

东方汇理银行（中国）有限公司  
资本管理信息披露  
2024 年第四季度

Credit Agricole Corporate and Investment Bank (China) Limited  
Capital Management Information Disclosure  
2024Q4

东方汇理银行（中国）有限公司严格遵照《商业银行资本管理办法》（国家金融监督管理总局令 4 号），根据法律法规和监管要求，认真履行资本管理第三支柱信息披露义务。

Credit Agricole Corporate and Investment Bank (China) Limited refers to <Measures for the Capital Management of Commercial Banks> (NFRA No. 4) to perform Pillar 3 information disclosure.

本季度需披露的报表如下：

The statements to be disclosed for this quarter are as follows:

**季度报表：KM1 关键审慎监管指标**  
**Quarterly Report: KM1 - Key Metrics**

单位：人民币千元、百分比 Unit: RMB thousand, %		2024年 第四季度 2024Q4	2024年 第三季度 2024Q3	2024年 第二季度 2024Q2	2024年 第一季度 2024Q1
<b>可用资本 Available Capital</b>					
1	核心一级资本净额 Net Common Equity Tier 1 capital	7,166,760	7,091,849	7,217,421	7,157,986
2	一级资本净额 Net Tier 1 capital	7,166,760	7,091,849	7,217,421	7,157,986
3	资本净额 Net capital	7,362,870	7,276,662	7,399,110	7,339,067
<b>风险加权资产 Risk-weighted Assets</b>					
4	风险加权资产 Risk-weighted assets (RWA)	26,487,431	23,564,047	27,534,504	27,571,294
<b>资本充足率 Capital Adequacy Ratio (CAR)</b>					
5	核心一级资本充足率 (%) Common Equity tier 1 capital adequacy ratio (%)	27.06%	30.10%	26.21%	25.96%
6	一级资本充足率 (%) Tier 1 capital adequacy ratio (%)	27.06%	30.10%	26.21%	25.96%
7	资本充足率 (%) Capital adequacy ratio (CAR) (%)	27.80%	30.88%	26.87%	26.62%
<b>附加的核心一级资本充足率缓冲要求 Additional CET1 Buffer Requirements as a percentage of RWA</b>					
8	储备资本要求 (%) Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024年 第四季度 2024Q4	2024年 第三季度 2024Q3	2024年 第二季度 2024Q2	2024年 第一季度 2024Q1
9	逆周期资本要求 (%) Countercyclical buffer requirement (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
10	全球系统重要性银行或国内系统重要性银行附加资本要求 (%) Bank G-SIB and/or D-SIB additional requirements (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
11	机构特定的资本要求 (%) Total of bank CET1 specific buffer requirements (%) (8+9+10)	2.50%	2.50%	2.50%	2.50%
12	满足最低资本要求后的可用核心一级资本占风险加权资产的比例 (%) CET1 available after meeting the bank's minimum capital requirements (%)	19.80%	22.88%	18.87%	18.62%
<b>杠杆率 Leverage Ratio</b>					
13	调整后的表内外资产余额 Total leverage ratio exposure measure	39,549,281	37,725,633	40,394,113	36,298,823
14	杠杆率 (%) Leverage ratio (%)	18.12%	18.80%	17.87%	19.72%
14a	杠杆率 a (%) Leverage ratio a (%)	18.12%	18.80%	17.87%	19.72%
<b>流动性覆盖率 Liquidity Coverage Ratio (LCR)</b>					
15	合格优质流动性资产 Total high-quality liquid assets (HQLA)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
16	现金净流出量 Total net cash outflow	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A

<i>单位: 人民币千元、百分比</i> <i>Unit: RMB thousand, %</i>		<b>2024年 第四季度 2024Q4</b>	<b>2024年 第三季度 2024Q3</b>	<b>2024年 第二季度 2024Q2</b>	<b>2024年 第一季度 2024Q1</b>
17	流动性覆盖率 (%) Liquidity coverage ratio (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
<b>净稳定资金比例 Net Stable Funding Ratio (NSFR)</b>					
18	可用稳定资金合计 Total available stable funding	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
19	所需稳定资金合计 Total required stable funding	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
20	净稳定资金比例 (%) Net stable funding ratio (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
<b>流动性比例 Liquidity Ratio</b>					
21	流动性比例 (%) Liquidity ratio (%)	144.82%	103.36%	137.90%	103.49%

半年度报表：CC1 资本构成

Semi-annually Report: CC1 - Composition of Regulatory Capital

单位：人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
<b>核心一级资本 Common Equity Tier 1 Capital</b>		
1	实收资本和资本公积可计入部分 Accruable part of paid-in capital and capital reserve	6,361,429
2	留存收益 Retained earnings	809,242
2a	盈余公积 Surplus reserve	192,810
2b	一般风险准备 General reserve	367,415
2c	未分配利润 Undistributed profit	249,017
3	累计其他综合收益 Accumulated other comprehensive income	-
4	少数股东资本可计入部分 Accruable part of minority shareholder capital	-
5	<b>扣除前的核心一级资本 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>7,170,671</b>
<b>核心一级资本：扣除项 Common Equity Tier 1 Capital: Regulatory Adjustments</b>		
6	审慎估值调整 Prudent valuation adjustments	-
7	商誉（扣除递延税负债） Goodwill (net of associated deferred tax liabilities)	-

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
8	其他无形资产 (土地使用权除外) (扣除递延税负债) Other intangible assets (excluded land-use right) (net of associated deferred tax liabilities)	3,862
9	依赖未来盈利的由经营亏损引起的净递延税资产 Deferred tax assets (DTA) that rely on future profitability	-
10	对未按公允价值计量的项目进行现金流套期形成的储备 Cash flow hedge reserve for items not measured at fair value	-
11	损失准备缺口 Shortfall of provisions to expected losses	-
12	资产证券化销售利得 Gain on sale from asset securitization	-
13	自身信用风险变化导致其负债公允价值变化带来的未实现损益 Gains and losses due to changes in own credit risk on fair valued liabilities	49
14	确定受益类的养老金资产净额 (扣除递延税负债) Defined benefit pension fund net assets	-
15	直接或间接持有本银行的普通股 Investments in own shares	-
16	银行间或银行与其他金融机构间通过协议相互持有的核心一级资本 Reciprocal cross-holdings in CET1 capital	-
17	对未并表金融机构小额资本投资中的核心一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in CET1 capital instruments	-
18	对未并表金融机构大额资本投资中的核心一级资本中应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in CET1 capital instruments	-
19	其他依赖于银行未来盈利的净递延税资产中应扣除金额 Other DTA items that rely on the bank's future profitability	-

单位：人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
20	对未并表金融机构大额资本投资中的核心一级资本和其他依赖于银行未来盈利的净递延税资产的未扣除部分超过核心一级资本 15%的应扣除金额 Amount to be deducted if the unrecognized portion of significant investments in the common shares of unconsolidated financial institutions and net DTA that rely on future profitability of the bank exceeds 15% threshold of CET1 capital	-
21	其中：应在对金融机构大额资本投资中扣除的金额 Of which: significant investments in the common shares of financial institutions	-
22	其中：应在其他依赖于银行未来盈利的净递延税资产中扣除的金额 Of which: DTA that relying on future profitability of the bank	-
23	其他应在核心一级资本中扣除的项目合计 Other items to be deducted from CET1 capital	-
24	应从其他一级资本和二级资本中扣除的未扣缺口 Adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-
25	<b>核心一级资本扣除项总和 Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>3,911</b>
26	<b>核心一级资本净额 Net Common Equity Tier 1 capital (CET1)</b>	<b>7,166,760</b>
<b>其他一级资本 Additional Tier 1 Capital</b>		
27	其他一级资本工具及其溢价 Directly issued qualifying additional Tier 1 capital plus related stock surplus	-
28	其中：权益部分 Of which: classified as equity	-
29	其中：负债部分 Of which: classified as liabilities	-
30	少数股东资本可计入部分 Accruable part of minority shareholder capital of additional Tier 1 capital	-
31	<b>扣除前的其他一级资本 Additional Tier 1 capital before regulatory adjustments</b>	-

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
<b>其他一级资本:扣除项 Additional Tier 1 Capital: Regulatory Adjustments</b>		
32	直接或间接持有的本银行其他一级资本 Investments in own additional Tier 1 capital	-
33	银行间或银行与其他金融机构间通过协议相互持有的其他一级资本 Reciprocal cross-holdings in additional Tier 1 capital	-
34	对未并表金融机构小额资本投资中的其他一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in additional Tier 1 capital	-
35	对未并表金融机构大额资本投资中的其他一级资本中应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in additional Tier 1 capital	-
36	其他应在其他一级资本中扣除的项目合计 Other items to be deducted from additional Tier 1 capital	-
37	应从二级资本中扣除的未扣缺口 Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-
38	<b>其他一级资本扣除项总和 Total regulatory adjustments to additional Tier 1 capital</b>	-
39	<b>其他一级资本净额 Additional Tier 1 capital</b>	-
40	<b>一级资本净额 Net Tier 1 capital</b>	<b>7,166,760</b>
<b>二级资本 Tier 2 Capital</b>		
41	二级资本工具及其溢价 Directly issued qualifying Tier 2 capital plus related stock surplus	-
42	少数股东资本可计入部分 Accruable part of minority shareholder capital of Tier 2 capital	-
43	超额损失准备可计入部分 Accruable part of excess loss provision	196,110
44	<b>扣除前的二级资本 Tier 2 capital before regulatory adjustments</b>	<b>196,110</b>

单位：人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
<b>二级资本：扣除项 Tier 2 Capital: Regulatory Adjustments</b>		
45	直接或间接持有的本银行的二级资本 Investments in own Tier 2 capital	-
46	银行间或银行与其他金融机构间通过协议相互持有的二级资本投资及 TLAC 非资本债务工具投资 Reciprocal cross-holdings in Tier 2 capital and TLAC non capital debt instrument investment	-
47	对未并表金融机构小额少数资本投资中的二级资本应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in Tier 2 capital	-
48	对未并表金融机构大额少数资本投资中的二级资本应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in Tier 2 capital	-
49	其他应在二级资本中扣除的项目合计 Other items to be deducted from Tier 2 Capital	-
50	<b>二级资本扣除项总和 Total regulatory adjustments to Tier 2 capital</b>	-
51	<b>二级资本净额 Net Tier 2 capital</b>	<b>196,110</b>
52	<b>总资本净额 Total net capital</b>	<b>7,362,870</b>
53	<b>风险加权资产 Total risk-weighted assets (RWA)</b>	<b>26,487,431</b>
<b>资本充足率和其他各级资本要求 Capital Adequacy Ratios and Institution-specific Buffer Requirement</b>		
54	<b>核心一级资本充足率 Common Equity Tier 1 capital adequacy ratio</b>	<b>27.06%</b>
55	<b>一级资本充足率 Tier 1 capital adequacy ratio</b>	<b>27.06%</b>
56	<b>资本充足率 Capital adequacy ratio (CAR)</b>	<b>27.80%</b>
57	<b>其他各级资本要求 (%) Institution-specific buffer requirement (%)</b>	<b>2.50%</b>
58	其中：储备资本要求 of which: capital conservation buffer requirement	2.50%

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年下半年 2024H2
59	其中: 逆周期资本要求 of which: countercyclical buffer requirement	不适用 N/A
60	其中: 全球系统重要性银行或国内系统重要性银行附加资本要求 of which: Bank G-SIB and/or D-SIB additional requirements	不适用 N/A
61	<b>满足最低资本要求后的可用核心一级资本占风险加权资产的比例 (%) Common Equity Tier 1 capital (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>19.80%</b>
<b>我国最低监管资本要求 National Minimum Capital Requirements</b>		
62	核心一级资本充足率 National minimum Common Equity Tier 1 capital adequacy ratio	5.00%
63	一级资本充足率 National minimum Tier 1 capital adequacy ratio	6.00%
64	资本充足率 National minimum capital adequacy ratio	8.00%
<b>门槛扣除项中未扣除部分 Amounts Below the Thresholds for Deduction</b>		
65	对未并表金融机构的小额资本投资中未扣除部分 Un-deducted amount of non-significant investments in the capital of other financial entities	-
66	对未并表金融机构的大额资本投资中未扣除部分 Un-deducted amount of significant investments in the common stock of financial entities	-
67	其他依赖于银行未来盈利的净递延税资产 (扣除递延税负债) Deferred tax assets that relying on future profitability of the bank (net of associated deferred tax liabilities)	67,525
<b>可计入二级资本的超额损失准备的限额 Applicable Caps on the Inclusion of Provisions in Tier 2 Capital</b>		
68	权重法下, 实际计提的损失准备金额 Inclusion of provision in Tier 2 in respect of exposures subject to the standardized approach	196,110

<i>单位：人民币千元、百分比</i> <i>Unit: RMB thousand, %</i>		<b>2024 年下半年</b> <b>2024H2</b>
69	权重法下，可计入二级资本超额损失准备的数额 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the standardized approach	196,110

## 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
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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
毛亚锋	首席风险控制官（待批）	2024/12/19
黄伟	首席技术官（首席信息官）	2024/5/1
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
何源	天津分行副行长	1997/8/11
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。我行对包括行长在内的“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三年发放。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异常暴露，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%，其中外汇管理规定相关的分值权重不低于 15%
- \* 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 30%
- \* 发展转型类指标的权重建议为 5%
- \* 社会责任类指标的权重建议为 5%

#### 5. 根据长期绩效调整薪酬水平的方法：

我行对包括行长在内的“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三年发放。

#### 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，对包括行长在内的“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三年发放。

#### (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。

2024 的薪酬总额为人民币 235,115,473 元。其中，固定薪酬为 134,265,175 人民币元；绩效奖金为人民币 53,838,168 元；中长期激励为人民币 9,328,190 元；福利包括社保，住房公积金等为人民币 37,683,940 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
AI MAO	Chief Risk Officer (subject to the approval of NFRA)	2024/12/19
Danny HUANG	Chief Technology Officer(Chief Information Officer)	2024/5/1
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
Maggie HE	TJ Deputy Branch Manager	1997/8/11
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 certain employees which includes Branch Managers and “top management” and “risk takers”. At least 40% and up to 60% of the variable compensation is deferred over a period of 3 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%, out of which the weight of FX management regulations KPI shall be at least 15%

\* The weight of Risk management KPI shall be at least 30%

\* The weight of Operation efficiency KPI is suggested to be 30%

\* The weight of Development transformation KPI is suggested to be 5%

\* The weight of Social responsibility KPI is suggested to be 5%

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

We implemented a deferred variable compensation for certain employees which includes Branch Managers and "top management" and "risk takers". At least 40% and up to 60% of the variable compensation is deferred over a period of 3 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 employees which includes Branch Managers and "top management" and "risk taker". At least 40% and up to 60% of the variable compensation is deferred over a period of 3 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 2024 is RMB235,115,473 of which, the fixed compensation is RMB134,265,175; performance bonus is RMB53,838,168; medium to long term incentive is RMB9,328,190; benefits including social contribution, housing fund etc. is RMB37,683,940.