yian Guomin Rural Bank Limited	Yian	Banking	Limited	0.51	Subsidiary	Ge Limin

3. Other related parties

Other related parties include our key management personnels and enterprises controlled, jointly controlled or significantly influenced by our key management personnel or their close family members.

As end of December 31, 2009, no such related parties exit.

Connected transactions

Our connected transactions comply with laws, administrative regulations, the uniform accounting standards and related banking supervision and regulations rules. All transactions are conducted on fair value basis and take no advantage over those non-connected transactions.

Notes to the Financial Statements

1. Transactions with subsidiaries

	December 31, 2009
Ending Balance	
Deposit from other banks	72,085
Deposit with other banks	110,200
Interest rage:	
Deposit from other banks	0.36-1.35%
Deposit with other banks	0.36-1.35%
P&L:	
Interest expense	-
Interest income	-

2. Other connected transactions

NA

Contingencies

1. Pledged assets

NA

2. Litigations

As end of December 31, 2009, we do not have any pending litigations as defendant. In terms of the concluded litigations, we have recognized the possible loss in accordance with the court verdict as estimated liabilities and recorded them in the balance sheet.

Commitments

1. Capital expenditure commitments

		December 31, 2009	December 31, 2009
Item	Contract amount	Amount paid	Amount not yet paid
Office and operating housing	322,436	92,011	230,425
System software	7,789	6,786	1,003
Rent	9,093	1,910	7,183
Decoration	5,242	4,915	327
Electronic	10,024	7,954	2,070
Advertisement	2,032	1,916	116
Total	356,616	115,492	241,124

2. Lease commitment

Housing lease commitment reflects the rent to be paid by us for office buildings and business housing based on our business demand. As end of December 31, 2009, the rental lease agreements are listed below:

	December 31, 2009
Commitment period	
Less than 1 year (1 year)	2,568
1-2 years (2 years)	2,708
2-3 years (3 years)	1,208
Over 3 years	18,381
Total:	24,865

Other important items

1. Net income after deducting non-recurring profit and loss

We calculate non-recurring profit and loss in accordance with "Information Release for Public Offering Companies Explanatory Notice No. 1 -Non-recurring profit and loss (2008)".

	December 31, 2009
Net income	17,420
+/-: Non-recurring profit and loss	
-Non-operating income	-1,028
-Non-operating expenses	457
-Reverse of provisions on non-financial assets accrued in previous years	-35,000
-Influence by change of income tax rate	-
Influence of income tax	-
Net income after deducting non-recurring profit and loss	-18,151

Notes to the Financial Statements

2. Earnings per share (EPS)

We calculate our EPS in accordance with “Information Release for Public Offering Companies Rule No. 1-Calculation and Release for ROE and EPS”(modified in 2007) and “Information Release for Public Offering Companies Q & A No. 1-Non-recurring profit and loss”(modified in 2007). The results are listed below:

	December 31, 2009
Net income attributable to shareholders	17,420
Weighted average number of shares	3,080,000
Basic and diluted EPS attributable to shareholders	0.01
Net income attributable to shareholders after deducting non-recurring profit and loss	-18,151
Basic and diluted EPS attributable to shareholders after deducting non-recurring profit and loss	-0.01
-Influence by change of income tax rate	-
Influence of income tax	-
Net income after deducting non-recurring profit and loss	-18,151

3. Other key indicators

	Benchmark	December 31, 2009
CAR (%)	≥8	17.72
Core CAR (%)	≥4	17.8
NPL (%)	≤5	1.38
Loan loss coverage ratio (%)	≥100	523.34
Provision coverage ratio (%)		229.05
Overall correlation (%)	≤50	20.27
Single customer correlation (%)		4.23
Group customer correlation (%)		4.23
Liquidity ratio (%)	≥25	59.96
Excess reserve ratio (%)	>2	35.51
Loan to deposit ratio 9%)	≤75	43.32

Event after the reporting period

No important events after the reporting period need to be disclosed.

Longjiang Bank Corporation

May 24, 2010

Review on corporate restructuring

In order to optimize the allocation of financial resources, improve local financial organizations, speed up development of our local banks and strengthen their ability in serving local economies, under the strategic arrangement of our Provincial Party Committee and Provincial Government and the instruction and supervision of the state banking regulatory authorities, the merge process for Daqing City Commercial Bank, Qiqihaer Commercial Bank, Mudanjiang City Commercial Bank and Qitaihe Urban Credit Union was officially launched in beginning of 2009. After one year of effort, Longjiang Bank Corporation was established on December 22, 2009, and officially opened for business on December 25. During the period, processes included auditing, assets evaluation, new share issuing, disposal of NPLs, clearances etc. all smoothly conducted.

Auditing and asset evaluation for the four financial institutions

By respecting the institutions' wills and protecting their interests, we conducted the assets auditing and evaluating processes in accordance with laws and regulations. Beijing Xinhua CPA Firm and Zhongqihua Asset Evaluation Agency were engaged with the task by the four institutions through a voting process. According to the auditing and evaluating report, for the four institutions, total assets was 33.605 billion, total liabilities was 32.38 billion, owner's equity was 1.225 billion, share capital was 989 million, total NPL was 586 million and NPL ratio was 4.56%. Based on the report, the share conversion ratios are concluded: 1:1.54 for Mudanjiang, 1:1.45 for Qiqihaer, 1:1.33 for Daqing and 1:1.33 for Qitaihe. The conversion ratios were confirmed by the shareholder's meeting of the four institutions respectively. After the share conversion, the share capital increased from 989 million to 1.267 billion.

New share issuing

1. According to the requirement for shareholder qualification and structure optimization by the CBRC, the registered capital was 3.08 billion. After deducting the original share capital of 1.367 billion, 1.713 billion were newly issued.

2. Shareholding structure optimization, shareholding moderate concentration, considering both old and new shareholders, promoting business development and easy to operation were principles that the setting of our shareholder structure were based. Heilongjiang Dazheng Investment Group Limited, COFCO Limited, Heilongjiang Beidahuang Agribusiness Corporation, Shanghai Industrial Investment (Group) Co., Ltd., Shanghai International Group Asset Management Company Daqing Aolong Real Estate Development Co., Ltd., Yidaxin Coking Coal Energy Limited and Haerbin Zhenbao Pharmacy Limited invested through a private placement. After the restructuring, Dazheng Investment Group holds 20.50% shares and is our largest shareholder; COFCO

Review on Financial Status

holds 20% and is our second largest shareholder; Bedahuang holds 5.29%; Shanghai Industrial (Group) holds 5.02%, Shanghai International Group Asset Management holds 4.98%, Aolong Real Estate holds 2.55%; Yidaxin holds 2.03%; Zhengbao Pharmacy holds 1.62. 69.15% are state-own shares; 25.41% are shares held by other legal persons; 5.44% are shares held by natural persons.

Disposal of NPLs

Based on the auditing and evaluating report, total NPL was 586 billion, or 4.56% of total asset. According to the requirement that NPL ratio should be less than 2% and provision coverage ratio larger than 150% by CBRC Heilongjiang branch, we developed NPL disposal plan as below:

Based on the principle that the equity premium be used to deal with the NPLs, after considering our long-term development, interest of both old and new shareholders, time efficiency etc., in order to speed up the disposal of NPLs in accordance to laws and regulations, we utilized the equity premium paid by the strategic investors to deal with the NPLs. We set up a special trust account with 0.2 Yuan premium paid per share and bought up 342.16 million NPLs from the original four institutions. After the disposal, NPL ratio decreased to less than 2%.

Clearance of restructuring

Based on the report, December 21, 2009 was set as base date for clearance to end the “old account book”. The “new account book” started to use on December 22, 2009.

Overall operation in 2009

The accounting year started from December 22, 2009 and ended on December 31, 2009.

Business development

As end of 2009, our total asset is 40.526 billion, among which total loans is 15.649 billion; total liabilities is 37.429 billion, among which total deposit is 36.02 billion; owner’s equity is 3.097 billion.

Income and expenses

1. Our operating and non-operating income is 9.09 million:

Net interest income is 5.64 million. Net fees and commission income is 0.34 million. Investment income is 1.76 million. Non-operating income is 1.03 million. Other income is 0.32 million.

2. Operating and non-operating expense is 17.54 million:

Business tax is 0.38 million. Operating and administration expense is 16.62 million, which include 12.18 million opening fee. Provision for loans is 35 million. Non-operating expense is 0.46 million.

Profitability

We have realized income before tax of 26.64 million and net income of 17.42 million.

Fixed assets

Book value of fixed assets (include construction in progress) is 720 million, which accounts for 23.25% of owner's equity.



Risk Management

Longjiang Bank is an independent legal person joint stock commercial bank in Heilongjiang and opened for business on December 25, 2009 upon the approval of CERC. At our interception, we have set up risk management division. The division has two departments: risk management department and auditing department. We have build up a systemic and documentary internal control system in accordance with "Guidance on Commercial Bank Internal Control" and "Provisional Measure on Commercial Bank Internal Evaluation". We paid great attention to risk management and internal control based on the original internal control system. In order to achievable the target of overall risk management, we take courses of actions as below:

Building healthy risk management culture

We integrate the risk management culture into our corporate culture. When we prepare guidelines for corporate culture development, we refine risk management ideas and form our core risk management idea. By passing the ideas to every one of our employees through different ways, the connection between the core idea of risk management with regulations, rules, systems and technologies has come into being. We will transform the idea of risk management as part of our employee's professional attitude working habits, set up a risk management environment within the bank, and effectively enhance our risk management awareness.

Establishing overall risk management organizational structure

The organizational structure covers all operational processes, clarifies the responsibilities, builds up relatively independent reporting line, optimizes business procedures, improves efficiency, and improves our risk management abilities and return of fund. Meanwhile, we also set up supporting execution systems, including risk reporting system and authorizing system.

Cultivating high-quality risk management team

We set up risk manager system and require the risk managers to report all kinds of risks in time. The risk management division collected all risk information and reports to related authorities in order to help the authorities take actions to prevent risks in time. Furthermore, we consistently educate the employees with risk management working skills and build a training system as well as a evaluation system for risk mangers.

Building risk management early-warning system

The risk management division is responsible for analyzing risks faced during our operations, collecting all risk points during all business procedures, utilizing relative risk control measures for different risk points, and reporting to the board of directors on a timely basis in order to help the board acknowledge the risk information and make right decisions.

Strengthening supervising and inspection on risk management and internal controls systems

We continually analyze and evaluate our risk management policies, risk evaluation benchmarks and relative management systems to fully monitor all possible risks during our operations and make up corresponded measures. We organize and implement recognition, measurement, monitoring and inspection risks among different business lines. We also strengthen our research on industrial risks and adjust our business strategies with macro economy policies and regulatory requirement to make sure all measures are properly implemented.

Through our consistent improvement during our operation, our risk management and internal control systems are relatively sound, rules and regulations are completed, all organizations and employees can comply with laws, regulations and rules to effectively control and prevent relative risks. However, risk management and internal control system construction is a long-term task. We will stick to it and continue to complete it in order to better improve our internal control efficiencies and prevent losses.

The shareholders' meeting is our highest authority and the board of directors is our daily functioning organ. The senior management is our executive body and reports to the Board of Directors. Members of senior managers are appointed by the board of directors and are responsible for the operations of the bank. The board of supervisors is our supervisory unit. Our bank is an independent legal entity. Branches are responsible to the head office and all operations are authorized by the head office. We have confirmed and specified the responsibilities and functions of Shareholders' Meeting, Board of Directors, Board of Supervisors and senior management by establishing Regulations on Procedures for the Shareholders' Meeting, Regulations on Procedures for Board of Directors and Regulations on Procedures for Board of Supervisors. The screening and appointment procedures for directors, supervisors, and members of senior management comply with our Article of Corporation. We consistently hold shareholder's meetings, meetings of the board of directors and meetings of board of supervisors and ensure the inquiry rights, voting rights as well as the rights to be informed in pursuant to the China Company Law.

Internal organizations of board of directors, board of supervisors and senior management

The Board of Director has set up Strategic Planning (6S) Committee, Connected transactions and Risk Control Committee, Nomination and Remuneration Committee, Auditing Committee and office to the board. The Board of Supervisors has set up Nomination Committee, Auditing Committee and office to the board of supervisors. Asset-liability Management Committee, Appraisal Committee, Product Development and Marketing Committee, Credit Assessment Committee and Agricultural Banking Committee are established to report to the senior management. Nine management divisions including corporate banking, SME and personal banking, agricultural banking, treasury, operating management, technology, supporting and risk management are also established. Our branches include headquarter business office, Qiqihaer branch, Mudanjiang branch, Daqing branch and Qitaihe branch.

Shareholder's meeting

Shareholder's meeting was held once (the founding meeting) during the reporting period.

The founding meeting was held on December 11, 2009 and the meeting deliberated and approved "Report on Preparatory Work on Longjiang Bank", "Article of Longjiang Bank", "Rules of Order for Shareholder's Meeting" "Rules of Order for Board of Directors" and "Rules of Order for Board of Supervisors". The meeting also elected directors and supervisors and the board of directors and board of supervisors are set up as well.

Meetings of the board of directors

Meetings of board of directors were held three times:

1st meeting in 2009 of 1st board of directors was held on December 11, 2009. The board voted and approved that Yang Xianjin act as our chairman and legal representative and Li Zhuo, Wu Xiaohui as our vice-chair. The board also approved "Rules of Order for Strategic Planning (6S) Committee", "Rules of Order for Connected transactions

and Risk Control Committee”, “Rules of Order for Nomination and Remuneration Committee”, “Rules of Order for Auditing Committee”, “Provisional Measure for Finance Management”, “Basic Rules for Credit Business”, “Internal Control Outlines”, “Rules for Internal Auditing”, “Rules for Security”, “Rules on Settlement and Clearance” and “Human Resource Management Rules”.

2nd meeting in 2009 of 1st board of directors was held on December 17, 2009. The board voted and approved “Proposal on candidate for the president of Longjiang Bank”

3rd meeting in 2009 of 1st board of directors was held on December 19, 2009. The board voted and approved “Proposal on candidate for the executive vice president of Longjiang Bank”

Meetings of the board of supervisors

Meeting of the board of supervisors was held once during the reporting period. 1st meeting in 2009 of 1st board of supervisors was held on December 21, 2009. The meeting elected Gu Wanguang as chairman and Yang Xiulin as vice-chair of the board of supervisors through a voting process. The meeting also approved “Rules of Order for Auditing Committee” and “Rules of Order for Nomination Committee”.

Our largest 10 shareholders and their shareholdings

Name	# of shares (10,000)	Shareholding (%)
Heilongjiang Dazheng Investment Group Limited	63,140.00	20.5
COFCO Limited	61,600.00	20
Heilongjiang Beidahuang Agribusiness Corporation	16,294.75	5.29
Daqing State Asset Management Limited	15,978.33	5.19
Shanghai Industrial Investment (Group) Co., Ltd	15,461.60	5.02
Shanghai International Group Asset Management Company	15,338.40	4.98
Liangnin Hongcheng Plastic Building Material Limited	10,652.22	3.46
Qiqihar Municipal Bureau of Finance	8,724.97	2.83
Daqing Aolong Real Estate Development Co., Ltd	7,863.06	2.55
Yidaxin Coking Coal Energy Limited	6,089.71	1.98

Our major shareholders

Heilongjiang Dazheng Investment Group Limited holds 631,400,000 shares, which account for 20.50% of total shares. Dazheng Investment Group is a wholly state-owned limited liability company. It is an investment platform authorized by the provincial government engaging in financial investment, financial asset management and other financing businesses. The registered capital is RMB 1 billion. Legal representative is Wang Hongtao.

COFCO Group Limited holds 616,000,000 shares, which account for 21.64% of total. COFCO is a leading grain,

Corporate Governance

oils and foodstuffs import and export group in China and one of its largest food manufacturers. The company is also very successful in real estate, hotel business and financial services. Fortune magazine lists it as one of the world's top 500 enterprises. It is a large-scale wholly state-owned enterprise registered with the State Administration for Industry and Commerce, with registered capital of RMB 312.23 million. Legal representative of the group is Mr. Nin Gaonin.

Heilongjiang Beidahuang Agribusiness Corporation holds 16,294,700 shares, which account for 5.29%. The company is a member enterprise of Heilongjiang Bureau of Agribusiness. The farm area of the bureau is the largest and most mechanized state-owned farm and is a strategic grain production and foodstuff processing base. The registered capital is RMB 6 billion. Legal representative is Sui Fenfu.

Daqing State-owned Asset Management Limited holds 159,783,300 shares, which account for 21.4% of total shares. Daqing state-owned asset management limited is a wholly state-owned company with registered capital of RMB 700 million. The company manages the state-owned funds and assets on behalf of the city government. Legal representative of the company is Jin Hongda.

Shanghai Industrial Investment (Group) Co., Ltd holds 154616000 shares, which account for 5.02%. The company is a wholly owned enterprise of Shanghai State-owned Asset Management Committee. The business scope include industrial investment, domestic trading, and authorized state-owned asset management activities. The registered capital is 1.859 billion. Legal representative is Teng Yilong.

Shanghai International Group Asset Management Company holds 153,384,000 shares, which account for 4.98%. It is a subsidiary of Shanghai International Group and its business scope include investment, asset management, financial consultancy and investment consultancy services. Registered capital is 1.5 billion. Legal representative is Zhang Xin.



Directors, Supervisors and Senior Management

Directors

Name	Gender	Sending unit and position	Position	Remuneration	Shareholding
Yang Jinxian	Male	Longjiang Bank Corporation, Chairman	Chairman of the board	Yes	No
Li Zhuo	Male	Heilongjiang Dazheng Investment Group Limited, Vice Chair	Vice chairman of the board	No	No
Wu Xiaohui	Female	COFCO Group Limited, Chief Accountant and General Manager of Finance Division	Vice chairman of the board	No	No
Guan Xihua	Female	Longjiang Bank Corporation, Director and Acting President	Director	Yes	Yes
Xu Zhihui	Male	Longjiang Bank Corporation, Assistant President	Director	Yes	No
Sun Yanmin	Male	COFCO Finance Company Ltd., General Manager	Director	No	No
Zhang Lei	Male	Shanghai Industrial (Group) Limited, Deputy general manager of finance department	Director	No	No
Hou Peiyao	Male	Heilongjiang Beidahuang Agribusiness Corporation, General manager	Director	No	No
Jin Hongda	Male	Daqing State Asset Management Limited, Chairman	Director	No	No
Liu Yipeng	Male	Shanghai International Group Asset Management Company, General Manager	Director	No	No
Qu Zhentao	Male	Harbin Business University, President and Deputy Party Secretary	Independent director	No	No
Dai Genyou	Male	People's Bank of China, Director of the Center of Credit Record	Independent director	No	No
Li Ruoshan	Male	Fudan University, Head of Accounting Department, CBA	Independent director	No	No

Directors, Supervisors and Senior Management

Supervisors

Name	Gender	Sending unit and position	Position	Remuneration	Shareholding
Gu Wanguang	Female	Deputy director for the Provincial Bureau of Finance	Chair	No	No
Yang Xiulin	Male	Vice chair of Longjiang Bank	Vice chair	Yes	Yes
Xu Jian	Male	Director of budgeting office, Qiqihaer Bureau of Finance.	Supervisor	No	No
Wang Guanru	Male	deputy general manager, Liaoning Zhongwang Group	Supervisor	No	No
Ju Chunyan	Female	Longjiang Bank	Employee supervisor	Yes	Yes
Hui Xiaofeng	Male	Professor of Harbin Institute of Technology(HIT)	External supervisor	No	No
Luan Feng	Female	Lecture of Mudanjiang University	External supervisor	No	No

Senior management personnel

Name	Gender	Position	Responsibilities
Guan Xihua	Female	Acting president	Rural banking, treasury and finance and supporting division
Wang Guibin	Male	Executive vice president	Credit management, risk management and corporate banking division
Xu Yonghui	Male	Executive vice president	Operating and technology division
Yang Baoren	Male	Executive vice president	SME and personal banking and the labor union
Yu Liyong	Male	Executive vice president	Daqing branch

Curriculum Vitae of our directors, supervisors and senior management personnel

Directors

Yang Jinxian, Male, Ethnic Han, Party member:

Mr. Yang was born in March 1957. He has worked for ICBC Heilongjiang branch on various positions such as director of finance department, assistant to president, vice president, general manager of branch business office, acting president and Party Committee member. He is chairman of the board of our bank.

Li Zhuo, Male, Ethnic Han, Party member.

Mr. Li was born in September 1961. He has served as deputy director of World Bank Department of the Provincial Finance Bureau, deputy director of International Finance Department, Vice-chairman of Dazheng Investment Company. He is vice chairman of our bank.

Wu Xiaohui, Female, Ethnic Han:

Ms. Wu was born in January 1961. She has served as Director of Finance department of COFCO group, Chief Accountant and General Manager of Finance Division. She is vice chairman of our bank.

Guan Xihua, Female, Ethnic Man, Party member:

Ms. Guan was born in May 1963. She has served as president of Daqing Development District Sub-branch of Bank of Communication, vice president and Party Committee member of Daqing Branch of Bank of Communication, and Chairwoman and party secretary of Daqing City Commercial Bank. She is executive director and acting president of our bank.

Xu Zhihui, Male, Ethnic Han, Party member:

Mr. Xu was born in May 1961. He has served as general manager of corporate banking department and assistant to president of Haerbin Commercial Bank and vice president of Dazheng Investment Group Limited. He is a director of our bank.

Sun Yanmin, Male, Ethnic Han:

Mr. Sun was born in March 1966. He has served as deputy director of finance department of Hong Kong China Foodstuff Group, general manager of finance department of COFCO International and general manager of COFCO Finance Limited. He is a director of our bank.

Zhang Lei, Male, Ethnic Han, Party member:

Mr. Zhang was born in September 1968. He has served as deputy general manager of asset management department and director of Options and derivatives business group of Shengyinwanguo Securities Co., Ltd, and deputy general manager of finance department of Shanghai Industrial (Group) Limited. He is a director of our bank.

Hou Peiyao, Male, Ethnic Han, Party member:

Directors, Supervisors and Senior Management

Mr. Hou was born in April 1958. He has served as director of agricultural development office of Heilongjiang Land Reclamation Bureau, director of Development and Reform Commission, director of Mudanjiang branch of Heilongjiang Land Reclamation Bureau and general manager of Beidahuang Agribusiness Group. He is a director of our bank.

Jin Hongda, Male, Ethnic Hui, Party member:

Mr. Jin was born in July 1962. He was deputy chief of Daqing Municipal Bureau of Finance, president of Daqing City Commercial Bank, director of Daqing Investment Assessment Center, chairman of Daqing State Asset Management Company. He is a director of our bank. He is one of our directors.

Liu Yipeng, Male, Ethnic Han, Party member:

Mr. Liu was born in September 1968. He has served as deputy general manager and general manager of Shanghai International Group Asset Management Company. He is a director of our bank.

Qu Zhentao, Male, Ethnic Han, Party member:

Mr. Qu was born in January 1957. He has served as president and party secretary for Heilongjiang Finance College and president and deputy party chair of Harbin Business University. He is an independent director of our bank.

Dai Genyou, Male, Ethnic Han, Party member:

Mr. Dai was born in January 1950. He was director of Monetary Policy Division and Secretary-general of Monetary Policy Committee, director of Credit Record Management Division and director of Credit Center for People's Bank of China. He is independent director of our bank.

Li Ruoshan, Male, Ethnic Han, Party member:

Mr. Li was born in February 1949. Mr. Li is a professor and a supervisor for doctoral students. He was a visiting scholar in business school of University of Leuven, Belgium. He has served as vice president and deputy dean of the School of Economics of Xiamen University, and dean of finance department of Business School of Fudan University. He is an independent director of our bank.

Supervisors

Gu Wanguang, Female, Ethnic Han, Party member:

Ms. Gu was born in October 1957. She was deputy director and director of the human resource office of the Provincial Bureau of Finance, Assistant inspector, deputy director and party committee member for the Provincial Bureau of Finance. She is our chair of board of supervisors.

Yang Xiulin, Male, Ethnic Han, Party member:

Mr. Yang was born in February 1950. He was deputy chief of finance management office of PBOC Mudanjiang branch, chief of supporting department, deputy director, director and party secretary of Mudanjiang Credit Union, and chairman and party secretary of Mudanjiang City Commercial Bank. He is our vice

Directors, Supervisors and Senior Management

chair of board of supervisors.

Wang Guanru, Male, Ethnic Han, Party member:

Mr. Wang was born in April 1979. He has served as CFO for Liaoning Hongchen Plastic Building Material Company Limited and deputy general manager of Liaoning Zhongwang Group. He is one of our supervisors.

Xu Jian, Male, Han Ethnic, Party member:

Mr. Xu was born in September 1970. He as deputy director , director, director of training center, research associate and director of budgeting office for Qiqihaer Bureau of Finance. He is one of our external supervisors.

Ju Chunyan, Female, Han Ethnic, Party member:

Ms. Ju was born in July 1972. She was deputy director of Qitaihe Dongjin Urban Credit Union, deputy director of Qitaihe Huixiang Urban Credit Union, deputy director and director of finance department of Qitaihe Urban Credit Union, and manager of treasury department of Qiqihaer Credit Union Limited. She is one of our supervisors.

Hui Xiaofeng, Male, Ethnic Han, Party member:

Mr. Hui was born in November 1957. He was deputy secretary of the Youth League Committee, lecture of business school, deputy director of Foreign Trade Education Office, associate professor, professor, deputy president and supervisor of doctoral students for Harbin Institute of Technology (HIT) He is one of our external supervisors.

Luan Feng, Female, Ethnic Han, Party Member:

Ms. Luan was born in October 1966. she is a certified lawyer. She has served as chief of academic affair department of Mudanjiang University, associate professor of law department (she obtained her license in April 1992 and is registered with Beijing Zhongfu Law Firm). She is one of our external supervisors.

Senior management

Guan Xihua:

Please see above (Directors). Ms. Guan is acting president of our bank.

Wang Guibin, Male, Ethnic Han, Party member:

Mr. Wang was born in September 1958. He graduated from the Provincial CCP School and is a certified accountant. He has served as chairman and party secretary of Haerbin City Commercial Bank. He is one of our executive vice president.

Xu Yonghui, Male, Ethnic Han, party member:

Mr. Xu was born in Feb 1965. He graduated from the Party School of Central Committee of CCP with a master's degree in Legal Theory. Mr. Yang is a certified economic analyst. He was director and party secretary of Heilongjiang Jiamusi sub-branch of CBRC. He is our executive vice president.

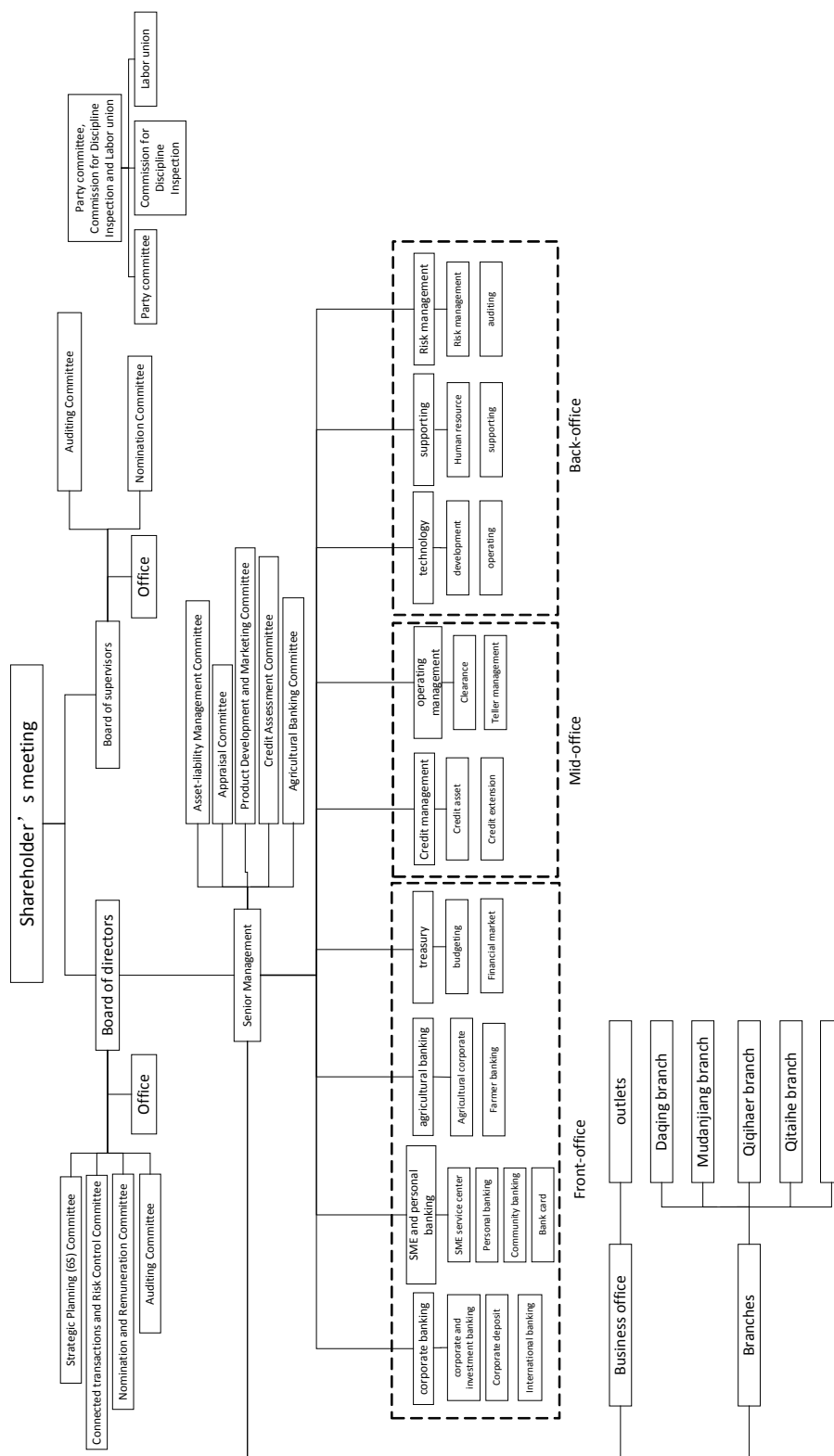
Yang Baoren, Male, Ethnic Han, Party member:

Directors, Supervisors and Senior Management

Mr. Yang was born in September 1963. He graduated from the Party School of Central Committee of CCP with a bachelor's degree in economic management. Mr. Yang is a certified economic analyst and was chairman and party secretary of Qitaihe Urban Credit Union. He is our executive vice president.

Yu Liyong, Male, Ethnic Han, Party member:

Mr. Yu was born in July 1974. He graduated from Harbin Institute of Technology(HIT) with a PhD degree in Management Science and Technology. He is a research associate and has served as president of Daqing City Commercial Bank. He is our executive vice president and is responsibility for Daqing branch. He does not work in the headquarter office.



Important Events

On December 11, the founding meeting of Longjiang Bank was held. "Article of Longjiang Bank Corporation" was deliberated and approved by the meeting. Directors and supervisors were elected as the first board of directors and board of supervisors established.

On December 11, 1st Meeting of first board of directors was held and chair and vice chair were elected.

On December 11, 1st Meeting of first board of supervisors was held and chair and vice chair were elected.

On December 17, 2nd Meeting of first board of directors was held through communication and written voting method. The "Proposal on candidate of president of Longjiang Bank Corporation" was voted and passed.

On December 19, 3rd Meeting of first board of directors was held through communication and written voting method. The "Proposal on candidate of executive vice president of Longjiang Bank Corporation" was voted and passed.

On December 21, Longjiang Bank Corporation obtained "Financial Business License" issued by Heilongjiang Branch of State Banking Regulatory Committee.

On December 22, Longjiang Bank Corporation obtained "Legal Person Business License" issued by Heilongjiang Industry and Commerce Administration.

On December 23, opening ceremony of Longjiang Bank was held. Ms. Guan Xinhua chaired the meeting and Mr. Yang Xianjin gave a mobilization speech.

On December 24, Governor and Provincial Party Committee Deputy secretary, Mr. Su Zhanshu met with VIP guests from COFCO, Shanghai Industrial Group, CBRC etc. attending the ceremony in Huanyuantun Hotel. Mr. Yang Xianjin Attended the meeting.

On December 25, nearly 500 people, including Party Secretary Ji Binxuan, Governor Su Zhanshu, Executive Vice-governor Du Jiahao, Chairman of COFCO Nin Gaonin and other representatives from other provincial bureaus, other cities, banks, shareholders, and customers attended the opening ceremony in Heilongjiang International Convention Center. Executive Vice-governor Du Jiahao hosted the ceremony and Party Secretary Jin Binxuan, Governor Su Zhanshu and Chairman of COFCO Nin Gaonin cut the ribbon together. At this point, Longjiang Bank Corporation, a successful merge of former Qiqihaer City Commercial Bank, Mudanjiang City Commercial Bank, Daqing City Commercial Ban and Qitaihe Urban Credit Union since it's preparatory on June 19, was officially opened for business.

On December 31, Executive Vice-governor Du Jiahao paid visit to our bank and kindly conveyed greetings to our staffs working on the year end settlement. Mr. Yang Xianjin and Ms. Guan Xihua gave a brief report.

On December 31, President of CBRC Heilongjiang branch, Mr. Zhou Minyuan paid inspection on our year-end settlement. Mr. Yang Xianjin and Ms. Guan Xihua accompanied the inspection.

On December 31, Longjiang Bank achieved safe and stable development. The annual management operating indicators are listed below:

First, our total assets reached 40.526 billion, which was 2.339 billion or 6.13% higher than that at the beginning of the year; second, our total liabilities reached 37.429 billion, which was 2.323 billion or 6.62%; third, our owner's equity reached 3.097 billion, which was 17 million or 0.55% higher; Fourth, our total deposit from customers reached 36.02 billion, which was 2.963 billion or 8.96% higher, among which: personal deposit was 13.547 billion and corporate deposit was 2.2473. Fifth, our total loans reached 15.649 billion, which was 125 million or 0.81% higher; sixth, total NPL was 216 million and NPL ratio was 1.38%; seventh, after deducting the dividend paid to former shareholders, we have realized a profit before tax of 26.64 million and net income of 17.42 million.



List of Operations

Headquarter Office

Address: 379 Hanshui Rd., Nangang Dist.,
Haerbin

Person in charge: Liu Xinjian

Tel: 0451-87117888

Qiqihaer Branch Office

Address: 350 Zhonghua Rd., Jianhua Dist.,
Qiqihaer

Officer: Tian Nin

Tel: 0452-2581176

Qiqihaer Tiexi Sub-branch

Address: 193 Hepin Rd., Fulaerji Dist., Qiqihaer

Officer: Lu Dan

Tel: 0452-6710677

Qiqihaer Jianhua Sub-branch

Address: 203 Pukui St., Jianhua Dist., Qiqihaer

Officer: Jia Rongqi

Tel: 0452-2557794

Qiqihaer Jinyuan Sub-branch

Address: 74 Qinyun St., Longsha Dist., Qiqihaer

Officer: Xia Jinpin

Tel: 0452-2400355

Qiqihaer Longsha Sub-branch

Address: 142 Pukuinan Rd., Nansha Dist.,
Qiqihaer

Officer: Xu Yuelin

Tel: 0452-5987619

Qiqihaer Guangxin Sub-branch

Address: 86 Huaxi Rd., Jianhua Dist., Qiqihaer

Officer: Li Xiaqiu

Tel: 0452-2716144

Qiqihaer Laodong Sub-branch

Address: 21 Minyi Rd., Longsha Dist., Qiqihaer

Officer: Li Li

Tel: 0452-2400339

Qiqihaer Tiedong Sub-branch

Address: 336 Zhonghua East Rd., Tiefeng Dist.,
Qiqihaer

Officer: Li Jingjun

Tel: 0452-2539918

Qiqihaer Yongan Sub-branch

Address: 548 Jianshe Ave., Jianhua Dist.,
Qiqihaer

Officer: Li Wei

Tel: 0452-2183566

Qiqihaer Wenhua Sub-branch

Address: 69 Wenhua Ave., Longsha Dist.,
Qiqihaer

Officer: Ma Zhihua

Tel: 0452-2735488

Qiqihaer Pukui Sub-branch

Address: 97 Pukui Ave., Jianhua Dist., Qiqihaer

Officer: Zhao Shi

Tel: 0452-2400375

Qiqihaer Tiefen Sub-branch

Address: 226 Longhua Rd., Tiefen Dist., Qiqihaer

Officer: Din Meng

Tel: 0452-2180233

Qiqihaer Xinhai Sub-branch

Address: 25-15 Xinmin Ave., Jianhua Dist.,
Qiqihaer
Officer: Guan Lijie
Tel: 0452-2739311

Qiqihaer Fuyu Sub-branch

Address: 229 Centrol Ave., Fuyu County,
Qiqihaer
Officer: Liu yan
Tel: 0452-3132599

Qiqihaer Jianxin Sub-branch

Address: 158-2 Longhua Rd., Tianfeng Dist.,
Qiqihaer
Officer: Niu Jindong
Tel: 0452-2146937

Qiqihaer South Road Sub-branch

Address: 50 South Rd., Tianfeng Dist., Qiqihaer
Officer: Cui Li
Tel: 0452-2212223

Qiqihaer Anxin Sub-branch

Address: 47 Pukui Ave., Longsha Dist., Qiqihaer
Officer: Lu Yinhua
Tel: 0452-2400393

Qiqihaer Zhonghuan Sub-branch

Address: 39 Zhonghuan Plaza, Longsha Dist.,
Qiqihaer
Officer: Zhang Lipeng
Tel: 0452-2400500-1008

Qiqihaer Longjiang Branch

Address: Floor 1, South Lobby, Land and
Resources Building, Qidao St., Erma Rd.,
Longjiang County, Qiqihaer
Officer: Sun Fengjiu
Tel: 0452-5831083

Qiqihaer Guomao Sub-branch

Address: 98 Pukuinan Ave., Longsha Dist.,
Qiqihaer
Officer: Guan Zhengwen
Tel: 0452-2321961

Qiqihaer Caixin Sub-branch

Address: 37 Fenheng Rd., Longsha Dist.,
Qiqihaer
Officer: Du Yongxiang
Tel: 0452-2400348

Qiqihaer Chengxin Sub-branch

Address: 3# 3310, Party and Municipal Office
Center, Xinmin Ave., Jianhua Dist., Qiqihaer
Officer: Du Hongwei
Tel: 0452-2793301

Qiqihaer Huaqiao Sub-branch

Address: 216 Jianshe Ave., Jianhua Dist.,
Qiqihaer
Officer: Ji Hui
Tel: 0452-2180579

Qiqihaer Longhua Sub-branch

Address: 438 Longhua Rd., Longhua Dist.,
Qiqihaer
Officer: Shan Chengyan
Tel: 0452-2400386

List of Operations

Qiqihaer Fulaerji Sub-branch

Address: 154 Heping Rd., Fulaerji Dist., Qiqihaer

Officer: Ren Hong

Tel: 0452-6881684

Daqing Branch Office

Address: 26 Shangmao West St., Shanghang

Building, High-tech Development Dist., Daqing

Officer: Cheng Dongmei

Tel: 0459-6362059

Daqing Qinhua Sub-branch

Address: B 109-110 Yixi Golden Century Business

Plaza

Officer: Zhao Xiaojie

Tel: 0459-6562279

Daqing Laodong Sub-branch

Address: 35 Jianshe Rd., Saertu Dist., Daqing

Officer: Gong Lipin

Tel: 0459-4681053

Daqing Xuefu Sub-branch

Address: 79 Xueyuan Residential Quarter,

Petroleum College, Dongfeng Community,

Daqing

Officer: Su Yongtian

Tel: 0459-6500807

Daqing Xinsheng Sub-branch

Address: 18 Huizhan Ave., Saertu Dist., Daqing

Officer: Jiang Yin

Tel: 0459-6655917

Daqing Development District Sub-branch

Address: 13 Xinhua St. High-tech Development

Dist., Daqing

Officer: Liu Shuguo

Tel: 0459-8101986

Daqing Huaqiao Sub-branch

Address: E 6-7 Sports Business Center, Jinsan

St., Dongfeng Community, Daqing

Officer: Xu Hui

Tel: 0459-4608126

Daqing Yinhe Sub-branch

Address: 3-40 Weiqi Rd., Saertu Dist., Daqing

Officer: Li Dacheng

Tel: 0459-6366960

Daqing Longnan Sub-branch

Address: 454 Xibin Rd., Ranghulu Dist., Daqing

Officer: Tian Zhongyu

Tel: 0459-5109101

Daqing Ranghulu Sub-branch

Address: 12 Xinjing Rd., Ranghulu Dist., Daqing

Officer: Zhang Li

Tel: 0459-5599654

Daqing Chengfeng Sub-branch

Address: 77 Chengfeng Ave., Ranghulu Dist.,

Daqing.

Officer: Cui liyan

Tel: 0459-5796477

Daqing Longfeng sub-branch

Address: 9# Nanmei Garden, Longliu Rd.,
Longfeng Ave., Longfeng Dist., Daqing
Officer: Yue Jundong
Tel: 0459-6249134

Daqing Donghu Sub-branch

Address: 67 3# Donghu St., Ranghulu Dist.,
Daqing
Officer: Qu Shujie
Tel: 0459-5767798

Daqing Wanbao Sub-district

Address: 90 Wanxin Rd., Saertu Dist., Daqing
Officer: Wang Yinwei
Tel: 0459-4624197

Daqing Xinchao Sub-branch

Address: 58 Aiguo Rd., Ranghulu Dist., Daqing
Officer: Li Meina
Tel: 0459-5169727

Daqing Datong Sub-branch

Address: 58 Tongyang Ave., Datong Dist.,
Daqing
Officer: Liu Liwei
Tel: 0459-6171010

Daqing Honggang Sub-branch

Address: 28 Sada Rd., Honggang Dist., Daqing
Officer: Lu Jingsong
Tel: 0459-4193256

Daqing Zhenxin Sub-branch

Address: E41-1, E41-2 Lakeside Teachers'
Garden, Development Dist., Daqing
Officer: Yang Hongmei
Tel: 0459-4322110

Daqing Zhaozhou Sub-branch

Address: Central Ave., Zhaozhou Town, Daqing
Officer: Li Xiuwei
Tel: 0459-8523042

Daqing Lindian Sub-branch

Address: West Erdao St., Lindian County, Daqing
Officer: Tang Kai
Tel: 0459-3311614

Daqing Zhaoyuan Sub-branch

Address: Central Ave., Zhaoyuan County, Daqing
Officer: Zheng Qi
Tel: 0459-8227502

Daqing Lishui Sub-branch

Address: S-3-8 Moer St., Lishuihuancheng
Residential Quarter, Ranghulu Dist., Daqing
Officer: Guo Xiurong
Tel: 0459-5912075

Daqing Hongyuan Sub-branch

Address: 2-3 B57 Yingyi Sunshine Mall, Ranghulu
Dist., Daqing
Officer: Wang Xiaobo
Tel: 0459-5921772

List of Operations

Daqing Hongtu Sub-branch

Address: Municipal Building, Dongfeng Community, Daqing
Officer: Wang Zhenhua
Tel: 0459-6181291

Daqing Youshui Sub-branch

Address: F06-1 Green Garden, Dongfeng Community, Saertu Dist., Daqing
Officer: Wang Yong
Tel: 0459-2678761

Daqing Xinzhan Sub-branch

Address 6 Xinzha St., Xinzhan Town, Daqing
Officer: Wang Yanlin
Tel: 0459-8413118

Daqing Dumen Sub-branch

Address: Tianhu Hotel North, Dumen County
Officer: Kan Kan
Tel: 0459-3428837

Daqing Zhaodong Sub-branch

Address: 95 Jiudao St., Zhengyang, Zhaodong
Officer: Tang Yajing
Tel: 0459-342837

Mudanjiang Branch Office

Address: 106 Aimin St., Xian Dist., Mudanjiang
Officer: Sun Jie
Tel: 0453-6222040

Mudanjiang Fuqiang Sub-branch

Address: The interception, Qixin St. and Taiping St., Dongan, Dongan Dist., Mudanjiang
Officer: Cheng Qiuyin
Tel: 0453-6955841

Mudanjiang Zhengdong Sub-branch

Address: 2 Changan St., Dongan Dist., Mudanjiang
Officer: Hu Chuanmin
Tel: 0453-6937149

Mudanjiang Aimin Sub-branch

Address: 25 West Changan St., Xian Dist., Mudanjiang
Officer: Liu Dawei
Tel: 0453-6285023

Mudanjiang Jianshe Sub-branch

Address: 1-A West Pingan St., Xian Dist., Mudanjiang
Officer: Cao Guoyin
Tel: 0453-6266354

Mudanjiang Dongshen Sub-branch

Address: 152 East Changan St., Dongan Dist., Mudanjiang
Officer: Zheng Shaobin
Tel: 0453-6926503

Mudanjiang Yangmin Sub-branch

Address: 119-C East Pingan St., Yangmin Dist., Mudanjiang
Officer: Zhao Min
Tel: 0453-6680718

Mudanjiang Zhigong Sub-branch

Address: 97 East Xian St., Dongan Dist., Mudanjiang
Officer: Liu Shuang
Tel: 0453-6930614

Mudanjiang Ninan Sub-branch

Address: 62 Tongjiang Rd., Ninan

Officer: Li Yiming

Tel: 0453-7688637

Mudanjiang Linkou Sub-branch

Address: Yuji Garden, Wenzheng Ave., Linkou County

Officer: Zhang Guoliang

Tel: 0453-3520645

Mudanjiang Suifenhe Sub-branch

Address: 243 Tongtian Rd., Suifenhe

Officer: Sun Yufeng

Tel: 0453-3927089

Mudanjiang Hailin Sub-branch

Address: 37 Linhai Rd., Hailin

Officer: Zhang Limin

Tel: 0453-8861801

Mudanjiang Mulin Sub-branch

Address: 139 Zhangzheng Rd., Mulin

Officer: Zhu Liyan

Tel: 0453-3124415

Mudanjiang Dongnin Sub-branch

Address: 29 North Zhonghua Rd., Dongnin County

Officer: Bi Yuxian

Tel: 0453-3621081

Mudanjiang Pingan Sub-branch

Address: 8 West Pingan St., Xian Dist., Mudanjiang

Officer: Cao Yanguang

Tel: 0453-6265414

Mudanjiang Mudan Sub-branch

Address: 5 Tongjiang Rd., Ningan

Officer: Guan Zhizhong

Tel: 0453-7612288

Mudanjiang Xinhua Sub-branch

Address: 45 Xinhua Rd., Aimin Dist., Mudanjiang

Officer: Yao Hua

Tel: 0453-6221775

Mudanjiang Xinqu Sub-branch

Address: West Farmer Products Market, Miehe, North Xinlong Plaza, Mudanjiang

Officer: Li Hongmei

Tel: 0453-6481108

Mudanjiang Fumin Sub-branch

Address: 35 Fumin St., Dongan Dist., Mudanjiang

Officer: Wang Dongfang

Tel: 0453-6935626

Mudanjiang Dongan Sub-branch

Address: 85 Dongerliang Rd., Dongan Dist., Mudanjiang

Officer: Men Bolin

Tel: 0453-6680728

Mudanjiang Xinan Sub-branch

Address: 195 East Yitiao Rd., Dongan Dist., Mudanjiang

Officer: Lu Xin

Officer: 0453-6926343

Mudanjiang Xinsui Sub-branch

Address: Floor 1, 97 Guangchang Plaza, Suifenhe

Officer: Sun Guobin

Tel: 0453-3927095

List of Operations

Mudanjiang Changqin Sub-branch

Address: People's Bank of China Branch Buliding,
Zirong St., Hailin
Officer: Zhao Wansha
Tel: 0453-8861802

Qitaihe Branch Office

Address: 297 Datong St., Taoshan Dist., Qitaihe
Officer: Gao Hui
Tel: 0464-8688598

Qitaihe Jinfen Sub-branch

Address: 26 Jinfen Rd., Taoshan Dist., Qitaihe
Officer: Luo Guihua
Tel: 0464-8364346

Qitaihe Yinju Sub-branch

Address: Xuefu Rd. (Floor 1, #1, Xuefu Home),
Taoshan Dist., Qitaihe
Officer: Zhao Xiulian
Tel: 0464-8251456

Qitaihe Yucai Sub-branch

Address: 111 Datong St., Taoshan Dist., Qitaihe
Officer: Ji Fenhua
Tel: 0464-8688113

Qitaihe Xuefu Sub-branch

Address: 2# Xuefu Building, Taodong St.,
Taoshan Dist., Qitaihe
Officer: Wang Zhijun
Tel: 0464-8697661

Qitaihe Taoshan Sub-branch

Address: Floor 1, Taoshan Mall, Daming Rd.,
Taoshan Dist., Qitaihe
Office: Li Jin
Tel: 0464-8680778

Qitaihe Hubin Sub-branch

6# Hubin Residential Quarter, Xuefu Rd.,
Taoshan Dist., Qitaihe
Officer: Yang hailong
Tel: 0464-8263254

Qitaihe Guangmin Sub-branch

Address: 20#, Yian Residential Quarter,
Guangmin Rd., Taosha Dist., Qitaihe
Officer: Li Dianyue
Tel: 0464-8278836

Qitaihe Yinxin Sub-branch

Address: 57 Changan Rd., Boli County
Officer: Wang Yin
Tel: 0464-6180811

Qitaihe Datong Sub-branch

Address: 24 Datong Rd., Taoshan Dist., Qitaihe
Officer: Li Dongmei
Tel: 0464-8280742

Qitaihe Zhenwu Sub-branch

45 Datong Rd., Floor 1, Muncitpal Service
Center, Taoshan Dist., Qitaihe
Officer: Gu Binjing
Tel: 0464-8292134

Qitaihe Taibai Sub-branch

Address: Xiaguang Rd., Taoshan Dist., Qitaihe

Officer: Zhao Wanli

Tel: 0464-8289199

Qitaihe Zhengxin Sub-branch

Address: Zhengyang Rd., Xinxing Dist., Qitaihe

Officer: Liu Chao

Tel: 0464-8331583

Qitaihe Xinmate Sub-branch

Address: Floor 1, Xinmate Mall, shanhu Rd.,

Taishan Dist., Qitaihe

Officer: Ge Hongxia

Tel: 0464-8266635

Qitaihe Longxiang Sub-branch

Address: Xinhua Rd., Xinxing Rd., Qitaihe

Officer: Zhang Yin

Tel: 0464-8334334

Qitaihe Guangyi Sub-branch

Address: 136 Yangyang Rd., Qiezihe Dist.,

Qitaihe

Officer: Liu Liyan

Tel: 0464-8813898

Qitaihe Boli Sub-branch

Address: 217 Beidazhi Rd., Boli County

Officer: Ji Hongxian

Tel: 0464-6180555

Qitaihe Qiezihe Sub-branch

Address: Dongfu Rd., Qiezihe Dist., Qitaihe

Officer: Li Mingqi

Tel: 0464-8814848

Qitaihe Xinxing Sub-branch

Address: Zhengyang Rd., Xinxing Dist., Qitaihe

Officer: Yang Haiyan

Tel: 0464-8331584

Qitaihe Beishan Sub-branch

Address: 41 Yuexiu Rd., Xinxing Dist., Qitaihe

Officer: Yang Limei

Tel: 0464-8335999