

**东方汇理银行（中国）有限公司**  
**2023 年年度资本充足率及杠杆率相关信息**  
**CACIB (China) Limited**

**Capital Adequacy Ratio and Leverage Ratio Related Information for the Year of 2023**

根据国家金融监督管理总局（原中国银行保险监督管理委员会）2012 年发布的《商业银行资本管理办法（试行）》的相关要求，商业银行应当通过公开渠道，向投资者和社会公众披露资本充足率相关信息（含有关薪酬的重要信息）。

In accordance with relevant requirements of Measures for the Administration of Capital of Commercial Banks (For Trial Implementation) issued by National Financial Regulatory Administration (former China Banking and Insurance Regulatory Commission and hereinafter referred to as the "NFRA") in 2012, commercial banks shall disclose to investors and the public the capital adequacy ratio related information (including important information about Compensation) through public channels.

东方汇理银行（中国）有限公司 2023 年年度资本充足率相关信息列示如下：

CACIB (China) Limited's Capital Adequacy Ratio related information for the year of 2023 is listed as follows:

| 单位：人民币千元<br>Unit: RMB thousand            | 2023                  | 2022                  |
|---|-----------------------|-----------------------|
| 核心一级资本净额<br>Net Core Tier 1 Capital       | 7,080,006             | 7,003,912             |
| 一级资本净额<br>Net Tier 1 Capital              | 7,080,006             | 7,003,912             |
| 资本净额<br>Net Regulatory Capital            | 7,247,908             | 7,087,224             |
| 最低资本要求<br>The Lowest Capital Required     | 1,306,069             | 1,308,468             |
| 储备资本要求<br>Reserve Capital Required        | 653,034               | 654,234               |
| 逆周期资本要求<br>Reverse Cycle Capital Required | 不适用<br>Not applicable | 不适用<br>Not applicable |
| 附加资本要求<br>Additional Capital Required     | 不适用<br>Not applicable | 不适用<br>Not applicable |
| 核心一级资本充足率<br>Core Tier 1 CAR              | 27.1%                 | 26.7%                 |
| 一级资本充足率<br>Tier 1 CAR                     | 27.1%                 | 26.7%                 |
| 资本充足率<br>CAR                              | 27.7%                 | 27.1%                 |
| 信用风险暴露总额*<br>Credit Risk Exposure         | 55,794,483            | 59,553,874            |

|  |            |            |
|--|------------|------------|
| 逾期及不良贷款总额<br>Non-performing loan                                       | 0          | 400,000    |
| 贷款损失准备<br>Loan provision   | 168,856    | 483,312    |
| 信用风险资产组合缓释后风险暴露余额*<br>Exposure after Mitigated                         | 31,223,743 | 32,652,299 |
| 资产证券化风险暴露余额<br>Specific risk for risk exposure of asset securitization | 1,088,753  | 1,743,204  |
| 市场风险资本要求<br>Total capital requirement of Market Risk                   | 261,027    | 266,206    |
| 市场风险期末风险价值<br>Market risk balance                                      | 17,468     | 14,613     |
| 市场风险平均风险价值<br>Market risk average balance                              | 16,334     | 13,025     |
| 操作风险加权资产<br>RWA of operational risk                                    | 1,160,225  | 1,035,015  |
| 股权投资及其损益<br>Equity investment and PL                                   | 0          | 0          |

\*注：根据银监发【2018】1号《中国银监会关于印发衍生工具交易对手违约风险资产计量规则的通知》，2019年起商业银行应按照本规则要求，计算违约风险暴露。

\*Note: According to NFRA regulation "Rules on Measurement of Exposure at Default for Derivative Counterparty Risk Assets" ([2018] No 1), banks should adopt SACCR since 2019.

根据国家金融监督管理总局（原中国银行保险监督管理委员会）发布的《商业银行杠杆率管理办法》的相关要求，商业银行应当在每个会计年度终了后 4 个月内在主要营业场所公布杠杆率信息。In accordance with relevant requirement of *Administrative Measures on Leverage Ratio of Commercial Banks* issued by National Financial Regulatory Administration (former China Banking and Insurance Regulatory Commission), commercial banks shall disclose leverage ratio information within four (4) months after the end of each fiscal year at their main business premises.

东方汇理银行（中国）有限公司 2023 年年度杠杆率及相关指标列示如下：

CACIB (China) Limited's Leverage Ratio and relevant indicators for the year of 2023 is listed as follows:

| 单位：人民币百万元<br>Unit: RMB million        | 2023   |
|---------------------------------------|--------|
| 核心一级资本<br>Core 1 Capital              | 7,082  |
| 核心资本扣减项<br>Deductions of Core capital | 2      |
| 核心一级资本净额<br>Core1 Net Capital         | 7,080  |
| 表内资产余额<br>On balance sheet assets     | 20,050 |

|  |        |
|--|--------|
| 表外业务（不含衍生产品）<br>Off-balance sheet business (excl. Derivatives) | 9,929  |
| 衍生产品（用现期风险暴露法计算）<br>Derivatives (calculated on CEM)            | 13,374 |
| 杠杆率 (%)<br>Leverage Ratio (%)                                  | 16.33% |

## 薪酬的重要信息 Important information about the Compensation

### （一）定性信息：

#### 1. 薪酬和提名委员会的构成和权限，高管及风险重要岗位的员工信息：

##### 1.1 薪酬和提名委员会的构成

本委员会由三（3）名委员组成，委员由董事会任免。主席应由董事长担任，另两名委员分别由副董事长及独立董事担任。委员会秘书由执行董事兼副行长担任，秘书不享有表决权。

##### 1.2 薪酬和提名委员会的权限

本委员会是东方汇理银行（中国）有限公司定义并制定本行董事和高级管理人员薪酬政策和计划、负责拟定董事和高级管理层成员选任程序和标准的最高管理机构。

本委员会有权管理本行的所有分行和支行（若有）。

本委员会及时、认真地向本行董事会汇报工作，并应依据中华人民共和国法律、法规和规章（“中国法律法规”）以及章程行使其权力和职权。

委员会的主要职责权限包括：

- 制定并审核银行对董事和高级管理人员与薪酬提名和利益相关的政策和流程；
- 每年审核银行适用于董事会和高级管理人员的薪酬项目（包括工资、奖金、激励和其他利益计划）的结构和竞争性。如有新的计划或对现有计划进行更改，需提交至董事会进行批准；
- 制定银行董事会和高级管理人员的绩效考核方法（问卷、调查和程序），并提交董事会批准；
- 协助监事定期审核及评估董事及高级管理人员的绩效，并向每个董事会成员和高级管理人员寻求意见；
- 制定并审核银行行长和董事（如适用）的薪酬（包括工资、奖金、激励和其他利益）和其他雇用条款，并提交董事会批准；
- 根据行长推荐，并参考董事会关于高级管理人员绩效考核结果，制定并审核所有高级管理人员（除行长以外）的薪酬（包括：工资、奖金、激励和其他利益），并提交董事会批准；
- 负责拟定董事和高级管理层成员的选任程序和标准；
- 对董事和高级管理层成员的任职资格进行初步审核，并向董事提出建议；及
- 其他由董事会要求的职责及授予的权限。

##### 1.3 高管及风险重要岗位的员工信息：

| 姓名  | 职位      | 本行工作开始日期   |
|-----|---------|------------|
| 魏可思 | 行长      | 2019/9/1   |
| 法伯睿 | 副行长     | 2022/6/1   |
| 凌晨  | 董事会秘书   | 2017/8/22  |
| 景绚  | 首席风险控制官 | 2019/9/1   |
| 叶启勇 | 首席技术官   | 2015/8/1   |
| 曹晓芹 | 首席财务官   | 2021/10/29 |

|     |        |            |
|-----|--------|------------|
| 傅迪  | 合规负责人  | 2016/7/1   |
| 孙狄晴 | 内审负责人  | 2002/3/4   |
| 洪舟  | 上海分行行长 | 1996/6/11  |
| 袁旭  | 北京分行行长 | 2011/12/15 |
| 李扬  | 天津分行行长 | 1996/3/26  |
| 潘志刚 | 广州分行行长 | 2017/11/1  |
| 谢然之 | 厦门分行行长 | 2016/9/29  |

2. 薪酬政策的特点、目标、适用范围、审议和修改情况，以及确保从事风险和合规管理工作人员的薪酬与其所监督的业务线绩效相独立的措施和政策：

薪酬政策旨在确保对工资予以严格管理的同时，与市场及竞争环境相比给予公司员工具有竞争力的薪酬。亦旨在通过个人和集体可变薪酬机制，激励员工的个人绩效，向其提供分享公司盈利的机会并留住他们。本政策的另一目的是为鼓励员工采取与风险管理目标一致的行为。薪酬政策适用于所有员工。

薪酬政策由薪酬和提名委员会审议通过，薪酬和提名委员会经董事会授权,是定义并制定薪酬政策和计划的最高管理机构。

为保证前台部门和支持部门的独立性，支持部门和风险控制部门- 包括但不限于内部审计、合规、财务和风险部门等，完全与前台部门独立。支持和控制职能的薪酬体系必须以具体的目标为基础。任何情况下，均不得直接以前台的绩效或前台控制的活动所产生的利润为基础。

3. 薪酬政策如何与当前和未来的风险挂钩：

薪酬由固定薪酬和可变薪酬及其他福利构成。每年的薪酬评估将充分考虑相关风险损失、额度违背、计提等。可变薪酬在财务年度结束后，根据年度考核结果支付。我行对包括“高级管理层”和“风险承担者”的部分特定员工，实施递延薪酬。至少 40%到 60%的可变薪酬在符合绩效条件的前提下被递延四年发放。我行制定了递延薪酬延期追索、扣回规定，如在规定期限内其高级管理人员和相关员工职责内的风险损失超常暴露，我行有权将相应期限内已发放的绩效薪酬全部追回，并止付所有未支付部分。递延薪酬延期追索、扣回规定应同样适用离职人员。

4. 薪酬水平如何与银行绩效挂钩：

薪酬由固定薪酬和可变薪酬及其他福利构成。可变薪酬与银行的绩效和个人绩效相关，对照为每名员工所设定的目标，根据可衡量的定量和定性标准针进行评估，并实施定量和定性标准的分离。可变薪酬考虑到银行的风险状况和所有费用包括风险成本，流动性和资本成本。它还考虑到员工对风险控制的重视程度，合规问题和案件防控。

- \* 合规类指标的权重至少为 30%
- \* 风险管理类指标的权重至少为 30%
- \* 经营效益类指标的权重建议为 28%
- \* 发展转型类指标的权重建议为 6%
- \* 社会责任类指标的权重建议为 6%

5. 根据长期绩效调整薪酬水平的方法：

我行对包括“高级管理层”和“风险承担者”的部分特定员工，实施递延薪酬。至少 40%到 60%的可变薪酬在符合绩效条件的前提下被递延四年发放。

#### 6. 可变薪酬使用的支付工具类别及使用原因：

可变薪酬采用年度绩效奖金和递延奖金的支付方法。年度绩效奖金在财务年度结束后，根据年度考核结果支付；递延薪酬根据风险成本的分期考核，对包括“高级管理层”和“风险承担者”的部分特定员工实施。至少 40%到 60%的可变薪酬在符合绩效条件的前提下被递延四年发放。

#### （二）定量信息：

##### 1. 薪酬和提名委员会成员薪酬及薪酬监督会议召开的次数。

薪酬和提名委员会成员的薪酬不在中国发放。

薪酬监督会议召开的次数为至少一年一次。

##### 2. 固定薪酬、奖金和福利总额。

2023 的薪酬总额为人民币 216,232,503 元。其中，固定薪酬为 129,978,916 人民币元；绩效奖金为人民币 39,181,282 元；中长期激励为人民币 10,613,405 元；福利包括社保，住房公积金等为人民币 36,458,900 元。

#### I. Qualitative information:

##### 1. Composition and Duties of the Compensation & Nomination Committee and information about the SMP & important risk positions:

###### 1.1 Composition of the Compensation & Nomination Committee:

The Compensation & Nomination Committee shall be composed of four (4) permanent members. The Board has the authority to appoint and dismiss Permanent Members of the Compensation & Nomination Committee. The Compensation & Nomination Committee shall be chaired by an Independent Director of the Board; the other permanent members are the Chairman, Vice Chairman of the Board and the Independent Non-Executive Director. The Executive Director & Vice-President shall act as the secretary of this Committee, without the voting right.

###### 1.2 Duties and Authorities

The Compensation & Nomination Committee shall be responsible, at the highest level in CA-CIB (China) Limited for defining and formulating the remuneration policy and plans of the Bank's Directors and Senior Management Personnel and for formulating the appointment procedures and criteria for Directors and Senior Management Personnel.

The Compensation & Nomination Committee has power over all the Bank's branches and sub-branches (if any).

The Compensation & Nomination Committee shall report to the Board of Directors of the Bank in a diligent and timely manner, and shall exercise its powers and authority in accordance with the PRC Laws and Regulations and the Bank's Articles of Association.

The main duties and authorities of the Compensation & Nomination Committee are as follows:

- to formulate and review the Bank's policies and procedures related to compensation, benefits and nomination for Directors and the Senior Management Personnel;
- to review annually the structure and competitiveness of the Bank's compensation programs (including salary, bonus, incentives and other benefit plans) applicable to the Directors and the Senior Management Personnel and submit for approval by the Board any new plans, and amendments to any existing plans;
- to formulate performance evaluation measures (questionnaires, surveys and method) of the Bank's Directors and the Senior Management Personnel and submitting them to the Board for approval;
- to assist the Supervisor to periodically review and assess the performance of the Directors and the Senior Management Personnel, seeking input from individual members of the Board and the Senior Management Personnel;
- to formulate and review the compensation (including salary, bonus, incentives and other benefits) and other terms of employment of the Bank's President and Directors (if applicable) and submitting them to the Board for approval;
- to formulate and review, upon recommendation of the President and taking into account the report on the Senior Management Personnel performance evaluation as approved by the Board, the compensation (including salary, bonus, incentives and other benefits) of all the Senior Management Personnel (save for the President) of the Bank and submitting them to the Board for approval;
- to formulate the appointment procedures and criteria for Directors and Senior Management Personnel;
- to carry out preliminary examination of the post-taking qualification of Directors and Senior Management Personnel, and make recommendations to the Board; and
- Other duties required and authorities delegated by the Board.

1.3 SMP & important risk positions basic information:

| <b>Name</b>       | <b>Title</b>              | <b>Arrival Date</b> |
|-------------------|---------------------------|---------------------|
| Nicolas VIX       | President                 | 2019/9/1            |
| Fabrice GARAMBOIS | Vice President            | 2022/6/1            |
| Maggie LING       | Secretary of the Board    | 2017/8/22           |
| Catherine JING    | Chief Risk Officer        | 2019/9/1            |
| Martin YIP        | Chief Information Officer | 2015/8/1            |
| Lilian CAO        | Chief Financial Officer   | 2021/10/29          |
| Di FU             | Head of Compliance        | 2016/7/1            |
| Vanessa Sun       | Head of Internal Audit    | 2002/3/4            |
| Didier Hong       | SH Branch Manager         | 1996/6/11           |
| Arthur Yuan       | BJ Branch Manager         | 2011/12/15          |

|             |                   |           |
|-------------|-------------------|-----------|
| Davy Li     | TJ Branch Manager | 1996/3/26 |
| Frank PAN   | GZ Branch Manager | 2017/11/1 |
| Henry HSIEH | XM Branch Manager | 2016/9/29 |

2. The characteristics, objective, applicability, review and modification of compensation policy, and the compensation policy that can make sure the independent of the compliance and risk staff:

The compensation policy is designed to compensate the company employees competitively, as compared to the market and competitive environment, while ensuring a strict management of the payroll. This policy is also designed to stimulate, through individual and collective variable compensation mechanisms, the employees' individual performance, offer them a chance to participate in the company's profit and retain them. Another objective of this policy is to encourage employee conduct that is in line with the risk management objectives.

The compensation policy is approved by the Compensation & Nomination Committee. Authorized by the Board, Compensation & Nomination Committee shall be responsible, at the highest level in CA-CIB (China) Limited for defining and formulating the remuneration policy and plans.

The compensation of for support and risk control functions - including but not limited to Internal Audit, Compliance, Finance, Risk Departments - are totally independent from the front office functions in order to insure the independence between the Front and the Support functions. The compensation system for support and control functions must be based on specific objectives and under no circumstances directly on the performance of the front office or on the profit generated by the activity they control.

3. How the compensation policy is linked with the current and future risk:

The compensation structure is composed of fixed compensation, variable compensation and other benefits. Risks department provides any risk related losses, limit breaches, provisions etc. which should be taken into account to the compensation review. The variable compensation is paid after the end of financial year, and paid according to the performance review. We implemented a deferred variable compensation for regulated employees which includes certain "top management" and "risk takers". At least 40% and up to 60% of the variable compensation is deferred over a period of 4 years and is not fully vested until performance conditions have been met. We develop the policy on the deferred recourse and charge-back. In case of the abnormal exposure of the risk losses within the scope of the responsibilities of top management and relevant risk taker, the bank has the right to completely recover the performance-based compensation that has been granted during the corresponding period, and to stop the payment of the unpaid part. The deferred recourse and charge-back policy is also applicable to the separating employees.

4. How the level of compensation is linked with the bank's performance:



The compensation structure is composed of fixed compensation, variable compensation and other benefits. The variable compensation is linked to the Bank's performance and to the individual performance, evaluated based on measurable quantitative and qualitative criteria, specific to each function, in connection with the objective set for each individual employee. A split between quantitative and qualitative criteria has been implemented. Bases for variable compensation are set taking into account bank's risk profile and all costs including the costs of risk, liquidity and cost of capital. It also takes into account the attention paid by the employees to risk control and compliance issues and fraud prevention.

- \* The weight of Compliance KPI shall be at least 30%
- \* The weight of Risk management KPI shall be at least 30%
- \* The weight of Operation efficiency KPI is suggested to be 28%
- \* The weight of Development transformation KPI is suggested to be 6%
- \* The weight of Social responsibility KPI is suggested to be 6%

5. The method of make adjustment to the compensation based on long-term performance:

We implemented a deferred variable compensation for regulated employees which includes certain "top management" and "risk takers". At least 40% and up to 60% of the variable compensation is deferred over a period of 4 years and is not fully vested until performance conditions have been met.

6. Payment tool on variable compensation and the reason to use it:

We have 2 ways to pay the variable compensation, i.e. cash bonus and deferred bonus. The cash bonus is paid after the end of the financial year, and is paid according to the annual performance review; the deferred bonus is paid according to the cost on risk assessment instalments, and implemented to certain "top management" and "risk taker". At least 40% and up to 60% of the variable compensation is deferred over a period of 4 years.

II. Quantitative information:

1. The Compensation & Nomination Committee member's compensation and the frequency of compensation committee:

The Compensation & Nomination Committee member's compensation is not paid in China. The frequency of Compensation & Nomination Committee is at least once per year.

2. The total number of fixed compensation, bonus and benefits.

The total compensation in 2023 is RMB216,232,503 of which, the fixed compensation is RMB129,978,916; performance bonus is RMB39,181,282; medium to long term incentive is RMB10,613,405; benefits including social contribution, housing fund etc. is RMB36,458,900.