



BCS 长沙银行
BANK OF CHANGSHA

ANNUAL REPORT
2011年报



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Important Explanations

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

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 integrity 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

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。

Signatures of directors:

| | | | |
|---|---------------|---|---------------|
|  | Zhang Zhiyong |  | Hong Xing |
|  | Zhu Yuguo |  | Zeng Xianyun |
|  | Qiu Bingdong |  | Chen Xiaohong |
|  | Zhou Yongze |  | Hu Yanjun |
|  | Xiao Yafan |  | Wu Tao |
|  | Ying Guohua |  | He Jianming |
|  | Quan Zhen |  | Chen Xihe |

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 integrity of the annual financial statements.

董事长致辞



2011年是“十二五”规划的开局之年，面对复杂多变的经济金融形势和日趋严格的监管要求，长沙银行全面把握“创新发展年”的工作要求，深度探索特色化经营，以业务转型和产品创新突破发展瓶颈，以区域化发展和筹备上市谋求战略新篇，取得了令人鼓舞的成绩。

综合实力迈上新台阶。面对复杂多变的宏观形势，我们积极谋划、扎实拼搏，资产负债规模稳步扩大，关键财务指标持续优化，综合改革力度加大，内部管理明显提升，全年交出了“五个一”的精彩答卷，即“资产总额超过1200亿、存款超过1000亿、每股净利润接近1元、不良贷款率低于1%、迈出进军一线热点城市的步伐”。2011年，我行先后荣获中国《银行家》杂志发布的2010年度全国城商行竞争力榜单（资产规模500-1000亿元）第二位，第六届“21世纪亚洲金融年会”发布的“2011亚洲银行竞争力排名（中小银行）”第五位，英国《银行家》杂志评选的全球1000大银行第673位。

战略管理谋划新思路。战略是引领公司发展的导航仪。我们审时度势、与时俱进，对公司中长期战略进行了重检和修订，突出以“三最”（即“最可靠”的湖南政务业务主要银行、“最给力”的湖南零售业务特色银行、“最贴心”的区域内中小企业品牌银行）发展模式为指导，确立打造“稳健规范、服务领先、特色鲜明、信誉卓著的区域内中小企业品牌银行、湖南政务业务主要银行、湖南零售业务特色银行、区域性精品上市银行”的发展愿景，适度调整市场定位，提高创新能力，力求在可选择的领域走在前列，推动公司持续较快、均衡协调发展。

区域发展打开新局面。2011年，在监管政策持续收紧的不利局势下，我行广州分行盛大开业，迈出了走出湖南、走向全国的坚实一步，实现了经营区域从二线城市向一线热点城市的跨越，打开了省内、省外两片天空，构建了新的战略增长极。株洲、常德等省内异地机构业也发展态势良好，都取得了骄人的发展成绩，长行模式在异地市场焕发活力。同时，经过不懈努力，我行2011年底成功在银行间债券市场发行次级债13亿元，资本充足率大幅提升，一举解决了我行未来2-3年的资本约束问题，为加快发展扫除了资本障碍。社会责任彰显新形象。2011年，本行切实履行应承担的经济责任、社会责任和环境责任，促进经济、社会、环境的和谐可持续发展。本行注重提高客户的满意度，维护客户利益，通过内外部监督机构开展独立调查提高客户服务的满意度，通过通俗客观的产品宣传和及时高效的客户意见处理实现客户利益最大化；本行切实关心员工的全面发展，充分保障员工各项利益，实现本行和全体员工的共同发展；本行积极投身社会慈善事业，成为全国首家牵手“免费午餐”公益项目的金融机构；本行争做节能减排的绿色银行，大力提高电子银行的业务比重，有效提升业务操作的科技含量，不断减少对水电等资源的消耗。2012年是“十二五”时期承前启后的重要一年，也是长沙银行深化转型和稳中求进的关键一年。展望2012年，长沙银行面临的外部环境仍将十分严峻复杂。全球金融海啸的影响仍在延续，欧、美、日等主要经济体复苏的前景不容乐观。国内经济增长放缓的压力短期内不会消除，银行经营的风险和机会皆蕴藏在比以往更为频繁的波动中。一方面，日益严格的监管要求、逐渐明确的金融脱媒趋势以及利率市场化的逐步实施，给银行经营带来了巨大挑战；另一方面，产业升级转型和创新、不同类型客户的金融需求正在变化、社会财富快速积累、小型消费潮流兴起、移动互联网迅速普及，为银行的发展和转型提供了机遇。长沙银行将紧跟中央的政策调整和宏观经济部署，继续抓住和用好我国社会经济转型发展的重要战略机遇，不断深化发展转型，统筹掌握，沉着应对，稳中求进，继续保持平稳较快发展。在深入分析当前形势的基础上，我行将2012年确立为“超越发展年”，按照“转方式，调结构”的工作思路，坚持“好上加快”方针，坚持走差异化、特色化的可持续增长之路，大力发展资本节约型业务，不断调整优化信贷结构、资产结构和盈利结构。切实做好“抓改革”、“促转型”、“强基础”、“求突破”四项重点工作，抓改革健全发展机制，增强内驱增长力；促转型塑造特色品牌，提升核心竞争力；强基础夯实发展基石，提升精细化管理能力；求突破实现战略跨越，加快区域化、上市进程。2012年，我们将继续齐心协力、迎难而上，伴着长沙“率先发展”的步伐，孜孜追求股东回报，不断满足客户需求，精心呵护员工成长，积极践行社会责任，以昂扬的斗志、创新的精神和勤奋的工作谱写长沙银行的新辉煌！

长沙银行董事长、党委书记：

Address by the Chairman

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



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

Full name of the company: Bank of Changsha Limited Liability Company

Abbreviation of the company: Bank of Changsha (BCS)

Address: 433 Section I Furongzhong Road, Changsha City, Hunan Province

Post code: 410005

<http://www.bankofchangsha.com>

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|-----|----------------|-----|----------------|-----|------------------|
| 张智勇 | 董 事 长 (中) | 朱玉国 | 行 长 (右五) | 向 敏 | 监 事 长 (左五) |
| 赵小中 | 副 行 长 (右四) | 伍杰平 | 副 行 长 (左四) | 王铸铭 | 副 行 长 (右三) |
| 陆家兴 | 副 行 长 (左三) | 刘荣华 | 工 会 主 席 (右二) | 胡燕军 | 董 事 会 秘 书 (左二) |
| 郦浚浚 | 行 长 助 理 (右一) | 杨敏佳 | 行 长 助 理 (左一) | | |

长沙银行简介

长沙银行成立于1997年5月，是湖南首家区域性股份制商业银行，总行位于湖南省省会、全国首批历史文化名城、优秀旅游城市 and 全国文明城市——美丽的“星城”长沙，拥有包括广州、株洲、常德在内的31家分支机构、73个营业网点，控股发起湘西、祁阳、宜章三家长行村镇银行。截至2011年末，全行资产总额达到1237.69亿元，存款余额达到1038.37亿元，利润达到17.3亿元，不良率控制在0.76%以内，资本充足率达到13.02%。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，荣膺中国“最具成长力中小银行”，并连续四年被银监会评为当前中国银行业最高等级的“二类行”。在英国《银行家》杂志评选的2010年度全球1000大银行中，长沙银行名列第673位；在第六届“21世纪亚洲金融年会”上荣膺“2011亚洲银行竞争力排名（中小银行）”第五名；在中国《银行家》杂志评选的2010年度全国城市商业银行（资产规模500—1000亿元）竞争力榜单中排名第二。

立行以来，长沙银行始终坚持“服务地方、服务中小、服务市民”的办行宗旨和“为您所需、喜赢共享”的服务理念，以现代化、国际化的经营理念致力于构筑精品银行服务体系，初步形成了自身的经营特色和核心竞争能力。在政务银行方面，创新金融方式和服务，率先推出集合委托贷款等，全力支持政府重点建设项目，为地方金融排忧解难，成为“最可靠”的湖南政务业务主要银行；在中小企业银行方面，根据中小企业“短、频、快”的资金需求特点，量身定做产品和设计业务流程，率先推出产业链金融和财富通道等系列产品，较好缓解中小企业融资压力，成为“最贴心”的区域内中小企业品牌银行；在市民银行方面，从服务80多万最普通市民的低保、医保和养老保险业务，到定位广大高端零售客户和中小企业主的个人循环授信、转账支付信用卡和理财业务，再到在移动金融领域的前瞻思维和全面布局，不断为广大客户提供全方位、多层次、跨区域的金融服务，成为“最给力”的湖南零售业务特色银行。

面对国家“十二五规划”实施、湖南“四化两型”、长株潭“两型社会建设”和长沙“率先发展”等重大战略机遇，长沙银行将进一步深化特色定位，着力打造核心竞争力，重点推进区域化、股权多元化、上市的发展步伐，打造以长沙为核心，以湖南为“大后方”，以广州、珠三角为“战略增长极”，以北京为“战略发展平台”，沿京广、沪昆高铁沿线两小时高铁经济圈，以小微企业、移动金融和资产管理业务为特色的区域性精品（龙头）上市银行。

Brief Introduction to Bank of Changsha

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

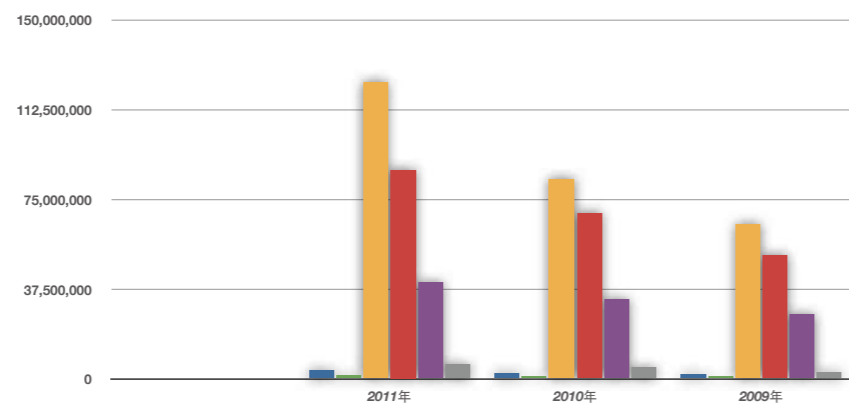
一、本年度主要利润指标

单位：千元 币种：人民币

| 项目 | 总成本 |
|---------------|------------|
| 利润总额 | 1,739,802 |
| 净利润 | 1,420,243 |
| 扣除非经常性损益的净利润 | 1,414,584 |
| 营业利润 | 1,734,143 |
| 投资收益 | 48,379 |
| 营业外收支净额 | 5,659 |
| 经营活动产生的现金流量净额 | 17,356,871 |

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



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 | 2011年 | 2010年 | 2009年 |
|--------------------------|--------|-------|-------|
| 基本每股收益 | 0.7783 | 0.68 | 0.66 |
| 扣除非经常性损益后的基本每股收益 | 0.7783 | 0.68 | 0.65 |
| 每股净资产 | 3.228 | 2.532 | 2.068 |
| 加权平均净资产收益率 (%) | 27.98 | 30.38 | 37.60 |
| 扣除非经常性损益后的加权平均净资产收益率 (%) | 27.97 | 30.37 | 37.16 |



Summary of Accounting Data and Financial Indexes

I. Main profit indexes of the current year

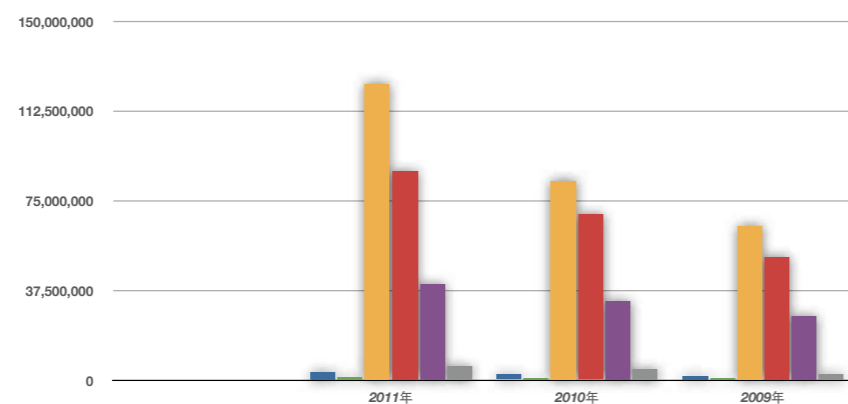
Unit: RMB 1,000 yuan

| 项目 | 总成本 |
|---------------|------------|
| 利润总额 | 1,739,802 |
| 净利润 | 1,420,243 |
| 扣除非经常性损益的净利润 | 1,414,584 |
| 营业利润 | 1,734,143 |
| 投资收益 | 48,379 |
| 营业外收支净额 | 5,659 |
| 经营活动产生的现金流量净额 | 17,356,871 |



2. Main accounting data of the past three years

Unit: RMB 1,000 yuan



3. Main financial indexes of the past two years

Unit: RMB yuan

| 项目 | 2011年 | 2010年 | 2009年 |
|--------------------------|--------|-------|-------|
| 基本每股收益 | 0.7783 | 0.68 | 0.66 |
| 扣除非经常性损益后的基本每股收益 | 0.7783 | 0.68 | 0.65 |
| 每股净资产 | 3.228 | 2.532 | 2.068 |
| 加权平均净资产收益率 (%) | 27.98 | 30.38 | 37.60 |
| 扣除非经常性损益后的加权平均净资产收益率 (%) | 27.97 | 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 | 2011年 | 2010年 | 2009年 |
|-------------|-----|-----------|-----------|-----------|
| 核心资本(人民币千元) | - | 5,429,280 | 4,453,164 | 1,731,253 |
| 附属资本(人民币千元) | - | 1,312,897 | 499,086 | |
| 资本充足率(%) | ≥8 | 13.02% | 13.44% | 10.91% |
| 流动性比率% | ≥25 | 50.78 | 50.45 | 59.09 |
| 存贷比% | ≤75 | 47.21 | 49.25 | 45.9 |
| 不良贷款比率% | ≤5 | 0.76 | 1.33 | 1.71 |
| 拨备覆盖率% | | 350.21 | 176.04 | 167.39 |
| 单一最大客户贷款比例% | ≤10 | 6.08 | 6.2 | 8.62 |
| 最大十家客户贷款比例% | ≤50 | 43.39 | 55.93 | 80.67 |

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 | 33,245,508 | 97.55 | 40,172,457 | 97.57 |
| 关注类 | 381,025 | 1.12 | 685,858 | 1.67 |
| 次级类 | 47,764 | 0.14 | 12,158 | 0.03 |
| 可疑类 | 278,546 | 0.82 | 245,590 | 0.60 |
| 损失类 | 127,961 | 0.38 | 54,751 | 0.13 |
| 合计 | 34,080,804 | 100 | 41,170,814 | 100 |

注：本公司2011年12月31日贷款损失准备金余额1,094,408千元，包括单项计提191,140千元和组合计提903,268千元。

| 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 | 本期核销 | 折现回拨 | |
| 单项评估 | 285,235 | -3,298 | 69,521 | 75,724 | 84,594 | 191,140 |
| 组合评估 | 690,969 | 215,881 | | 3,582 | | 903,268 |
| 合计 | 976,204 | 212,583 | 69,521 | 79,306 | 84,594 | 1,094,408 |

2011
亮点

17,356,871

经营活动产生的
现金流量净额

556,537

筹资活动产生的
现金流量净额



17,356,871

经营活动产生的
现金流量净额

556,537

筹资活动产生的
现金流量净额

Summary of Bank Business Indexes

I. Supplementary financial indexes of the past three years

| 项目 | 标准值 | 2011年 | 2010年 | 2009年 |
|--------------|-----|-----------|-----------|-----------|
| 核心资本 (人民币千元) | - | 5,429,280 | 4,453,164 | 1,731,253 |
| 附属资本 (人民币千元) | - | 1,312,897 | 499,086 | |
| 资本充足率 (%) | ≥8 | 13.02% | 13.44% | 10.91% |
| 流动性比率% | ≥25 | 50.78 | 50.45 | 59.09 |
| 存贷比% | ≤75 | 47.21 | 49.25 | 45.9 |
| 不良贷款比率% | ≤5 | 0.76 | 1.33 | 1.71 |
| 拨备覆盖率% | | 350.21 | 176.04 | 167.39 |
| 单一最大客户贷款比例% | ≤10 | 6.08 | 6.2 | 8.62 |
| 最大十家客户贷款比例% | ≤50 | 43.39 | 55.93 | 80.67 |

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

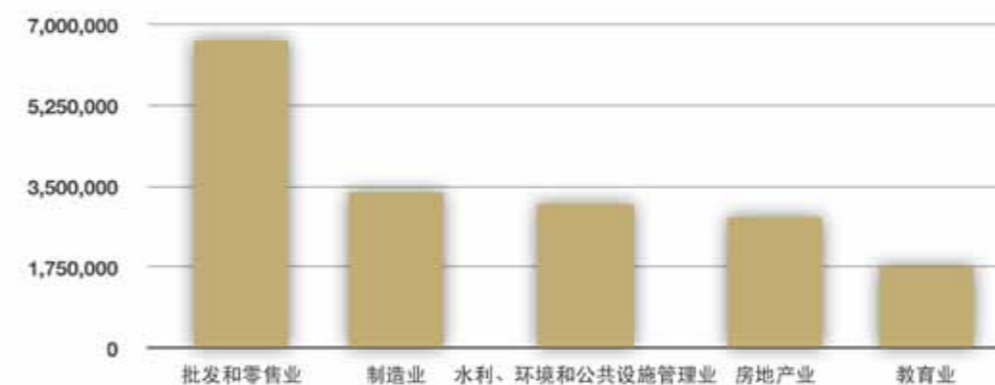
Unit: RMB 1,000 yuan

| 五级分类 | 期初数 | | 期末数 | |
|------|-------------------|-------|-------------------|-------|
| | 金额 | 占比% | 金额 | 占比% |
| 正常类 | 33,245,508 | 97.55 | 40,172,457 | 97.57 |
| 关注类 | 381,025 | 1.12 | 685,858 | 1.67 |
| 次级类 | 47,764 | 0.14 | 12,158 | 0.03 |
| 可疑类 | 278,546 | 0.82 | 245,590 | 0.60 |
| 损失类 | 127,961 | 0.38 | 54,751 | 0.13 |
| 合计 | 34,080,804 | 100 | 41,170,814 | 100 |

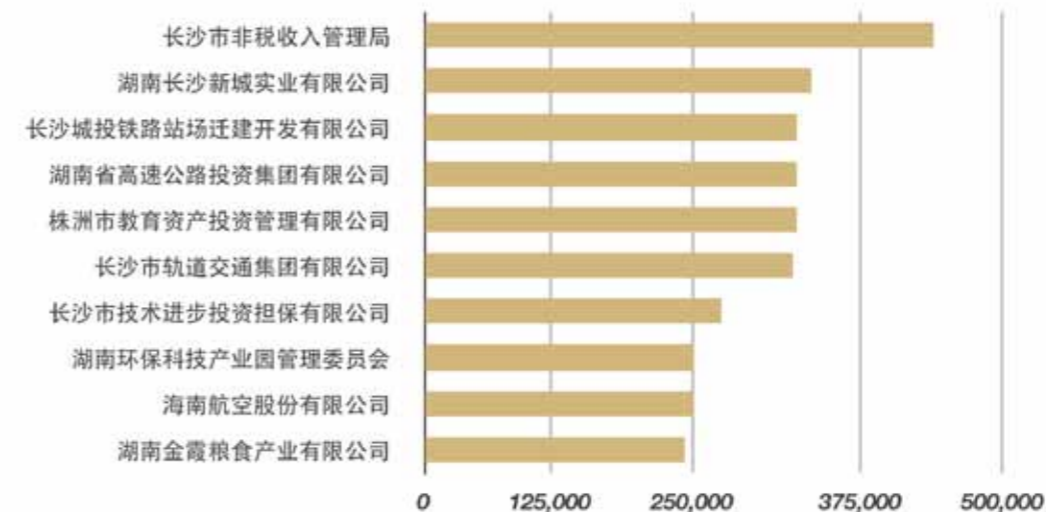
Note: BCS had loan loss reserve fund balance of RMB 976,204,000 yuan by Dec. 31, 2010, including single-item drawn reserve fund of 285,235,000 yuan and group drawn reserve fund of 690,969,000 yuan.

| 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 | 本期核销 | 折现回拨 | |
| 单项评估 | 285,235 | -3,298 | 69,521 | 75,724 | 84,594 | 191,140 |
| 组合评估 | 690,969 | 215,881 | | 3,582 | | 903,268 |
| 合计 | 976,204 | 212,583 | 69,521 | 79,306 | 84,594 | 1,094,408 |

三、人民币贷款投放前五位的行业及比例



四、最大十名客户贷款额占贷款总额的比例



1,474,003

2011
综合收益总额

845,186

2010
综合收益总额

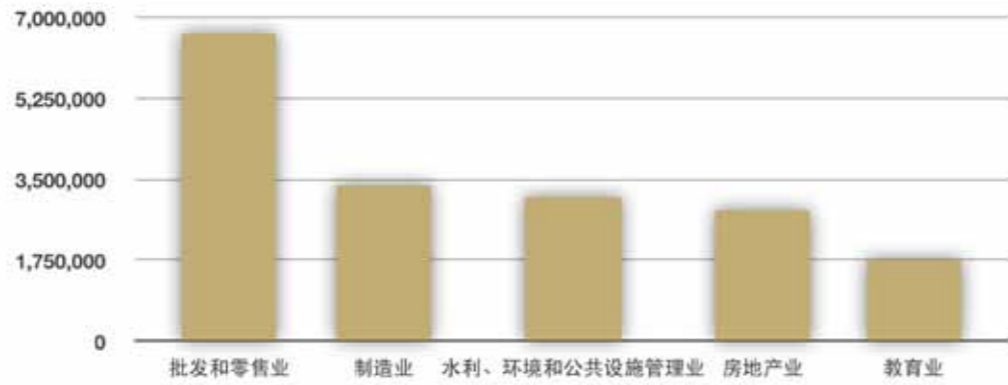


2011
亮点

1,474,003
2011
综合收益总额

845,186
2010
综合收益总额

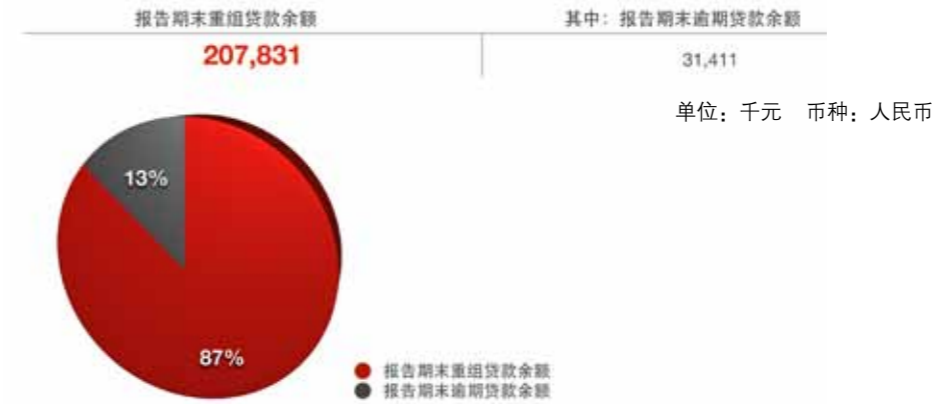
3. Loan amounts and proportions provided to the 5 biggest industries



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



五、重组贷款年末余额及其中的逾期贷款情况



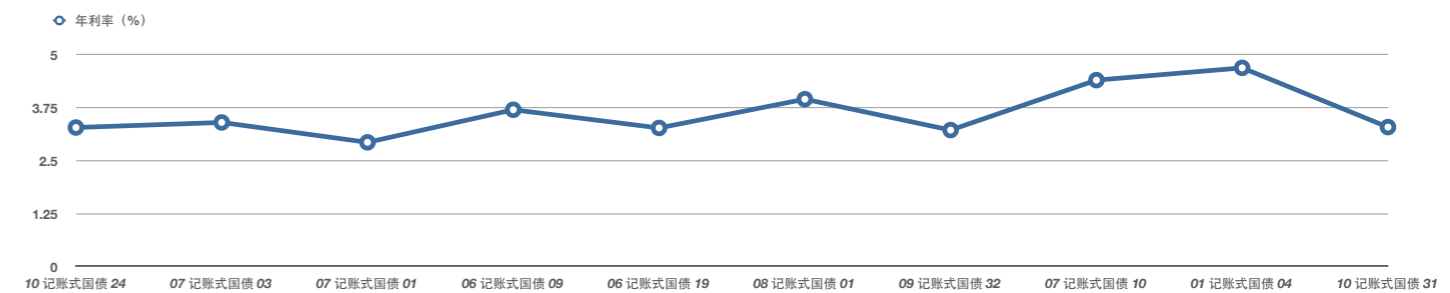
六、主要存贷款类别按月度计算的年均余额及年均利率情况

单位：千元 币种：人民币

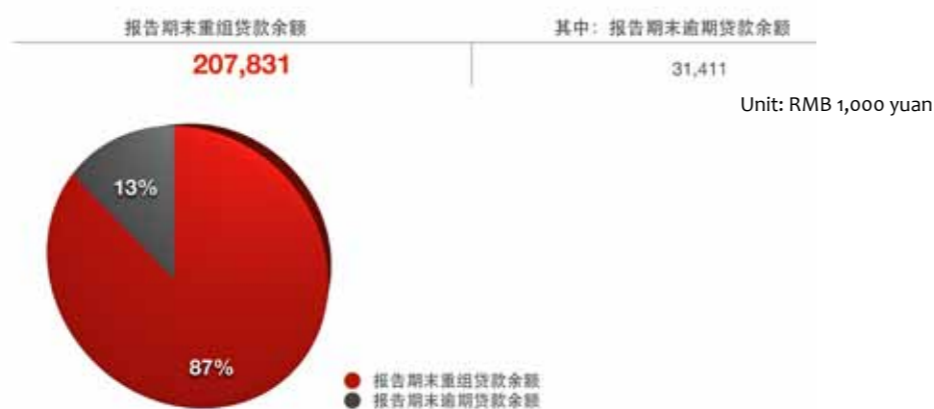
| 类别 | 月平均余额 | 平均年利率 (%) |
|----------|-------------------|-----------|
| 短期和中长期贷款 | 34,286,003 | 6.65% |
| 企业存款 | 55,447,685 | 1.17% |
| 储蓄存款 | 16,391,000 | 1.69% |

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



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



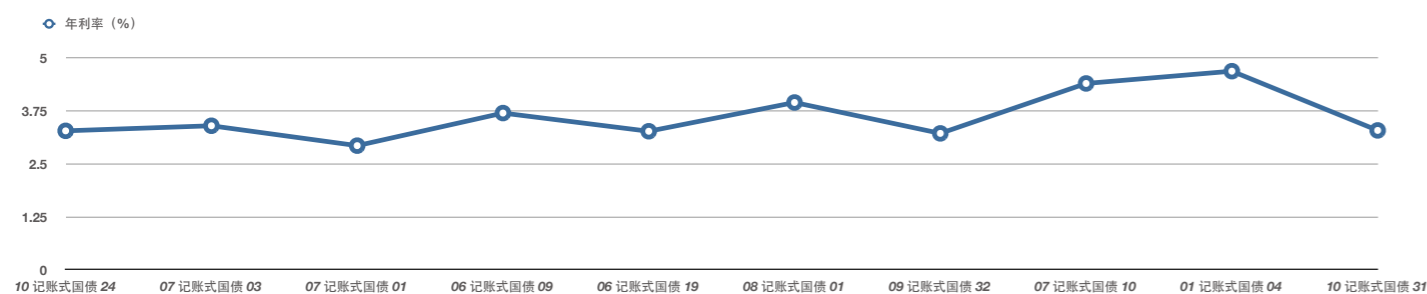
6. Main deposits and loans' annual average balance and annual average interest calculated per month

Unit: RMB 1,000 yuan

| 类别 | 月平均余额 | 平均年利率 (%) |
|----------|-------------------|-----------|
| 短期和中长期贷款 | 34,286,003 | 6.65% |
| 企业存款 | 55,447,685 | 1.17% |
| 储蓄存款 | 16,391,000 | 1.69% |

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

Unit: RMB 1,000 yuan



八、年末不良贷款情况及采取的相应措施

我行通过全年授信业务风险持续监控、不良贷款清收工作的有效开展，以清收为主线，以盘活为中心，以核销为手段，认真开展五级分类，绝不隐瞒掩饰不良资产，举全行之力，大力清收和处置不良资产。通过不懈努力，截止2011年12月31日，我行不良贷款3.12亿元，不良率为0.76%，较2010年底不良额4.54亿元下降1.42亿元，不良率下降0.57个百分点，实现了不良指标双降。

九、抵债资产情况

单位：千元 币种：人民币

| 项目 | 2011年余额 | 2010年余额 |
|------------|----------------|----------------|
| 土地、房屋及建筑物 | 161,290 | 140,741 |
| 机器设备 | - | - |
| 其他 | 368 | 368 |
| 合计 | 161,658 | 141,109 |
| 减：抵债资产减值准备 | 54,118 | 39,667 |
| 抵债资产净值 | 107,540 | 101,442 |

单位：千元 币种：人民币

注1：本公司2011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 41,411 千元(2010年度:人民币零千元),主要为土地、房屋及建筑物。2011年度处置的抵债资产为人民币286,370千元(2010年度:人民币104,030千元),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 | 2011年余额 | 2010年余额 |
|-------------|-----------|-----------|
| 应收利息 | 489,093 | 347,636 |
| 信贷承诺 | 467,235 | 334,219 |
| 其中：开出保函 | 197,378 | 329,299 |
| 对外担保 | 1,135 | 0 |
| 开出信用证 | 268,722 | 4,920 |
| 银行承兑汇票 | 6,496,564 | 4,622,609 |
| 未使用的信用卡信贷额度 | 1,522,962 | 1,360,520 |

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.

9. Assets for paying off debts

Unit: RMB 1,000 yuan

| 项目 | 2011年余额 | 2010年余额 |
|-------------|----------------|----------------|
| 土地、房屋及建筑物 | 161,290 | 140,741 |
| 机器设备 | - | - |
| 其他 | 368 | 368 |
| 合计 | 161,658 | 141,109 |
| 减: 抵债资产减值准备 | 54,118 | 39,667 |
| 抵债资产净值 | 107,540 | 101,442 |

单位: 千元 币种: 人民币

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.

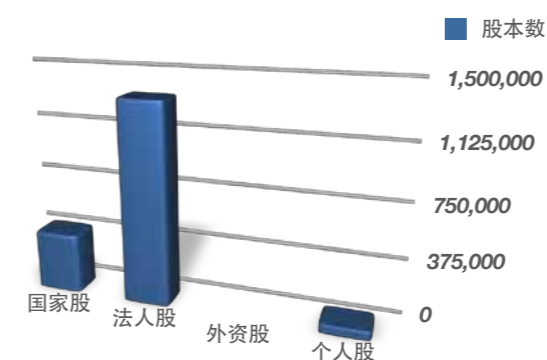
10. Balances and risk control of main external business items

Unit: RMB 1,000 yuan

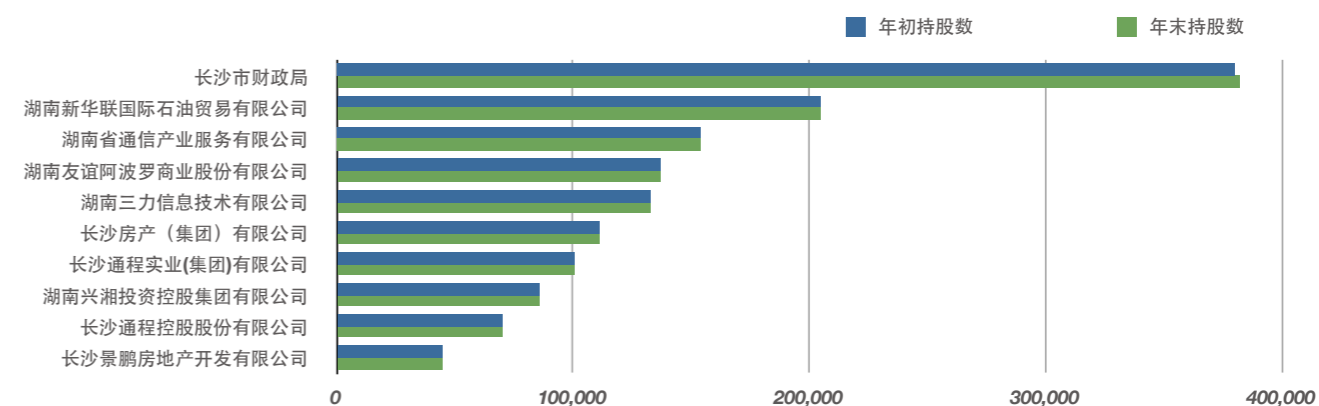
| 项目 | 2011年余额 | 2010年余额 |
|-------------|-----------|-----------|
| 应收利息 | 489,093 | 347,636 |
| 信贷承诺 | 467,235 | 334,219 |
| 其中: 开出保函 | 197,378 | 329,299 |
| 对外担保 | 1,135 | 0 |
| 开出信用证 | 268,722 | 4,920 |
| 银行承兑汇票 | 6,496,564 | 4,622,609 |
| 未使用的信用卡信贷额度 | 1,522,962 | 1,360,520 |

公司治理结构

一、股本结构情况表



二、报告期末本公司最大十名股东持股情况



注1. 湖南新华联国际石油贸易有限公司于2011年3月15日将所持我行23,408千股质押给中信银行股份有限公司长沙分行。
 2. 长沙市财政局受让长沙实成价格事务咨询有限责任公司1,858千股。
 3. 我行11年末总股本数为1,807,864.88千股。

2011
亮点

123,769,495

2011资产总计

83,347,251

2010资产总计



123,769,495

2011资产总计

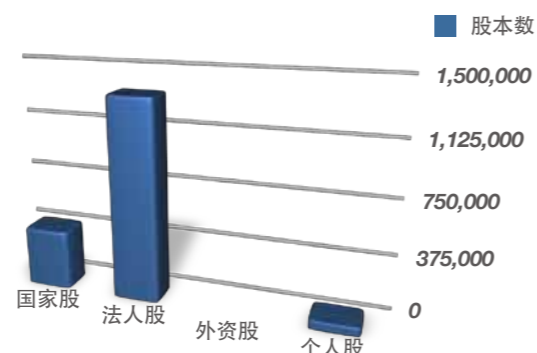
83,347,251

2010资产总计

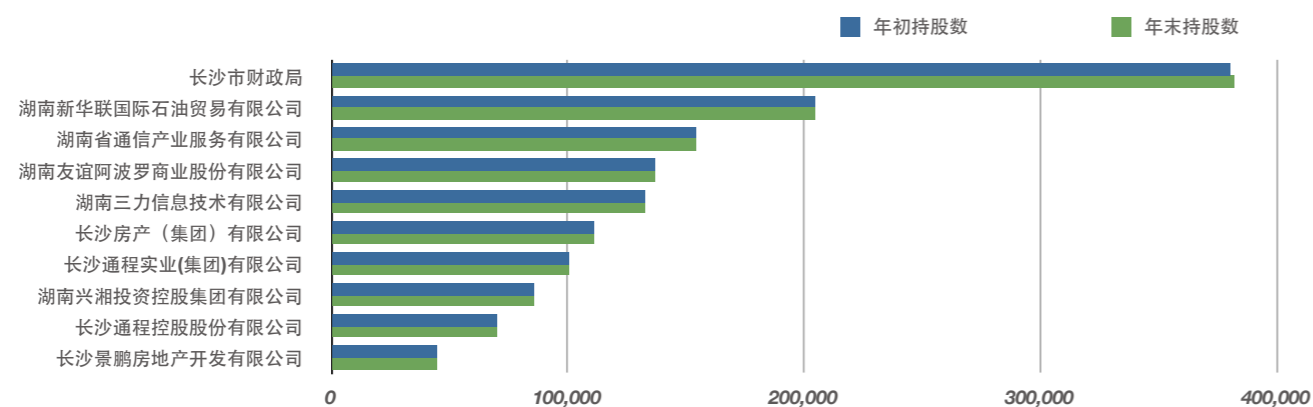


Corporate Governance Structure

I. Capital structure



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



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.

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

我行依据《公司法》、《股份制商业银行公司治理指引》及章程，股东资格合法，并多次接受监管部门检查。

我行股东诚实守信，股东大会按照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。

2011年度，本公司董事会召开了6次董事会议。内容包括审议通过董事会报告、本公司年度财务收支报告、利润分配方案等重要事项。

我行董事会下设战略发展、风险控制及关联交易、薪酬及提名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.

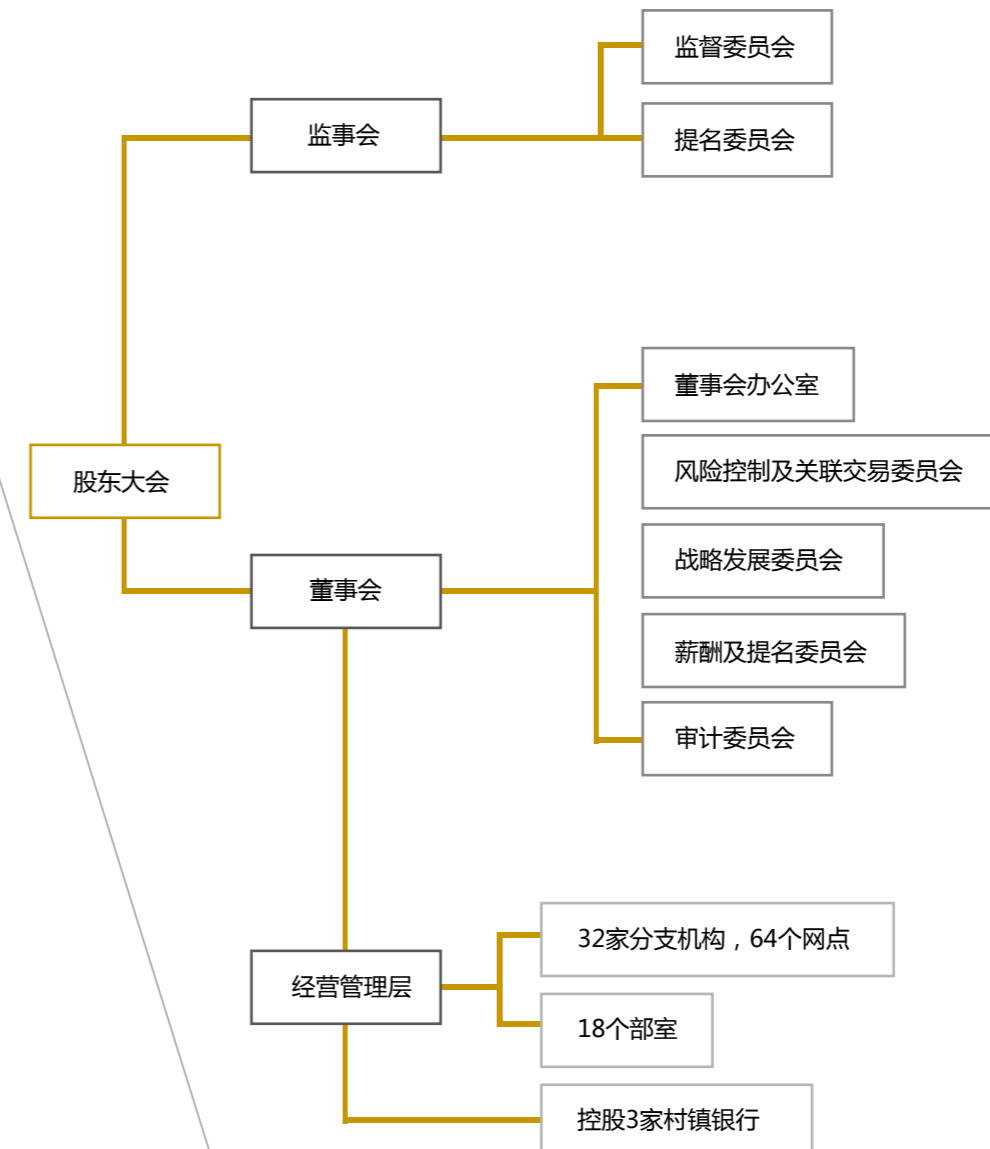
3. Supervisors and Board of Supervisors

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.

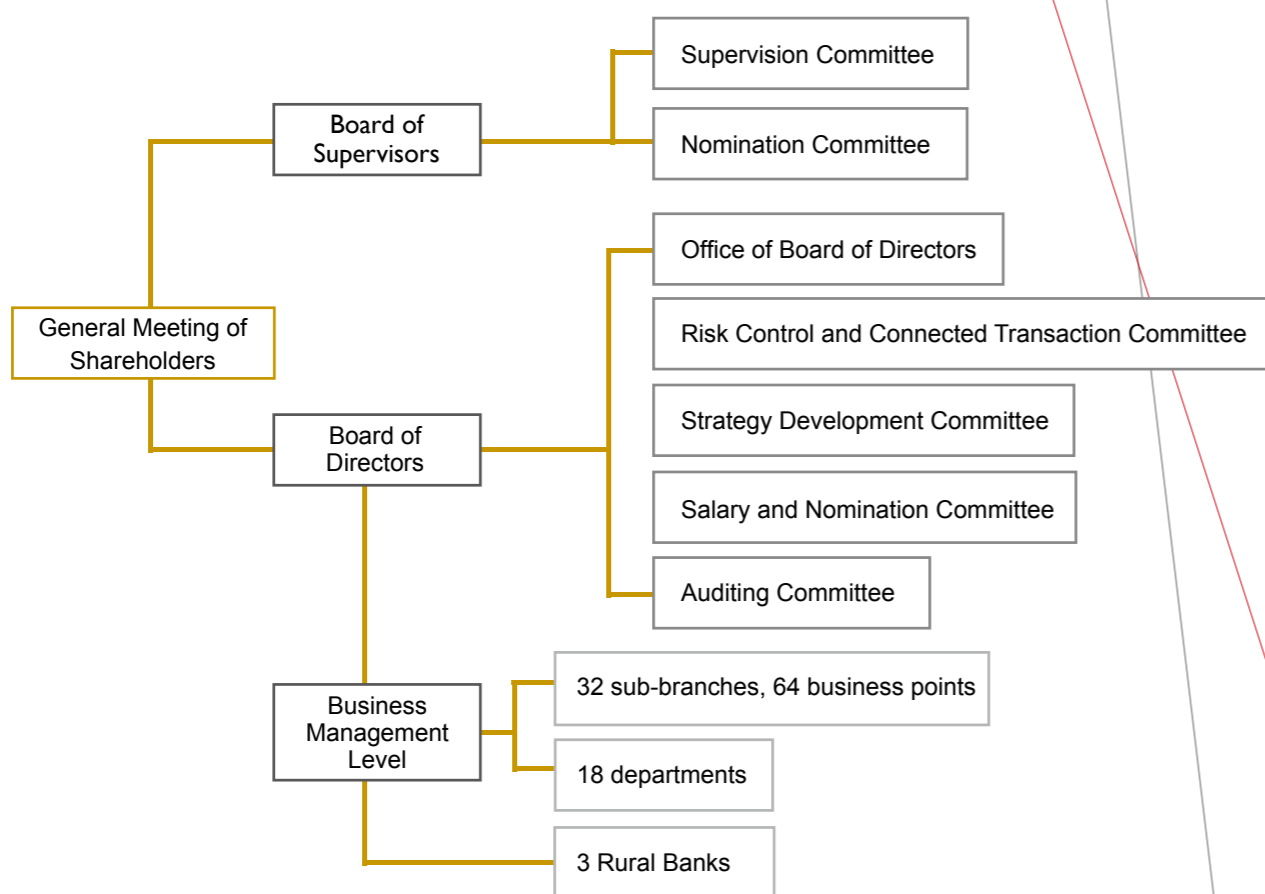
4. Information disclosure and transparency

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 | 长沙银行营业部 | 长沙市芙蓉中路一段433号 | 1 |
| 2 | 长沙银行联汇支行 | 长沙市五一大道291号 | 2 |
| 3 | 长沙银行银德支行 | 长沙市芙蓉中路三段266号弘林大厦 | 3 |
| 4 | 长沙银行汇丰支行 | 长沙市中山路336号 | 3 |
| 5 | 长沙银行金城支行 | 长沙市天心区城南西路28号中域蓉成大厦 | 2 |
| 6 | 长沙银行东城支行 | 长沙市远大一路636号 | 4 |
| 7 | 长沙银行芙蓉支行 | 长沙市韶山北路348号 | 4 |
| 8 | 长沙银行华夏支行 | 长沙市解放西路308号 | 3 |
| 9 | 长沙银行白沙支行 | 长沙市白沙路156号 | 3 |
| 10 | 长沙银行北城支行 | 长沙市芙蓉北路一段808号新领地公寓3栋 | 2 |
| 11 | 长沙银行建湘支行 | 长沙市城南中路163号 | 3 |
| 12 | 长沙银行汇融支行 | 芙蓉中路三段558号现代空间大厦 | 2 |
| 13 | 长沙银行望城支行 | 长沙市望城县高塘岭镇郭亮北路23号 | 2 |
| 14 | 长沙银行湘银支行 | 长沙市八一路172号 | 3 |
| 15 | 长沙银行瑞昌支行 | 长沙市芙蓉区八一路10号天佑大厦 | 3 |
| 16 | 长沙银行高信支行 | 长沙市芙蓉中路二段297号 | 2 |
| 17 | 长沙银行华龙支行 | 长沙市建湘南路151号 | 3 |
| 18 | 长沙银行浏阳支行 | 浏阳市劳动南路118号 | 3 |
| 19 | 长沙银行德宇支行 | 长沙市万家丽东路一段130号 | 2 |
| 20 | 长沙银行宁乡支行 | 宁乡县玉潭镇花明路98号 | 2 |
| 21 | 长沙银行华联支行 | 长沙市建湘路479号曼哈顿大厦一楼 | 1 |
| 22 | 长沙银行城南东路支行 | 长沙市城南东路115号 | 2 |
| 23 | 长沙银行高建支行 | 长沙市车站北路148号 | 1 |
| 24 | 长沙银行浏阳河支行 | 长沙市芙蓉中路一段88号 | 1 |
| 25 | 长沙银行韶山路支行 | 长沙市韶山路153号上海城一楼 | 1 |
| 26 | 长沙银行朝阳支行 | 长沙市车站南路15号格蓝康都一楼 | 2 |
| 27 | 长沙银行先导区支行 | 长沙市桐梓坡路485号沁园春·御院8栋群楼 | 4 |
| 28 | 长沙银行星城支行 | 长沙经济技术开发区开元路17号湘商·世纪鑫城 | 3 |
| 29 | 长沙银行株洲支行 | 株洲市天元区嵩山路205号 | 3 |
| 30 | 长沙银行常德分行 | 常德市柳叶大道西富华花苑1号楼 | 2 |
| 31 | 长沙银行广州分行 | 广州市天河区黄埔大道西路666号 | 1 |

List of Sub-branches

| 序号 | 网点名称 | 营业地址 | 所辖网点数 |
|----|------------|------------------------|-------|
| 1 | 长沙银行营业部 | 长沙市芙蓉中路一段433号 | 1 |
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| 19 | 长沙银行德宇支行 | 长沙市万家丽东路一段130号 | 2 |
| 20 | 长沙银行宁乡支行 | 宁乡县玉潭镇花明路98号 | 2 |
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| 31 | 长沙银行广州分行 | 广州市天河区黄埔大道西路666号 | 1 |

经营管理

一、人力资源

本行人力资源改革成效显著，一是基本完成“定职责、定编制、定岗位”的“三定”工作，全行中层副职干部择优竞争上岗改革、专家序列选拔和综合柜员同工同酬工作顺利完成，一批优秀人才脱颖而出，强化了员工的归宿感，激发了员工的积极性。二是进一步理顺培训机制，创新培训方式，完善员工培训开发体系，全力推动分层次培训，不断创新培训方式，启动对“五大序列”全方位、深层次、多角度的培训工作，同时加强培训平台建设，努力提升培训效能，探索并建立适合本行对人才队伍要求的培训体系。三是加大人才引进力度，为适应本行业务快速发展和区域化发展做好人才储备。

报告期末，本行员工人数总计为1961人：其中劳动合同工1759人，内退员工101人，退休员工101人。合同工平均年龄36.9岁。合同工中，研究生及以上学历为163人，占比9.3%；本科学历为1053人，占比60%；专科学历为442人，占比25%；中专及以下学历为101人，占比5.7%。合同工中，具有高级职称人数为39人，占比为2.2%；具有中级职称人数为386人，占比为21.9%；具有初级职称人数为419人，占比为23.8%。

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%.



二、内控建设

本行根据上级部委相关规定，以内部控制整体框架五项要素为指南，对内控体系进行了进一步的健全与完善。一是不断完善内部控制环境，对总行不是架构进行了优化调整，推进“五大序列”入列入岗，完成人员“三定”工作。二是进一步增强风险识别与评估能力，通过不断升级和完善风险计量、风险管理工具，进一步提高风险识别、评估和控制水平。三是持续优化内部控制措施，不断增强制度执行力。四是全面强化监督管理，构建起了内控三道防线电子化管理平台系统，并时刻保持案件防控的高压态势。五是认真组织内部控制评价，通过评价来查找、分析内部控制建立于实施中存在的问题，并持续改进和完善。

三、科技支撑和渠道建设

本行紧密围绕全行信息化建设目标，以“高可靠、高弹性、低成本”为原则，积极推进了本年度信息化建设和管理工作，为全行业务发展和管理提升提供了有力保障。2011年度主要完成事项有：《长沙银行2011-2015年信息化发展规划》编制工作全面完成；全行信息化建设项目稳步推进；IT基础资源整合工作全面启动；运维管理能力和重要信息系统可用性显著提升，整体系统可用性超过99.97%；信息化项目建设和管理能力迅速提升，信息技术部通过了CMMI二级国际认证。

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、直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%。



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.

3. Scientific & technological support and system construction

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-I 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.

五、银行卡及中间业务

本行作为省市级公务卡主要发卡行，已向520余家零余额预算单位发卡19503张；信用卡全年实现业务收入10074.16万元；转账支付卡备受市场欢迎，实现收入8531.84万元，成为信用卡业务的利润增长点和拳头产品；我行成功取得省市级工会服务卡发卡行资格，签约单位超过2800家，发卡量14万张；网银交易量1608亿元；自助银行交易额101.6亿元，实现手续费收入510万元。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。2011年共实现中间业务收入28977万元，较上年增长55.12%。

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”，可提供跨境贸易人民币结算服务，并与全球近300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。

长沙银行国际业务从无到有，从小到大，国际业务每年以50%的增幅持续快速增长，2011年完成国际结算量7.8亿美元，在省内同业中位居前列，外汇业务不良率连续九年为零。长沙银行国际业务定位于服务中小企业，重点支持有色金属、农业、环保和化工等行业。本行已建立起从国际到国内全流程的贸易融资产品线，能为贸易链条上不同环节的客户量身定制的个性化融资服务。

七、公司业务

面对错综复杂的经济形势和日益激烈的市场竞争，本行坚持以创新求突破，以务实求发展，取得了丰硕成果。

2011年，本行以对公存款为主的负债业务发展良好，存款余额达1029.95亿元，较年初增加311.76亿元，增幅为43.41%，创历年增幅之最。存款余额突破千亿大关，在本行发展上具有重要的里程碑意义，将有力地推动全行综合实力和竞争能力全面提升。

在政务业务上，本行继续保持市场领先地位，湖南政务业务主要银行的市场地位得到巩固。其中财政代理业务获得“代理省本级财政业务优秀省级分行”、“代理省本级国库集中支付业务优秀主办行”和“代理省本级非税收入收缴业务优秀主办行”三个奖项，成为在所有表彰奖项中均获此殊荣的两家银行之一。同时本行还荣获了由长沙市财政局和人民银行颁发的2010年度代理市级财政国库集中支付业务第一名。

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.

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 Jhssoftv5 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.

在中小企业营销上，本行积极打造特色专营支行，专营机构建设全面推进，成为全行特色业务的“试验田”和“风向标”。特色专营机构建设有效推动了本行差异化、特色化发展，强化和突出了本行区域内中小企业品牌银行的市场定位。

在公司业务产品创新上，本行陆续推出了“供货通”、“订单贷”、“合同能源管理贷款”等新产品，并对联保贷款、POS贷等产品进行了优化升级，不断贴近市场需求，增强了公司业务市场竞争能力。同时本行现金管理平台和客户价值评价系统相继上线，有效提升了公司理财和精细化营销能力。

八、金融创新

2011年长沙银行金融创新工作坚持以科学发展观为指导，围绕扶持中小企业、服务三农的整体发展思路，紧扣创新主题，突出产品设计、服务管理创新模式，以市场化为导向，兼顾社会效益，创新工作成果显著。

针对中小企业抵质押资产不足、融资需求短、频、小的特点，长沙银行以应收账款质押为核心创新推出针对大型超市供货商的“供货通”业务，以超市为核心企业积极拓展上游中小企业，满足其融资需求。

此外，为进一步扶持县域地区三农经济发展，为广大农户提供贴身金融服务，长沙银行推出以林权质押为核心的“农贷通”业务，根据区域内农业生态特点，创新抵质押形式，有力助推本地区农村金融发展。长沙银行在锐意创新的同时，不忘践行企业社会责任，2012年推出“爱心储蓄”成为金融业务创新与公益活动结合的典范之作。荣获《银行家》杂志、中科院金融研究所联合颁发的“十佳金融产品营销奖”。

九、企业文化

本行为促进企业文化发展，以人本理念塑造和谐氛围，组织开展了各类活动。一是深入推进文明城市创建工作，认真组织全国“百佳”创建活动，提升了长行品牌；二是以练兵为抓手，提升服务技能，打造一线队伍；三是开展送温暖活动，完成“爱心救助金”募集工作，关心员工生活；四是举行“三八节趣味体育竞赛活动”，组织参加湖南省银行业庆祝建党九十周年文艺，并积极备战长沙市第五届职工羽毛球赛，丰富了员工业余文化生活；五是加强基层组织建设，牵手社会公益活动，譬如协助瑞昌支行倡导并首次启动金融机构的爱心“免费午餐”宣传会等，这些都促进了业务的发展、扩大了长行的影响。

2011年度，我行共有湖南省“文明单位”2家，湖南省“文明窗口示范单位”3家；长沙市“文明标兵单位”7家，长沙市“文明窗口示范单位”9家，长沙市“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，湖南省“青年文明号”8家，长沙市“青年文明号”32家，长沙市“五四红旗团支部”14家；长沙市市直机关工委“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。



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.

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.

审计报告

天健审〔2012〕2-189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（以下简称长沙银行）财务报表，包括2011年12月31日的合并及母公司资产负债表，2011年度的合并及母公司利润表、合并及母公司现金流量表、合并及母公司所有者权益变动表，以及财务报表附注。

一、管理层对财务报表的责任

编制和公允列报财务报表是管理层的责任，这种责任包括：（1）按照企业会计准则的规定编制财务报表，并使其实现公允反映；（2）设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

二、注册会计师的责任

我们的责任是在执行审计工作的基础上对财务报表发表审计意见。我们按照中国注册会计师审计准则的规定执行了审计工作。中国注册会计师审计准则要求我们遵守中国注册会计师职业道德守则，计划和执行审计工作以对财务报表是否不存在重大错报获取合理保证。审计工作涉及实施审计程序，以获取有关财务报表金额和披露的审计证据。选择的审计程序取决于注册会计师的判断，包括对由于舞弊或错误导致的财务报表重大错报风险的评估。在进行风险评估时，注册会计师考虑与财务报表编制和公允列报相关的内部控制，以设计恰当的审计程序，但目的并非对内部控制的有效性发表意见。审计工作还包括评价管理层选用会计政策的恰当性和作出会计估计的合理性，以及评价财务报表的总体列报。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

三、审计意见

我们认为，长沙银行财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了长沙银行2011年12月31日的合并及母公司财务状况，以及2011年度的合并及母公司经营成果和现金流量。

天健会计师事务所
（特殊普通合伙）

中国·杭州

中国注册会计师

中国注册会计师

二〇一二年四月二十日

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 accountants, 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.

Chinese certified public accountant:

Zhongshen International Accounting Firm Co., Ltd

Beijing, China

Chinese certified public accountant:

Date: May 20, 2011

财务报表

资产负债表 (合并)

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 | 2011-12-31 合并 | 2010-12-31 合并 |
|------------------|--------------------|-------------------|
| 资产: | | |
| 现金及存放中央银行款项 | 20,633,489 | 15,483,747 |
| 存放同业款项 | 9,405,870 | 1,859,598 |
| 贵金属 | | |
| 拆出资金 | 2,463 | 2,463 |
| 交易性金融资产 | 1,506,086 | 1,555,998 |
| 衍生金融资产 | | |
| 买入返售金融资产 | 17,160,720 | 7,680,082 |
| 应收利息 | 489,093 | 347,636 |
| 发放贷款和垫款 | 40,076,406 | 33,104,600 |
| 可供出售金融资产 | 6,298,447 | 3,462,277 |
| 持有至到期投资 | 16,724,966 | 14,718,981 |
| 应收款项类投资 | 9,992,947 | 3,690,464 |
| 长期股权投资 | 3,750 | 3,750 |
| 投资性房地产 | | |
| 固定资产 | 300,828 | 279,596 |
| 无形资产 | 38,740 | 32,827 |
| 递延所得税资产 | 22,866 | 45,769 |
| 其他资产 | 1,112,824 | 1,079,463 |
| 资产总计 | 123,769,495 | 83,347,251 |
| 负债: | | |
| 向中央银行借款 | 47,000 | |
| 同业及其他金融机构存放款项 | 16,621,839 | 3,055,238 |
| 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 | 11,067,898 | 4,918,826 |
| 吸收存款 | 87,215,454 | 69,202,671 |
| 应付职工薪酬 | 134,070 | 89,525 |
| 应交税费 | 324,916 | 346,610 |
| 应付利息 | 492,617 | 246,877 |
| 预计负债 | 45,516 | 45,516 |
| 应付债券 | 1,289,612 | 499,536 |
| 递延所得税负债 | | |
| 其他负债 | 694,089 | 365,209 |
| 负债合计 | 117,933,011 | 78,770,008 |
| 股东权益: | | |
| 股本 | 1,807,865 | 1,807,865 |
| 资本公积 | 912,531 | 858,771 |
| 减: 库存股 | | |
| 专项储备 | | |
| 盈余公积 | 386,713 | 247,023 |
| 一般风险准备 | 837,330 | 552,231 |
| 未分配利润 | 1,732,538 | 961,458 |
| 外币报表折算差额 | | |
| 归属于母公司股东权益合计 | 5,676,977 | 4,427,348 |
| 少数股东权益 | 159,507 | 149,895 |
| 股东权益合计 | 5,836,484 | 4,577,243 |
| 负债和股东权益总计 | 123,769,495 | 83,347,251 |

Balance Sheet

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

| 项目 | 2011-12-31 合并 | 2010-12-31 合并 |
|------------------|--------------------|-------------------|
| 资产: | | |
| 现金及存放中央银行款项 | 20,633,489 | 15,483,747 |
| 存放同业款项 | 9,405,870 | 1,859,598 |
| 贵金属 | | |
| 拆出资金 | 2,463 | 2,463 |
| 交易性金融资产 | 1,506,086 | 1,555,998 |
| 衍生金融资产 | | |
| 买入返售金融资产 | 17,160,720 | 7,680,082 |
| 应收利息 | 489,093 | 347,636 |
| 发放贷款和垫款 | 40,076,406 | 33,104,600 |
| 可供出售金融资产 | 6,298,447 | 3,462,277 |
| 持有至到期投资 | 16,724,966 | 14,718,981 |
| 应收款项类投资 | 9,992,947 | 3,690,464 |
| 长期股权投资 | 3,750 | 3,750 |
| 投资性房地产 | | |
| 固定资产 | 300,828 | 279,596 |
| 无形资产 | 38,740 | 32,827 |
| 递延所得税资产 | 22,866 | 45,769 |
| 其他资产 | 1,112,824 | 1,079,463 |
| 资产总计 | 123,769,495 | 83,347,251 |
| 负债: | | |
| 向中央银行借款 | 47,000 | |
| 同业及其他金融机构存放款项 | 16,621,839 | 3,055,238 |
| 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 | 11,067,898 | 4,918,826 |
| 吸收存款 | 87,215,454 | 69,202,671 |
| 应付职工薪酬 | 134,070 | 89,525 |
| 应交税费 | 324,916 | 346,610 |
| 应付利息 | 492,617 | 246,877 |
| 预计负债 | 45,516 | 45,516 |
| 应付债券 | 1,289,612 | 499,536 |
| 递延所得税负债 | | |
| 其他负债 | 694,089 | 365,209 |
| 负债合计 | 117,933,011 | 78,770,008 |
| 股东权益: | | |
| 股本 | 1,807,865 | 1,807,865 |
| 资本公积 | 912,531 | 858,771 |
| 减: 库存股 | | |
| 专项储备 | | |
| 盈余公积 | 386,713 | 247,023 |
| 一般风险准备 | 837,330 | 552,231 |
| 未分配利润 | 1,732,538 | 961,458 |
| 外币报表折算差额 | | |
| 归属于母公司股东权益合计 | 5,676,977 | 4,427,348 |
| 少数股东权益 | 159,507 | 149,895 |
| 股东权益合计 | 5,836,484 | 4,577,243 |
| 负债和股东权益总计 | 123,769,495 | 83,347,251 |

利润表

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 | 2011年度 合并 | 2010年度 合并 |
|----------------------------|------------------|----------------|
| 一、营业收入 | 3,277,391 | 2,270,027 |
| 利息净收入 | 2,948,054 | 2,023,469 |
| 利息收入 | 4,366,011 | 2,803,398 |
| 利息支出 | 1,417,957 | 779,929 |
| 手续费及佣金净收入 | 219,014 | 137,391 |
| 手续费及佣金收入 | 282,698 | 180,263 |
| 手续费及佣金支出 | 63,684 | 42,872 |
| 投资收益 | 48,379 | 133,954 |
| 其中: 对联营企业和合营企业的投资收益 | | |
| 公允价值变动净收益(净损失以“-”号填列) | 19,612 | -33,157 |
| 汇兑净收益(净损失以“-”号填列) | 404 | 446 |
| 其他业务收入 | 41,928 | 7,924 |
| 二、营业支出 | 1,543,248 | 1,133,881 |
| 营业税金及附加 | 195,339 | 141,929 |
| 业务及管理费 | 1,104,811 | 761,351 |
| 资产减值损失 | 243,098 | 230,601 |
| 其他业务成本 | | |
| 三、营业利润(亏损总额以“-”号填列) | 1,734,143 | 1,136,146 |
| 加: 营业外收入 | 22,137 | 23,038 |
| 减: 营业外支出 | 16,478 | 23,612 |
| 四、利润总额(净亏损以“-”号填列) | 1,739,802 | 1,135,572 |
| 减: 所得税费用 | 319,559 | 266,417 |
| 五、净利润(净亏损以“-”号填列) | 1,420,243 | 869,155 |
| 归属于母公司股东的净利润 | 1,407,049 | 866,328 |
| 少数股东损益 | 13,194 | 2,827 |
| 六、每股收益 | | |
| (一) 基本每股收益(人民币元/股) | 0.7783 | 0.6153 |
| (二) 稀释每股收益(人民币元/股) | 0.7783 | 0.6153 |
| 六、其他综合收益 | 53,760 | -23,969 |
| 七、综合收益总额 | 1,474,003 | 845,186 |
| 归属于母公司股东的综合收益总额 | 1,460,809 | 842,359 |
| 归属于少数股东的综合收益总额 | 13,194 | 2,827 |

Consolidated Balance Sheet (continued)

Compiler: Bank of Changsha Co., Ltd

Unit: RMB 1,000 yuan

| 项目 | 2011年度 合并 | 2010年度 合并 |
|----------------------------|------------------|----------------|
| 一、营业收入 | 3,277,391 | 2,270,027 |
| 利息净收入 | 2,948,054 | 2,023,469 |
| 利息收入 | 4,366,011 | 2,803,398 |
| 利息支出 | 1,417,957 | 779,929 |
| 手续费及佣金净收入 | 219,014 | 137,391 |
| 手续费及佣金收入 | 282,698 | 180,263 |
| 手续费及佣金支出 | 63,684 | 42,872 |
| 投资收益 | 48,379 | 133,954 |
| 其中：对联营企业和合营企业的投资收益 | | |
| 公允价值变动净收益(净损失以“-”号填列) | 19,612 | -33,157 |
| 汇兑净收益(净损失以“-”号填列) | 404 | 446 |
| 其他业务收入 | 41,928 | 7,924 |
| 二、营业支出 | 1,543,248 | 1,133,881 |
| 营业税金及附加 | 195,339 | 141,929 |
| 业务及管理费 | 1,104,811 | 761,351 |
| 资产减值损失 | 243,098 | 230,601 |
| 其他业务成本 | | |
| 三、营业利润（亏损总额以“-”号填列） | 1,734,143 | 1,136,146 |
| 加：营业外收入 | 22,137 | 23,038 |
| 减：营业外支出 | 16,478 | 23,612 |
| 四、利润总额（净亏损以“-”号填列） | 1,739,802 | 1,135,572 |
| 减：所得税费用 | 319,559 | 266,417 |
| 五、净利润（净亏损以“-”号填列） | 1,420,243 | 869,155 |
| 归属于母公司股东的净利润 | 1,407,049 | 866,328 |
| 少数股东损益 | 13,194 | 2,827 |
| 六、每股收益 | | |
| （一）基本每股收益(人民币元/股) | 0.7783 | 0.6153 |
| （二）稀释每股收益(人民币元/股) | 0.7783 | 0.6153 |
| 六、其他综合收益 | 53,760 | -23,969 |
| 七、综合收益总额 | 1,474,003 | 845,186 |
| 归属于母公司股东的综合收益总额 | 1,460,809 | 842,359 |
| 归属于少数股东的综合收益总额 | 13,194 | 2,827 |

现金流量表

编制单位：长沙银行股份有限公司

| 项目 | 2011年度 合并 | 2010年度 合并 |
|---------------------------|-------------------|-------------------|
| 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 | 31,577,463 | 16,672,951 |
| 向中央银行借款净增加额 | 47,000 | |
| 向其他金融机构拆入资金净增加额 | 6,149,072 | -2,878,785 |
| 收取利息、手续费及佣金的现金 | 3,710,280 | 2,225,030 |
| 收到的其他与经营活动有关的现金 | 342,292 | 194,964 |
| 经营活动现金流入小计 | 41,826,107 | 16,214,160 |
| 客户贷款和垫款净增加额 | 7,216,954 | 6,457,691 |
| 存放中央银行及同业款项净增加额 | 6,639,705 | 4,463,261 |
| 支付利息、手续费及佣金的现金 | 1,211,976 | 772,082 |
| 支付给职工以及为职工支付的现金 | 546,642 | 468,239 |
| 支付的各项税费 | 534,998 | 307,027 |
| 支付其他与经营活动有关的现金 | 8,318,961 | 370,848 |
| 经营活动现金流出小计 | 24,469,236 | 12,839,148 |
| 经营活动产生的现金流量净额 | 17,356,871 | 3,375,012 |
| 二、投资活动产生的现金流量： | | |
| 收回投资收到的现金 | 6,102,458 | 14,553,198 |
| 取得投资收益收到的现金 | 887,004 | 865,768 |
| 收到其他与投资活动有关的现金 | 787 | 18,313 |
| 投资活动现金流入小计 | 6,990,249 | 15,437,279 |
| 购建固定资产、无形资产和其他长期资产支付的现金 | 102,952 | 118,503 |
| 投资支付的现金 | 13,963,599 | 16,812,002 |
| 支付其他与投资活动有关的现金 | | |
| 投资活动现金流出小计 | 14,066,551 | 16,930,505 |
| 投资活动产生的现金流量净额 | -7,076,302 | -1,493,226 |
| 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 | 1,300,000 | |
| 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 | 1,300,000 | 1,363,925 |
| 偿还债务支付的现金 | 510,400 | |
| 分配股利、利润或偿付利息支付的现金 | 233,063 | 77,589 |
| 其中：子公司支付给少数股东的股利、利润 | 3,582 | |
| 支付其他与筹资活动有关的现金 | | |
| 筹资活动现金流出小计 | 743,463 | 77,589 |
| 筹资活动产生的现金流量净额 | 556,537 | 1,286,336 |
| 四、汇率变动对现金及现金等价物的影响 | -44,863 | |
| 五、现金及现金等价物净增加额 | 10,792,243 | 3,168,122 |
| 加：期初现金及现金等价物余额 | 9,990,170 | 6,822,048 |
| 六、期末现金及现金等价物余额 | 20,782,413 | 9,990,170 |

Consolidated Balance Sheet (continued)

Compiler: Bank of Changsha Co., Ltd

| 项目 | 2011年度 合并 | 2010年度 合并 |
|---------------------------|-------------------|-------------------|
| 一、经营活动产生的现金流量： | | |
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| 向其他金融机构拆入资金净增加额 | 6,149,072 | -2,878,785 |
| 收取利息、手续费及佣金的现金 | 3,710,280 | 2,225,030 |
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| 经营活动现金流入小计 | 41,826,107 | 16,214,160 |
| 客户贷款和垫款净增加额 | 7,216,954 | 6,457,691 |
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| 支付利息、手续费及佣金的现金 | 1,211,976 | 772,082 |
| 支付给职工以及为职工支付的现金 | 546,642 | 468,239 |
| 支付的各项税费 | 534,998 | 307,027 |
| 支付其他与经营活动有关的现金 | 8,318,961 | 370,848 |
| 经营活动现金流出小计 | 24,469,236 | 12,839,148 |
| 经营活动产生的现金流量净额 | 17,356,871 | 3,375,012 |
| 二、投资活动产生的现金流量： | | |
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| 投资活动现金流入小计 | 6,990,249 | 15,437,279 |
| 购建固定资产、无形资产和其他长期资产支付的现金 | 102,952 | 118,503 |
| 投资支付的现金 | 13,963,599 | 16,812,002 |
| 支付其他与投资活动有关的现金 | | |
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| 投资活动产生的现金流量净额 | -7,076,302 | -1,493,226 |
| 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 | 1,300,000 | |
| 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 | 1,300,000 | 1,363,925 |
| 偿还债务支付的现金 | 510,400 | |
| 分配股利、利润或偿付利息支付的现金 | 233,063 | 77,589 |
| 其中：子公司支付给少数股东的股利、利润 | 3,582 | |
| 支付其他与筹资活动有关的现金 | | |
| 筹资活动现金流出小计 | 743,463 | 77,589 |
| 筹资活动产生的现金流量净额 | 556,537 | 1,286,336 |
| 四、汇率变动对现金及现金等价物的影响 | -44,863 | |
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| 加：期初现金及现金等价物余额 | 9,990,170 | 6,822,048 |
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BCS 长沙银行
BANK OF CHANGSHA

为您所需 喜赢共享

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