



ANNUAL REPORT  
**2010 年报**

**BCS** 长沙银行  
BANK OF CHANGSHA



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## 重要提示

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

本公司第三届董事会于2011年6月审议通过了《长沙银行2010年年度报告》正文。

本公司2010年度财务报告已经中审国际会计师事务所审计并出具了无保留意见的审计报告。

本公司法定代表人张智勇、行长朱玉国、财务工作分管副行长伍杰平、计划财务部总经理贺雪辉保证年度报告中财务报告的真实、完整。

长沙银行股份有限公司董事会

董事签名：

	张智勇		洪星
	朱玉国		曾宪云
	邱兵东		陈晓红
	周拥泽		胡燕军
	肖亚凡		吴涛
	应国华		何建明
	全臻		陈细和

长沙银行股份有限公司董事长张智勇、行长朱玉国、财务工作分管副行长伍杰平、财务机构负责人贺雪辉保证年度报告中财务报告的真实、完整。

## Important Explanations

The board of directors and all directors of BCS hereby pledge that there is not any false recordation, misleading description or serious omission in this report and shall bear individual and joint responsibilities for the truth, correctness and integrality of this report.


The 3rd session of the board of directors of BCS has examined and approved the 2010 Annual Report of BCS.

The 2010 financial statements of BCS has been audited according to the independent auditing rules by Zhongshen International Accounting Firm Co., Ltd, which has submitted standard audit report with no opinion reserved.

Zhang Zhiyong, Legal Representative of BCS, President Zhu Yuguo, Wu Jieping, Vice President in Charge of Finance, and He Xuehui, General Manager of Planning and Finance Dept. are responsible for the reality authenticity and integrity of the financial statements in the annual report.

The Board of Directors of BCS


### Signatures of directors:

 _____	<b>Zhang Zhiyong</b> _____	 _____	<b>Hong Xing</b> _____
 _____	<b>Zhu Yuguo</b> _____	 _____	<b>Zeng Xianyun</b> _____
 _____	<b>Qiu Bingdong</b> _____	 _____	<b>Chen Xiaohong</b> _____
 _____	<b>Zhou Yongze</b> _____	 _____	<b>Hu Yanjun</b> _____
 _____	<b>Xiao Yafan</b> _____	 _____	<b>Wu Tao</b> _____
 _____	<b>Ying Guohua</b> _____	 _____	<b>He Jianming</b> _____
 _____	<b>Quan Zhen</b> _____	 _____	<b>Chen Xihe</b> _____

Chair Zhang Zhiyong, President Zhu Yuguo, Deputy President Wu Jieping (in charge of financial affairs) and He Xuehui (head of the Finance Dept.) hereby pledge the truth and integrality of the annual financial statements.





长沙银行董事长、党委书记： 



## 董事长致辞

### Address by the Chairman

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2010年是长沙银行向着区域化精品上市银行目标大步迈进的一年，铸就了长沙银行发展史上新的里程碑。这一年，在市委市政府的悉心关怀、监管部门的大力支持和行董事会的正确决策下，全行干部员工深入贯彻落实科学发展观，牢牢把握“平台建设年”的整体要求，精诚团结，忘我奉献，大力推进业务发展和战略突破，创造出了振奋人心的发展格局。

这一年，我行资产总额突破800亿大关，一举迈入全国大型城商行行列，也完成了由一个实力孱弱的小银行到中等银行的嬗变，跃上了新的发展平台。

这一年，我们在大兵压境、竞争加剧的复杂环境下，保持了约30%的实力跃升和价值增长，强化和提升了“保三争二”的市场地位，新增存款市场占比超过15%，在长沙同业名列第一。

这一年，我们荣膺中国服务业500强、湖南省100强、湖南纳税30强和湖南服务行业20强，品牌形象和社会美誉度持续提升。

这一年，我行区域发展风生水起、星火燎原，常德分行的开业和广州分行的获批，南北并进扩充着我行的金融版图；全国首家地市级村镇银行——湘西长行村镇银行的诞生，业已载入中国地方金融的史册。

这一年，我行上市战略紧锣密鼓、加速推进，顺利推进了股权清理和财务审计工作，圆满完成了新一轮增资扩股，基本具备了递交上市申请的相关条件。区域性精品上市银行的瑰丽梦想，正在我们坚实脚步的丈量中渐行渐近。

正因为有了市委市政府的正确领导、亲切关怀，长沙银行方能扎根星城、崛起潇湘；正因为有了监管部门的悉心指导、严格要求，长沙银行方能不断革新、日趋稳健；正因为有了各位董事和股东单位的慧眼相识、风雨同舟，长沙银行方能无所畏惧、奋勇向前；正因为有了广大客户和社会各界的深切信任、热情鼓励，长沙银行方能不断创新、一路跨越。

2011年是“十二五”规划的开局之年，也是我行“梦想照进现实”、全面冲刺区域性精品上市目标的关键一年。中国经济的加快崛起给了我们广阔的成长空间，长沙乃至湖南的率先发展给了我们坚实的依托，自身不断提升的发展平台给了我们把握机遇、加快做优做强的信心和底气。面对依然存在的诸多基础性瓶颈问题和复杂的经济金融形势，我们将2011年定位为“创新发展年”，以科学发展观为指导，高扬发展的旗帜，以创新的思维谋划发展，以创新的方式推动发展，以创新的机制保障发展，认真贯彻落实“一二三六六”的工作思路，即以上市为核心，以精品化建设和区域化建设为双驱，突出稳健发展、持续发展、加快发展三项重点，推进（体制创新、业务创新、经营创新、管理创新、机制创新、配套创新等）六大创新工程，实现（战略再开新局、规模再创新高、效益再上台阶、创新全面推进、素质持续优化、价值共创共享等）六大目标，全面给力区域性精品上市银行进程，全面服务长沙“率先发展”和湖南“富民强省”。



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2010 is the year in which Bank of Changsha (BCS) strided to the goal of regional high-quality listed bank and is a new milestone in the development history of BCS. Under the special attention of the Municipal Party Committee and Municipal Government, the substantial support of the supervision authorities and the correct decision of the Board of Directors of the bank, the staff of BCS implemented Scientific Outlook on Development, grasped the entire requirements of “Platform Construction Year”, cooperated with absolute sincerity, worked with unselfish dedication, greatly promoted the business development and strategic breakthrough, and created a soul-stirring development situation.

During the year, the total assets exceeded 80 billion yuan, BCS entered the ranks of national large city commercial banks, realized the evolution from a small bank to a medium bank, and leaped onto a new development platform.

During the year, in the sharp competition environment, BCS kept its actual strength increase and value growth at about 30% and strengthened its market standing of “keeping the 3rd rank and striving for the 2nd rank”, the increased deposit amount exceeded 15% of the market shares, which ranked the first in the banking industry of Changsha.

During the year, BCS won such honors as China Service Industry 500 Top Enterprise, Hunan 100 Top Enterprise, Hunan 30 Top Taxpayer and Hunan Service Industry 20 Top

Enterprise, with the brand image and social reputation rising continuously.

During the year, enjoying rapid and wide regional development, BCS opened Changde Branch and obtained the approval for setting up Guangzhou Branch to realize its north-south extension of financial territory. The birth of Xiangxi BCS Rural Bank, which was the first prefecture-level rural bank in China, has been written into the Chinese local financial history.

During the year, BCS quickened its listing strategy, promoted the stock equity liquidation and financial audit, succeeded in finishing a new round of capital increase, and paved the way for submitting application for listing. The magnificent dream of regional high-quality listed bank is coming near gradually on our solid steps.

Thanks to the correct leadership and kind attention of the Municipal Party Committee and Municipal Government, BCS is able to take root in Changsha and rise abruptly in Hunan; thanks to the utmost guidance and strict requirement of the supervision authorities, BCS is able to innovate constantly and get more steady; thanks to the wise management and close cooperation of all directors and shareholder units, BCS is able to have iron nerves and move forward; thanks to the heartfelt trust and warm encouragement of vast clients and all circles, BCS is able to implement innovation continuously and stride leap all the way.

2011 is the year in which the the 12th Five-Year Plan begins and a key year in which we will realize our dream and shoot the goal of regional high-quality listed bank. The quick rise of the Chinese economy gives us a wide growth space, Changsha and Hunan's taking lead in development gives us a massy dependence, our own development platform heightened constantly gives us confidence and energy to seize opportunities and quicken the optimization and strengthening. Facing some basic bottleneck problems and complicated financial situation, we have positioned 2011 as "Innovation Development Year", taking Scientific Outlook on Development as guidance, holding high the development flag, seeking the development with an innovative thinking, promote the development in an innovative way, ensuring the development with an innovative mechanism, implementing the "one two three six six" work thinking, that is,

taking becoming a listed bank as the core; taking high-quality construction and regionalization construction as two drives; stressing the three key points (steady development, sustainable development and quick development); promoting the six innovation projects (institutional innovation, business innovation, operation innovation, management innovation, mechanism innovation, supporting innovation); achieving six goals (creating a new situation in strategy, setting a new record in scope, reaching a new stage in efficiency, all-round promotion of innovation, continuous optimization of quality, creating and sharing value together), for the purpose of giving a comprehensive push to the course of regional high-quality listed bank and offering all-round service to Changsha's "taking lead in development" and Hunan's "richening the people and strengthening the province".



# 行领导班子

## Leading Group of the Bank



张智勇 董 事 长（中）  
赵小中 副 行 长（右四）  
陆家兴 副 行 长（左三）  
郦宏滋 行 长 助 理（右一）

朱玉国 行 长（右五）  
伍杰平 副 行 长（左四）  
刘荣华 工 会 主 席（右二）  
杨敏佳 行 长 助 理（左一）

向 敏 监 事 长（左五）  
王铸铭 副 行 长（右三）  
胡燕军 董 事 会 秘 书（左二）

# 长沙银行简介

## Brief Introduction to Bank of Changsha

长沙银行成立于1997年5月，总行位于湖南省省会、全国首批历史文化名城和优秀旅游城市——美丽的“星城”长沙，拥有包括株洲、常德在内的32家分支机构64个营业网点，控股发起湘西长行村镇银行、祁阳长行村镇银行和宜章长行村镇银行。截止2010年末，全行资产总额达到831亿元，存款余额达到718亿元，全年利润达到11.23亿元，不良率控制在1.35%以内，资本充足率达到12.71%。综合实力稳居长沙同业前三，在全国140多家城商行中名列前茅，并荣膺中国“最具成长力中小银行”。2007年以来，长沙银行已全面达到银监会确定的“优秀银行”要求，各项结构性指标基本达到上市银行水平，在中国银监会的权威排名中始终处在城商行的第一方阵，并被评为当前中国银行业最高等级的二类行。

立行以来，长沙银行始终坚持“服务地方经济、服务中小企业、服务市民”的市场定位，致力于成为对市政建设支持力度最大，对中小企业和市民服务最贴心的商业银行。累计支持政府重点建设项目100多个，中小企业8000多家，个人投资创业10万多户，服务长沙及周边地区市民客户300多万人。

与此同时，长沙银行作为中国服务行业500强企业、湖南省100强企业、湖南服务行

业20强企业，也是全省唯一一家连续三年入选纳税50强的金融机构，总部经济的效应日益凸显，金融辐射力不断增强；作为中联、三一、山河智能工程机械按揭贷款的先行者，长沙银行有力地推动了长沙“工程机械之都”的迅速崛起；联保贷款、快典贷、转账支付卡等创新型产品的相继推出，则给广大小微企业送去了福音；壹站通数字社区的遍布星城，走进千家万户，更是极大方便了市民的日常生活。全行高管团队和核心人才的主动流失率保持在行业最低水平，广大干部员工的归属感、荣誉感、和谐度和“千心文化”在行业内素有口碑。

面向未来，长沙银行将牢牢把握发展机遇，以上市银行为标杆，以业务发展和区域化发展为双驱，以稳健经营和精细管理为保障，以“人才强行”和“科技兴行”为支撑，以“市场化、区域化、股权多元化、资本化、国际化”为发展轨迹，致力于打造稳健规范、服务领先、特色鲜明、信誉卓著的区域性精品上市银行，致力于打造区域内中小企业的品牌银行、湖南政务业务的主导银行和湖南零售业务的特色银行，未来两到三年内，设立6家以上的省内分行、3家以上的省外分行，发起成立7—8家村镇银行，加速实现区域性精品上市银行的整体目标。





公司全称：长沙银行股份有限公司  
公司简称：长沙银行  
联系地址：湖南省长沙市芙蓉中路1段433号  
邮政编码：410005  
网 址：<http://www.bankofchangsha.com>  
邮 箱：[cscb@cscb.cn](mailto:cscb@cscb.cn)

Full name of the company: Bank of Changsha Limited Liability Company  
Abbreviation of the company: Bank of Changsha (BCS)  
Address: 433 Section 1 Furongzhong Road, Changsha City, Hunan Province  
Post code: 410005  
<http://www.bankofchangsha.com>  
E-mail: [cscb@cscb.cn](mailto:cscb@cscb.cn)

Bank of Changsha (hereinafter referred to as BCS) was established in May 1997, with its headquarters located in Changsha, which is the provincial capital of Hunan, one of the famous historical and cultural cities listed in the first batch by the State Council and top tourist city. BCS has jurisdiction over 32 sub-branches including Zhuzhou and Changde sub-branches and 64 business points, and controls shares of Xiangxi BCS Rural Bank, Qiyang BCS Rural Bank and Yizhang BCS Rural Bank. By the end of 2010, BCS had achieved total assets of 83.1 billion yuan, balance of deposits of 71.8 billion yuan, annual business profits of 1.123 billion yuan, bad loan rate of 1.35% below, capital adequacy ratio of 12.71%. With its comprehensive strength ranking top three in the banking industry of Changsha and coming out top among the 140 city commercial banks, BCS has won the honorary title of “Small/Medium Bank with Best Growing Potential in China”. Since 2007, BCS has completely been up to “excellent bank” requirements formulated by CBRC, all the structural indexes have basically reached the level of listed bank. In CBRC’s authoritative ranking, BCS has always been in the first phalanx of the city commercial banks, and has been evaluated as a grade-2 bank of the highest class in the banking industry of China.

Since the establishment, BCS has been adhering to the market orientation of “serving local economy, serving SMEs, serving citizens”, offering the biggest support to the municipal construction, bringing the closest service to SMEs and citizens. BCS has accumulatively offered support to 100-odd key government construction projects, 8,000-odd SMEs, 100,000-odd investment enterprising households and over 3 million citizens in Changsha and its neighboring areas.

Meanwhile, BCS has become China 500 top service enterprise, Hunan 100 top enterprise, Hunan 20 top service enterprise and the sole financial institution listed into Hunan 50 top tax payer, with its headquarters economy producing increasing effect and financial radiating force rising constantly. As a foregoer that offers

mortgage service to such engineering machinery enterprises as Zoomlion, Sany and Sunward, BCS has provided Changsha with strong support for the abrupt rise of “city of engineering machinery”. The successive birth of such innovative products as joint-guarantee loan, quick mortgage loan and transfer payment card have brought gospel to mini and small enterprises. The “one-stop digital community” has spread its business into thousands of households in Changsha City and brings convenience to vast numbers of citizens. The brain drain rate of senior managerial personnel and core talents keeps the lowest level in the banking sector. The staff’s sense of belonging, sense of honor and harmony degree and “1000-heart culture” are well known in the banking circles.

Facing the future, BCS will firmly seize the development opportunity, take listed bank as marker post, take business development and regionalized development as double drive powers, take steady operation and fine management as assurance, take “strengthening the bank by relying on talents” and “invigorating the bank through science and technology” as support, and take “marketization, regionalization, equity diversity, capitalization and internationalization” as development track to build up a regional high-quality listed bank with steadiness & standards, first-rate services, distinctive characteristics and outstanding credibility, a regional brand bank for SMEs, a dominant bank of government affairs in Hunan and a characteristic bank of retail business in Hunan. In 2-3 years in the future, BCS will set up at least 6 branches in Hunan and at least 3 branches outside Hunan, and establish 7-8 rural banks, and quicken the step to realize the overall objective of becoming a regional high-quality listed bank.



# 会计数据和财务指标摘要

## 一、本年度主要利润指标

单位：千元 币种：人民币

项 目	审计数
利润总额	1,135,572
净利润	869,155
扣除非经常性损益的净利润	869,729
营业利润	1,136,146
投资收益	133,954
营业外收支净额	-574
经营活动产生的现金流量净额	3,375,012

## 二、截止报告期末前三年的主要会计数据

单位：千元 币种：人民币

项 目	2010年	2009年	2008年
主营业务收入	2,270,027	1,731,253	1,811,836
净利润	869,155	780,112	738,284
总资产	83,347,251	64,522,438	57,157,340
吸收存款	69,202,671	51,584,015	39,725,816
发放贷款和垫款净额	33,104,600	26,833,842	22,155,295
股东权益	4,577,243	2,426,938	1,767,312

## 三、截止报告期末前两年的主要财务指标

单位：元 币种：人民币

项 目	2010年	2009年
基本每股收益	0.68	0.66
扣除非经常性损益后的基本每股收益	0.68	0.65
每股净资产	2.532	2.068
加权平均净资产收益率(%)	30.38	37.60
扣除非经常性损益后的加权平均净资产收益率(%)	30.37	37.16



## Summary of Accounting Data and Financial Indexes

### 1. Main profit indexes of the current year

Unit: RMB 1,000 yuan

Item	Audited amount
Total profit	1,135,572
Net profit	869,155
Net profit after deducting non-recurring profit & loss	869,729
Business profit	1,136,146
Investment income	133,954
Net non-operating income and expenditure	-574
Net amount of cash flow from business activities	3,375,012

### 2. Main accounting data of the past three years

Unit: RMB 1,000 yuan

Item	2010	2009	2008
Main business income	2,270,027	1,731,253	1,811,836
Net profit	869,155	780,112	738,284
Total assets	83,347,251	64,522,438	57,157,340
Deposit taking	69,202,671	51,584,015	39,725,816
Net amount of issued loan and advance money	33,104,600	26,833,842	22,155,295
Equity of shareholders	4,577,243	2,426,938	1,767,312

### 3. Main financial indexes of the past two years

Unit: RMB yuan

Item	2010	2009
Basic earnings per share	0.68	0.66
Basic earnings per share after deducting non-recurring profit & loss	0.68	0.65
Net assets per share	2.532	2.068
Weighted average return on net assets (%)	30.38	37.60
Weighted average return on net assets after deducting non-recurring profit & loss (%)	30.37	37.16



# 银行业务数据摘要

## 一、截止报告期末前三年补充财务指标

项 目	标准值	2010年	2009年	2008年
核心资本（人民币千元）	-	4,453,164	2,399,669	1,503,256
附属资本（人民币千元）	-	499,086	503,898	611,235
资本充足率（%）	≥8	13.44%	10.91%	9.86%
流动性比率%	≥25	50.45	59.09	55.86
存贷比%	≤75	49.25	45.9	46.67
不良贷款比率%	≤5	1.33	1.71	3.08
拨备覆盖率%		176.04	167.39	130.09
单一最大客户贷款比例%	≤10	6.2	8.62	17.39
最大十家客户贷款比例%	≤50	55.93	80.67	133.58

## 二、信贷资产“五级”分类及贷款损失准备的计提情况

单位：千元 币种：人民币

五级分类	期初数		期末数	
	金额	占比%	金额	占比%
正常类	26,494,536	95.92	33,245,508	97.55
关注类	657,058	2.38	381,025	1.12
次级类	243,296	0.88	47,764	0.14
可疑类	127,785	0.46	278,546	0.82
损失类	100,439	0.36	127,961	0.38
合计	27,623,114	100	34,080,804	100

注：本公司2010年12月31日贷款损失准备金余额976,204千元，包括单项计提285,235千元和组合计提690,969千元。

项 目	期初数	本期增加		本期转回		期末数
		本期计提	收回以前年度已核销	本期核销	折现回拨	
单项评估	198,932	110,481	1,204	11,410	12,978	285,235
组合评估	590,340	100,413	-	778	-	690,969
合计	789,272	210,894	1,204	12,188	12,978	976,204

## Summary of Bank Business Indexes

### 1. Supplementary financial indexes of the past three years

Item	Standard value	2010	2009	2008
Core capital (RMB 1,000 yuan)	-	4,453,164	2,399,669	1,503,256
Auxiliary capital (RMB 1,000 yuan)	-	499,086	503,898	611,235
Capital sufficiency ratio (%)	≥8	13.44%	10.91%	9.86%
Current ratio (%)	≥25	50.45	59.09	55.86
Proportion of inventory (%)	≤75	49.25	45.9	46.67
Proportion of bad loan (%)	≤5	1.33	1.71	3.08
Provision coverage (%)		176.04	167.39	130.09
Loan proportion of single biggest client (%)	≤10	6.2	8.62	17.39
Loan proportion of 10 biggest clients (%)	≤50	55.93	80.67	133.58

### 2. Five-grade classification of credit assets and drawing of loan loss reserve fund

Unit: RMB 1,000 yuan

Five-grade classification	Period beginning		Period end	
	Amount	Percentage	Amount	Percentage
Normal grade	26,494,536	95.92	33,245,508	97.55
Attention grade	657,058	2.38	381,025	1.12
Secondary grade	243,296	0.88	47,764	0.14
Suspicious grade	127,785	0.46	278,546	0.82
Loss grade	100,439	0.36	127,961	0.38
Total	27,623,114	100	34,080,804	100

Note: BCS had loan loss reserve fund balance of RMB 976,204,000 yuan by Dec. 31, 2010, including single-item drawn reserve fund of 285,235,000 yuan and group drawn reserve fund of 690,969,000 yuan.

Item	Beginning balance	Current-period increase		Current-period return		Closing balance
		Current-period drawing	Recovering the last-year canceled	Current-period cancel after verification	Discounting return	
Single-item assessment	198,932	110,481	1,204	11,410	12,978	285,235
Group assessment	590,340	100,413	-	778	-	690,969
Total	789,272	210,894	1,204	12,188	12,978	976,204



### 三、人民币贷款投放前五位的行业及比例

单位：千元 币种：人民币

行业	余额	比例
批发和零售业	4,428,394	12.99%
制造业	3,547,095	10.41%
水利、环境和公共设施管理业	3,341,569	9.80%
房地产业	3,000,226	8.80%
教育业	1,860,583	5.46%

### 四、最大十名客户贷款额占贷款总额的比例

单位：千元 币种：人民币

客户名称	贷款余额	占贷款总额比例
湖南长沙新城实业有限公司	307,000	0.90%
长沙城投铁路站场迁建开发有限公司	300,000	0.88%
株洲市教育投资管理有限公司	300,000	0.88%
长沙梅溪湖实业有限公司	299,980	0.88%
长沙市轨道交通集团有限公司	298,000	0.87%
长沙市技术进步投资担保有限公司	263,500	0.77%
长沙市非税收入管理局	250,000	0.73%
杭州萧山钱江世纪城开发建设有限责任公司	250,000	0.73%
湖南环保科技产业园管理委员会	250,000	0.73%
湖南金霞粮食产业有限公司	250,000	0.73%
合计	2,768,480	8.12%

注：杭州萧山钱江世纪城开发建设有限责任公司系我行买入贷款。

### 3. Loan amounts and proportions provided to the 5 biggest industries

Unit: RMB 1,000 yuan

Industry	Balance	Proportion
Wholesale & retail industry	4,428,394	12.99%
Manufacturing industry	3,547,095	10.41%
Water conservancy, environment and public facilities management	3,341,569	9.80%
Real estate industry	3,000,226	8.80%
Education industry	1,860,583	5.46%

### 4. Loan amounts and proportions provided to the 10 biggest clients

Unit: RMB 1,000 yuan

Name of client	Loan balance	Loan proportion
Hunan Changsha Xincheng Industrial Co., Ltd	307,000	0.90%
Changsha Chengtuo Railway Station & Yard Relocation, Construction and Development Co., Ltd	300,000	0.88%
Zhuzhou City Education Assets Investment Management Co., Ltd	300,000	0.88%
Changsha Meixi Lake Industrial Co., Ltd	299,980	0.88%
Changsha Rail Transit Group Co., Ltd	298,000	0.87%
Changsha City Technical Progress Investment Guarantee Co., Ltd	263,500	0.77%
Changsha Municipal Bureau of Nontax Revenue Management	250,000	0.73%
Hangzhou Xiaoshan Qianjiang Century City Development and Construction Co., Ltd	250,000	0.73%
Management Committee of Hunan Environmental Protection Industrial Park	250,000	0.73%
Hunan Jinxia Grain Industry Co., Ltd	250,000	0.73%
Total	2,768,480	8.12%

Note: The loan to Hangzhou Xiaoshan Qianjiang Century City Development and Construction Co., Ltd is the loan bought in by our bank.



## 五、重组贷款年末余额及其中的逾期贷款情况

单位：千元 币种：人民币

报告期末重组贷款余额	其中：报告期末逾期贷款余额
214,127	46,747

## 六、主要存贷款类别按月度计算的年均余额及年均利率情况

单位：千元 币种：人民币

类别	月平均余额	平均年利率(%)
短期和中长期贷款	30,951,070	5.67%
企业存款	54,968,432	0.79%
储蓄存款	13,341,030	1.40%

## 七、报告期末所持金额重大的政府债券情况

单位：千元 币种：人民币

债券种类	年利率(%)	面值	到期日
10记账式国债24	3.28	600,000	2020-08-05
07记账式国债03	3.4	510,000	2017-03-22
07记账式国债01	2.93	500,000	2014-02-06
06记账式国债09	3.7	500,000	2026-06-26
06记账式国债19	3.27	500,000	2021-11-15
10贴现国债17	2.677	470,000	2011-02-28
08记账式国债01	3.95	400,000	2015-02-13
09记账式国债32	3.22	390,000	2016-12-17
07记账式国债10	4.4	280,000	2017-06-25
01记账式国债04	4.69	270,000	2016-06-06
合计		4,420,000	

## 5. Year-end balance and overdue amount of reorganized loan

Unit: RMB 1,000 yuan

Year-end balance of reorganized loan	In which: overdue loan balance
214,127	46,747

## 6. Main deposits and loans' annual average balance and annual average interest calculated per month

Unit: RMB 1,000 yuan

Category	Monthly average balance	Annual average interest rate
Short-term and medium & long-term loan	30,951,070	5.67%
Enterprise deposit	54,968,432	0.79%
Saving deposit	13,341,030	1.40%

## 7. Main government bonds held by the end of this report

Unit: RMB 1,000 yuan

Category of bond	Annual interest rate (%)	Par value	Maturity date
10 Book-entry National Bond-24	3.28	600,000	2020-08-05
07 Book-entry National Bond-03	3.4	510,000	2017-03-22
07 Book-entry National Bond-01	2.93	500,000	2014-02-06
06 Book-entry National Bond-09	3.7	500,000	2026-06-26
06 Book-entry National Bond-19	3.27	500,000	2021-11-15
10 Discount Treasury Bond-17	2.677	470,000	2011-02-28
08 Book-entry National Bond-01	3.95	400,000	2015-02-13
09 Book-entry National Bond-32	3.22	390,000	2016-12-17
07 Book-entry National Bond-10	4.4	280,000	2017-06-25
01 Book-entry National Bond-04	4.69	270,000	2016-06-06
Total		4,420,000	



## 八、年末不良贷款情况及采取的相应措施

截至2010年末，公司不良贷款余额4.54亿元，比年初下降0.4亿元；不良贷款率为1.33%，比年初下降0.38个百分点，不良贷款达到双降的目标。

报告期内，新发生不良贷款4560万元，主要为湖南成城精密科技有限公司的1383万元，湖南鑫华之源实业有限公司630万元，长沙启天科技发展有限公司480万元，汽车消费贷款230万元，房产按揭贷款800万元，下岗创业贷款130万元。除创业贷款外，均系多年历史原因所形成。

报告期内，公司采取了如下措施进行压缩：一是改善了不良贷款的处理机制，通过制定不良贷款的常态剥离制度，由专业化程度较高的公司资产管理部完成不良贷款的清收，通过完善清收不良贷款的办法和制度，适时下达清收目标和责任，增强清收盘活工作的紧迫感和责任心；二是通过建立公司总行与支行的联动机制，通过撬动不良资产业务的搭桥、嫁接、重组和兼并，大力清收存量不良贷款；三是通过严格落实不良额控制，保证不良贷款的压缩控制，通过对存量贷款进行逐一排除，发现风险积极采取措施，严格控制新增不良贷款的产生。





## 8. Situation of year-end bad loan and corresponding measures taken

By the end of 2010, the bank's balance of bad loans dropped to 454 million yuan, with a decrease range of 40 million yuan over the year beginning, the bad loan rate dropped to 1.33%, with a decrease range of 0.38 percentage point over the year beginning. BCS has hit double decrease target in bad loan control.

In the report period, BCS produced bad loans of 45.60 million yuan, including 13.83 million yuan by Hunan Chengcheng Precision Technology Co., Ltd, 6.30 million yuan by Hunan Xinhuaazhiyuan Industry Co., Ltd, 4.80 million yuan by Changsha Qitian Technological Development Co., Ltd, 2.30 million yuan in auto consumption loan, 8.00 million yuan in housing mortgage loan and 1.30 million yuan in unemployment enterprising loan. Except the unemployment enterprising loan, all the other bad loans occurred for historical reason.

In the report period, BCS took the following measures to control bad loans: Firstly, BCS has improved the mechanism for treating bad loans. By formulating normality peeling system on bad loans, BCS designated its Assets Management Dept. to clear and recover bad loans. By perfecting the method and system for clearing and recovering bad loans and determining the goal and responsibility for clearing and recovering bad loans, BCS strengthened the sense of urgency and sense of responsibility in this work. Secondly, by setting up the linkage mechanism between the headquarters and sub-branches and activating the bridging, grafting, restructuring and merger of bad loans, BCS cleared and recovered a large amount of bad loans. Thirdly, through strict control of bad loan amount, bad loans were effectively compressed and controlled. By examining the stock of loans one by one, BCS took active measures on any risk found for the purpose of strict control of occurrence of bad loans.



## 九、抵债资产情况

单位：千元 币种：人民币

项 目	2010年余额	2009年余额
土地、房屋及建筑物	140,741	1,039,197
机器设备	-	3,880
其他	368	25,182
合计	141,109	1,068,259
减：抵债资产减值准备	39,667	21,718
抵债资产净值	101,442	1,046,541

注1：本公司2010年度因债务人违约取得以物抵债的担保物账面价值为人民币零千元(2009年度：人民币13,785千元)，主要为土地、房屋及建筑物。2010年度处置的抵债资产为人民币104,030千元(2009年度：人民币12,940千元)，本公司计划在未来期间通过拍卖、竞价和转让方式对抵债资产进行处置。

## 十、主要表外项目余额及风险管理情况

单位：千元 币种：人民币

项 目	2010年余额	2009年余额
应收利息	347,636	333,961
信贷承诺	334,219	5,094,321
其中：开出保函	329,299	474,290
对外担保	0	0
开出信用证	4,920	125,789
银行承兑汇票	4,622,609	3,419,449
未使用的信用卡信贷额度	1,360,520	1,074,793

## 9. Assets for paying off debts

Unit: RMB 1,000 yuan

Item	Balance in 2010	Balance in 2009
Land, houses and buildings	140,741	1,039,197
Machine equipment	-	3,880
Others	368	25,182
Total	141,109	1,068,259
Minus: devaluation provision for debt assets	39,667	21,718
net value of debt assets	101,442	1,046,541

Note: In 2010, for debtors' default, BCS obtained a book value of RMB zero thousand yuan of pledged properties (13.785 million yuan in 2009), which are mainly land, houses and buildings. In 2010, the disposed debt assets valued RMB 104.030 million yuan (12.940 million yuan in 2009). In the future, BCS plans to dispose the debt assets through auction, competitive pricing or transfer.

## 10. Balances and risk control of main external business items

Unit: RMB 1,000 yuan

Item	Balance in 2010	Balance in 2009
Receivable interests	347,636	333,961
Credit commitments	334,219	5,094,321
Including: letters of guarantee made out	329,299	474,290
guarantees to the outside	0	0
letters of credit made out	4,920	125,789
bank acceptances	4,622,609	3,419,449
unused credit limits of credit cards	1,360,520	1,074,793



# 公司治理结构

## 一、股本结构情况表

单位：千股

股东类型	股本数	占总股本比例（%）
国家股	399,904	22.12%
法人股	1,349,077	74.62%
外资股	-	-
个人股	58,884	3.26%
股份总数	1,807,865	100%

## 二、报告期末本公司最大十名股东持股情况

单位：千股

序号	股东名称	年初持股数	年末持股数	占总股本比例%
1	长沙市财政局	216,168.23	380,151.88	21.03%
2	湖南新华联国际石油贸易有限公司	141,198.25	204,627.22	11.32%
3	湖南省通信产业服务有限公司	-	154,028.98	8.52%
4	湖南友谊阿波罗商业股份有限公司	87,364.92	136,859.75	7.57%
5	湖南三力信息技术有限公司	110,585.54	132,702.65	7.34%
6	长沙房产（集团）有限公司	69,891.94	110,940.71	6.14%
7	长沙通程实业(集团)有限公司	73,421.79	100,533.33	5.56%
8	湖南兴湘投资控股集团有限公司	-	85,588.23	4.73%
9	长沙通程控股股份有限公司	35,799.88	70,030.24	3.87%
10	长沙景鹏房地产开发有限公司	27,304.99	44,765.99	2.48%
	合计		1,420,228.98	78.56%

注1. 湖南新华联国际石油贸易有限公司于2010年8月11日将所持我行2,531千股质押给兴业银行股份有限公司长沙分行；于2010年8月12日将所持我行3,600千股质押给上海浦东发展银行股份有限公司长沙分行。

2. 湖南省通信产业服务有限公司受让湖南创发天辰科技有限责任公司39,369.96千股，受让鸿泰通讯实业有限公司38,663.87千股。

3. 湖南兴湘投资控股集团有限公司受让长沙建设机械研究院有限责任公司62,588.23千股。

4. 我行10年末总股本数为1,807,864.88千股。

## Corporate Governance Structure

### 1. Capital structure

Unit: 1,000 shares

Category of shareholder	Number of shares	Proportion (%)
State share	399,904	22.12%
Corporate share	1,349,077	74.62%
Foreign share	-	-
Individual share	58,884	3.26%
Total shares	1,807,865	100%

### 2. Description of 10 biggest shareholders at the end of the report period

Unit: 1,000 shares

No.	Shareholder	Number of shares at year beginning	Number of shares at year end	Proportion (%)
1	Changsha Municipal Bureau of Finance	216,168.23	380,151.88	21.03%
2	Hunan Xinhualian International Petroleum Trade Co., Ltd	141,198.25	204,627.22	11.32%
3	Hunan Communication Industry Service Co., Ltd	-	154,028.98	8.52%
4	Hunan Friendship Apollo Commercial Co., Ltd	87,364.92	136,859.75	7.57%
5	Hunan Sanli Information Technology Co., Ltd	110,585.54	132,702.65	7.34%
6	Changsha Real Estate (Group) Co., Ltd	69,891.94	110,940.71	6.14%
7	Changsha Tongcheng Industrial (Group) Co., Ltd	73,421.79	100,533.33	5.56%
8	Hunan Xingxiang Investment Holding Group Co., Ltd	-	85,588.23	4.73%
9	Changsha Tongcheng Holding Co., Ltd	35,799.88	70,030.24	3.87%
10	Changsha Jingpeng Real Estate Development Co., Ltd	27,304.99	44,765.99	2.48%
	Total		1,420,228.98	78.56%

Notes: 1. Hunan Xinhualian International Petroleum Trade Co., Ltd pledged its 2,531,000 shares to Changsha Branch of CIB on August 11, 2010 and pledged its 3,600,000 shares to Changsha Branch of SPDB on August 12, 2010.

2. Hunan Communication Industry Service Co., Ltd received 39,369,960 shares transferred from Hunan Chuangfa Tianchen Technology Co., Ltd and 38,663,870 shares transferred from Hongtai Communication Industrial Co., Ltd.

3. Hunan Xingxiang Investment Holding Group Co., Ltd received 62,588,230 shares transferred from Changsha Construction Machinery Research Institute Co., Ltd.

4. By the end of 2010, BCS had 1,807,864,880 shares in total.



# 公司治理情况

报告期内，公司治理具体情况如下：

我行从股东大会到监事会，到董事会，到经营层建立起了一级管一级，一级对一级负责的明晰的银行公司治理结构。

## 一、关于股东和股东大会

我行股东诚实守信，股东大会按照《公司法》、《股份制商业银行公司治理指引》及章程的规定有效发挥其职能，并公平对待所有股东，保护股东合法权益，没有出现大股东损害中小股东利益的情况。

## 二、关于董事、董事会和专门委员会

我行第三届董事会共有董事14名，其中股东董事9名，行内董事4名，1名独立董事。董事会结构合理，股东董事为我行大股东代表，行内董事产生于我行高级管理层，独立董事系省内高校金融、经济专业的专家，独立于大股东，独立于高级管理层。本届董事的选任符合规定程序，董事对股东履行职责时都以诚信勤勉为原则，具备履行职责所必须的专业素质。其任职资格都经银监部门批复。

我行董事会下设战略发展、风险控制及关联交易委员会、薪酬及提名委员会和审计四个专门委员会，四个专门委员会制定了各自明确的职责，严格按照各委员会工作条例开展工作，并保持较强的独立性。

## 三、关于监事和监事会

我行第三届监事会共由4名监事组成，其中股东监事1名、职工监事2名、外部监事1名（外部监事由全国重点高校湖南大学研究生院副院长经济金融学专家担任）。我行现任监事认真履行自己的职责，本着对股东负责的精神，对我行财务以及董事、行长和其它高管人员履行职责的合法合规性进行了监督。监事会下设监事会办公室、提名委员会、监督委员会。监事会的运作是正常、有序、有效、具有开拓性的，对公司治理结构的完善、依法合规经营、内部控制的加强、资产质量的提高起到了积极促进作用。

## 四、关于信息披露和透明度

作为银监会批准的第二批公开信息披露的城市商业银行，我行已于2005年开始每年一次进行上一年度报告公开信息披露。

## Corporate governance

In the report period, the concrete conditions of corporate governance are as follows:

From General Meeting of Shareholders to Board of Directors, to Board of Supervisors and to the business management level, BCS has set up a distinct corporate governance structure in which the governance is implemented level by level and responsibility is undertaken level by level.

### 1. Shareholders and General Meeting of Shareholders

The shareholders are honest and trustworthy. According to the regulations stipulated in the Law of Company, Direction on Governance of Joint Stock Commercial Bank and Association of Articles of the Corporation, the General Meeting of Shareholders does its duties effectively, treats all shareholders fairly, safeguards the legal rights and interests of all shareholders, with no condition that big shareholders infringe upon the interests of small and medium shareholders.

### 2. Directors, Board of Directors and Special Committees

The 3rd session of the Board of Directors consists of 14 directors, including 9 shareholder directors, 4 internal directors and 1 independent director. With rational structure in the Board of Directors, the shareholder directors are the representatives of big shareholders; the internal directors are from the senior managerial level of the bank; the independent director is a financial and economic expert from the a university in Hunan, who is independent from the big shareholders and independent from the senior managerial level. The election of the directors is in line with the established procedure. When performing their obligations to the shareholders, the directors follow the principle of honesty and diligence and reflect their professional qualities. Their qualifications have been approved by the banking regulatory authority.

Under the Board of Directors, Office of Board of Directors and 4 special committees are set up, including Development Strategy Committee, Risk Control and Connected Transaction Committee, Salary and Nomination Committee and Auditing Committee. With their own duties further clarified, the 4 special committees are able to carry out their work strictly according to their working regulations and keep fairly strong independence.

### 3. Supervisors and Board of Supervisors

The 3rd session of the Board of Supervisors consists of 4 supervisors, including 1 shareholder supervisor, 2 staff supervisors and 1 external supervisor (the external supervisor is a finance expert and vice-director of Graduate School of Hunan University). In the spirit of being responsible to the shareholders, the supervisors seriously do their duties to carry out supervision on the legal execution of duties of the financial department, directors, president and other senior managers. The operation of the Board of Supervisors is normal, orderly, effective and ground-breaking and produces active promotion in perfecting the corporation administration, strengthening legal management and internal control and improving the assets quality.

### 4. Information disclosure and transparency

As a city commercial bank in the second batch approved by the banking regulatory authority for open information disclosure, BCS has been implementing open information disclosure in its previous-year reports since 2005.

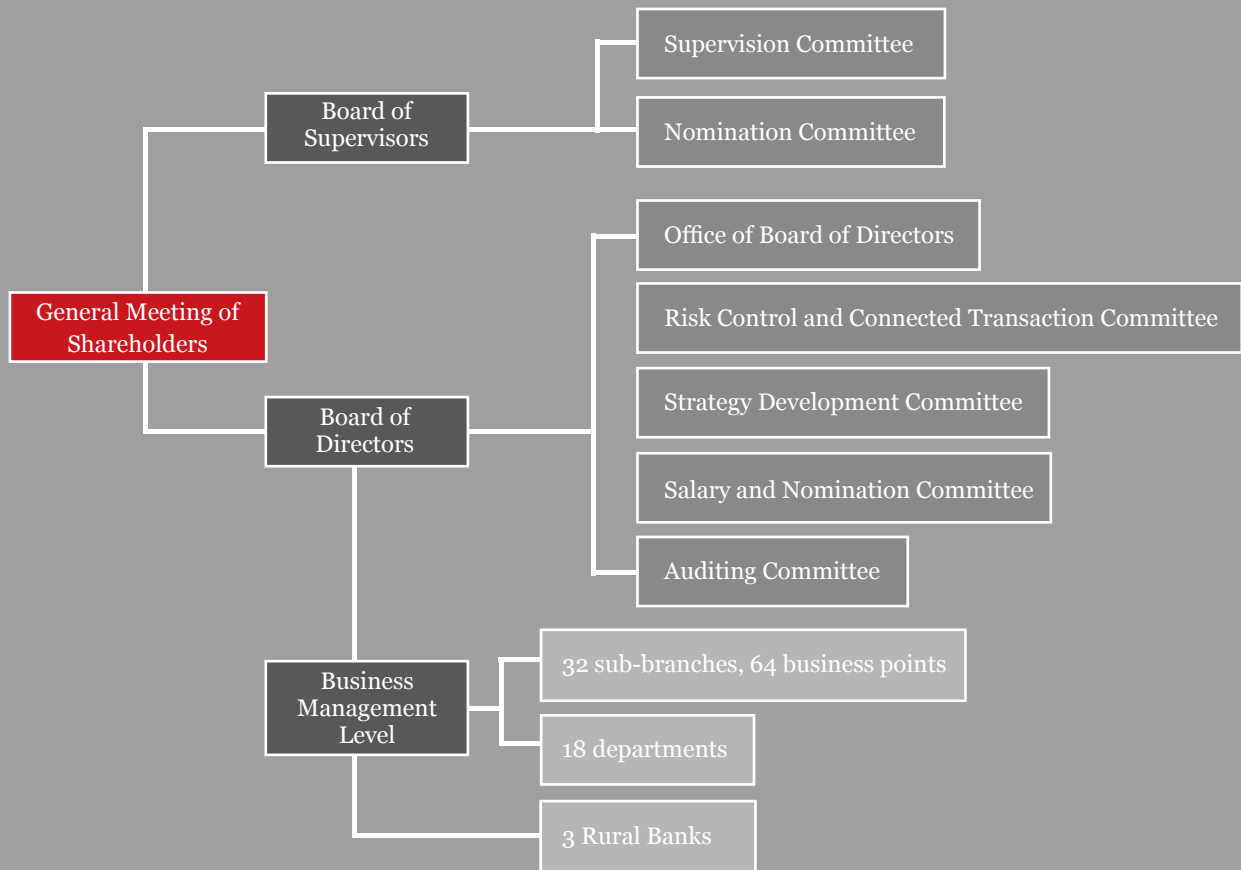


## 五、组织机构（架构图）





## 5. . Organizational structure



## 分支机构基本情况

序号	网点名称	营业地址	所辖网点数
1	营业部	长沙市芙蓉中路一段 433 号	1
2	联汇支行	长沙市五一大道 291 号	2
3	银德支行	长沙市芙蓉中路三段 266 号弘林大厦	3
4	汇丰支行	长沙市中山路 336 号	3
5	金城支行	长沙市天心区城南西路28号中城蓉成大厦	2
6	东城支行	长沙市远大一路 636 号	4
7	芙蓉支行	长沙市韶山北路 348 号	3
8	华夏支行	长沙市解放西路 308 号	3
9	白沙支行	长沙市白沙路 156 号	3
10	北城支行	长沙市蔡锷北路 419 号	2
11	建湘支行	长沙市城南中路 163 号	2
12	汇融支行	芙蓉中路三段 558 号现代空间大厦	2
13	望城支行	长沙市望城县高塘岭镇郭亮北路 23 号	1
14	湘银支行	长沙市八一路 172 号	3
15	瑞昌支行	长沙市芙蓉区八一路 10 号天佑大厦	2
16	高信支行	长沙市芙蓉中路二段 297 号	2
17	华龙支行	长沙市建湘南路 151 号	3
18	浏阳支行	浏阳市劳动南路 118 号	3
19	德宇支行	长沙市万家丽东路一段 130 号	2
20	宁乡支行	宁乡县玉潭镇花明路 98 号	1
21	华联支行	长沙市建湘路 479 号曼哈顿大厦一楼	1
22	城南东路支行	长沙市城南东路 115 号	1
23	高建支行	长沙市车站北路 148 号	1
24	浏阳河支行	长沙市芙蓉中路一段 88 号	1
25	韶山路支行	长沙市韶山路 153 号上海城一楼	1
26	朝阳支行	长沙市车站南路 15 号格蓝康都一楼	1
27	先导区支行	湖南省长沙市桐梓坡路485号沁园春·御院 8栋群楼	4
28	株洲支行	株洲市天元区嵩山路 205 号	2
29	星城支行	长沙县星沙镇板仓中路 98 号	2
30	常德分行	常德市柳叶大道西富华花苑 1 号楼	1
31	东塘支行	长沙市劳动中路 79 号	1
32	四方支行	长沙市车站北路 394 号新家园楼群	1

## List of Sub-branches

No.	Name of sub-branch	Business address	Number of service points
1	Business Dept.	433 Section 1 Furongzhong Road, Changsha City	1
2	Lianhui Sub-branch	291 Wiyi Road, Changsha City	2
3	Yinde Sub-branch	266 Section 3 Furongzhong Road, Changsha City	3
4	Huifeng Sub-branch	336 Zhongshan Road, Changsha City	3
5	Jincheng Sub-branch	Zhongyurongcheng building, No.28 Chengnan West Road, Tianxin District, Changsha City	2
6	Dongcheng Sub-branch	636 Yuandayi Road, Changsha City	4
7	Furong Sub-branch	348 Shaoshanbei Road, Changsha City	3
8	Huaxia Sub-branch	308 Jiefangxi Road, Changsha City	3
9	Baisha Sub-branch	156 Baisha Road, Changsha City	3
10	Beicheng Sub-branch	419 Caiebei Road, Changsha City	2
11	Jianxiang Sub-branch	163 Chengnanzhong Road, Changsha City	2
12	Huirong Sub-branch	558 Section 3 Furongzhong Road, Changsha City	2
13	Wangcheng Sub-branch	23 Guoliangbei Road, Gaotangling Town, Wangcheng County	1
14	Xiangyin Sub-branch	172 Baiyi Road, Changsha City	3
15	Ruichang Sub-branch	Tianyou building, NO.10 Bayi Road, Furong District, Changsha City	2
16	Gaoxin Sub-branch	297 Section 2 Furongzhong Road, Changsha City	2
17	Hualong Sub-branch	151 Jianxiangnan Road, Changsha City	3
18	Liuyang Sub-branch	118 Laodongnan Road, Liuyang City	3
19	Deyu Sub-branch	130 Section 1 Wanjiailidong Road, Changsha City	2
20	Ningxiang Sub-branch	98 Huaming Road, Yutan Town, Ningxiang County	1
21	Hualian Sub-branch	479 Jianxiang Road, Changsha City	1
22	Chengnandonglu Sub branch	115 Chengnandong Road, Changsha City	1
23	Gaojian Sub-branch	148 Chenzhanbei Road, Changsha City	1
24	Liuyanghe Sub-branch	88 Section 1 Furongzhong Road, Changsha City	1
25	Shaoshanlu Sub-branch	153 Shaoshan Road, Changsha City	1
26	Chaoyang Sub-branch	15 Chezhanan Road, Changsha City	1
27	Xiandaoqu Sub-branch	485 Tongzipo Road, Changsha City	4
28	Zhuzhou Sub-branch	205 Songshan Road, Tianyuan District, Zhuzhou City	2
29	Xingcheng Sub-branch	98 Bancangzhong Road, Xingsha Town, Changsha County	2
30	Changde Branch	Building 1, Fuhua Garden, Liuye Road, Changde City	1
31	Dongtang Sub-branch	79 Laodongzhong Road, Changsha City	1
32	Sifang Sub-branch	394 Chezhanbei Road, Changsha City	1



## 经营管理



### 一、人力资源

本行以“人岗匹配”和“价值贡献与激励约束匹配”为落脚点，全面启动、精心组织人力资源管理系统性改革，构建与经营战略相适应的战略性人力资源管理体系。一是加强“定职责、定编制、定岗位”的“三定”管理，出台了一系列人力资源基础性管理制度，为下一步优化人力资源体系打下了坚实的基础；二是进一步把握人才供求规律，为适应业务发展及区域化战略要求，做好人才引进和储备工作；三是积极借鉴先进的教育培训理念和方法，努力探索本行分层次、差异化、全方位覆盖的培训体系建设。

报告期末，本行员工人数总计为1830人：其中劳动合同工1632人，内退员工118人，退休员工80人，合同工平均年龄36岁。合同工中，研究生及以上学历为152人，占比9.3%；本科学历为933人，占比57.2%；专科学历为443人，占比27.1%；中专及以下学历为104人，占比6.4%；合同工中，具有高级职称人数为37人，占比为2.3%；具有中级职称人数为352人，占比为21.6%；具有初级职称人数为424人，占比为26%。

### 二、内控建设

本行不断规范内控管理，健全并完善内控机制建设，有效地防范各类案件发生，确保全行各项业务的健康发展。一是完善公司治理。进一步增强董、监事会及下属专业委员会的独立性，监事会增设提名委员会和监督委员会，强化履职评价，形成职责分离、相互约束的制衡机制。二是加强内控建设和风险管理。深入开展“内控和案防执行年”活动，初步构建“内控三道防线”；严格执行“三个办法一个指引”，不断完善风险管控体系，全年未发生一笔重大风险事故。三是完善和修正了全行的管理和考核政策，激发了全行的竞争动力和创新活力。四是加强资产负债管理，为全行质量、效益、规模协调发展提供了重要保障。五是拓宽收入来源。加强定价研究，确保利息收入的稳步增长。

# Operation Management

## 1. Human resource

Basing on “persons matching with posts” and “values and contributions matching with encouragement and constraining”, BCS has completely started and meticulously organized a systematic reform in human resource management to build a strategic human resource management system to adapt the operation strategy. Firstly, by strengthening the management of “setting responsibilities, setting staff and setting posts”, BCS has worked out a series of basic human resource management systems to lay solid foundation for further optimization of the human resource system. Secondly, BCS has further grasped the law in talent supply and demand to meet the requirements of business development and regional strategy and do well in talent introduction and reserve. Thirdly, by drawing on advanced education and training ideas and methods, BCS makes great efforts to probe its training system at different levels and at all directions.

Up to now, BCS has 1,830 employees, including 1,632 contract workers, 118 early retired workers and 80 retired workers. The average age of contract employees is 36 years. Among the contract employees, 152 are postgraduates, accounting for 9.3%; 933 are regular college graduates, accounting for 57.2%; 443 are professional training college graduates, accounting for 27.1%; 104 are technical secondary school graduates or below, accounting for 6.4%. Among the contract employees, 37 have senior professional titles, accounting for 2.3%; 352 have middle professional titles, accounting for 21.6%; 424 have primary professional titles, accounting for 26%.

## 2. Internal control

BCS has standardized the management in internal control and perfected the construction in internal control to realize effective prevention the occurring of cases and ensure healthy development of business. Firstly, BCS has perfected the corporate governance by strengthening the independence of board of directors, board of supervisors and their subordinate special committees, adding nomination committee and supervision committee under the board of supervisors, improving the evaluation of duty performance, forming the check and balance mechanism consisting of duties separation and mutual constraint. Secondly, BCS has strengthened the internal control and risk management by carrying out “internal control and cases prevention year” activity, building “three defensive lines for internal control”, implementing “three measures and one guidance” and perfecting the risk control system, with no material risk accident occurring in current year. Thirdly, BCS has perfected its policy on management and assessment and aroused the competition power and innovation vigor of all staffs. Fourthly, BCS has improved the asset liability management to provide the bank’s coordinated development in quality, efficiency and scale with important guarantee. Fifthly, BCS has broadened the source of revenue and improved the pricing research and realized steady growth of interest revenue.



### 三、科技支撑和渠道建设

本行按照“提升核心，整合渠道，统一规划，形成特色”的信息化建设原则，着力夯实信息技术基础架构，稳步推进全行信息系统建设工作，为全行的业务发展和管理提升提供了有力保障。

2010年，在IT基础建设方面，本行完成了互联网专网建设、数据中心结构化布线改造、windows基础架构优化、网络准入控制系统部署、存储扩容改造、核心生产网络备份改造、支行网点双路由器改造以及IT操作审计平台建设等工作；在信息系统建设方面，本行完成了大前置系统集群改造、网上银行三期建设、客户服务中心系统改造和ATM安全改造等渠道系统优化工作，完成了个贷业务系统建设、新一代资金业务系统一期建设、信贷业务系统改造、境内外币支付系统、网上银行跨行转账支付系统和商业电子汇票系统等业务系统建设工作。完成了办公自动化系统优化改造、银监会1104系统新准则改造、客户经理绩效考核系统改造、软件开发管理平台建设等管理系统建设工作。

### 四、机构及资本运作

本行牢牢把握“平台建设年”的整体要求，大力推进业务发展和战略突破。继常德分行作为我行第一家完全意义上的异地分行开业后，广州分行获批筹建，全面刷新了发展版图。湘西长行村镇银行、宜章长行村镇银行盛大开业，与祁阳村镇银行互为犄角，加上攸县支行、榔梨支行的开业，延伸了我行在湖南市场上的业务触角。

同时，本行上市战略紧锣密鼓、加速推进，基本完成了股权清理和财务审计，并圆满完成增资扩股工作，为业务发展打开了瓶颈，也为上市进程铺平了道路。

2010年，在复杂的宏观经济形势下，本行债券、同业、票据等各项金融市场业务继续稳健发展，紧贴市场脉搏，不断创新业务模式。全年实现收入13.64亿元，考核利润7.2亿元，同比分别增长5%和12%。

### 五、银行卡及中间业务

本行已成功取得省市级公务卡主要发卡行资格，向440家零余额预算单位发卡17871张。信用卡实现业务收入5406万元，转账支付卡备受市场欢迎，实现收入3972万元，成为信用卡业务的利润增长点和拳头产品；社区卡签约社区超过160家，实现交易量10亿元，“壹站通”装机超过300台，全面覆盖长沙五区四县，网银交易量1136亿元，自助银行交易额77.7亿元，实现手续费收入755万元。

中间业务保持良好增长态势，理财产品日益丰富，代理业务更具优势。2010年共实现中间业务收入18680万元，较上年增长25.45%。



### 3. Scientific & technological support and system construction

In accordance with the informatization construction principle of “upgrading cores, integrating channels, forming characteristics”, we have tamped the information technology infrastructure and promoted the information system construction to provide the whole bank’s business development and management upgrading with strong assurance.

In 2010, in respect of IT infrastructure, BCS finished construction of internet private network, transformation of digital center structure cabling, optimization of windows infrastructure, layout of network admission control system, storage expansion transformation, backup transformation of kernel production network, transformation of double routers for the subbranches and construction of IT operation auditing platform; in the respect of information system construction, BCS finished cluster transformation of large preposed system, phase-3 construction of internet banking system, transformation of customer service center, ATM safety optimization, construction of individual loan system, phase-1 construction of new fund business system, transformation of credit business system and construction of domestic foreign currency payment system, e-banking interbank transfer payment system and commercial electronic draft system. BCS has finished optimization of office automation system, transformation of new standards for CBRC 1104 system, transformation of customer manager performance appraisal system, construction of software development management platform and other management system construction tasks.

### 4. Organization and capital operation

Aiming at the whole requirement of “platform building year”, BCS gave great impetus to business development and strategic breakthrough. After the establishment of Changde Branch, which is the first branch opened by BCS in the region outside Changsha, Guangzhou Branch has been approved for establishment, BCS’s development domain has been completely refreshed. The grand opening of Xiangxi BCS Rural Bank, Yizhang BCS Rural Bank, Qiyang Rural Bank, Youxian Sub-branch and Langli Sub-branch has extended BCS’s business antenna in Hunan market.

For quickening the listing of the company, BCS has finished stock equity liquidation, financial audit and capital increase to open the bottleneck for business development and pave the way for listing.

In 2010, under the complicated macro-economic situation, the bank’s various financial market business items including bonds, interbank business and bills realized steady development. BCS realized annual revenue of 1.364 billion yuan and annual assessed profit of 720 million yuan, with comparative growth rates of 5% and 12% separately.

### 5. Bank card and intermediate business

BCS had successfully obtained the qualification for issuing province, city and district-level official business cards and had issued 17,871 cards to 440 zero-balance budget units. The credit cards realized an annual business income of 54.06 million yuan. The transfer payment cards were well accepted in the market, realized an annual income of 39.72 million yuan and became a profit growth point and a competitive product in the credit card business. BCS had issued community cards to 160 communities and realized an annual transaction volume of 1.0 billion yuan. The “one stop digital community” machines were installed in more than 300 communities of the five districts and four counties of Changsha. The e-banking transaction volume reached 113.6 billion yuan. The self-service banking business transaction volume reached 7.77 billion yuan, with an annual commission income of 7.55 million yuan.

The intermediate business enjoyed excellent growth situation, the wealth management products became various, and the agent service business reflected more advantages. In 2010, BCS obtained an annual intermediate business income of 186.80 million yuan, with a growth rate of 25.45% over the last year.





## 六、国际业务

本行国际业务以总行框架形式直接与境外银行办理外汇业务，立足于总行的操作平台直接完成国内外客户对于外汇业务的需求。现已加入“环球金融电讯协会”、“境内外币支付系统”，并与全球260多家银行建立了代理关系。资金清算迅速准确，信息交流便利快捷。同时，拥有一支高素质的国际金融、结算、贸易融资、资金管理等专业人才队伍，功能完备的Jhsoftv5外汇业务处理系统。

2010年，本行成功推出国内信用证业务及项下贸易融资产品，重点开拓有色金属和化工原料行业。并针对碳排放交易设计CDM项下贸易融资产品。继续致力于中小企业融资需求开展联动营销，实行量身打造的产品政策。全年国际结算量达6.47亿美元，国际贸易融资投放量达1.59亿美元，外汇业务不良率连续九年为零。

## 七、公司业务

面对新的机遇和挑战，本行高扬金融创新的旗帜，坚定不移地走差异化、特色化道路。

政务银行方面：是同业中唯一获得省、市、区三级主要政务业务代理资格的银行，并连续三年荣获“优秀代理商业银行”称号，在国库集中支付、非税收入、社保等领域居于市场领先地位，成为湖南政务业务的主要银行。

中小企业银行方面：以“财富通道”金融服务品牌为基础，针对不同类型中小企业群，陆续推出“快典贷”、“商贷快”、“工贷通”、“pos贷”等系列特色产品，构建了立体、丰富、完善的中小企业特色金融产品体系，区域内中小企业品牌银行的市场定位得到广大中小企业及社会各界的普遍认可。

市民银行方面：坚持将金融创新与践行企业社会责任紧密结合，通过医保、社保、工资代发、数字社区等业务的开展，深入星城千家万户；并伴随本行区域化进程，各类便民、利民业务逐步深入省内外广大市民群体，“市民银行”的特色定位日益清晰、牢固。





## 6. International business

For the international business, BCS adopts headquarters framework form to directly transact exchange business with foreign banks and bases on the headquarters operation platform to directly meet the exchange business requirements of domestic and foreign clients. As a member of SWIFT and FXCC, BCS has established agency banking business relations with over 260 banks in the world, and realized rapid and accurate funds settlement and convenient exchange of information. BCS has high-quality professional talents in international finance, settlement, trade financing and funds management. Its well-functioned Jhsoftv5 foreign exchange business system has gone into operation.

In 2010, BCS successfully developed domestic L/C business and L/C-related trade financing products, laid stress on development in nonferrous metal industry and chemical raw material industry. Aiming at carbon emission transaction, BCS designed CDM-related trade financing products. BCS carried out linkage marketing and implemented tailored product policy to meet the financing demand of SMEs. BCS realized an annual international settlement volume of USD 647 million and an annual international trade financing volume of USD 159 million. The reject ratio in foreign exchange business kept zero in 9 successive years.

## 7. Company business

Facing new opportunities and challenges, BCS held high the flag of financial innovation, unswervingly took the road of differentiation and characteristics.

In the aspect of administrative bank, BCS is the sole bank in the banking industry obtaining province, city and district-level main administrative business agency. In three successive years, BCS won the title of “excellent agency commercial bank” and obtained market leading position in such fields as national treasury concentrated payment, nontax revenue and social insurance. BCS has become a main bank in the administrative business of Hunan Province.

In the aspect of SME bank, basing on “fortune channel” financial service brand, aiming at SME clusters of different type, BCS has successively developed a series of characteristic products such as “quick impawn loan”, “quick commercial loan”, “quick industrial loan” and “POS loan” and built a three-dimensional, various and perfect SME characteristic financial product system. BCS’s market orientation of regional SME brand bank has been widely accepted by the SMEs and all circles of the society.

In the aspect of citizens’ bank, BCS closely combines financial innovation with performing corporate social responsibilities. By developing such business items as medical insurance, social insurance and digital community, BCS has spread its business into every family of Changsha City. With the regionalization course, BCS has its convenience and benefiting measures go deep into the citizen groups inside and outside the province. The characteristic orientation of citizens’ bank is becoming clear and firm with each passing day.



## 八、金融创新

本行以创新的思维谋划发展，以创新的方式推动发展，以创新的机制保障发展，全面推进金融创新工程的实施。

本行从产品、机制两方面着手推进金融创新工作全面开展。首先，精炼提升原有产品，针对不同类型的行业企业研发个性产品，形成专门的解决方案。同时，通过与园区、中心市场、商会、行业协会等平台建立战略合作关系，有效解决了由于信息不对称造成的中小企业融资难问题，取得了良好的经济效益和社会效应。

## 九、企业文化

2010年，在业务发展和战略突破的同时，本行继续大力推进企业文化建设，以人本理念塑造和谐氛围，凝聚力和向心力不断增强，员工的满意度和幸福感持续提升。宣传载体日趋多样，行报内刊蜚声业界；“企业文化节”活动不断创新、丰富多彩，迎春文艺晚会、体育竞赛、技能比武等活动精彩纷呈；“绿色金融 低碳出行”倡导低碳环保理念，助残助孤、扶贫帮困、影“享”星城等活动，充分彰显“服务市民、回报社会”的社会责任。“千心文化”外树品牌、内聚人心，逐步成为本行的一种“软实力”。

◇2010年度，我行共有省级“文明单位”2家，省级“文明窗口示范点”2家；市级“文明标兵单位”6家，市级“文明窗口示范点”8家，市级“文明单位”16家；“学雷锋十佳集体”1家；国家级“青年文明号”4家，省级“青年文明号”8家，市级“青年文明号”30家，长沙市级“五四红旗团支部”12家；市直机关工委“共产党员示范岗”2家，为创建“文明行业”单位打下了良好的基础。

◇与湖南经视全面合作，举办了“千心千愿 虎步长行”2010新春祈福晚会，引起社会各界的广泛关注和热烈反响。“千心之星”晚会已成为长行企业文化的一张优质名片。



## 8. Financial innovation

Taking innovative thinking to seek development, taking innovative method to promote development and taking innovative mechanism to ensure development, BCS promotes the implementation of the financial innovation project in an all-round way.

From the two aspects of product and mechanism, BCS fully implements financial innovation. Firstly, on the base of upgrading the original products, BCS has developed individual products and special solutions for different industries and enterprises. Secondly, by establishing strategic cooperation relations with such platforms as development zones, central markets, commerce chambers and industry associations, BCS has effectively solved the SME financial straits caused for information asymmetry, with excellent economic results and social benefits achieved.

## 9. Corporate culture

In 2010, while achieving business development and strategic breakthrough, BCS continued to promote the construction of corporate culture, took the idea of people oriented to build harmonious atmosphere and strengthen cohesive force and centripetal force, with the staff's satisfaction and happiness continuously increased. Relying on its various publicity media, BCS has its bank newspaper and house journals well known in banking circle. Being innovative in the corporate culture festival, BCS has carried out rich and colorful activities, such as spring festival gala, sport competition, skill competition, "green finance, low-carbon trip", helping the disabled, the old and orphans, helping and supporting the poor etc., which spread excellent influence in Changsha City and reflected the bank's public responsibility of "serving the citizens, repaying the society". "1000-heart culture" has become a brand of BCS to influence the society and agglomerate the hearts and minds of the staff, and has become a "soft strength" of BCS.

◇ In 2010, BCS won a lot of honorary titles as follows: 2 province-level civilized units, 2 province-level civilized window exemplary units, 6 city-level civilized pacesetter units, 7 city-level civilized window exemplary units, 16 city-level civilized units, 1 advanced collective in learning from Lei Feng, 4 state-level youth civilized business departments, 8 province-level youth civilized business departments and 30 city-level youth civilized business departments, 12 city-level May 4 red flag League branches and 2 city-level Party member exemplary posts. This has laid a solid foundation for building "civilized industry" of BCS.

◇ Cooperating with Hunan Economic TV Station, BCS held "1000 Hearts and 1000 Wills, Tiger-step BCS" 2010 Spring Blessing Evening Party, which won high attention and praise from all circles of the society. "1000-heart Stars" Evening Party has become a high-quality name card in the corporate culture of BCS.



# 审计报告

中审国际 审字[2011]01020090 号

长沙银行股份有限公司全体股东：

我们审计了后附的长沙银行股份有限公司财务报表，包括2010年12月31日的资产负债表和合并资产负债表，2010年度的利润表和合并利润表、股东权益变动表和合并股东权益变动表、现金流量表和合并现金流量表以及财务报表附注。

## 一、管理层对财务报表的责任

按照企业会计准则的规定编制财务报表是长沙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的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性，以及评价财务报表的总体列报。

我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

## 三、审计意见

我们认为，长沙银行股份有限公司财务报表已经按照企业会计准则的规定编制，在所有重大方面公允反映了长沙银行股份有限公司2010年12月31日的财务状况以及2010年度的经营成果和现金流量。

中审国际会计师事务所  
中国注册会计师有限公司  
中国注册会计师  
中国 北京  
2011年5月20日

# Audit Report

Zhong Shen Guo Ji Shen Zi [2011] No.01020090

All Shareholders of Bank of Changsha Limited Liability Company:

We have audited Bank of Changsha Limited Liability Company's financial statements, including Balance Sheet and Consolidated Balance Sheet ended December 31, 2010, and Profits Statement and Consolidated Profits Statement, Statement of Change of Stock Ownerships and Consolidated Statement of Change of Stock Ownerships, and Statement of Cash Flow and Consolidated Statement of Cash Flow in 2010 and Notes to the Financial Statements.

## 1. The managerial level's responsibility to the financial statements

Preparing the financial statements according to the enterprise accounting norms, Accounting System of City Commercial Banks and Rules on Financial Management in City Commercial Banks and City Credit Cooperatives, including: (1) designing, implementing and maintaining the internal control relating to the preparation of the financial statements, so that the financial statements shall have no serious error caused by embezzlement or mistake; (2) choosing and applying proper accounting policy; (3) making rational accounting estimation.

## 2. Responsibility of the certified public accountants

Our responsibility is to express audit opinions on the financial statements on the basis of implementing the audit. We implemented the audit according to the norms of Chinese certified public accountants. The norms of Chinese certified public accountants demand us to abide by the professional ethics and norms to plan and implement the audit to get rational guarantee in judging whether the financial statements have serious error.

The auditing work relates to implementing auditing procedure, for the purpose of relevant amounts revealed in the financial statements and auditing evidence. The choice of auditing procedure depends on the judgment of the certified public accounts, including the assessment on the risk that the financial statements may have serious error caused by embezzlement or mistake. When taking the risk assessment, we give consideration to the internal control relating to the preparation of the financial statements for the purpose of designing proper auditing procedure, but not for the purpose of giving opinions on the effectiveness of the internal control. The auditing work also contains assessing whether the managerial level has chosen proper accounting policy and made rational accounting estimation, and assessing the overall report of the financial statements.

We are sure that the audit evidence we have got is ample and proper and has provided rational basis for expressing audit opinions.

## 3. Audit opinions

We consider that the financial statements of Bank of Changsha Limited Liability Company are up to the enterprise accounting norms, and that the financial statements, in all material respects, fairly reflect Bank of Changsha Limited Liability Company's financial situation ended December 31, 2010 and the business result and cash flow in 2010.

Zhongshen International Accounting Firm Co., Ltd  
Chinese certified public accountant:  
Chinese certified public accountant:  
Beijing, China  
Date: May 20, 2011



# 资产负债表

2010年12月31日

编制单位：长沙银行股份有限公司

单位：千元 币种：人民币

资 产	附注五	2010年12月31日	2009年12月31日
现金及存放中央银行款项	1	15,483,747	10,741,942
存放同业款项	2	1,859,598	2,963,899
拆出资金	3	2,463	2,463
以公允价值计量且其变动计入当期损益的金融资产	4	1,555,998	3,567,829
买入返售金融资产	5	7,680,082	1,385,682
应收利息	6	347,636	333,961
发放贷款和垫款	7	33,104,600	26,833,842
可供出售金融资产	8	3,462,277	3,337,647
持有至到期投资	9	14,718,981	12,183,153
应收款项类投资	10	3,690,464	1,698,812
长期股权投资	11	3,750	3,850
投资性房地产		-	-
固定资产	12	279,596	275,862
在建工程	13	36,950	20,866
无形资产	14	32,827	24,359
递延所得税资产	15	45,769	50,511
其他资产	16	1,042,513	1,097,760
资产总计		83,347,251	64,522,438

## Balance Sheet

Dec. 31, 2010

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

Assets	Note 5	Dec. 31, 2010	Dec. 31, 2009
Cash and funds deposited in Central Bank	1	15,483,747	10,741,942
Funds deposited in interbanks	2	1,859,598	2,963,899
Funds lent to other financial institutions	3	2,463	2,463
Financial assets computed with fair value and the changes are computed into current profits and losses	4	1,555,998	3,567,829
Buying back the sale of financial assets	5	7,680,082	1,385,682
Interests receivable	6	347,636	333,961
Loans issued and funds advanced	7	33,104,600	26,833,842
Financial assets available for sale	8	3,462,277	3,337,647
Maturity investment	9	14,718,981	12,183,153
Fund investment receivable	10	3,690,464	1,698,812
Long-term equity investment	11	3,750	3,850
Investment real estate		-	-
Fixed assets	12	279,596	275,862
Construction in progress	13	36,950	20,866
Intangible assets	14	32,827	24,359
Deferred income tax assets	15	45,769	50,511
Other assets	16	1,042,513	1,097,760
Total assets		83,347,251	64,522,438



# 合并资产负债表（续）

2010年12月31日

编制单位：长沙银行股份有限公司

单位：千元 币种：人民币

负债及股东权益	附注五	2010年12月31日	2009年12月31日
负 债			
同业及其他金融机构存放款项	18	3,055,238	4,000,943
拆入资金		-	-
卖出回购金融资产款	19	4,918,826	5,130,462
吸收存款	20	69,202,671	51,584,015
应付职工薪酬	21	89,525	162,954
应交税费	22	346,610	250,880
应付利息	23	246,877	219,228
预计负债	24	45,515	45,515
应付债券	25	499,536	499,086
其他负债	26	365,210	202,417
负债合计		78,770,008	62,095,500
股东权益			
股本	27	1,807,865	1,173,289
资本公积	28	858,771	42,046
减：库存股	27	-	569
盈余公积	29	247,023	160,617
一般风险准备	30	552,231	378,750
未分配利润	31	961,458	648,237
归属于母公司股东权益合计		4,427,348	2,402,370
少数股东权益		149,895	24,568
股东权益合计		4,577,243	2,426,938
负债及股东权益总计		83,347,251	64,522,438



## Consolidated Balance Sheet (continued)

Dec. 31, 2010

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

Liabilities and shareholders' equity	Note 5	Dec. 31, 2010	Dec. 31, 2009
Liabilities:			
Funds deposited by interbanks and other financial institutions	18	3,055,238	4,000,943
Funds borrowed from other financial institutions		-	-
Financial assets sold for repurchase	19	4,918,826	5,130,462
Deposits taking	20	69,202,671	51,584,015
Staff salaries payable	21	89,525	162,954
Taxes payable	22	346,610	250,880
Interests payable	23	246,877	219,228
Anticipated liabilities	24	45,515	45,515
Bonds payable	25	499,536	499,086
Other liabilities	26	365,210	202,417
Total liabilities		78,770,008	62,095,500
Shareholders' equity:			
Capital stock	27	1,807,865	1,173,289
Capital reserve	28	858,771	42,046
Minus: treasury stock	27	-	569
Surplus reserve	29	247,023	160,617
General risk preparation	30	552,231	378,750
Undistributed profits	31	961,458	648,237
Total shareholders' equity assigned to parent company		4,427,348	2,402,370
Minority equity		149,895	24,568
Total shareholders' equity		4,577,243	2,426,938
Total liabilities and shareholders' equity		83,347,251	64,522,438



# 合并利润表

2010年度

编制单位：长沙银行股份有限公司

单位：千元 币种：人民币

项 目	附注五	2010年度	2009年度
一、营业收入		2,270,027	1,731,255
利息净收入	32	2,023,469	1,424,847
利息收入	32	2,803,398	2,104,881
利息支出	32	779,929	680,034
手续费及佣金净收入	33	137,391	130,425
手续费及佣金收入	33	180,263	159,859
手续费及佣金支出	33	42,872	29,434
投资收益	34	133,954	201,417
公允价值变动收益	35	-33,157	-43,637
汇兑收益		446	4,111
其他业务收入		7,924	14,092
二、营业支出		1,133,881	800,174
营业税金及附加	36	141,929	113,543
业务及管理费	37	761,351	603,792
资产减值损失	38	230,601	82,826
其他业务成本		-	13
三、营业利润		1,136,146	931,081
加：营业外收入	39	23,038	8,645
减：营业外支出	40	23,612	5,183
四、利润总额		1,135,572	934,543
减：所得税费用	41	266,417	154,431
五、净利润		869,155	780,112
归属于母公司股东的净利润		866,328	779,349
少数股东损益		2,827	763
六、每股收益			
(金额单位为人民币元/股)			
(一)基本每股收益	42	0.68	0.66
(二)稀释每股收益	42	0.68	0.65
七、其它综合收益	43	-23,969	-119,917
八、综合收益总额		845,186	660,195
归属于母公司股东的综合收益总额		842,359	659,432
归属于少数股东的综合收益总额		2,827	763

## Consolidated Profit Statement

2010

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

Item	Note 5	2010	2009
1. Business income		2,270,027	1,731,255
Net interest income	32	2,023,469	1,424,847
Interest income	32	2,803,398	2,104,881
Interest expense	32	779,929	680,034
Net income of handling charge and commission	33	137,391	130,425
Income of handling charge and commission	33	180,263	159,859
Expense of handling charge and commission	33	42,872	29,434
Income from investment	34	133,954	201,417
Income from disturbance of fair value	35	-33,157	-43,637
Exchange earning		446	4,111
Other business income		7,924	14,092
2. Operating expenditure		1,133,881	800,174
Business tariff and annex	36	141,929	113,543
Business and management fee	37	761,351	603,792
Loss from assets devaluation	38	230,601	82,826
Other operating cost		-	13
3. Operating profit		1,136,146	931,081
Plus: non-business income	39	23,038	8,645
Minus: non-business expenditure		23,612	5,183
4. Total profit		1,135,572	934,543
Minus: income tax expense	41	266,417	154,431
5. Net profit		869,155	780,112
Net profit assigned to shareholders of parent company		866,328	779,349
Profit and loss of minority shareholders		2,827	763
6. Earnings per share			
(Unit: RMB yuan/share)			
(1) Basic earnings per share	42	0.68	0.66
(2) Diluted earnings per share	42	0.68	0.65
7. Other comprehensive income	43	-23,969	-119,917
8. Total comprehensive income		845,186	660,195
Total comprehensive income assigned to shareholders of parent company		842,359	659,432
Total comprehensive income assigned to minority shareholders		2,827	763



# 合并现金流量表

2010年度

编制单位：长沙银行股份有限公司

单位：千元 币种：人民币

项 目	附注五	2010年度	2009年度
一、经营活动产生的现金流量			
客户存款和同业存放款项净增加额		16,672,951	12,227,986
向中央银行借款净增加额			
向其他金融机构拆入资金净增加额		-2,878,785	-5,934,226
收取利息、手续费及佣金的现金		2,225,030	1,718,138
收到的其他与经营活动有关的现金	44	194,964	60,201
经营活动现金流入小计		16,214,160	8,072,099
客户贷款和垫款净增加额		6,457,691	4,560,688
存放中央银行及同业款项净增加额		4,463,261	2,588,613
支付利息、手续费及佣金的现金		772,082	667,047
支付给职工以及为职工支付的现金		468,239	283,980
支付的各项税费		307,027	210,522
支付其他与经营活动有关的现金	44	370,848	270,761
经营活动现金流出小计		12,839,148	8,581,611
经营活动产生的现金流量净额		3,375,012	-509,512
二、投资活动产生的现金流量			
收回投资所收到的现金		14,553,198	2,792,351
取得投资收益所收到的现金		865,768	711,154
收到其他与投资活动有关的现金		18,313	925
投资活动现金流入小计		15,437,279	3,504,430
投资所支付的现金		16,812,002	6,483,864
购建固定资产、无形资产和其他长期资产所支付的现金		118,503	86,059
支付其他与投资活动有关的现金			
投资活动现金流出小计		16,930,505	6,569,923
投资活动产生的现金流量净额		-1,493,226	-3,065,493
三、筹资活动产生的现金流量			
吸收投资收到的现金		1,362,500	
其中：子公司吸收少数股东投资收到的现金		122,500	
发行债券收到的现金			
收到其他与筹资活动有关的现金		1,425	
筹资活动现金流入小计		1,363,925	-
偿还债务支付的现金			
分配股利、利润或偿付利息支付的现金		77,589	24,376
支付其他与筹资活动有关的现金			569
筹资活动现金流出小计		77,589	24,945
筹资活动产生的现金流量净额		1,286,336	-24,945
四、汇率变动对现金及现金等价物的影响			
			-
五、现金及现金等价物净增加额		3,168,122	-3,599,950
加：期初现金及现金等价物余额		6,822,048	10,421,998
六、期末现金及现金等价物余额	45	9,990,170	6,822,048

# Consolidated Cash Flow Statement

2010

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

	Note 5	2010	2009
1. Cash flow from operating activities			
Net accrual of customer deposits and interbank deposits		16,672,951	12,227,986
Net accrual of borrowings from Central Bank			
Net accrual of borrowings from other financial institutions		-2,878,785	-5,934,226
Cash received from interest, handling charge and commission		2,225,030	1,718,138
Cash received from other operating activities	44	194,964	60,201
Sub-total of cash inflow from operating activities		16,214,160	8,072,099
Net accrual of loans and advances to customers		6,457,691	4,560,688
Net accrual of funds deposited in Central Bank and interbanks		4,463,261	2,588,613
Cash for paying interest, handling charge and commission		772,082	667,047
Cash paid to staff and paid for staff		468,239	283,980
Tax payments		307,027	210,522
Cash paid for other operating activities	44	370,848	270,761
Sub-total of cash outflow from operating activities		12,839,148	8,581,611
Net amount of cash flow from operating activities		3,375,012	-509,512
2. Cash flow from investment activities			
Cash received from investment recovery		14,553,198	2,792,351
Cash received from investment income		865,768	711,154
Cash received from other investment-related activities		18,313	925
Sub-total of cash inflow from investment activities		15,437,279	3,504,430
Cash paid for investment		16,812,002	6,483,864
Cash paid for purchasing fixed assets, intangible assets and other long-term assets		118,503	86,059
Cash paid for other investment activities			
Sub-total of cash outflow from investment activities		16,930,505	6,569,923
Net amount of cash flow from investment activities		-1,493,226	-3,065,493
3. Cash flow from financial activities			
Cash received from intaking investment		1,362,500	
In which, cash received by subsidiaries from intaking investment of minority shareholders		122,500	
Cash received from issuing bonds			
Cash received from other financial activities		1,425	
Sub-total of cash inflow from financial activities		1,363,925	-
Cash paid for debt repayment			
Cash paid for distribution of dividends and profits or repayment of interests		77,589	24,376
Cash paid for other financial activities			569
Sub-total of cash outflow from financial activities		77,589	24,945
Net amount of cash flow from financial activities		1,286,336	-24,945
4. Amount of cash and cash equivalents influenced by change in exchange rate			
			-
5. Net accrual of cash and cash equivalents		3,168,122	-3,599,950
Plus: balance of cash and cash equivalents at the period beginning		6,822,048	10,421,998
6. balance of cash and cash equivalents at the period end	45	9,990,170	6,822,048









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