

目录 CONTENTS

财务概要	Financial Highlights	05
董事长、行长致辞	Chairman & President's Message	06-11
总行领导	Top Executives	12-13
组织机构	Organizational Chart	14-15
主要职责和业务范围	Mission and Business Scope	16-17
业务经营情况	Business Operation	18-29
业务创新与发展	Business Innovation and Development	30-33
重大项目	Major Projects	34-41
风险管理	Risk Management	42-43
信息化建设	IT Development	44-45
人力资源管理	Human Resources Management	46-47
企业文化建设	Corporate Culture	48-49
社会公益活动	Public Welfare	50-53
对外交往与合作	International Exchanges and Cooperation	54-57
财务报表	Financial Statements	58-65
分支机构	Branches and Representative Offices	66-71

财务概要 FINANCIAL HIGHLIGHTS

单位：千元人民币
(in thousands of RMB)

全年度	FOR THE YEAR	2008
总收入	Total Income	23,372,451
总支出	Total Expenditures	22,846,206
年底	AT YEAR-END	2008
资产总额	Total Assets	566,728,867
负债总额	Total Liabilities	557,262,457
贷款总额	Total Loans	451,240,230
净利润	Net Profit	199,607

