



青海银行
BANK OF QINGHAI

2019年报

ANNUAL REPORT

青海银行股份有限公司
BANK OF QINGHAI CO., LTD.



打造特色精品银行 实现跨区域发展与企业价值最大化



董事长致辞

春华秋实，岁物丰成。在青海省委省政府的坚强领导、监管部门的大力支持、广大客户的精诚合作、社会各界的关心爱护和全行员工的奋力拼搏下，回首2019年，青海银行坚持党建工作统领地位，以党建统领经营发展，紧紧围绕既定目标，爬坡过坎、栉风沐雨、风雨同舟，经营业绩逆势上扬，打造了自己的经营特色和核心竞争力，形成了党建引领经营发展、融合发力提质增效的良好局面。资产总额保持在1,000亿元以上，存款余额稳步增长，储蓄存款新增居全省前列，贷款投放超额完成年度任务，不良贷款压降成效显著。各项收入、拨备前利润等主要经营指标均好于去年。成功发行首支绿色金融债券；囊谦县支行顺利开业；互联网金融特色化品牌更加彰显；柜面无纸化系统上线；成功发行青海银行京东金融联名信用卡；全面完成信贷管理系统升级改造（一期）切换上线……我们已连续多年荣获经济建设突出贡献奖、经济运行先进单位、青海企业50强、中国服务业企业500强、中国银行业文明规范服务千佳示范单位、青海信用建设示范单位、青海省“文明企业”等荣誉称号。我们凭借长期支持小微金融、助力小微企业发展的积极举措及取得的良好成效，首次荣获“铁马——最具社会责任中小银行”称号。

青海银行收获的每一份成绩和荣誉都离不开广大客户和全省各族人民的关心、支持、信赖与陪伴，是你们，让青海银行家喻户晓，有口皆碑；是你们，让青海银行更加坚定了再创辉煌的信心和勇气！你们是青海银行的好伙伴、好老师、好朋友，青海银行将永远与你们在一起。

沐和风，美妙春光开丽景；兴伟业，峥嵘岁月展鸿图。展望2020年，是全面建成小康社会、实现第一个百年奋斗目标的决胜之年。站在新的起点，面对新的形势，我们将以习近平新时代中国特色社会主义思想为指导，全面贯彻落实好党的十九届四中全会新部署新要求 and 省委十三届四次、五次、六次、七次全会精神，坚定发展信心，坚持服务实体经济，把广大客户和社会各界的期待变成我们的行动，拿出坚持不懈、持之以恒的决心和勇气，以更加过硬的工作作风、昂扬奋进的精神状态，与全省603万各族人民同心同行、携手并进，为青海经济社会高质量发展作出积极贡献。

青海银行党委书记、董事长：



◆ The President's Address ◆

With progress of seasons, abundance has attained. Under the strong leadership of the Provincial Party Committee and the Provincial Government of Qinghai, powerful support by the supervision authorities, elaborated cooperation by customers, care by all walks of life and efforts by staff the society, after review of the year 2019, the Bank of Qinghai adheres to the leading role of the Party building, leads business and development with Party building, closely follows the given objectives, goes through ups and downs, sails through severe storms, attains growth under adverse conditions, builds our own business features and core competitiveness, and shapes the situations of Party building to lead business and development and combine all forces to improve quality and increase efficiency. With total assets of above 100 billion Yuan and stable deposit growth, the savings deposit ranks top in the Province, the loan business overtakes the annual task, and reduction of the non-performance is evidence. The revenues, profits before provision and main business indexes are better than those in the last year. The first ecofriendly financial bonds were successfully issued; Nangqian County Sub-branch was successfully opened; the Internet financial featuring brands play their roles; launching of the counter paperless system; and successful issuance of the joint credit card of the Bank of Qinghai and JD Finance; and launching of the credit loan management system upgrading (Phase 1)...We have been awarded the prize for outstanding contribution for economic building, advanced organization for economic operation, top 50 enterprises of Qinghai Province, top 500 of service enterprises in China, top 1,000 models for civilization and standardization of the banking industry of China, model for credit building of Qinghai Province, "civilized enterprise" of Qinghai Province and other honors. Depending on active measures on supporting small and micro-finance and boosting the small and micro-enterprises, we have accomplished achievements and was awarded the "Iron Horse-Medium and Small Enterprises with Most Social Responsibilities" for the first time.

Each piece and score harvested by the Bank of Qinghai cannot be obtained by care, support, trust and companion by customers and ethnic groups across the Province. You make the Bank of Qinghai a household name and popular across Qinghai Province; you make the Bank of Qinghai with confidence and courage to rebuild glory more firmly! You are the best partners, teachers and good friends of the Bank of Qinghai, which will be with you always.

Showering the sound environment, the business starts with promising future; arising the great business, hardships leads us further. Looking to the year 2020, it is the year for fully building the well-being society and realizing the first 100-year target. Standing at a new starting point and facing new situations, guided by the ideology of socialism with Chinese characteristics in the new era of President Xi Jinping, we fully implement the new deployments and new requirements by the 4th conference of the 19th session of the Party Congress and the spirits of the 4th, 5th, 6th and 7th plenary session, we have confidence in development, adhere to serve the physical economy, turn expectations of customers and all walks of society into actions, join hands and march forward with all population of 6.03 million from all ethnic groups of the Province with unrelenting and constant decisions and courage and actively contribute to high-quality development of economic society of Qinghai Province.

**The Party Committee Secretary and
President of the Bank of Qinghai:**

Li Jinjun

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一、重要提示

- 1、本公司董事会、监事会及董事、监事、高级管理人员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。
- 2、本公司年度财务报告经天健会计师事务所(特殊普通合伙)根据中国审计准则审计，并出具了无保留意见的审计报告。
- 3、本年度报告已经本公司董事会、监事会审议通过。
- 4、本公司财务负责人王礼晓保证年度报告中财务报告的真实、完整。

I. Important Notice

1. The Board of Directors, the Board of Supervisors, the Supervisors and senior officers of the Company guarantee that the Report contents do not contain any false records, misleading statement or serious omissions and shall bear individual and several and joint responsibility for authenticity, accuracy and completeness of the Report content.
2. This annual financial report was audited by Pan-China Certified Public Accountant (special general partnership) in accordance with China Auditing Standards who afterwards issued audit report without reservation.
3. This annual report has been deliberated and passed by the Company's Board of Directors and the Board of Supervisors.
4. The Company's chief financial officer Wang Lixiao guarantees authenticity and completeness of the annual financial report.



二、基本情况简介

- 1、法定中文名称：青海银行股份有限公司
(简称：青海银行。下称“本公司”)
- 2、法定英文名称：BANK OF QINGHAI CO., LTD.
(简称：BANK OF QINGHAI)
- 3、法定代表人：李锦军
- 4、注册及办公地址：青海省西宁市城西区西关大街130号1号楼
邮政编码：810001
联系电话：0971-8185270
传 真：0971-8130361
客户服务热线：400-888888-3
0971-96399
互联网网址：www.bankqh.com
- 5、信息披露方式：
刊登信息披露的报纸：《金融时报》
发布在本公司互联网网址：www.bankqh.com
年度报告备置地点：本公司董事会办公室
- 6、其他有关资料
本公司首次注册登记日期：1997年12月26日
法人营业执照统一社会信用代码：916300007104015549
聘请的会计师事务所：天健会计师事务所(特殊普通合伙)
办公地址：杭州市江干区钱江路1366号华润大厦B座
- 7、本报告分别以中、英文编制，在对中英文本理解上发生歧义时，以中文文本为准。

II. Basic Information of the Company

1. Legal Chinese name: 青海银行股份有限公司

(Abbreviated as: Bank of Qinghai, hereinafter referred to as "the Company")

2. Legal English name: BANK OF QINGHAI CO., LTD.

(Abbreviated as: BANK OF QINGHAI)

3. Legal representative: Li Jinjun

4. Registered and office address: Block 1, No.130, Xiguan Street, Chengxi District, Xining City, Qinghai Province

P.C.: 810001

Telephone No.: 0971-8185270

Fax: 0971-8130361

Customer service hotline: 400-888888-3

0971-96399

Internet website: www.bankqh.com

5. Information disclosure:

Newspaper for publishing information disclosure: *Financial Times*

Released at the Company's Internet website: www.bankqh.com

Annual report placed at: office of the Board of Directors of the Company

6. Other relevant materials

Date of first registration of the Company: December 26, 1997

Unified social credit code of juristic business license: 916300007104015549

Engaged CPA Firm: Pan-China Certified Public Accountant (special general partnership)

Office address: Block B, China Resources Building, No. 1366, Qianjiang Road, Jianggan District, Hangzhou City

7. This report is prepared in Chinese and English. In case of discrepancy of understanding the Chinese and English text, the Chinese text shall prevail.

三、主要财务数据摘要

1、截至报告期末前三年主要财务数据

单位：千元 币种：人民币

项 目	2017年	2018年	2019年
未分配利润总额	2,268,186	2,213,635	2,501,067
净营业收入	2,003,045	2,104,287	2,244,260
投资收益	1,940	28,638	94,290
营业外收支总净额	-2,548	30,679	-2,001
拨备前利润	1,170,383	1,474,946	1,436,152
净利润	774,903	206,154	454,653
所有者权益	6,675,720	8,827,157	9,145,736
每股收益(元)	0.42	0.08	0.19
每股净资产(元)	3.59	3.62	3.76

2、截至报告期末前三年补充财务数据

单位：千元 币种：人民币

项 目	2017年	2018年	2019年
总资产	109,693,971	103,905,406	103,296,033
总负债	103,018,251	95,078,249	94,150,297
存款总额	63,490,302	62,570,194	68,014,366
其中：储蓄存款	21,471,792	24,170,810	27,359,280
贷款总额	46,996,006	52,168,036	55,364,833



2019年2月21日，青海省委常委、纪委书记、监察委主任滕佳材一行莅临青海银行调研指导，并就青海银行推进监察体制改革工作进行深入交流。

On February 21, 2019, Teng Jiakai, member of the Standing Committee of Qinghai Provincial Party Committee, Secretary of The Discipline Inspection Committee and director of the Supervision Committee visited Qinghai Bank for investigation and guidance, and had in-depth exchanges on the work of promoting the supervision system reform of the Bank of Qinghai.

三、主要财务数据摘要

3、截至报告期末前三年补充财务指标

单位：% 币种：本外币折人民币

项 目	标准值	2017年	2018年	2019年
不良资产率	≤4%	0.94%	2.36%	1.66%
不良贷款比例(五级分类)	≤5%	1.95%	4.31%	2.49%
拨备覆盖率	≥150%	161.43%	121.33%	172.75%
流动性比率	≥25%	43.24%	40.92%	31.81%
流动性匹配率	≥100%	—	111.66%	115.66%
优质流动性资本充足率	≥100%	—	113.01%	322.26%
资产利润率	≥0.6%	0.69%	0.19%	0.44%
成本收入比	≤35%	29.58%	27.47%	27.61%
净资产收益率	—	12.00%	2.66%	5.06%
资本充足率	≥10.5%	13.14%	14.22%	13.77%
一级资本充足率	≥8.5%	12.12%	13.48%	12.62%
核心一级资本充足率	≥7.5%	12.12%	13.48%	12.62%

4、信贷资产五级分类情况

单位：千元、% 币种：人民币

五级分类	金 额	占 比
正常类	50,311,803.48	90.87%
关注类	3,673,572.89	6.64%
次级类	605,174.72	1.09%
可疑类	658,459.25	1.19%
损失类	115,822.86	0.21%
合 计	55,364,833.20	100%

5、各类资产减值准备情况

单位：千元 币种：人民币

项 目	金 额
期初余额	2,836,788.52
报告期增加	981,499.45
报告期核销	-963,230.78
报告期收回已核销	270.59
期末余额	2,855,327.78

注：当年各类资产减值准备增加981,499.45千元；核销信贷资产963,230.78千元；期末各类资产减值准备余额2,855,327.78千元，其中信贷资产减值准备期末余额2,383,027.91千元，非信贷资产减值准备期末余额472,299.87千元。

三、主要财务数据摘要

6、前十名贷款客户情况

单位：万元、% 币种：人民币

客户名称	贷款余额	占贷款 总额比例	贷款五级 分类情况
青海省国有资产投资管理有限公司	88,299.84	1.59%	正常
西宁特殊钢股份有限公司	63,450.00	1.15%	关注
西宁经济技术开发区投资控股集团有限公司	58,500.00	1.06%	正常
青海甘河工业园开发建设有限公司	54,600.00	0.99%	正常
青海省高等级公路建设管理局	51,000.00	0.92%	正常
青海省交通运输厅	51,000.00	0.92%	正常
青海省公路建设管理局	51,000.00	0.92%	正常
西宁义乌商贸有限公司	50,251.21	0.91%	正常
西部矿业集团有限公司	50,000.00	0.90%	正常
青海省收费公路管理处	49,000.00	0.89%	正常
合 计	567,101.05	10.24%	

7、主要存贷款类别日平均余额及平均利率情况

单位：万元、% 币种：本外币折人民币

类 别	日平均余额	平均利率
短期和中长期贷款	3,778,052.88	6.03%
企业存款	3,759,729.93	2.45%
储蓄存款	2,599,640.25	2.44%



2019年7月2日，青海银保监局党委书记、局长倪金乾一行莅临青海银行检查指导工作，并就青海银行高质量发展提出要求。

On July 2, 2019, Ni Jinqian, Secretary of the Party Committee and Director general of Qinghai Banking, Security and Supervision Bureau visited the Bank of Qinghai to inspect and guide its work and put forward requirements for high-quality development of the Bank.

三、主要财务数据摘要

8、期末不良贷款情况及采取的相应措施

报告期末，本公司各类贷款合计5,536,483.32万元，按照五级分类口径，正常类和关注类为5,398,537.64万元，占比为97.51%；后三类为137,945.68万元，占比为2.49%，不良贷款率较上期末下降1.82个百分点。

报告期内，本公司采取积极举措，持续完善不良贷款管理制度体系，加大不良贷款存量清收处置和新增控制力度，进一步规范不良贷款清收处置工作机制和环节，持续深化潜在风险大户监测、管理及分析工作，深入开展不良贷款化解处置“百日决战”和“双百攻坚战”活动，全面推进不良贷款实现“双降”，为经营利润与资产质量双提升奠定了坚实基础。

9、抵债资产情况

单位：千元、% 币种：人民币

抵债资产种类	抵债资产余额	占抵债资产总额比例
不动产类	7,217	24.79%
权利类	3,783	12.99%
动产	17,444	59.92%
其他	669	2.30%
减：抵债资产减值准备	400	-
合计	28,713	100%

10、主要表外项目余额情况

单位：千元 币种：人民币

项 目	2018年末余额	2019年末余额
开出保函	119,545	130,462
承兑汇票	1,957,159	4,084,128
代客理财	4,228,674	3,606,194
委托贷款	18,566,820	12,062,475
贷款承诺	1,660,609	1,720,014
合计	26,532,807	21,603,273

11、对外股权投资情况

报告期内，本公司未发生新的对外投资项目。由于宁夏中宁青银村镇银行实施股份派送，本公司对外投资增加1,500万元，持股数量达到3,000万股，持股比例不变。

单位：万元、% 币种：人民币

对外投资项目	年初余额	年末余额	投资额占比
宁夏中宁青银村镇银行	1,500	3,000	30%
合计	1,500	3,000	30%

III. Summary of Main Financial Data

1. Main financial data in the past 3 years until the end of the reporting period

Unit: thousand Yuan, Currency: RMB

Item	Year 2017	Year 2018	Year 2019
Total amount of undistributed profits	2,268,186	2,213,635	2,501,067
Net revenue	2,003,045	2,104,287	2,244,260
Investment proceeds	1,940	28,638	94,290
Total net amount of income and revenue out of business	-2,548	30,679	-2,001
Profit before provision	1,170,383	1,474,946	1,436,152
Net profits	774,903	206,154	454,653
Owners' equities	6,675,720	8,827,157	9,145,736
Proceeds per share (Yuan)	0.42	0.08	0.19
Net assets per share (Yuan)	3.59	3.62	3.76



2019年7月22日，中国人民银行西宁中心支行副行长陈希凤一行在青海银行党委副书记、行长蔡洪锐的陪同下对我行取消企业开户许可相关工作进行督导。

On July 22, 2019, Vice President Chen Xifeng of the Xining Center Sub-branch of the People's Bank of China, accompanied by Deputy Secretary of the Party Committee of the Bank of Qinghai and President Cai Hongrui, supervised the work related to the cancellation of the account opening permission of the Bank.

III. Summary of Main Financial Data

2. Supplementary financial data in the past 3 years till the end of the reporting period

Unit: thousand Yuan, currency: RMB

Item	Year 2017	Year 2018	Year 2019
Total assets	109,693,971	103,905,406	103,296,033
Total debts	103,018,251	95,078,249	94,150,297
Total deposit	63,490,302	62,570,194	68,014,366
Wherein: savings deposit	21,471,792	24,170,810	27,359,280
Total loan	46,996,006	52,168,036	55,364,833

3. Supplementary financial indexes in the past 3 years till the end of the reporting period

Unit: % Currency: domestic and foreign currencies converted into RMB

Item	Standard value	Year 2017	Year 2018	Year 2019
Non-performance asset ratio	≤4%	0.94%	2.36%	1.66%
Non-performance loan ratio (5-level classification)	≤5%	1.95%	4.31%	2.49%
Provision coverage rate	≥150%	161.43%	121.33%	172.75%
Liquidity ratio	≥25%	43.24%	40.92%	31.81%
Liquidity matching ratio	≥100%	—	111.66%	115.66%
High-quality liquidity capital adequacy ratio	≥100%	—	113.01%	322.26%
Assets and profits ratio	≥0.6%	0.69%	0.19%	0.44%
Cost and revenue ratio	≤35%	29.58%	27.47%	27.61%
Proceeds ratio of net assets	—	12.00%	2.66%	5.06%
Capital adequacy ratio	≥10.5%	13.14%	14.22%	13.77%
Level-1 capital adequacy ratio	≥8.5%	12.12%	13.48%	12.62%
Core level-1 capital adequacy ratio	≥7.5%	12.12%	13.48%	12.62%

4. 5-level classification of credit loan assets

Unit: thousand Yuan, % Currency: RMB

5-level classification	Amount	Ratio
Normal	50,311,803.48	90.87%
Concerned	3,673,572.89	6.64%
Substandard	605,174.72	1.09%
Suspected	658,459.25	1.19%
Losses	115,822.86	0.21%
Total	55,364,833.20	100%

III. Summary of Main Financial Data

5. Information of asset depreciation provision

Unit: thousand Yuan, currency: RMB

Item	Amount
Opening balance	2,836,788.52
Increment during the reporting period	981,499.45
Written-off during the reporting period	-963,230.78
Written-off recovered during the reporting period	270.59
Closing balance	2,855,327.78

Notes: the asset depreciation provision of the year is increased by 981,499.45 thousand Yuan; the credit loan asset 963,230.78 thousand Yuan is written off; at the end of the period, the asset depreciation provision balance is 2,855,327.78 thousand Yuan, including credit loan asset depreciation closing balance 2,383,027.91 thousand Yuan, and non-credit loan asset depreciation closing balance 472,299.87 thousand Yuan.

6. Information of top 10 loaning clients

Unit: 10 thousand Yuan, %, Currency: RMB

Clients	Loan balance	Ratio of total loan	5-level classification of loan
Qinghai State-owned Asset Investment and Management Co., Ltd.	88,299.84	1.59%	Normal
Xining Special Steel Co., Ltd.	63,450.00	1.15%	Concerned
Xining Economic and Technological Development Zone Investment Shareholding Group Co., Ltd.	58,500.00	1.06%	Normal
Qinghai Ganhe Industrial Park Development and Construction Co., Ltd.	54,600.00	0.99%	Normal
Qinghai High-grade Highway Construction Administration	51,000.00	0.92%	Normal
Qinghai Traffic and Transportation Administration	51,000.00	0.92%	Normal
Qinghai Highway Construction Administration	51,000.00	0.92%	Normal
Xining Yiwu Trade Co., Ltd.	50,251.21	0.91%	Normal
Western Mining Group Co., Ltd.	50,000.00	0.90%	Normal
Qinghai Toll Road Administration	49,000.00	0.89%	Normal
Total	567,101.05	10.24%	

7. Daily average balance and average interest rate of main deposit and loan types

Unit: 10 thousand Yuan, % Currency: domestic and foreign currencies into RMB

Type	Daily average balance	Average interest rate
Short-term, medium-term and long-term loan	3,778,052.88	6.03%
Corporate deposit	3,759,729.93	2.45%
Savings deposit	2,599,640.25	2.44%

III. Summary of Main Financial Data

8. Information of non-performance loan at the end of the reporting period and the corresponding measures

At the end of the reporting period, total loan of the Company is 55,364.8332 million Yuan. According to the 5-level classification caliber, the normal and concerned types are 53,985.3764 million Yuan, accounting for 97.51%; the last 3 types are 1,379.4568 million Yuan, accounting for 2.49%, and the non-performance rate is decreased by 1.82% compared with the same of the last year.

During the reporting period, the Company actively adopts active measures, continuously refine the non-performance loan management system, increases disposal and control strengths of non-performance loan, further regulates the work mechanism and procedures of the non-performance loan, deepens monitoring, management and analysis of key accounts of risks, deeply carries out “100-day decisive battle” and “2 one-hundred tackling battle” for solving the non-performance loan, attained “double reductions” of the non-performance loan, and lays a solid foundation for increasing of business profits and improvement of asset quality.



2019年11月8日，青海银保监局党委委员、副局长郭小明一行莅临青海银行开展三季度监管走访。

On November 8, 2019, Guo Xiaoming, member of the Party committee and deputy director general of the Qinghai banking and Insurance Regulatory Bureau, and his delegation visited the Bank of Qinghai for the third quarter supervision visit.

III. Summary of Main Financial Data

9. Information of debt-repaid assets

Unit: thousand Yuan %, Currency: RMB

Types of debt-repaid assets	Balance of debt-repaid assets	Ratio of total amount of debt-repaid assets
Property	7,217	24.79%
Rights	3,783	12.99%
Movable properties	17,444	59.92%
Others	669	2.30%
Minus: debt-repaid asset depreciation provision	400	—
Total	28,713	100%

10. Balance of main items in off-balance sheet

Unit: thousand Yuan, currency: RMB

Items	Balance at the end of year 2018	Balance at the end of year 2019
Letter of guarantee issued	119,545	130,462
Accepted drafts	1,957,159	4,084,128
Financing on behalf of customers	4,228,674	3,606,194
Consigned loan	18,566,820	12,062,475
Loan commitments	1,660,609	1,720,014
Total	26,532,807	21,603,273

11. Information of external stock right investment

During the reporting period, the Company does not involve any new external investment projects. Due to share allotment by Ningxia Zhongning Qingyin Village and Town Bank, the Company increases external investment of 15 million Yuan, with shareholding number up to 30 million shares, and the shareholding ration remaining unchanged.

Unit: 10 thousand Yuan, %, Currency: RMB

External investment project	Opening balance	Closing balance	Ratio of investment
Ningxia Zhongning Qingyin Village and Town Bank	1,500	3,000	30%
Total	1,500	3,000	30%

四、管理层讨论与分析

1、主要经营范围

本公司经营范围主要包括：吸收公众存款；发放短期、中期和长期贷款；办理国内结算；办理票据贴现；发行金融债券；代理兑付、承销政府债券；从事同业拆借；提供收付款项及代理保险业务；提供保管箱业务；办理地方财政信用周转使用资金的委托存款业务；银行卡业务；买卖、代理买卖外汇；结汇、售汇、国库代理业务；基金销售业务；经国务院银行业监督管理机构批准的其他业务。

2、报告期外部经营环境变化及其影响

2.1 宏观经济形势

报告期内，我国经济延续稳定增长格局，市场潜力较大，内在动力较强，供求总量关系进一步改善，市场机制作用明显增强，各方面统筹发展，改革开放以来的制度红利持续增长，全面开放新格局逐步形成。

2.2 监管环境变化

报告期内，“强监管”仍在继续，随着穿透式监管的逐步深入，银行潜在风险有所缓解，整体杠杆率呈现稳中有降的趋势。银保监会颁布多个专项领域的监管文件，对债券业务、同业风险暴露、同业负债等领域进行了详细监管规范，进一步深化整治银行业市场乱象工作。同时，通过促进业务规范化发展，引导银行业金融机构回归服务实体经济。

2.3 货币政策变化

报告期内，人民银行持续推行稳健中性的货币政策，进一步强化逆周期调节，保持流动性合理充裕和市场利率水平合理稳定。坚持金融服务实体经济的根本要求，激励引导金融机构加大对实体经济、尤其是对民营小微企业的支持力度。这些措施在稳增长的同时注重平衡好调结构、促改革、防风险等方面的关系，发挥先行引导支持作用，为供给侧结构性改革和高质量发展营造了良好的货币金融环境。



2019年9月5日，为进一步强化同业合作，青海银行与永赢基金共同举办“同舟共济，砥砺前行”大美青海同业交流会。来自全国30余家城商行、农商行、基金公司的机构负责人和业务精英参加了此次同业交流会。

On September 5, 2019, in order to further strengthen the inter-bank cooperation, the Bank of Qinghai and Yongying Fund jointly held the Great beauty Qinghai Trade Exchange Meeting of “working together in the same boat, forge ahead”. Institutional heads and business elites from more than 30 city commercial banks, agricultural commercial banks and fund companies all over the country attended the trade fair.

四、管理层讨论与分析

3、业务发展综述

3.1 公司业务

报告期内，公司业务立足省内经济形势及本公司发展规划，多措并举，不断优化金融服务能力和水平，加大金融创新和资金供给，全面推动公司业务稳步发展。截至2019年末，本公司对公存款余额4,085,069万元，对公贷款余额2,359,216万元(不含票据)。投行业务作为公司业务转型的重点业务，全年实际新增投放达713,400万元。投行业务当年实现收入87,700万元，对利润增长发挥了重要的支撑作用。同时，大力推动供应链金融业务，解决民营小微企业信用弱、周转资金缺乏、应收账款回收慢、贷款担保难等难题的同时，对本公司完善公司业务服务体系、健全公司业务品种发挥了积极作用，更为支持全省产业转型升级和经济社会发展提供了源源不断的动力。

3.2 零售及小微业务

报告期内，本公司零售业务加大金融科技手段运用，依托互联网金融业务服务平台，顺应客户金融需求和消费习惯，积极创新金融产品和服务模式，逐步推动形成了线上线下各有侧重、并行发展的经营格局。推出了“消e贷”“税e贷”“房e贷”等个性化线上信贷产品，建立了新的获客与活客模式，有效拓宽了金融服务渠道。持续优化信用卡进件审批系统，开展信用卡优惠活动，参与人数达36万人次；成功发行京东金融联名信用卡，信用卡发卡量和激活量大幅提升，进件达22,326件。以“百行进万企”“进村入户”等推广工作为切入点，扎实推动普惠金融，聚力发展绿色金融，全力推进精准扶贫。截至2019年末，本公司小微信贷余额1,172,728.59万元(不含转贴现)，民营贷款余额1,316,651.73万元，绿色信贷余额1,260,787.19万元，涉农贷款余额526,191.23万元，FS农贷余额44,528万元，个人消费类贷款余额1,146,467万元。



3.3 资金业务

报告期内，本公司不断加强同业合作，积极拓展业务渠道，联动线上线下交易模式，持续发挥同业渠道和品牌优势，经营业绩稳步提升，业务规模得到平稳发展。通过发行绿色金融债，切实支持省内绿色信贷，为地方实体经济提供金融服务。灵活优化直接融资工具，启动小微、普通金融债券发行计划。丰富融资渠道，加强资产配置能力和风险管控能力，拓展国债和公募基金的规模，实现投资与流动性双管理运用模式。积极参与银登平台业务，努力提高资金收入水平。截至2019年末，资金市场业务资产规模5,203,000万元，负债规模2,463,900万元，实现收入211,388.28万元。

3.4 资管代客理财业务

报告期内，本公司累计发行理财产品145期、募集资金823,090.40万元，实现理财产品手续费收入2,007万元；累计兑付理财产品158期、兑付本金885,338.40万元，兑付客户收益20,587.58万元。报告期末，存续理财产品余额共计360,619.40万元，均为个人非保本理财产品，完成资管新规过渡期存量理财产品压降阶段性目标。同时，大力推进理财业务加快转型，推出了首款开放式净值型理财产品。

3.5 互联网金融业务

报告期内，本公司大力拓宽互联网金融发展渠道，创新业务模式，互联网金融服务覆盖面和质量稳步提升。互联网金融服务和产品不断丰富，全新移动金融平台研发上线，为客户带来了更好的使用体验。“联合贷”“助贷”业务平稳运行，网贷业务管理与风险控制不断完善，业务规模、占比持续扩大，网贷逾期率控制在较低水平。截至2019年末，企业网银累计开户突破1.29万户，个人电子银行累计开户突破15.65万户，直销银行累计开户7.47万户。



互联网金融业务

企业网银累计开户
突破 **1.29** 万户

个人电子银行累计开户
突破 **15.65** 万户

直销银行累计开户
7.47 万户

四、管理层讨论与分析



2019年12月11日，青海银行党委副书记、行长蔡洪锐一行赴海北州分行调研，了解分行经营发展情况和下一年重点工作安排，并拜访海北州党委副书记、政法委书记王敬斋，积极争取地方政府加大对青海银行的支持力度。

On December 11, 2019, Cai Hongrui, deputy secretary of the Party committee and President of the Bank of Qinghai, and his delegation went to Haibei branch to investigate the operation and development of the branch and the key work arrangements for the next year, and visited Wang Jingzhai, deputy secretary of the Haibei State Party committee and Secretary of the political and legal committee, to actively strive for the support of the local government to the Bank of Qinghai.

4、本公司面临的的风险及相应对策

本公司在各项业务经营活动中面临的主要风险包括：信用风险、流动性风险、市场风险、操作风险、信息科技风险和声誉风险等。报告期内，本公司突出审慎经营理念，强化全面风险管控，牢固树立底线思维和危机意识，牢牢守住不发生系统性金融风险的底线，实现了安全稳健运营。

4.1 信用风险

报告期内，本公司以党建引领信用风险管控工作，遵循“做实风险防控、坚持合规经营、全力推动青海银行高质量发展”的原则，强化顶层设计，优化信用风险体系，继续加大对信用风险的管控力度，实施信用风险管理基础建设和资产质量提升两大工程。同时，强化联动机制，做到潜在风险早预警、早识别、早处置，牢牢把握防控主动权。依托信贷管理系统升级改造项目，加强基础风险防控，实现信贷业务线上化、精细化、规范化、科学化和智能化管理，基础信用风险管控水平得到有效提升。通过整体联动、联合调研等方式，提前介入新行业、新客户审查，以授信审查关口前移加大授信审查穿透力度。利用现场检查与非现场监测等方式，并对信贷档案规范化、制度化、多种形式提升风险防控手段。全面落实不良贷款清收处置与潜在风险贷款化解工作，将逾期60天以上贷款全部纳入不良进行管理，在做实资产质量基础上，不良贷款压降成效显著。

4.2 流动性风险

报告期内，本公司持续加强流动性风险管理，积极适应宏观经济形势和金融监管政策变化，总体实现流动性风险可控。一是继续坚持审慎、稳健的流动性风险管理策略，对流动性风险进行有效识别、计量、监测和控制，确保以合理的成本及时满足流动性需求。二是紧密结合资金头寸系统及流动性风险管理系统，进行现金测算和

四、管理层讨论与分析

分析，提升信息系统支持应用程度，加强流动性风险日常监测和预警，提升流动性风险管控能力。三是完善本公司流动性风险管理体系，丰富流动性管理工具，定期开展流动性风险压力测试，提高风险识别和防范能力，不断增强应对突发事件的主动性，确保各项业务平稳发展。

4.3 市场风险

报告期内，本公司持续优化市场风险管理体系，积极应对市场环境变化，严控市场风险，提高风险预警及风险量化能力，强化市场风险全流程管理。利率风险和汇率风险是本公司的主要市场风险。一是本公司注重分析整体经济形势和政策，尤其是货币政策的变动。对金融市场利率认真分析，并有效结合内部资金转移定价系统，进行本公司业务利率的指导定价和调整，以更好地控制利率风险，减少利率波动带来的损失。二是本公司主要经营人民币金融服务业务，外汇市场主要涉及美元、港币、欧元等外币币种。汇率风险管理力求实现资金来源与运用的货币匹配，并通过结汇、套期保值等方式管理汇率风险。截至2019年末，本公司外汇合计敞口头寸为0.23亿元，累计外汇敞口头寸比例为0.24%。由于本公司外币业务量较少，汇率变动对本公司财务状况及现金流影响有限，汇率风险较小。

4.4 操作风险

报告期内，本公司积极贯彻落实操作风险防范相关监管规定，持续强化各条线管理，梳理完善各项操作类管理制度。针对操作风险易发领域采取现场与非现场、日常监控与专项检查相结合的防控措施，对各业务流程操作风险易发环节进行持续评估、监督和检查。加大对重点业务领域、重点业务环节、重点人员和各业务中心的检查监督力度，广泛开展风险排查及员工行为排查，严格执行重要岗位轮换制度，切实消除操作风险隐患。继续强化案件防控，将防控工作重心由事后处置向事前预防前移，变被动应对为主动防控。强化全员合规意识，筑牢风险管理和案件防控第一道防线。

4.5 信息科技风险

报告期内，本公司持续加强信息科技管理制度体系建设，不断强化信息科技风险管理，信息科技治理组织架构日趋完善。对现有的信息系统重新开展定级工作，完成了业务影响分析和数据中心风险评估项目。实施业务连续性和IT外包风险评估，着重加强重大项目立项风险评估，并实施全面信息科技审计工作。柜面无纸化系统、“房e贷”“税e贷”等2019年重点项目顺利完成，提升了科技对业务的支撑能力。同时，强化分支机构信息科技风险管理工作，开展业务连续性培训、科技风险培训，提高全员信息科技风险防范意识。强化运维管控，实现了全年信息科技系统安全运行无故障、无事故。

4.6 声誉风险

报告期内，本公司按照“预防第一、积极主动、全局利益、及时报告、全员参与”原则，强化舆情管控，严防声誉风险，努力营造和谐的舆论氛围和良好的发展环境。一是重点关注新形势下舆情工作可能出现的新的热点和难点问题，全面深入开展声誉风险日常监测和排查工作，不断完善风险防范长效机制。二是按照监管要求和工作实际，适时修改相关规章制度，传导合规经营理念，引导员工不断加强职业行为自律，规范服务行为，降低声誉风险诱发因素。三是不断优化信息传递和共享机制，与媒体建立并保持良好的合作机制、信息互通机制，完善客户投诉处理机制，遏制声誉风险隐患苗头。四是明确盯防重点，完善应急预案，落实防控措施，确保应对处置及时到位。

5、消费者权益保护

报告期内，本公司从完善制度、强化管理等方面入手，积极组织开展各项消费者权益保护工作，切实保障消费者合法权益。一是建立健全消费者权益保护制度体系及工作机制，消费者权益保护有关制度增至56个。二是不断加强金融产品与服务管理，进一步优化完善“一区双录”系统功能，规范销售行为，保障消费者合法权益。三是充分发挥“金融知识服务站”作用，主动探索个性化、全方位、多层次的宣传方式，向金融消费者普及相关金融知识，提高社会公众金融素养，增强消费者权益保护意识。四是提升投诉管理机制，采取“统一管理、分级处

四、管理层讨论与分析

理、专人负责、逐级上报”管理模式，保证消费者需求得到真实反映，及时、有效处理客户投诉和意见反馈，切实保障消费者合法权益，提高本公司服务质量和客户满意度。五是定期召开消费者权益保护工作会议，开展内部考评、内部审计及消费者权益保护内部专项培训，不断提升消费者权益保护工作水平。

6、财务分析

收入。报告期内，本公司实现各项收入477,075万元，同比增加2,017万元，增长0.42%。收入构成情况：贷款利息收入235,900万元，同比增加71,020万元，增幅43.07%，占全行收入的49.47%；金融机构往来利息收入224,243万元，同比减少72,906万元，减幅24.54%，占全行收入的47.03%；中间业务收入共计4,974万元，同比增加1,390万元，增幅38.78%。

支出。报告期内，本公司各项支出431,609万元，同比减少22,833万元，减幅5.02%。主要支出有：各项存款利息支出155,463万元，同比增加51,899万元，增幅50.11%；发行债券利息支出23,763万元，同比减少9,746万元，减幅29.08%；金融机构往来支出55,798万元，同比减少67,060万元，减幅54.58%；各项税金及附加3,469万元，同比增加1,052万元，增幅43.5%；业务及管理费共计支出61,517万元，同比增加4,093万元，增幅7.13%；提取各类准备金98,150万元，同比减少28,729万元，减幅22.64%。



2019年6月28日，青海银行党委召开庆祝中国共产党建党98周年大会，深入推进“不忘初心、牢记使命”主题教育，激励全行党员继续努力、砥砺前行，充分发挥先锋模范作用，在青海银行高质量发展新征程中建功立业、再创佳绩。

On June 28, 2019, the Party committee of the Bank of Qinghai held a meeting to celebrate the 98th anniversary of the founding of the Communist Party of China, further promoted the theme education of “never forget the original mind and keep the mission in mind”, encouraged the party members of the bank to continue to work hard and forge ahead, gave full play to the vanguard and exemplary role, and made achievements and achievements in the high-quality development of the Bank of Qinghai.

IV. The Management's Discussion and Analysis

1. Scope of business

The scope of business of the Company includes: public deposit taking; issuing short-term, medium-term and long-term loan; handling domestic settlement; handling notes discounting; issuing financial bonds; agency of discounting and sales of government bonds; engaging in inter-bank borrowing; providing payment and collection and insurance agency; providing safe business; handling consigned deposit business for fund used for circulation of fund for local revenue credit; bank card business; sales and purchasing and consigned sales and purchasing of foreign currency; settlement of exchange, exchange surrendering and national treasury agency business; fund sales business; other business approved by the bank industry supervision organization of the State Council.

2. Changes of external operation environment and influences hereof during the reporting period

2.1 Macroeconomic situations

During the reporting period, China's economy continues the trend of stable growth with great market potential and powerful intrinsic power, total supply and demand have been further improved, the market mechanism has been reinforced, all involved issues are coordinated and developed, the system profits since the reform and opening up continue to increase, and the new layout of total opening up has been shaped progressively.

2.2 Change of supervision environment

During the reporting period, the "intensified supervision" continues. With progressive implementation of the penetrating supervision, the Bank's potential risks have been solved, and overall leverage ratio has been reduced. The Bank and Insurance Supervision Committee issues supervision documents of multiple disciplines, regulates bonds business, peer risk exposure and peer liabilities, and further deepen the work of rectifying the chaos in the banking market. Meanwhile, through promoting standardized development of business, it leads the banking and financial industries to serve the physical economy.

2.3 Changes of currency policy

During the reporting period, the People's Bank continues to carry out the stable, healthy and sound currency policy, further reinforces the conversion period adjustment and keep reasonable and sufficient liquidity and reasonable and stable market interest rates. The Company adheres to the fundamental requirements of finance serving physical economy, encourages and guides financial institutions to increase support for physical economy, in particular to private small and micro-enterprises. While stabilizing growth, these measures focus on balancing relations among structure adjustment, reform promotion and risk prevention to yield the leading and guiding function and builds excellent currency financial environment for the supply-side structural reform and high-quality development.

3. Summary of business development

3.1 Corporate business

During the reporting period, keeping the foot of economic development and the Company's situations, the Company embraces measures to optimize financial service capabilities and proficiency, increase financial innovation and fund supply and boosts the Company's stable development. Till the end of year 2019, the Company's corporate deposit balance is 40,850.69 million Yuan and the corporate loan balance is 23,592.16 million Yuan (exclusive of instruments). As a key business for the Company's transformation, the Company's newly increased investment on the bank reaches 7,134 million Yuan. The revenue from investment bank in the same year is 877.00 million Yuan and plays a key role in profit growth. Meanwhile, the Company boosts the supply chain financial chain business, while solving difficulties of poor credit of small and micro-enterprises, short of working capital, slow recovery of receivables and difficult loan guarantee, serves the Company's improving business system and improving the business varieties and offering constant power for industrial upgrading and social and economic development in the Province.

IV. The Management's Discussion and Analysis

3.2 Retailing and small and pretty business

During the reporting period, financial science and technology means has been applied to the Company's retailing business. Supported by the Internet financial business service platform, the Company adapts to customers' financial requirements and consumption habits, actively innovates in financial products and service modes, and shapes the business layout of "online and offline operation and parallel development. It launches "consumption e loan", "tax e loan", "housing e loan" and other individualized online credit loan products, establishes the new customer development and maintenance modes, and effectively expands the financial service channels. The Company continuously optimizes the credit card application system and initiates the credit card discount activity with participants of 360 thousand persons/time; successfully issues JD Finance joint name credit card, surging the credit card issuance volume and activation volume and with application of 22,326 pieces. Starting from "100 banks for 10 thousand enterprises" and "entry into village and households", the Company promotes inclusive finance, focuses on developing ecofriendly finance and boosts target poverty relieving. Till the end of year 2019, the Company's small and pretty-loan balance is 11,727.2859 million Yuan (exclusive of transfer discount), private loan balance 13,166.5173 million Yuan, ecofriendly credit loan balance 12,607.8719 million Yuan, agriculture-related loan balance 5,261.9123 million Yuan, FS agriculture loan balance 445.28 million Yuan and individual loan balance 11,464.67 million Yuan.

3.3 Fund business

During the reporting period, the Company continuously reinforces peer cooperation, actively expands business channels, links the online and offline transaction modes, continuously yields the peer channel and brand advantage, increases business performance and develops business scale. Through issuing ecofriendly bonds, the Company supports ecofriendly loan within the Province and offers financial services to local physical economy. It optimizes direct financing instruments flexibly and initiates the small and pretty, and ordinary financial bonds issuance plans, as well as enriches financing channels, strengthens assets allocation capabilities and risk management and control capabilities, expands national debts and public raising fund investment scale, and realizes dual management and operation modes of investment and liquidity. The Company actively participates in Yindeng platform business and tries to increase fund revenue. Till the end of the year 2019, the asset scale of the fund market reaches 52,030.00 million Yuan, with debt scale of 24,639.00 million Yuan and revenue of 2,113.8828 million Yuan.

3.4 Financing business of asset management for customers

During the reporting period, the Company issues 145 sessions of financing products, raised fund of 8,230.904 million Yuan and obtains handling charge revenue for the financing products of 20.07 million Yuan; discounts 158 sessions of financing products, discounts 8,853.384 million Yuan, and discounts customers' proceeds of 205.8758 million Yuan. Till the end of the reporting period, the existing financing product balance is 3,606.194 million Yuan, which are individual non-principal-guarantee financing products and finish the stage objective for falling of the inventory financing products during the transition period of the asset management. Meanwhile, the Company advances the transformation of the financing business and launches business the first open-type net-value financing product.

3.5 Internet financial business

During the reporting period, the Company expands the Internet financial development channels, innovates in business modes, and increases Internet financial service coverage and quality. Continuous enriching of the Internet financial services and products and launching of the brand-new mobile financial platform R & D bring better experience to customers. The "joint loan" and "assisting loan" operate stably, the online loan business management and risk management have been improved, the business scale and occupation ratio have been increased, and the online loan overdue is controlled under relatively lower level. Till the end of year 2019, the corporate online bank account opening is more than 12.9 thousand, the individual electronic bank account opening is more than 156.5 thousand, and total account opening at the direct sales bank is more than 74.7 thousand.

IV. The Management's Discussion and Analysis

4. Risks on the Company and corresponding countermeasures

The Company's main risks in business activities include: credit risks, fluidity risks, market risks, operation risks, information science and technology risks and reputation risks. During the reporting period, the Company highlights the philosophy of prudent operation, reinforces total risk management and control, firmly shapes the baseline ideology and crisis awareness, keep the bottom line of preventing systematic financial risks, and keeps safe, stable and sound operation.

4.1 Credit risks

During the reporting period, the Company leads credit risks management and control with Party building, follows the principles of "implementing risk prevention and control, adhering to conformance operation, and driving high-quality development of the Bank of Qinghai", intensifies top-tier design, optimizes credit risks systems, continues to increase management and control strength for credit risks, and implements the credit risk management building and asset quality improvement. Meanwhile, the Company reinforces the linking mechanism, realizes early alert, early identification and early disposal of potential risks, and managed the active right of prevention and control. Supported by the credit loan management system, the Company upgrades and rebuilds the project, reinforces fundamental risk prevention and control, achieves credit loan management in forms of online, refinement, standardization, scientific performance and intelligence, and improves the fundamental credit management and control. Through holistic linking and joint survey and research, the Company accesses new industry and new client review in advance and increases the penetration strength for credit extension before the procedure. With the use of on-the-spot and non-on-the-spot monitoring and parallel management of credit loan files in standardized and systematic management, various means are used to improve risk prevention and control. The Company fully implements the non-performance loan handling and potential risk loan dissolving, takes loan overdue for more than 60 days into non-performance loan management, and achieves performance in control of non-performance loan based on managing the assets quality.

4.2 Liquidity risks

During the reporting period, the Company continues to reinforce liquidity risks management, adapts to changes of macroeconomic situations and financial supervision policy and manages the liquidity risks under control. Firstly, the Company continues to adhere to the prudent, stable and sound liquidity risk management strategy to identify, measure, monitoring and control the liquidity risks effectively and ensure that the liquidity requirements are satisfied at reasonable costs. Secondly, closely combined with the fund position system and the liquidity risk management system, the Company measures, computes and analyzes the fund, improves application of the information system support, reinforces daily monitoring and alert of the liquidity risks and improves the liquidity risk management and control capabilities. Thirdly, the Company's liquidity risk management system enriches the liquidity management tools, carries out liquidity risk pressure testing regularly, improves risk identification and prevention capabilities, reinforces activity against events, and ensures operation is in progress smoothly.

4.3 Market risks

During the reporting period, the Company continues to optimize the market risk management system, actively adapts to changes of market environment, strictly controls market risks, improves the risk alert and risk quantification capabilities, and strengthens full process management of market risks. The interest rate risks and exchange rate risks are the Company's main market risks. Firstly, the Company focuses on analyzing overall economic situations and policies, in particular to change of currency policy. The interest rate of the financial market shall be carefully analyzed, effectively combined with the internal fund transfer and pricing system, and the operation interest rate of the Company shall be priced and adjusted to control risks of the interest rate and reduce losses from fluctuation of the interest rate. Secondly, the Company mainly engages in RMB financial service business, and foreign exchanges involve USD, currency and Euro etc. The exchange rate risk management squares the fund source and the currency in use, and is controlled by exchange settlement and hedging etc. Till the end of year 2019, the foreign exchange open position

IV. The Management's Discussion and Analysis

in total is 23 million Yuan, and cumulative foreign exchange open position ratio is 0.24%. For the Company's foreign exchange business is small, changes of foreign currency have limited influences on the Company's financial situations and cash flow, and the exchange rate risks are low.

4.4 Operation risks

During the reporting period, the Company actively implements relevant supervision rules and regulations on operation risks, continues to reinforce management throughout the lines, sort out and improve various operation management systems. As for easily occurred operation risks, the prevention and control measures of on-the-spot and non-on-the-spot, and daily monitoring and special check shall be used, and the procedures easily occurring risks shall be continuously evaluated, supervised and checked. The Company increases check and supervision strengths for key operation areas, key business procedures, key staff and the operation centers, extensively carries out risk screening and staff's behavior screening, strictly executes the alternation system for key jobs, and eliminates the safety hidden trouble of operation risks. It continues to reinforce case prevention and control, shifts center of the prevention and control from afterwards handling to beforehand prevention and transforms from inactive to active statuses. The Company reinforces all the staff's awareness of conformance and builds the first frontier for risk management and case prevention and control.

4.5 Information science and technology risks

During the reporting period, the Company continued to reinforce the information science and technology management system building, continuously reinforce information science and technology risk management and improves the governance structure of information science and technology. The Company re-rates the existing information system and finishes operation influence analysis and data center risks evaluation. It performs operation continuity and IT outsourcing risk evaluation, highlights key project approval risks evaluation and implements total information science and technology audit. Key projects of counter paperless system, "housing e-loan" and "tax e-loan" etc. for year 2019 have been completed successfully to improve support of science and technology for operation. Meanwhile, the Company strengthens branch information science and technology risk management, performs operation continuity training and science and technology risk training, and improves awareness of information science and technology prevention. It reinforces operation and management maintenance and control and achieves fault and incident-free throughout the year.

4.6 Reputation risks

During the reporting period, in accordance with the principles of "prevention first, activeness, interest of the whole, timely reporting, and all staff's participation", the Company reinforces public sentiment management and control, strictly prevents reputation risks, and spares no efforts in building harmonic consensus atmosphere and excellent development environment. Firstly, the Company focuses on new hot issues and difficult issues relates to public sentiment under new situations, carries out daily reputation risk monitoring and screening completely and deeply, and continuously improves long-term mechanism of risks. Secondly, according to supervision requirements and actual working situations, the Company modifies relevant rules and regulations, conveys conformance operation philosophy, leads the staff to reinforce occupational self-discipline, regulated services and reduces triggering factors for reputation risks. Thirdly, the Company continuously optimizes the information transmission and sharing mechanism, establishes and keep sound cooperation mechanism with media, improves the customers' complaint and handling mechanism and nips the reputation risks into the bud. Fourthly, the Company focuses on key points, drafts emergency proposals, implements emergency control measures, and ensures that the handling is timely and in placement.

IV. The Management's Discussion and Analysis

5. Protection of consumers' rights and interests

During the reporting period, starting from improving systems and reinforcing management, the Company actively organizes work for protecting consumers' rights and interests and safeguards consumers' lawful rights and interests. Firstly, the Company establishes and improves the protection systems and working mechanism for consumers' rights and interests and increases the number of relevant systems on protection of consumers' rights and interests to 56. Secondly, the Company reinforces financial products and service management, further optimizes the functions of "one zone, dual recording", regulates sales, and guarantees consumers lawful rights and interests. Thirdly, by fully yielding the function of "financial knowledge service station", the Company actively explores individualized, all-around and multi-tiered publicity modes, popularizes relevant financial knowledge to financial consumers, improves financial character of the social public, and reinforces consumers' awareness of protecting their rights and interests. Fourthly,



2019年，为丰富全行员工的业余生活，引导员工以良好的精神风貌和奋发有为的工作状态立足岗位、锐意创新、扎实工作，进一步增强全行员工的服务意识，提高服务效能，树立良好的服务品牌形象，青海银行先后组织开展了“信仰与忠诚”演讲比赛、“奋发新时代 追梦青行人”服务礼仪风采大赛及庆祝中华人民共和国成立70周年暨青海解放70周年诗歌朗诵会等文艺活动。

In 2019, in order to enrich the spare time life of the staff of the bank, guide the staff to base themselves on their posts, make innovations and work in a good spirit and working state, further enhance the service consciousness of the staff of the bank, improve the service efficiency and establish a good service brand image, the Bank of Qinghai successively organized the speech competition of "faith and loyalty" and "strive for a new era" "The pursuit of the dream of the youth pedestrian" service etiquette elegant demeanor competition and celebration of the 70th anniversary of the founding of the people's Republic of China and the 70th anniversary of the liberation of Qinghai poetry recitation and other literary activities.

IV. The Management's Discussion and Analysis

the Company improves the complaint management mechanism, adopts the management mode of “centralized management, tiered handling, designated persons in charge, and reporting tier by tier” to ensure that the consumers’ requirements have been reflected truly, consumers’ complaints and feedbacks are timely and effectively handled, consumers’ lawful rights and interests are guaranteed, and the Company’s service quality and customers’ satisfaction have been enhanced. Fifthly, the Company organizes regular conferences on protection of consumers’ rights and interests to perform internal evaluation, internal audit and special internal training for protection of consumers’ rights and interests and improves the protection of consumers’ rights and interests.

6. Financial analysis

Revenue. During the reporting period, the Company achieves revenue of 4,770.75 million Yuan, increasing by 20.17 million Yuan compared with the same period of the last year and increasing by 0.42%. Composition of the income: the loan interest income 2,359.00 million Yuan, increasing by 71,020 million Yuan compared with the same period of the last year and increasing by 43.07%, accounting for 49.47% of total revenue of the Bank. The interest income from financial institution is 2,242.43 million Yuan, decreasing by 729.06 million yuan, decreasing by 24.54%, accounting for 47.03% of total revenue of the bank; the intermediary business revenue is 49.74 million Yuan, increasing by 13.90 million Yuan compared with the same period of the last year and increasing by 38.78%.

Expenditures. During the reporting period, the Company’s expenditures are 4,316.09 million Yuan, decreasing by 228.33 million Yuan compared with the same period of the last year and decreasing by 5.02%. Main expenditures include: deposit interest expenditure 1,554.63 million Yuan, increasing by 518.99 million Yuan and increasing by 50.11%; interest expenditure of bond issuance of 237.63 million Yuan, decreasing by 97.46 million Yuan compared with the same period of the last year and decreasing by 29.08%; expenditures from financial institutions 557.98 million Yuan, decreasing by 670.60 million Yuan compared with the same period of the last year and decreasing by 54.58%; the taxes and extra are 34.69 million Yuan, increasing by 10.52 million Yuan and increasing by 43.5%; business and overhead management 615.17 million Yuan, increasing by 40.93 million Yuan compared with the same period of the last year and increasing by 7.13%; withdrawal of kinds of reserves of 981.50 million Yuan, decreasing by 287.29 million Yuan compared with the same period of the last year and decreasing by 22.64%.

五、股本变动及股东情况

1、股本结构及变动情况

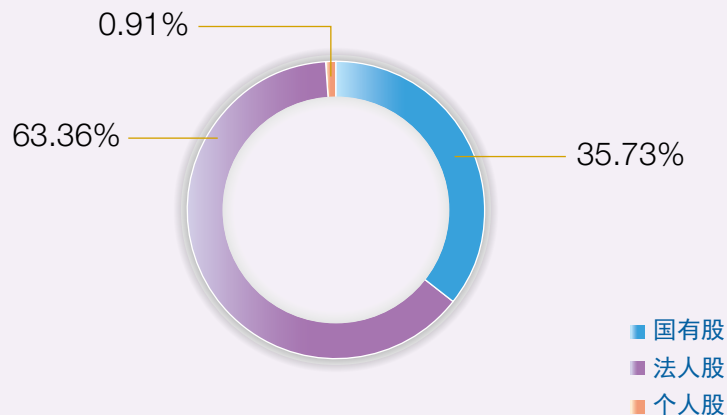
单位：千股、%

股东类型	变动前		本年增减(+, -)	变动后	
	数量	比例		数量	比例
国有股	870,002	35.73%	0	870,002	35.73%
法人股	1,542,937	63.36%	0	1,542,937	63.36%
个人股	22,182	0.91%	0	22,182	0.91%
股份总额	2,435,121	100%	0	2,435,121	100%

2、报告期末本公司前十大股东持股情况及主要股东提名、股权质押情况

单位：千股、%

序号	股东单位名称	股份数	占总股本比例	提名董事 监事情况	股权 质押情况
1	青海省国有资产投资管理有限公司	480,002	19.71%	董事1名	质押16.67%
2	西部矿业集团有限公司	400,000	16.43%	董事1名	无
3	西宁伟业房地产开发有限公司	200,000	8.21%	董事1名	质押49.00%
4	海西州国有资本投资运营(集团)有限公司	200,000	8.21%	董事1名	无
5	西宁城市投资管理有限公司	140,000	5.75%	董事1名	无
6	攀华集团有限公司	110,000	4.52%	监事1名	质押45.45%
7	苏州市相城区江南化纤集团有限公司	110,000	4.52%	无	质押49.00%
8	青海盐湖工业股份有限公司	100,000	4.11%	监事1名	无
9	青海三榆房地产集团有限公司	100,000	4.11%	监事1名	无
10	陕西明煌置业有限公司	80,000	3.29%	监事1名	质押25.00%
合 计		1,920,002	78.85%		



五、股本变动及股东情况

3、报告期末本公司主要股东关联方情况

序号	主要股东名称	控股股东	实际控制人/最终受益人	关联方
1	青海省国有资产投资管理有限公司	青海省政府国有资产监督管理委员会	青海省政府国有资产监督管理委员会	关联自然人6名，关联法人67家
2	西部矿业集团有限公司	青海省政府国有资产监督管理委员会	青海省政府国有资产监督管理委员会	关联自然人23名，关联法人63家
3	西宁伟业房地产开发有限公司	王伟明	王伟明	关联自然人4名，关联法人2家
4	海西州国有资本投资运营(集团)有限公司	海西蒙古族藏族自治州国有资产监督管理委员会	海西蒙古族藏族自治州国有资产监督管理委员会	关联自然人7名，关联法人18家
5	西宁城市投资管理有限公司	西宁市政府国有资产监督管理委员会	西宁市政府国有资产监督管理委员会	关联自然人6名，关联法人61家

4、控股股东及实际控制人情况

本公司无控股股东，第一大股东为青海省国有资产投资管理有限公司。

热烈庆祝

青海银行股份有限公司2019年第一期绿色金融债券

发行圆满成功!

债券简称	发行规模	发行期限	主体评级	票面利率	认购倍数
19青海银行绿色金融01	15亿元	3年期	AA+	3.77%	3.15

发行人



青海银行
BANK OF QINGHAI

主承销商



中信证券
CITIC SECURITIES

资信评级机构



中诚信国际
CCXI

绿色认证机构



EY 安永

2019年6月，经中国人民银行批准，青海银行在全国银行间债券市场成功发行首支绿色金融债券，发行规模15亿元，期限为3年，信用评级AA++，利率3.77%，认购倍数3.15倍。本次债券募集的资金全部用于绿色产业项目，持续助力绿色经济发展。

In June 2019, approved by the people's bank of China, the Bank of Qinghai successfully issued the first green financial bond in the national inter-bank bond market, with the scale of 1.5 billion yuan, maturity of 3 years, credit rating AA++, interest rate 3.77%, subscription multiple 3.15 times. All the funds raised in this bond will be used for green industry projects, which will continue to boost the development of green economy.

V. Change of Share Capital and Details of Shareholders

1. Information of share capital structure and changes hereof

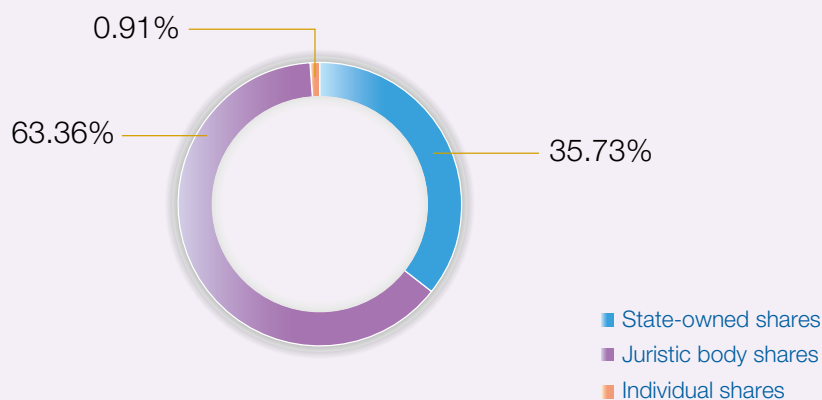
Unit: 1 thousand shares, %

Types of shareholders	Before change		Increment or decrement this year (+, -)	After change	
	Quantity	Ratio		Quantity	Ratio
State-owned shares	870,002	35.73%	0	870,002	35.73%
Juristic body shares	1,542,937	63.36%	0	1,542,937	63.36%
Individual shares	22,182	0.91%	0	22,182	0.91%
Total shares	2,435,121	100%	0	2,435,121	100%

2. Information of shareholding by the top 10 shareholders and nomination and stock right pledging of main shareholders of the Company at the end of the reporting period

Unit: 1 thousand shares, %

S/N	Shareholders' names	Number of shares	Ratio of total share capital	Nomination of directors and supervisors	Pledging of stock right
1	Qinghai State-owned Asset Investment and Management Co., Ltd.	480,002	19.71%	1 director	Pledging of 16.67%
2	Western Mining Group Co., Ltd.	400,000	16.43%	1 director	None
3	Xining Weiye Real Estate Development Co., Ltd.	200,000	8.21%	1 director	Pledging of 49.00%
4	Haixi Prefecture State-owned Capital Investment and Operation (Group) Co., Ltd.	200,000	8.21%	1 director	None
5	Xining Urban Investment Management Co., Ltd.	140,000	5.75%	1 director	None
6	Panhua Group Co., Ltd.	110,000	4.52%	1 supervisor	Pledging of 45.45%
7	Suzhou Xiangcheng Jiangnan Chemical Fiber Group Co., Ltd.	110,000	4.52%	None	Pledging of 49.00%
8	Qinghai Salt Lake Industry Co., Ltd.	100,000	4.11%	1 supervisor	None
9	Qinghai Sanyu Real Estate Group Co., Ltd.	100,000	4.11%	1 supervisor	None
10	Shaanxi Minghuang Real Estate Co., Ltd.	80,000	3.29%	1 supervisor	Pledging of 25.00%
Total		1,920,002	78.85%		



V. Change of Share Capital and Details of Shareholders

3. Information of related parties of the Company's main shareholders at the end of the reporting period

S/N	Main shareholders' names	Controlling shareholders	Actual controller/final beneficiary	Related parties
1	Qinghai Province State-owned Assets Investment and Management Co., Ltd.	Qinghai Provincial Government State-owned Assets Supervision and Management Committee	Qinghai Provincial Government State-owned Assets Supervision and Management Committee	6 related natural persons, 67 related juristic bodies
2	Western Mining Group Co., Ltd.	Qinghai Provincial Government State-owned Assets Supervision and Management Committee	Qinghai Provincial Government State-owned Assets Supervision and Management Committee	23 related natural persons, 63 related juristic bodies
3	Xining Weiye Real Estate Development Co., Ltd.	Wang Weiming	Wang Weiming	4 related natural persons, 2 related juristic bodies
4	Haixi Prefecture State-owned Capital Investment and Operation (Group) Co., Ltd.	Haixi Mongolian and Tibetan Autonomous Prefecture State-owned Assets Supervision and Management Committee	Haixi Mongolian and Tibetan Autonomous Prefecture State-owned Assets Supervision and Management Committee	7 related natural persons, 18 related juristic bodies
5	Xining Urban Investment and Management Co., Ltd.	Xining Municipal Government State-owned Assets Supervision and Management Committee	Xining Municipal Government State-owned Assets Supervision and Management Committee	6 related natural persons, 61 related juristic bodies

4. Information of controlling shareholder and actual controller

The Company has no controlling shareholder, and the first major shareholder is Qinghai Provincial State-owned Assets Investment and Management Co., Ltd.



六、董事、监事、高级管理人员和员工情况

1、董事

职 务	姓 名	教育程度及职称	性别	任职单位及职务
董事长	李锦军	在职研究生 高级经济师	男	青海银行党委书记、董事长
董事	蔡洪锐	中央党校研究生 高级经济师	男	青海银行党委副书记、行长
董事	张俭平	本科 高级经济师	男	青海银行副行长 宁夏中宁青银村镇银行董事长
董事	冯 鹏	本科 高级会计师	男	青海省国有资产投资管理有限公司 副总经理
董事	李兴财	在职研究生 高级会计师	男	西部矿业集团有限公司副总裁
董事	王伟明	博士研究生 高级工程师	男	西宁伟业房地产开发有限公司董事长
董事	闫立光	在职研究生	男	海西州国有资本投资运营(集团)有限公司党委书记、董事长
董事	孙 强	硕士研究生 招标师、注册咨询师	男	西宁城市投资管理有限公司副总经理
独立董事	秦嘉龙	本科 教授、高级会计师	女	青海大学财经学院会计学系教授
独立董事	陈晓筠	在职研究生 教授	女	青海师范大学法学与社会学学院教授
独立董事	张县利	本科 执业律师	男	青海观若律师事务所合伙人

2、监事

职 务	姓 名	教育程度及职称	性别	任职单位及职务
监事长	吴春庆	省委党校研究生 经济师	男	青海银行党委委员、监事长
监事	郭志新	本科 高级经济师	男	青海银行监事会办公室主任
监事	王绍明	高中	男	攀华集团有限公司副总经理
监事	许 敏	本科 助理会计师	女	青海盐湖工业股份有限公司财务处 资金管理中心主任
监事	徐剑隆	本科	男	青海三榆房地产集团有限公司总经理
监事	张旺林	本科 会计师	男	陕西明煌置业有限公司财务负责人
外部监事	郝正腾	硕士研究生 副教授	男	青海民族大学工商管理学院教研室主任

六、董事、监事、高级管理人员和员工情况

3、高级管理人员

职 务	姓 名	教育程度	职 称	性 别
党委副书记、行长	蔡洪锐	中央党校研究生	高级经济师	男
党委副书记	李 全	省委党校研究生	高级经济师 高级政工师	男
党委委员、副行长(援青)	吴燕生	硕士研究生	经济师	男
党委委员、青海省纪委监委驻青海银行纪检监察组组长	邓雪松	本科	无	男
副行长	张俭平	本科	高级经济师	男
副行长	应海峰	在职研究生	助理经济师	男
副行长	韩正祥	本科	经济师	男
副行长	张 锋	本科	经济师	男
首席信息官	周长宏	本科	高级工程师	男
行长助理(挂职)	倪志凌	博士研究生	高级程序员	男
财务总监	王礼晓	本科	高级会计师	男
工会副主席	袁玉龙	本科	高级政工师	男
行长助理	吴存寿	本科	高级经济师	男

4、董事、监事及高级管理人员变动情况

报告期内，本公司董事、监事及高级管理人员发生如下变动：

4.1 经本公司2018年股东大会审议，选举产生五届董事会、五届监事会，成员如下：

五届董事会由李锦军、蔡洪锐、张俭平、冯鹏、李兴财、王伟明、闫立光、孙强、秦嘉龙、陈晓筠、张县利，共11名董事组成。

五届监事会由吴春庆、郭志新、王绍明、许敏、徐剑隆、张旺林、郝正腾，共7名监事组成。

4.2 2019年5月，五届董事会第一次会议选举李锦军同志为青海银行五届董事会董事长。

4.3 2019年5月，五届监事会第一次会议选举吴春庆同志为青海银行五届监事会监事长。

4.4 2019年5月，经五届董事会第一次会议审议批准，聘任蔡洪锐为青海银行行长。

聘任翟建宁、张文武、张俭平、应海峰、韩正祥、张锋为青海银行副行长。

聘任周长宏为青海银行首席信息官，倪志凌、吴存寿为青海银行行长助理，王礼晓为青海银行财务总监。

4.5 2019年7月，经本公司工会第三届委员会第一次全体会议选举，并报青海省经贸工会同意，袁玉龙同志任青海银行工会副主席。

4.6 2019年8月，根据中共青海省委组织部《关于吴燕生同志任职的通知》(青组干任[2019]175号)，经本公司2019年第28次党委(扩大)会议研究同意、五届董事会第八次会议审议通过，聘任吴燕生同志为青海银行副行长(援青)。

因张文武同志挂职期满，解聘其青海银行副行长(援青)职务。

六、董事、监事、高级管理人员和员工情况

4.7 2019年9月，根据中共青海省委组织部《关于邓雪松、翟建宁同志职务任免的通知》(青组干任[2019]199号)，邓雪松同志任青海省纪委监委驻青海银行纪检监察组组长。

经本公司2019年第37次党委(扩大)会议研究同意、五届董事会第十五次会议审议通过，解聘翟建宁同志青海银行副行长职务。

5、高管薪酬情况

本公司高级管理人员薪酬根据《青海省政府国有资产监督管理委员会关于印发青海银行股份有限公司负责人2018年及第三任期(2016-2018年)经营业绩考核结果及兑现薪酬的通知》(青国资考[2019]257号)执行。本公司高级管理人员的薪酬包括年基本工资、年绩效工资、任期激励。

6、公司员工情况

截至报告期末，本公司在册职工1,687人，其中在岗正式员工1,676人，内退员工11人。本公司本科及以上学历员工占比74.82%，具有中、高级职称的员工占比7.46%。



作为全省唯一一家城市商业银行，青海银行以高度的政治感和使命感，主动履行社会责任。2010年“4·14”青海省玉树州地震后第56天，设立了震后灾区第一家银行—青海银行玉树州分行；2017年为玉树州玉树市下拉秀镇牧民群众捐助乙肝检测及疫苗购置款188.4万元。2019年元月，玉树州各市县均遭受不同程度的雪灾，严重影响了农牧民群众正常的生产生活。灾情传来，青海银行党委率先捐助救灾资金50万元，全行员工在短短24小时内为灾区募捐11.09万元，用实际行动表达了情牵牧民群众、心系各族同胞的真挚情谊。

As the only city commercial bank in the province, the Bank of Qinghai takes the initiative to fulfill its social responsibility with a high sense of politics and mission. On the 56th day after the “April 14” earthquake in Yushu prefecture, Qinghai Province in 2010, Yushu branch of the Bank of Qinghai, the first bank in the disaster area, was established; in 2017, RMB1.884 million was donated for hepatitis B test and vaccine purchase for herdsmen in pull-down show town, Yushu City, Yushu Prefecture. In January 2019, all cities and counties in Yushu prefecture suffered from different degrees of snow disaster, which seriously affected the normal production and life of farmers and herdsmen. According to the news of the disaster, the Party committee of the Bank of Qinghai took the lead in donating 500,000 yuan of disaster relief funds, and the staff of the bank raised 110,900 yuan for the disaster area in just 24 hours, expressing their sincere friendship for the herdsmen and the compatriots of all ethnic groups.

VI. Information of Directors, Supervisors, Senior Management and Staff

1 Directors

Title	Name	Education background and technical title	Sex	Employers and titles
President	Li Jinjun	On-the-job graduate Senior economist	Male	Party Committee Secretary and President of the Bank of Qinghai
Director	Cai Hongrui	Party School of the CPC Central Committee Graduate Senior economist	Male	Deputy Party Committee Secretary and Director of the Bank
Director	Zhang Jianping	Undergraduate Senior economist	Male	Deputy Director of the Bank of Qinghai President of Ningxia Zhongning Qingyin Village and Town Bank
Director	Feng Peng	Undergraduate Senior accountant	Male	Deputy General Manager of Qinghai State-owned Assets Investment Management Co., Ltd.
Director	Li Xingcai	On-the-job graduate Senior accountant	Male	Vice Chairman of Western Mining Industry Group Co., Ltd.
Director	Wang Weiming	Doctoral graduate Senior engineer	Male	President of Xining Weiye Real Estate Development Co., Ltd.
Director	Yan Liguang	On-the-job graduate	Male	Party Committee Secretary and President of Haixi Prefecture State-owned Capital Operation (Group) Co., Ltd.
Director	Sun Qiang	Master graduate Tenderer, registered consultant	Male	Vice General Manager of Xining Urban Investment and Management Co., Ltd.
Independent director	Qin Jialong	Graduate Professor, senior accountant	Female	Professor of Department of Accounting Department of School of Finance of Qinghai University
Independent director	Chen Xiaojun	On-the-job graduate Professor	Female	Professor of School of Law and Sociology of Qinghai Normal University
Independent director	Zhang Xianli	Undergraduate Practicing lawyer	Male	Partner of Qinghai Guanruo Attorney Firm

VI. Information of Directors, Supervisors, Senior Management and Staff

2. Supervisors

Title	Name	Education background and technical title	Sex	Employer and title
Chief Supervisor	Wu Chunqing	Provincial Party Committee Party School postgraduate Economist	Male	Party Committee Member and Chief Supervisor of the Bank of Qinghai
Supervisor	Guo Zhixin	Undergraduate Senior economist	Male	Office Director of Board of Supervisors of the Bank of Qinghai
Supervisor	Wang Shaoming	Senior high school	Male	Deputy General Manager of Panhua Group Co., Ltd.
Supervisor	Xu Min	Undergraduate Assistant accountant	Female	Director of Fund Management Center of the Financial Department of Qinghai Salt Lake Industrial Co., Ltd.
Supervisor	Xu Jianlong	Undergraduate	Male	General Manager of Qinghai Sanyu Real Estate Group Co., Ltd.
Supervisor	Zhang Wanglin	Undergraduate Accountant	Male	Financial Principal of Shaanxi Minghuang Real Estate Co., Ltd.
External supervisor	Hao Zhengteng	Master graduate Associate Professor	Male	Director of Teaching and Research Office of School of Industrial and Commercial Management of Qinghai Nationalities University

3. Senior management

Title	Name	Academic background	Technical title	Sex
Deputy Secretary of Party Committee and President	Cai Hongrui	Party School of the CPC Central Committee postgraduate	Senior economist	Male
Deputy Secretary of Party Committee	Li Quan	Provincial Party Committee Party School Postgraduate	Senior economist Senior political worker	Male
Party Committee Member and Vice President (Support Qinghai)	Wu Yansheng	Master graduate	Economist	Male
Party Committee Member and Director of Discipline Inspection and Supervision Team of the Discipline Inspection and Supervision Committee of Qinghai Province Dispatched to the Bank of Qinghai	Deng Xuesong	Undergraduate	None	Male
Vice President	Zhang Jianping	Undergraduate	Senior economist	Male
Vice President	Ying Haifeng	On-the-job postgraduate	Assistant economist	Male
Vice President	Han Zhengxiang	Undergraduate	Economist	Male
Vice President	Zhang Feng	Undergraduate	Economist	Male
Chief Information Office	Zhou Changhong	Undergraduate	Senior engineer	Male
Assistant to President (temporary post)	Ni Zhiling	Doctoral graduate	Senior programmer	Male
Chief Financial Officer	Wang Lixiao	Undergraduate	Senior accountant	Male
Vice President of Labor Union	Yuan Yulong	Undergraduate	Senior political worker	Male
Assistant to the President	Wu Cunshou	Undergraduate	Senior economist	Male

VI. Information of Directors, Supervisors, Senior Management and Staff

4. Change of directors, supervisors and senior management

During the reporting period, the Company's directors, supervisors and senior management are changed as follows:

4.1 Subject to review by the Shareholders' Conference of the Company for year 2018, the 5th session of Board of Directors and the 5th session of Board of Supervisors are elected, with members as follows:

The 5th session of the Board of Directors is comprised of 11 directors, including Li Jinjun, Cai Hongrui, Zhang Jianping, Feng Peng, Li Xingcai, Wang Weiming, Yan Liguang, Sun Qiang, Qin Jialong, Chen Xiaojun and Zhang Xianli.

The 5th session of the Board of Supervisors is comprised of 7 supervisors, including Wu Chunqing, Guo Zhixin, Wang Shaoming, Xu Min, Xu Jianlong, Zhang Wanglin and Hao Zhengteng.

4.2 In May, 2019, the 1st conference of the 5th Session of the Board of Directors elected Comrade Li Jinjun as the President of the 5th Session of the Board of Directors of the Bank of Qinghai.

4.3 In May, 2019, the 1st conference of the 5th session of the Board of Supervisors elected Comrade Wu Chunqing as the Chief Supervisor of the 5th session of the Board of Supervisors of the Bank of Qinghai.

4.4 In May, 2019, subject to review and approval by the 1st conference of the 5th session of the Board of Directors, Cai Hongrui was appointed as Director of the Bank of Qinghai.

Zhai Jianing, Zhang Wenhui, Zhang Jianping, Ying Haifeng, Han Zhengxiang and Zhang Feng were appointed as Deputy Director of the Bank of Qinghai.

Zhou Changhong was appointed as Chief Information Officer of the Bank of Qinghai, Ni Zhiling and Wu Cunshou were appointed as assistants to the Director of the Bank of Qinghai, and Wang Lixiao was appointed as Chief Financial Officer of the Bank of Qinghai.

4.5 In July, 2019, subject to election by the 1st plenary session of the 3rd session of commission of the Labor Union and approval by Economic and Trade Labor Union of Qinghai Province, Comrade Yuan Yulong was appointed as the Vice Chairman of Labor Union of the Bank of Qinghai.

4.6 In August, 2019, according to *Notice on Service of Comrade Wu Yansheng* (Q.Z.G.R. [2019] No. 175) by the Organizing Department of Qinghai Provincial Party Committee of the Communist Party of China, through research and consent by the 28th Party Committee (Enlarged) Conference of the Company for year 2019 and review and approval by the 8th conference of the 5th session of the Board of Directors, Comrade Wu Yansheng was appointed as the Deputy Director of the Bank of Qinghai (support Qinghai).

Due to expiry of temporary post of Zhang Wenwu, the Deputy Director of the Bank of Qinghai (support Qinghai) was dismissed.

VI. Information of Directors, Supervisors, Senior Management and Staff

4.7 In September, 2019, according to the *Notice on Appointment and Dismissal of Comrades Deng Xuesong and Zhai Jianning* (Q.Z.G.R. [2019] No. 199) by the Organizing Department of Qinghai Provincial Party Committee of Communist Party of China (Q.Z.G.R. [2019] No. 199), Comrade Deng Xuesong was appointed as Director of Discipline Inspection and Supervision Group of the Discipline Inspection and Supervision Committee of Qinghai Province dispatched to the Bank of Qinghai.

Subject to research and consent by the 37th Party Committee (Enlarged) Conference of the Company for 2019 and review and approval by the 15th Conference of the 5th Session of Board of Directors, Comrade Zhai Jianning as the Deputy Director of the Bank of Qinghai was dismissed.

5. Information of remuneration of senior management

Remuneration of senior management of the Company is executed in accordance with the *Notice on Operation Performance Evaluation and Remuneration of Principals of the Bank of Qinghai for 2018 and the 3rd Tenure (Years 2016-2018)* by Qinghai Provincial Government State-owned Assets Supervision and Management Committee (Q.G.Z.K. [2019] No. 257). Remuneration of senior management of the Company includes annual basic salary, annual performance salary and tenure incentive.

6. Information of the Company's staff

Till the end of the reporting period, the Company has 1,687 registered staff, including 11 internally retired staff. Staff of the Company with academic background of undergraduate and above accounts for 74.82%, and the staff with intermediate and senior technical titles accounts for 7.46%.

七、公司治理状况

1、公司治理概况

本公司按照《商业银行公司治理指引》及相关法律、法规和规章制度的要求，建立了合理的法人治理结构，股东大会、董事会、监事会、经营层的职责权限明确，并按照现代化企业公司治理需要，将党的领导和党建工作纳入公司章程，明确党委研究为董事会、监事会、经营层研究议事的前置程序，形成了党委会到位、股东大会规范、董事会健康、监事会有效、经营层负责的“五位一体”现代化公司治理体系，公司治理结构日趋规范完善。

报告期内，公司治理运作机制不断优化，股东大会、董事会、监事会和经营层规范运作，“三会一层”职能边界明确，并按照“独立运行、有效制衡、相互合作、协调运转”的机制开展工作，治理结构不断完善、各治理主体作用日渐明显、制度建设不断加强、风险管理及内部控制水平稳步提升、约束与激励机制不断健全，公司治理整体水平显著提升。董事会各专业委员会进一步规范，议事职能行之有效，为董事会科学决策提供有力保障。

1.1 完善公司治理基础性制度

报告期内，本公司董事会充分发挥在公司治理中的重要作用，根据最新监管要求及现代企业公司治理需要，不断健全和完善公司治理基础性制度。修订了《青海银行章程》《青海银行董事会议事规则》《青海银行董事、监事选举办法》《青海银行董事会战略发展委员会工作细则》《青海银行董事会审计委员会工作细则》《青海银行董事会提名委员会工作细则》《青海银行董事会薪酬与考核委员会工作细则》《青海银行董事会风险管理委员会工作细则》《青海银行董事会关联交易控制委员会工作细则》《青海银行业务授权管理办法》和《青海银行基本授权权限规定》，制定了《青海银行股权质押管理办法》。

1.2 关于股东和股东大会

报告期内，本公司股东严格按照法律法规及《青海银行章程》规定，依法行使权力，严格履行义务。同时，本公司全面贯彻落实《商业银行股权管理暂行办法》，切实将股东股权穿透核实、关联交易管理等作为股东股权管理的重点领域，严格按照监管要求梳理、更新主要股东信息库，全面掌握主要股东及其控股股东、实际控制人、关联方、一致行动人、最终受益人情况，为进一步规范关联交易奠定了良好基础。

本公司严格按照《青海银行章程》和《青海银行股东大会议事规则》规定，依法召开2018年度股东大会和2019年第一次临时股东大会。会议召开程序依法合规，确保了股东特别是中小股东享有平等地位，保证了股东参会并行使表决权的权利。

1.3 关于董事和董事会

报告期内，本公司完成了董事会换届工作，五届董事会由11名董事组成，其中独立董事3名。董事的任职资格和选聘程序符合《青海银行章程》《青海银行董事、监事选举办法》和相关法律法规的规定，并均取得青海银保监局资格核准。

全年共召开董事会现场会6次、通讯表决会18次，审议并表决各类议题78项，听取重要报告18个；董事会在决策、授权和表决时严格按照《青海银行章程》《青海银行董事会议事规则》和相关法律法规的规定进行。各位董事能够积极履行职责，按时出席会议并认真审议关系本公司发展的重大事项，独立发表意见和建议，恪尽职守、勤勉尽责，切实维护公司、股东和其他利益相关者的合法权益。

本公司董事会下设战略发展委员会、风险管理委员会、关联交易控制委员会、薪酬与考核委员会、提名委员会和审计委员会。

七、公司治理状况

1.4 关于监事和监事会

本公司五届监事会由7名监事组成，其任职资格和选聘程序均符合《青海银行章程》《青海银行董事、监事选举办法》和相关法律法规的要求。报告期内，监事会召开12次会议，审议并表决50项议题。全体监事能够严格遵守《青海银行章程》《青海银行监事会议事规则》规定，忠实履职，强化监督，规范运行，建立健全科学有效的内部监督机制，充分发挥监事会的监管职责，切实维护股东、公众、公司和员工的利益。

本公司监事会下设提名委员会、监督委员会。

1.5 关于信息披露和投资者关系管理

报告期内，本公司严格遵守《商业银行信息披露办法》和《青海银行信息披露管理办法》规定，切实规范日常信息披露工作。及时、准确、真实、完整地披露本公司年度报告、各项重大信息及有关股东大会召开公告，确保所有股东享有平等机会获得信息，切实维护所有股东尤其是中小股东的权益。《青海银行2018年度报告(摘要)》于2019年4月30日刊登于《金融时报》，同时在中国货币网和中国债券信息网上披露，接受公众监督。《青海银行2018年度报告》单行本印刷完成后，及时向政府机关、监管机构、主要股东和重要客户寄送，并同步在本公司官方网站进行披露，进一步扩展了信息披露阅读范围，切实维护了股东及其他利益相关者的知情权。

本公司确定专门的部门接待股东来电、来函、来访和咨询，主动与投资者联系，增进广大投资者对本公司的了解和信任，树立本公司诚信、稳健、规范的良好形象。

2、公司经营决策体系

本公司无控股股东。本公司为自主经营、自负盈亏的独立法人，具有独立、完整的业务及自主经营能力，与大股东在业务、人员、资产、机构、财务五方面完全独立。

党委会是本公司的政治核心和领导核心，重点履行“三重一大”事项的前置研究和审议程序，支持和引领股东大会、董事会、监事会、高级管理层依法履职；股东大会是本公司的最高权力机构，通过董事会、监事会来落实决策、实施管理和监督；董事会是本公司的决策机构，对股东大会负责，负责公司经营发展重大事项的决策；监事会是本公司的内部监督机构，对股东大会负责，负责对董事会和高级管理层履职进行监督；高级管理层是本公司的执行机构，对董事会负责，根据董事会的授权依法组织开展各项经营管理活动，同时接受监事会监督。

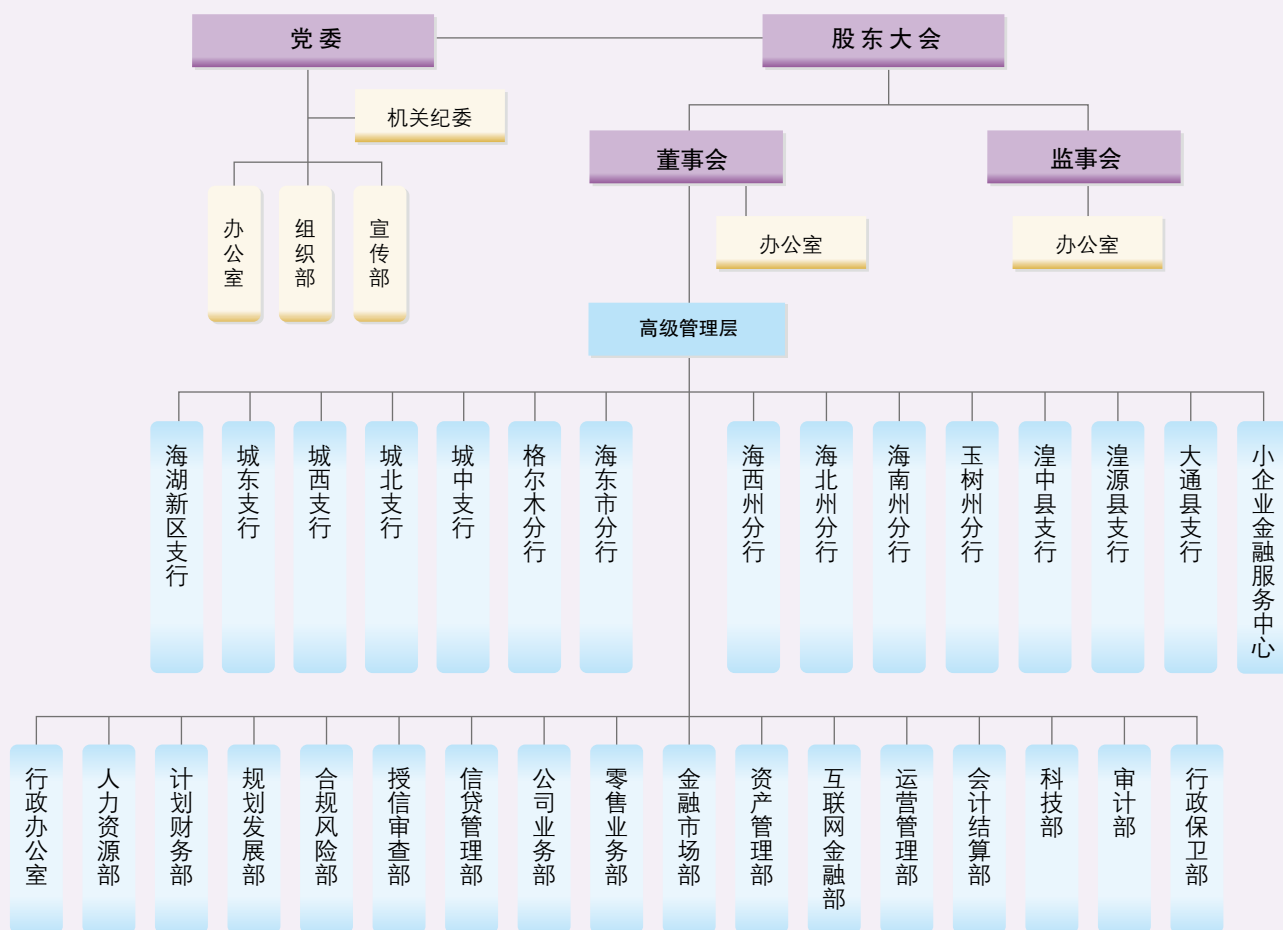
本公司实行一级法人体制，各分支机构均为非独立核算单位，其经营管理活动根据总行授权进行，并对总行负责。

3、公司分支机构

本公司共有营业网点84家，遍布全省主要经济区域。其中，西宁城区管理行5家，省内分行6家，直属支行3家，二级支行64家，社区支行5家，小企业金融服务中心1家。

七、公司治理状况

4、公司组织机构图



VII. Profile of Corporate Governance

1. General corporate profile

According to *Corporate Governance Guide for Commercial Banks* and relevant laws, rules and systems, the Company establishes a proper juristic body governance structure, clarifies duties and authorities of the Shareholders' Assembly, the Board of Directors, the Board of Supervisors and the operation tier, places the Party leadership and Party building into the Articles of Association in accordance with governance requirements of modern enterprises, sets out that research by the Party Committee taken as the pre-stage procedures for discussion by the Board of Directors, Board of Supervisors and the operation tier, shapes the "five-in-one" modern corporate governance system of the Party Committee in placement, standardized Shareholders' Assembly, healthy Board of Directors, effective Board of Supervisors and the operation tier in charge, and the corporate governance structure becomes perfect.

During the reporting period, the Company's governance operation mechanism has been optimized, the Shareholders' Assembly, the Board of Directors, the Board of Supervisors and the operation tier operation in standard manner, functions of the "three bodies and one tier" are clarified, the work is carried out in accordance with the mechanism of "independent operation, effective counterbalance, interactive cooperation, and coordinated operation", the governance structure has been improved, the governance body functions become more evidence, the system building has been reinforced, the risk management and internal control have been improved, the restriction and incentive mechanism has been improved, and the corporate governance has been improved. Professional commissions of the Board of Directors have been further regulated, the discussion and performance are effective, and powerful guarantee is offered to scientific decision-making by the Board of Directors.

1.1 Improvement of fundamental systems for corporate governance

During the reporting period, the Company's Board of Directors fully plays a key role in corporate governance, establishes and improves the fundamental systems for corporate governance in accordance with the latest supervision requirements and corporate governance requirements for corporate governance. The *Articles of Association of the Bank of Qinghai*, *Rules of Procedures for Directors' Conference of the Bank of China*, *Election of Directors and Supervisors of the Bank of China*, *Work Details for Strategy Development Commission of Board of Directors of the Bank of Qinghai*, *Work Details for Audit Commission of Board of Directors of the Bank of Qinghai*, *Work Details for Remuneration and Evaluation Commission of Board of Directors of the Bank of Qinghai*, *Work Details for Risk Management Commission of Board of Directors of the Bank of Qinghai*, *Work Details for Related Transaction Control Commission of Board of Directors of the Bank of Qinghai*, *Business Authorization Management of the Bank of Qinghai* and *Basic Authorization Authorities of the Bank of Qinghai* have been revised, and the *Stock Right Pledge Management of the Bank of Qinghai* has been drafted.

1.2 About Shareholders and Shareholders' Conference

During the reporting period, the Company's shareholders exercise power and perform obligations strictly in accordance with laws, rules, and the *Articles of Association of the Bank of Qinghai*. Meanwhile, the Company fully implements the *Temporary Method for Stock Right Management of Commercial Bank*, takes shareholders' stock right penetration and verification, related transaction management as key fields for shareholders' stock right management, sorts out and updates main shareholders information database strictly in accordance with the supervision requirements, fully knows about information of major shareholders and the controlling shareholders, actual controller, related parties, persons acting in concrete and the final beneficiary, and lays a solid foundation for further regulation of the related transactions.

VII. Profile of Corporate Governance

The Company convoked the Shareholders' Conference for year 2018 and the first extraordinary general meeting for year 2019 strictly in accordance with the *Articles of Association for the Bank of Qinghai* and the *Rules of Procedures for Shareholders' Assembly of the Bank of Qinghai*. The conference is convoked in accordance with laws and regulations to ensure that the shareholders, in particular to the medium and small-sized shareholders have equal status and guaranteeing shareholders' rights of participating in the conference and exercising voting rights.

1.3 About Directors and Board of Directors

During the reporting period, the Company finishes reelection of the Board of Directors, and the 5th session of Board of Directors is comprised of 11 directors, including 3 independent directors. Qualifications and election procedures of the directors shall be in conformity with the *Articles of Association of the Bank of Qinghai*, *Election of Directors and Supervisors of the Bank of Qinghai* and relevant rules and regulations and their qualifications have been approved by Qinghai Bank and Insurance Supervision Bureau.

The Board of Directors convoked 6 on-the-spot directors' conferences and 18 telecommunication conferences, reviewed and voted 78 kinds of proposals, and took 18 key reports; the Board of Directors performed decision making, authorization and voting strictly in accordance with the *Articles of Association of the Bank of Qinghai*, *Rules of Procedures for Directors' Conference of the Bank of Qinghai* and relevant rules and regulations. The directors actively exercised duties, attended conferences on time and carefully reviewed key events related to the Company's development, issue opinions and suggestions independently, devoted to their professions, and safeguard lawful rights and interests of the Company, shareholders and other stakeholders.

The Company's Board of Directors covers Strategy Development Commission, Risk Management Commission, Related Transaction Control Commission, Remuneration and Evaluation Commission and Nomination Commission and Audit Commission.

1.4 About Supervisors and Board of Supervisors

The 5th session of the Board of Supervisors is comprised of 7 supervisors, whose qualifications and election procedures are in conformity with the *Articles of Association of the Bank of Qinghai*, *Election of Directors and Supervisors of the Bank of Qinghai*, and relevant laws and regulations. During the reporting period, the Board of Supervisors convoked 12 conferences, reviewed and voted 50 issues under discussion. All the supervisors strictly observe the *Articles of Association of the Bank of Qinghai*, *Rules of Procedures for Supervisors' Conference of the Bank of Qinghai*, perform duties loyally, reinforce supervision, regulate operation, establish and improve scientific and effective internal supervision mechanism, fully play the supervision duties of the Board of Supervisors, and safeguard rights and interest of shareholders, the public, company and the staff.

The Company's Board of Supervisor covers the Nomination Commission and Supervision Commission.

1.5 About Information Disclosure and Investor Relationship Management

During the reporting period, the Company strictly observes the *Information Disclosure Methods for the Bank of Qinghai* and the *Information Disclosure Management Methods for the Bank of Qinghai*, and regulated the daily information disclosure. The Company discloses the Company's annual reports, key information and announcements on convoking shareholders' conference timely, accurately, truly and completely to ensure that all the shareholders are entitled to equal opportunities and safeguard equities of all shareholders, in particular to major and minor shareholders.

VII. Profile of Corporate Governance

The Annual Report of the Bank of Qinghai for Year 2018 (Abstract) was publicized at the *Financial Times* on April 30, 2019, was disclosed at China Money website and China Securities Information website to receive the public supervision. After finishing offprint of the *Annual Report of the Bank of Qinghai for Year 2018*, the Company delivers it to government authorities, supervision authorities, main shareholders and key accounts timely, discloses at the Company's official website, further expands the information disclosure scope and safeguards knowing rights of the shareholders and other stakeholders.

The Company appoints a special department to receive calls, correspondences, visits and consultations from shareholders, actively contact investors, enhance the investors' knowing and trust for the Company, and establish a faithful, stable and sound, and standard image for the Company.

2. The Company's Business and Decision-making System

The Company has no controlling shareholders. The Company is an independent juristic body operating and suffering gains and losses independently, has independent and complete business and independent business capabilities, and are independent of major shareholders in business, staff, assets, institutions and finance.

The Party Committee is the Company's political core and leading core, performs pre-stage research and review procedures for "three key and one major" events, supports and leads the Shareholders' Assembly, the Board of Directors, the Board of Supervisors and the senior management to exercise duties according to laws; the Shareholders' Assembly is the Company's top power body and implements decision making, management, and supervision through the Board of Directors and the Board of Supervisors; the Board of Directors is the Company's decision-making body, is responsible to the Shareholders' Assembly, and is responsible for making decisions for the Company's business and development; the Board of Supervisors is the Company's internal supervision body, is responsible to the Shareholders' Assembly, and is responsible for supervising performance by Board of Directors and senior management; the senior management is the Company's executing body, is responsible to the Company's executing body, performs operation and management activities lawfully as authorized by the Board of Directors, and receives supervision by the Board of Directors.

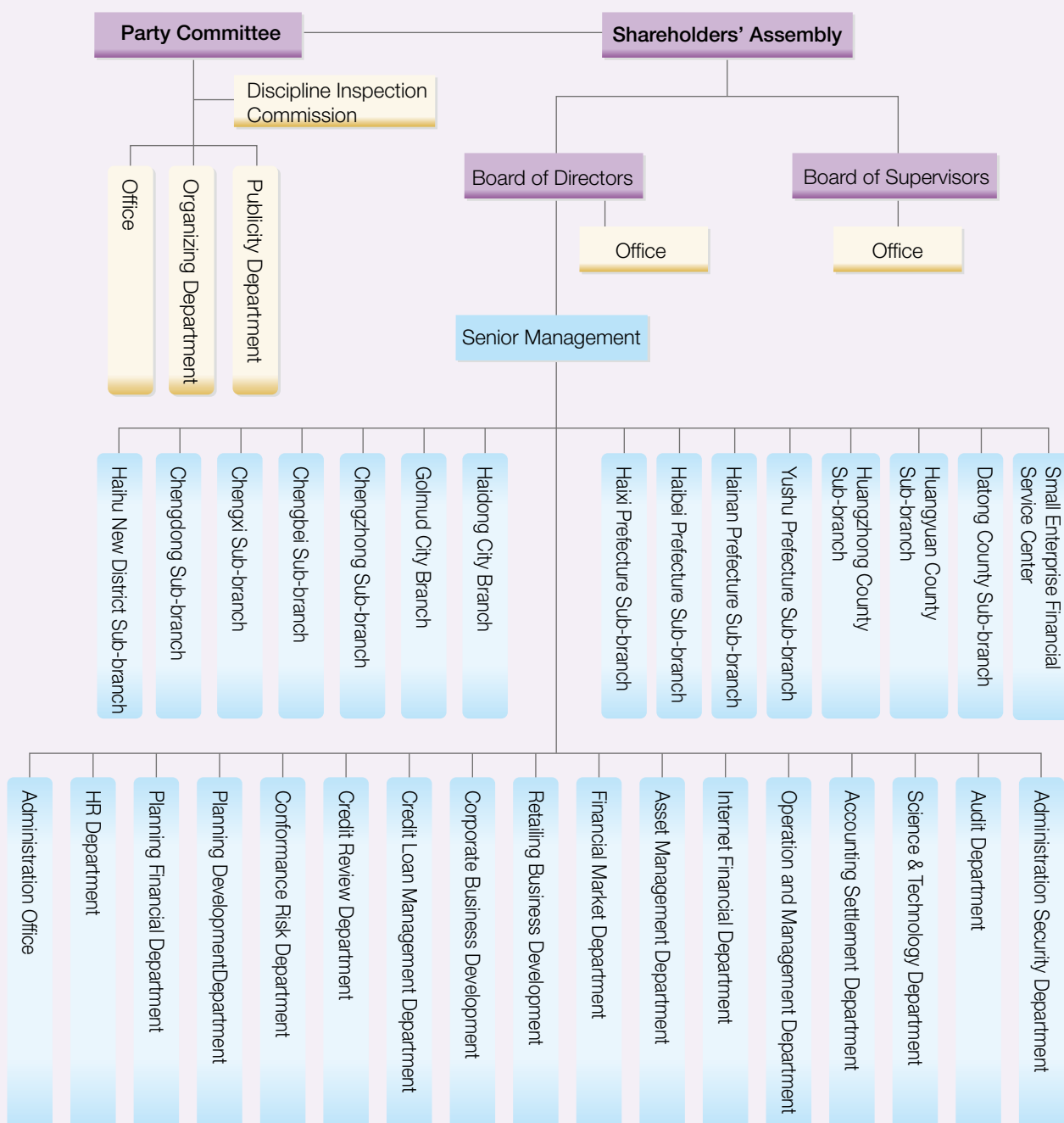
The Company applies tier-1 juristic body system, the branches are organizations of non-independent accounting, and the operation and management activities shall be carried out in accordance with authorization by the head bank and shall be responsible to the head bank.

3. The Company's Branches

The Company has 84 operation units, which are scattered across main economic regions of the Province. Of them, there are 5 administration banks in the urban area of Xining City, 6 branches within the Province, 3 directly affiliated sub-branches, 64 tier-2 sub-branches, 5 community sub-branches and 1 small-enterprise financial service center.

VII. Profile of Corporate Governance

4. The Company's Organization Structure Chart



八、股东大会召开情况

VIII. Convoking of the Shareholders' Conference

报告期内，本公司共召开股东大会2次，其中年度股东大会1次，临时股东大会1次，审议通过14项议案。

2019年4月16日，本公司召开2018年度股东大会。出席此次会议的股东及股东代理人所持股份数共计2,074,492,051股，占本公司总股本的85.19%，符合《中华人民共和国公司法》《青海银行章程》相关规定，表决结果合法有效。会议审议通过《青海银行董事会2018年度工作报告》《青海银行监事会2018年度工作报告》《青海银行2018年度财务决算及2019年度财务预算报告》《青海银行2018年利润分配方案》《关于发行青海银行小微金融债券的议案》《关于发行青海银行普通金融债券的议案》《关于选举青海银行五届董事会董事的议案》《关于修订〈青海银行章程〉部分条款的议案》《关于修订〈青海银行董事会议事规则〉的议案》《关于修订〈青海银行董事、监事选举办法〉的议案》《关于提请股东大会授权办理青海银行挂账职工股权转让事项的议案》《关于选举青海银行五届监事会监事的议案》《关于修订〈青海银行监事会议事规则〉的议案》。

2019年12月5日，本公司召开2019年第一次临时股东大会。出席此次会议的股东及股东代理人所持股份数共计2,289,986,628股，占本公司总股本的94.04%，符合《中华人民共和国公司法》《青海银行章程》相关规定，表决结果合法有效。会议审议通过《关于实施股权托管的议案》。

During the reporting period, the Company convoked 2 shareholders' conferences, including 1 shareholder's annual conference and 1 extraordinary shareholders' conference, reviewed and passed 14 proposals.

On April 16, 2019, the Company convoked the Shareholders' Conference for year 2018. Shareholders and shareholders' agents attending the conference represented 2,074,492,051 shares, accounting for 85.19% of total shares of the Company, which was in conformity with the *Company Law of the People's Republic of China* and the *Articles of Association of the Bank of Qinghai*, and the voting results were lawful and valid. The Conference reviewed and passed the *Work Report of the Board of Directors of the Bank of Qinghai for Year 2018*, *Work Report of the Board of Supervisors of the Bank of Qinghai for Year 2018*, *Report of Final Financial Settlement of the Bank of Qinghai for Year 2018 and Financial Budget for Year 2019*, *Profit Distribution Plan of the Bank of Qinghai for Year 2018*, *Proposal on Issuance of the Pretty and Micro-Financial Bonds of the Bank of Qinghai*, *Proposal on Issuance of Ordinary Financial Instruments of the Bank of Qinghai (Proposals on Revision of Terms and Conditions of the Articles of Association of the Bank of Qinghai)*, *Proposal on Revision of Rules of Procedures of the Board of Directors of the Bank of Qinghai*, *Proposal on Revision of Election of Directors and Supervisors of the Bank of Qinghai*, *Proposal on Authorization to Handle Equity Transfer of the Staff Buying on Credit by the Shareholders' Assembly*, *Proposal on Election of the 5th Session of the Board of Supervisors of the Bank of Qinghai* and *Proposal on Revision of Rules of Procedures for Board of Supervisors of the Bank of Qinghai*.

On December 5, 2019, the Company convoked the 1st extraordinary shareholders' conference for year 2019. The shareholders and shareholders' agents attending the conference represented 2,289,986,628 shares, accounting for 94.04% of total shares of the Company, which was in conformity with the *Company Law of the People's Republic of China* and the *Articles of Association of the Bank of Qinghai*, and the voting results were lawful and valid. The Conference reviewed and passed the *Proposal on Implementation of Stock Right Trusteeship*.



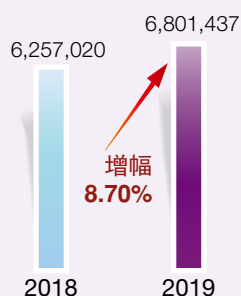
2019年4月16日，青海银行召开2018年度股东大会，选举产生青海银行五届董事会、监事会，实现了四届董事会、监事会到五届董事会、监事会的平稳过渡。

On April 16, 2019, Qinghai Bank held the 2018 Annual General Meeting of Shareholders and elected the fifth board of directors and board of supervisors of Bank of Qinghai.

九、董事会报告

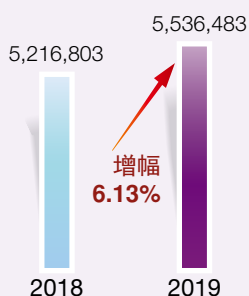
存款

单位：人民币万元



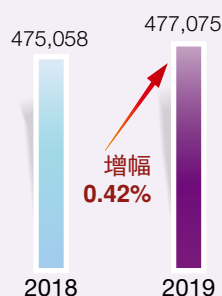
贷款

单位：人民币万元



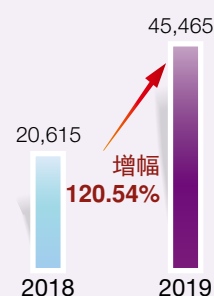
收入

单位：人民币万元



净利润

单位：人民币万元



1、2019年总体经营情况回顾

报告期内，本公司主要经营指标完成情况如下：

资产总额10,329,603万元，同比减少60,937万元，减幅0.59%。

各项存款6,801,437万元，同比增加544,417万元，增幅8.70%。

各项贷款5,536,483万元，同比增加319,680万元，增长6.13%。

各项收入477,075万元，同比增加2,017万元，增幅0.42%。

实现净利润45,465万元，同比增加24,850万元，增幅120.54%。

净资产收益率5.06%，同比上升2.40个百分点。

不良贷款年末余额137,946万元，同比减少86,850万元，占比2.49%，同比下降了1.82个百分点。

2、2019年董事会工作回顾

报告期内，董事会认真贯彻省委、省政府决策部署，按照监管部门的工作要求，紧紧围绕行党委年初确定的重点工作，带领和督促经营层认真执行股东大会各项决议，顺利完成了四届董事会换届、股权托管等事关体制机制调整优化的重大事项，为推动全行高质量发展发挥了积极作用。

2.1 坚持党的全面领导，有效发挥决策引领作用

围绕行党委年初确定的目标任务，积极做好科学决策、分解部署、督促落实、检查评价等工作。全年共召开股东大会2次、董事会24次、董事会各专业委员会43次，所有股东大会、董事会审议议题均事前报行党委审议。通过及时、有效决策，切实将省委、省政府决策部署融入全行改革发展中，将行党委的具体要求和股东大会的决议贯穿各项审议事项中，使党建工作、经营管理和公司治理实现有机融合和无缝对接，有力推动了年初确定的各项目标任务有效落实。



2019年5月23日，青海银行召开五届董事会第一次会议。

On May 23, 2019, the first meeting of the 5th board of directors of Bank of Qinghai was held.

九、董事会报告

2.2 严格落实监管要求，持续优化公司治理体系

一是在第四次增资扩股工作完成的基础上，及时启动四届董事会换届工作。新一届董事会成员数量及结构得到优化，成员总数由原来的9名增至11名，新增内部执行董事和独立董事各一名，董事会决策的独立性和专业性持续提升。优化调整董事会下设各专业委员会，进一步规范分工设置及成员结构，更好地满足本公司高质量发展需要。二是进一步完善运作机制，修订完善了《青海银行章程》《青海银行董事会议事规则》《青海银行董事、监事选举办法》等相关规章制度，为全行持续稳健发展提供了科学高效的决策保障体系。三是组织开展董事、监事履职能力提升高级研修班，全面提升董事、监事准确研判经济金融形势、完善公司治理体系、积极参会议事的能力和履职科学化水平。

2.3 强化资本管理职能，夯实业务发展资本保障

随着本公司第四次增资扩股工作全面完成，资本实力明显提升，董事会立足长远、未雨绸缪，进一步完善资本管理工作机制。指导经营层制定《青海银行资本管理办法》，明确资本管理目标原则、组织架构、职责权限及工作流程，资本管理工作步入规范化、不断改进增强的新阶段。编制《青海银行2019-2021年资本规划》，对未来业务拓展、资本管理、资本补充做出完整、全面的分析测算，形成了指导经营层实践的规划目标。

2.4 高度关注股权管理，持续规范股东行为

一是以不断强化股权管理为目标，以监管制度要求为准绳，及时启动股权托管筹备工作，并与托管机构重点明确股权查询、质押、冻结、变更等管理工作流程，为托管后有效落实双向管理机制、持续提升股权管理水平奠定了良好基础。经过前期筹备、股份确权、拟定协议、会议决策、登记托管等程序，于2019年12月25日正式完成股权托管工作。二是持续规范关联交易管理，按照监管要求动态更新关联方名单，并及时在行内发布。严格关联交易审批流程，认真执行重大关联交易逐笔报审、披露制度，确保关联交易依法合规。三是制定《青海银行股权质押管理办法》，健全股权质押管理工作机制，将出质人经营状况、质权人情况、股权质押限额、股东在本公司贷款情况及股权质押对公司治理的影响分析等全部纳入股权质押审核范围，切实将监管要求落到实处。截至2019年末，本公司被质押股权41,361万股，占股本总数的16.99%，满足监管要求。

2.5 牢筑风险管控防线，营造良好发展环境

董事会始终将提升风险管理水平与能力作为最核心的竞争力，坚持风险管理先行，切实把“防风险”贯彻到各项管理工作中，科学处理业务创新和风险管理的关系。一是全力支持不良贷款处置化解工作，不良贷款由年初的224,795.35万元降至137,945.68万元，不良贷款率由年初的4.31%将至2.49%，不良贷款实现“双降”。二是强化经营风险管控，加大对重大授信业务、重大关联交易、案件防控等重点领域和风险易发环节的核查与管控，切实将各类风险牢牢控制在能吸收、能消化的合理较低范围。

2.6 着力推动高质量发展，经营业绩实现逆势上扬

报告期内，董事会聚焦主责主业，引导经营层坚持问题导向、目标导向、结果导向，推动经营发展实现量的合理增长和质的稳步提升。截至2019年末，本公司资产总额10,329,603万元，实现各项收入477,075万元，实现净利润45,465万元。不良贷款压降成效显著，各项监管指标持续达标。连续多年荣获经济建设突出贡献奖、经济运行先进单位、青海企业50强、中国服务业企业500强等荣誉称号。当年凭借长期支持民营小微金融、助力民营小微企业发展的积极举措和取得的良好成效，首次荣获“铁马-最具社会责任中小银行”称号，进一步彰显了本公司的经营特色和核心竞争力。

3、董事会对股东大会决议的执行情况

2019年4月16日，本公司2018年度股东大会审议通过了“按照2,435,121,038股为基数、以现金形式向全体新老股东每股派发红利0.05元(含税)”的利润分配方案，本公司董事会认真落实股东大会决议，圆满完成上述股利派发工作。同时，本公司董事会认真组织经营层落实2019年度工作计划及财务预算方案，推进年度各项工作有序开展。

九、董事会报告

4、2019年利润分配预案

经天健会计师事务所(特殊普通合伙)审计确认：2019年本公司实现净利润454,652,744.42元。根据有关法律法規和本公司章程规定，2019年税后利润作以下分配：

按照2019年度经审计税后净利润的10%提取法定盈余公积，共提取45,465,274.44元。

以2,435,121,038股为基数，以现金形式向全体股东每股派发红利0.05元(含税)，共计派发现金121,756,051.90元。

剩余利润287,431,418.08元留存以后年度。

上述利润分配预案经本公司董事会审议通过，待股东大会批准后实施。

5、2020年董事会工作计划

2020年主要经营目标是：资产总额保持在1,000亿元以上，实现各项收入45.5亿元，实现净利润5亿元；不良贷款率控制在上年水平之内，各项监管指标持续达标。

围绕以上经营目标，董事会将结合全行发展战略和重点目标任务，持续深入推进“十四五”规划、股权管理、公司治理、风险管控等重点工作，补足短板，夯实基础，为全行高质量发展提供支撑。

5.1 科学研究，进一步加强公司治理

探索提升公司治理水平的行动方向，在推进公司治理体系和治理能力现代化上下功夫，切实把“三会一层”制度优势转化为治理效能。探索改进董事会各专业委员会调研、研讨、审议等工作机制，切实发挥好专业委员会的决策辅助职能。继续强化董事履职培训，适时组织开展以监管政策解读为主的专题培训，增强董事对监管新规的准确理解和把握能力，提升履职能力。

5.2 提高标准，进一步规范股权管理

一是结合监管要求和股权托管后股权管理实际，及时补充制定股权管理相关制度，将托管后的股权管理工作推向制度化、规范化、标准化。二是在完成首次股东资质跟踪评价的基础上，逐步完善股东资质跟踪评价工作机制，并实现常态化。

5.3 合理规划，进一步明晰发展蓝图

充分调动各方力量，根据自身实际、量身定制本公司“十四五”发展规划，从战略高度统筹经营管理工作全局，推动全行创新转型发展向预期目标顺利迈进。抓住政策机遇，研究论证优先股、永续债等资本补充工具的可行性，为多渠道补充资本奠定基础。

5.4 加强沟通，进一步规范股东股权管理

一是持续规范股东关联交易行为，充分发挥新一代信贷管理系统线上风险提示和预警作用，切实防范关联交易所产生的各类风险。二是加强股东股权质押管理，明确股权质押监管要求及股东在股权质押管理中的权利、义务，并对股权质押比例实施动态管理，确保在维护股东合法权益的同时将股权质押比例控制在合理区间。

5.5 严控风险，牢牢守住风险防控生命线

一是持续深化全面风险管理，扎实开展“强化制度完善风控年”活动，围绕“风险控制优先”原则，实施全流程、全业务、全范围的全面风险管理。二是稳步推进风险管控处置机制创新，不断扎紧织密风险防控网，有效推动风险管理从“要我防风险”向“我要防风险”转变，将各项风险指标控制在监管要求范围内，为实现高质量发展营造健康、平稳、有序的经营环境，确保“十三五”规划和2019-2020年高质量发展目标任务圆满收官。

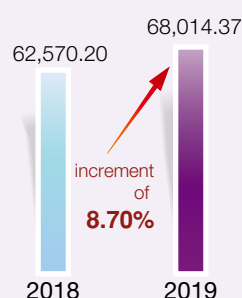
2020年主要经营目标



IX. Report by the Board of Directors

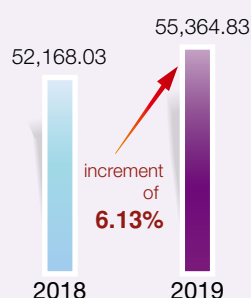
Deposits

Unit: Ten Thousand Yuan



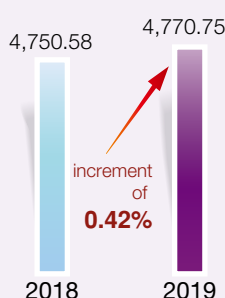
Loans

Unit: Ten Thousand Yuan



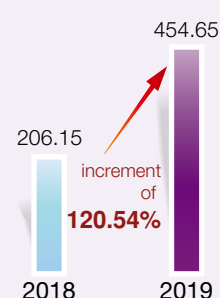
Revenues

Unit: Ten Thousand Yuan



Net profits

Unit: Ten Thousand Yuan



1. Review of general operation for year 2019

During the reporting period, the Company's main business indexes are finished as follows:

Total assets 103,296.03 million Yuan, decreasing by 609.37 million Yuan compared with the same period of the last year, a decrement of 0.59%.

Deposits 68,014.37 million Yuan, increasing by 5,444.17 million Yuan compared with the same period of the last year, an increment of 8.70%.

Loans 55,364.83 million Yuan, increasing by 3,196.80 million Yuan compared with the same period of the last year, an increment of 6.13%.

Revenues 4,770.75 million Yuan, increasing by 20.17 million Yuan compared with the same period of the last year, an increment of 0.42%.

Net profits 454.65 million Yuan, increasing by 248.50 million Yuan compared with the same period of the last year, an increment of 120.54%.

Yield of net assets 5.06%, increasing by 2.40% compared with the same period of the last year.

Non-performance loan at the end of the year 1,379.46 million Yuan, a decrement of 868.50 million Yuan, accounting for 2.49%, and decreasing by 1.82% compared with the same period of the last year.

2. Work Review of the Board of Directors in Year 2019

During the reporting period, the Board of Directors of the Company carefully implements decisions and deployments by the Provincial Party Committee and the Provincial Government, closely follows the objectives, tasks and key points determined by the Party Committee of the Bank at the beginning of the year, fully yields the function of guiding for the Bank by decisions made by the Board of Directors, urges the operation tier to execute resolutions adopted by the shareholders' conferences and finishes reelection of the 4th session of the Board of Directors, trusteeship of the stock right and other key issues related to systems and mechanism adjustment and optimization, which play an active role for boosting high-quality development of the Bank and achieving stable and sound operation.

IX. Report by the Board of Directors

2.1 The Board of Directors adheres to leadership by the Party and effectively yields the decision-making and leading functions

Based on targets determined by the Party Committee at the beginning of the year, the Board of Directors actively makes scientific decisions, breaks down and deploys, supervises and implements, and checks and evaluates. The Board of Directors convoked 2 shareholders' conferences, 24 directors' conferences and 43 professional commission conferences of the Board of Directors, and submitted all proposals to be reviewed at the shareholders' conference and directors' conferences to the Party Committee of the Bank for review beforehand. Through timely and effective decision making, the Board of Directors combined the decisions made and deployments by the Provincial Party Committee and the Provincial Government into the reform and development of the Bank and placed specific requirements and resolutions adopted by the Shareholders' Conference into the issues to be reviewed and made the Party building, operation and management and corporate governance organically combined and seamlessly combined, and drive effective implementation of objectives determined at the beginning of the year.

2.2 The Board of Directors strictly implements the supervision requirements and continuously optimizes the corporate governance system

Firstly, based on finishing the 4th time of capital increasing and share expansion, the Board of Directors timely initiated re-election of the 4th session of the Board of Directors. Numbers and structures of the new session of the Board of Directors have been optimized, with total number of members has been increased from 9 to 11, 1 internal executive director and 1 independent director have been added, and independence and profession for decisions made by the Board of Directors have been improved. The Board of Directors optimized and adjusted professional commissions affiliated to it, further regulated labor setting and member structure, and met the development trend for high-quality development of the Company. Secondly, the Board of Directors further improves the operation mechanism, revised and refined the *Articles of Association of the Bank of Qinghai*, the *Rules of Procedures for Directors' Conferences of the Bank of Qinghai*, *Election of Directors and Supervisors of the Bank of Qinghai* and relevant rules and regulations, which provided a scientific and efficient decision-making guarantee system for sustainable, sound and healthy development of the Bank. Thirdly, the Board of Directors organized the senior seminar for performance of directors and supervisors, fully improved capabilities and performance sciences for directors and supervisors' accurate judgment of economic and financial situations, improving the corporate system, and actively participating in attending and discussing issues.

2.3 The Board of Directors reinforced capital management functions and laid capital guarantee for business development

With completion of the 4th capital increasing and stock expansion, the Company's capital strength has been based on long-term development and takes precautions and further improves the capital management and working mechanism. The Board of Directors guides the operation tier to draft the *Management for Capital of the Bank of Qinghai*, clarifies the capital management objective principle, organization structure, authorities and workflow, and takes capital management into a new stage of standardization and continuous improvement. The Board of Directors drafts the *Capital Plan of the Bank of Qinghai from 2019-2021*, which makes complete and complete analysis and computation for business expansion, capital management and capital supplementation in the future and forms the planning objectives for guiding the operation tier.

IX. Report by the Board of Directors

2.4 The Board of Directors focuses on stock right management and continues to regulate shareholders' behaviors

Firstly, the Board of Directors aims at reinforcing the stock right management, based on requirements of the supervision systems, initiates the stock right trusteeship preparations timely, clarifies the stock right inquiry, pledging, freezing, change and other management flows with the trusteeship body, and lays a sound foundation for bidirectional management mechanism and continuously improving the stock right management after the trusteeship. Through pre-stage preparations, stock right confirmation, proposed agreement, decision making at conference, registration trusteeship and other procedures, the stock right trusteeship was finished on December 25, 2019. Secondly, the Board of Directors continues to regulate related parties' transaction management, updates list of related parties according to the dynamic supervision requirements, and releases timely within the Bank. It strictly executes the approval process of associated transactions, carefully implements the key related transaction submission, approval and disclose systems case by case, and ensures that the related transactions are lawful and in conformity with requirements. Thirdly, the Board of the Directors drafts the *Stock Right Pledge Management for the Bank of Qinghai*, which establishes and improves the work mechanism of stock right pledging, takes the pledgor's business details, pledgee's information, stock right pledge limit, shareholders' loan at the Company and influences of the stock right pledging on the Company into the scope of stock right pledging, and puts the supervision requirements in place. Till the end of the year 2019, the Company's pledged stock right is 413.61 million shares, accounting for 16.99% of total number of share capital and satisfying supervision requirements.

2.5 The Board of Directors builds the prevention and control line for risk management and excellent development environment

The Board of Directors always takes improvement of the risk management and capabilities as the core competitiveness, adheres to risk management in priority, place "risk prevention" into all management, and handles relations between business innovation and risk management scientifically. Firstly, the Board of Directors fully supports dissolving of the non-performance loan, which was reduced from 2,247.9535 million Yuan at the beginning of the year to 1,379.4568 million Yuan, with non-performance loan rate reduced from 4.31% at the beginning of the year to 2.49%, and both indexes of the "non-performance loan" have been reduced. Secondly, it intensifies business risk management and control, strengthens check, management and control for key credit extension business, key related transactions, case prevention and control and other key fields and risky procedures, and controls the risks within the scope of absorption.

2.6 The Board of Directors boosts high-quality development and attains surging business performance under adverse conditions

During the reporting period, the Board of Directors focuses on the main business, leads the operation tier to adhere to the principle of problem orientation, target orientation and result orientation, and boost reasonable development of economic development and quality progress. Till the end of the year 2019, the Company's total assets reach 103,296.03 million Yuan, achieves revenue of 4,770.75 million Yuan and net profit of 454.65 million Yuan. The reduction of non-performance loan is obvious and the supervision indexes satisfy requirements continuously. In the past many years, the Bank has been awarded the Prize for Outstanding Contribution of Economic Development, Advanced Organization for Economic Operation, Top 50 Enterprises of Qinghai Province, Top 500 Service Enterprises of China and other honor titles. Depending on active measures and sound achievements in long-term support of private small and pretty finance and boosting development of private small and pretty enterprises, the Bank was awarded the title of "Iron Horse-the Medium and Small Banks with the Utmost Social Responsibilities" to demonstrate the Company's business features and core competitiveness.

IX. Report by the Board of Directors

3. Resolutions adopted by the Shareholders' Assembly executed by the Board of Directors

On April 16, 2019, the Annual Shareholders' Conference of the Company for 2018 reviewed and passed the profit distribution plans of "with 2,435,121,038 shares as the base, and dividend of 0.05 Yuan (inclusive of tax) issued to all new and existing shareholders in cash". The Company's Board of Directors implements resolutions adopted by the Shareholders' Conference and finishes dividend distribution successfully. Meanwhile, the Company's Board of Directors organizes the operator tier to put the annual work plan and financial budget for 2019 into place and carries forward work in order.

4. Profit distribution proposal for 2019

After being audited and confirmed by Pan-China Certified Public Account (Special General Partnership): net profit of the Company for 2019 is 454,652,744.42 Yuan. According to relevant rules and regulations and the Articles of Association of the Company, the after-tax profit for 2019 is distributed as follows:

The statutory surplus public reserve is withdrawn at the rate of 10% of net profit after audit for 2019, and 45,465,274.44 Yuan.

With 2,435,121,038 shares as base, 0.05 Yuan (inclusive of tax) per share is distributed to all shareholders in cash, and cash 121,756,051.90 Yuan will be distributed.

The remaining profit 287,431,418.08 will be retained for following years.

The above profit distribution plans have been reviewed and passed by the Board of Directors of the Company and shall be implemented after approval by the Shareholders' Assembly.

5. Work plan of the Board of Directors for 2020

Main business objectives for 2020: **total assets kept above 100 billion Yuan, revenue of 4.55 billion Yuan and net profit of 500 million Yuan; the non-performance loan rate controlled within the values of the first half of the year and the supervision indexes meet the requirements.**

Based on the above business objectives and combined with development strategy and key objectives of the Bank, the Board of Directors continues to advance key work such as "the Fourteenth Five-Year Program", stock right management, corporate governance, risk management and control, overcomes the disadvantages, reinforces the foundation and offers support for high-quality development of the Bank.

5.1 The Board of Directors conducts scientific research and further reinforces corporate governance

The Board of Directors explores the action trend of improving corporate governance, concentrates on moving forward the corporate governance system and governance capabilities, and converts the "three organizations and one tier" system into governance efficiency. It explores and improves work mechanism of investigation and research, research and discussion, and review of professional commission of the Board of Directors and fully plays auxiliary functions for decisions made by the professional commissions. It strengthens training for directors' performance, implements the special training for interpretation of the supervision policy, enhances the directors' accurate understanding and mastering of the new supervision rules and improves performance capabilities.

IX. Report by the Board of Directors

5.2 The Board of Directors improves standards and further regulates stock right management

Firstly, combined with the supervision requirements and actual situations after stock right trusteeship, the Board of Directors timely drafts relevant systems on stock right management and drives systematization and standardization of stock right management after trusteeship. Secondly, after finishing the first shareholders' qualification tracking and evaluation, the Board of Directors improves the shareholders' qualification evaluation mechanism and realizes development under normal situations.

5.3 The Board of Directors plans reasonably to further clarify the development blueprint

It mobilizes all forces, drafts the Company's "Fourteenth Five-Year" development programs based on situations, manages overall situations strategically, and boosts the innovation, transformation and development of the Bank towards the expected objectives. It seizes the policy opportunities, researches and demonstrates feasibility of supplementary tools such as priority bonds and perpetual debts, and lays a foundation for supplementing capital in various channels.

5.4 The Board of Directors reinforces communication and further regulates stock right management for shareholders

Firstly, the Board of Directors continues to regulate shareholders' related transaction, fully yields online risk reminding and alert function of the new generation of the credit loan management system and prevents risks in connection with the related transactions. Secondly, it reinforces shareholders' stock right pledge management and clarifies the stock right pledge supervision requirements and the shareholders' rights and obligations in stock right pledge management, and applies dynamic management in stock right pledging and ensure that the stock right pledging ratio shall be controlled within a reasonable zone while safeguarding the shareholders' lawful rights and interests.

5.5 The Board of Directors strictly controls risks and safeguards the bottom line for risk prevention and control

Firstly, the Board of Directors continues to deepen full risk management, carries out the program of "Year for Strengthening Systems and Risk Prevention and Control", follows the principle of "risk control in priority", and implements the full risk management of full process, full business and full range. Secondly, the Board of Directors carries forward the innovation of risk prevention and control mechanism, tightens the risk and prevention control network, effectively transforms risk management from "instructed to prevent and control risks" and "instructing to prevent and control risks", controls the risk indexes within the scope of the supervision requirements, builds healthy, stable and orderly business environment for high-quality development, and ensures successful completion of the "Thirteenth-Five-Year Program" and high-quality development objectives for years 2019-2020.

十、监事会报告

1、2019年监事会工作情况

报告期内，本公司监事会严格遵照《商业银行公司治理指引》《商业银行监事会工作指引》等相关法律法规和《青海银行章程》规定，不断拓展监督方式，充分发挥监督职能，勤勉尽职，重点强化了制度建设、风险管理监督、内部控制监督、履职监督、自身建设等工作。

1.1 认真贯彻落实行党委关于进一步加强监事会工作的意见

在深入分支机构广泛调研的基础上，将《意见》具体化，制定《青海银行监事会履职实施细则》，规定监事会监督检查工作内容、监督重点以及监督检查的方式等。年内监事会参加了所有行长办公会、行务会，参与了总行职能部门对制度办法细则的修订、制定，从监事会监督角度提出意见建议。

1.2 顺利完成监事会换届工作

五届监事会由7名成员组成，其中内部监事2名（含职工监事1名）、股东代表监事4名、外部监事1名，较四届监事会增加1名外部监事。监事会选举吴春庆同志为五届监事会监事长，并对监事会监督委员会进行改组，新设立提名委员会，制定《青海银行监事会提名委员会工作细则》。



2019年5月23日 青海银行召开五届监事会第一次会议。

On May 23, 2019, the first meeting of the 5th board of supervisors of Bank of Qinghai was held.

1.3 切实做好巡视反馈意见和监管意见整改工作

针对巡视反馈意见和监管部门现场检查反馈意见，监事会对监事数量、提名委员会缺失等问题制定整改措施，认真落实整改。修订《青海银行章程》监事会相关内容及《青海银行监事会议事规则》。

1.4 运用审计结果，强化风险监督

指导内部审计部门在做好常规审计的基础上，拓展审计范围，增加审计种类，提高审计频率，提升内审质量。为有效防控风险，监事会办公室牵头对投行、理财、同业业务开展风险检查与评估。

1.5 加强监事会自身建设

组织监事参加能力提升培训班，有效提高新一届监事会监事履职能力。加强与同业监事会之间的交流学习，先后赴贵州银行、贵阳银行、重庆银行开展监事会工作交流。严格按照《青海银行章程》《青海银行监事会议事规则》开展各项工作，年内共召开监事会12次，审议听取议案50项；召开监督委员会会议2次，审议议案2项。

2、监事会就有关事项发表的独立意见

报告期内，根据《商业银行公司治理指引》《商业银行监事会工作指引》等相关法律法规和《青海银行章程》规定，监事会切实履行对董事、监事、高级管理人员履职尽责的监督职责，并对董事、监事、高级管理人员2019年履职情况进行了客观、公正的评价。具体评价意见如下：

十、监事会报告

2.1 对董事会及其成员的履职评价意见

监事会认为：报告期内，本公司董事会能认真贯彻省委、省政府决策部署，紧紧围绕行党委年初确定的目标任务和重点工作，充分发挥董事会决策对全行发展的指导作用，督促经营层认真执行股东大会决议，顺利完成了四届董事会换届、股权托管等事关体制机制调整优化的重大事项，为有效推动全行高质量发展、实现稳健经营发挥了积极作用。自觉接受监事会的监督，并根据监管部门要求及本公司自身发展需要，不断完善公司法人治理结构。全体董事能够认真依法行政、合规履职，积极维护本公司和全体股东合法权益，及时参加董事会及各专业委员会会议，充分审议各项议题，并做出科学决策。

2.2 对高级管理层及其成员的履职评价意见

监事会认为：报告期内，本公司高级管理层能够积极发挥党建引领作用，将党建工作与业务经营发展深度融合，紧紧围绕行党委、董事会确定的经营发展目标，严格执行董事会决议，接受监事会监督，根据《青海银行章程》及董事会授权认真开展各项经营管理活动，主动适应宏观经济增长乏力的经营环境，攻坚克难，不断优化资产负债结构，防范化解各类风险，强化金融创新驱动，加快改革转型步伐，全行经营工作取得新成效。高级管理人员能够认真履行“一岗双责”，勇于担当，尽职履责，稳增长、调结构、促转型、防风险，有效促进业务经营持续稳健发展。

2.3 对监事会及其成员的履职评价意见

监事会认为：报告期内，监事会能够深入贯彻落实行党委《关于进一步加强监事会工作的意见》，以履职监督、财务管理、内部控制、风险管控为监督重点，加大监督检查力度，积极主动参与经营活动，提高监督履职能力。按照监管要求加强监事会制度建设，制定《青海银行监事会履职实施细则》等规章制度。顺利完成四届监事会换届工作，进一步完善监事会及下设专业委员会整体架构。加强监事培训，进一步提高监事履职能力。加强与兄弟行监事会的交流学习。以防控风险为着重点，组织开展风险检查与评估。全体监事能够依照法律法规及《青海银行章程》规定，认真勤勉履职，及时参加监事会及各专业委员会的会议，客观审议相关事宜。

3、2020年监事会工作重点

2020年，监事会在行党委的领导下，按照《青海银行党委关于进一步加强监事会工作的意见》，切实加强和改进监督管理，探索有效的监督方式，强化监督力度，提高监督效率，推动实现本公司高质量发展。

3.1 进一步加强制度建设

建立定期不定期巡查制度，通过延伸巡查触角的方式，扩大监事会监督面，提高工作的针对性和精准度。

3.2 充分发挥监事会监督职能

根据《商业银行公司治理指引》《商业银行监事会工作指引》，重点开展对总行、各分支机构管理人员履职尽责、风险管理、财务活动和内部控制等方面的监督检查工作。加强与董事会、经营管理层及监管部门的沟通协调，全力支持配合董事会、经营层工作，共同促进本公司持续健康发展。

3.3 运用审计结果强化风险监督

把风险监督作为重中之重，纳入监督管理的每一个环节，继续组织开展风险检查与评估。对2019年开展的投行、理财、同业业务风险检查与评估工作实施“回头看”，进一步巩固整改成效。

3.4 提高监事履职能力，发挥专业委员会职能作用

落实《银行保险机构公司治理监管评估办法》，推进监事会各项工作符合公司治理合规性和有效性监管要求。以进一步提升五届监事会监事履职能力为目标，继续组织开展监事履职培训。督促监事严格按照《青海银行章程》相关规定勤勉履职，切实发挥各专业委员会职能作用，推进监事会工作健康有序开展。

X. Report by the Board of Supervisors

1. Work of the Board of Supervisors in Year 2019

During the reporting period, the Board of Supervisors expanded the supervision modes strictly in accordance with the *Corporate Governance Guide for Commercial Banks*, *Work Guide for Board of Supervisors of Commercial Banks* and relevant laws and regulations and the *Articles of Association of the Bank of Qinghai*, fully yielded the supervision functions, performed diligently, and reinforced system building, risk management and supervision, internal control supervision, performance supervision, and its own building.

1.1 The Bank of Supervisors implemented the opinions on reinforcing work of the Board of Supervisors by the Party Committee

Based on extensive investigation and research, the branches embodied the *Opinions* and drafted the *Implementation Details for Performance by Board of Supervisors of the Bank of Qinghai*, which set out supervision check, key supervision points and supervision modes by the Board of Supervisors. Within the year, the Board of Supervisors attended all director office conference and bank affairs conferences and participated in drafting and revisions for the systems by function departments of the head bank, and proposed opinions in view of the Board of Supervisors.

1.2 The Board of Supervisors finished reelection

The 5th session of the Board of Supervisors is comprised of 7 members, including 2 internal supervisors (with 1 staff supervisor), 4 staff delegate supervisors and 1 external supervisor, increased by 1 external supervisor compared with the 4th session of the Board of Supervisors. The Board of Supervisors elected Comrade Wu Chungqing as the Chief Supervisor of the 5th Session of the Board of Supervisors, reorganized the Supervision Commission of the Board of Supervisors, newly established the Nomination Commission, and drafted the *Details for Nomination Commission of Board of Supervisors of the Bank of Qinghai*.

1.3 The Board of Supervisors finishes correction for patrol feedback and supervision opinions

Based on patrol feedback and the on-the-spot check feedback from the supervision authorities, the Board of Supervisors drafts correction measures for missing of the number of supervisors and the Nomination Commission, and implements the corrections. It revised relevant information on the Board of Supervisors in the *Articles of Association of the Bank of Qinghai* and the *Rules of Procedures for Supervisors' Conference of the Bank of Qinghai*.

1.4 The Board of Supervisors reinforces risk supervision with audit results

Based on guiding the audit department to manage the regular audit, the Board of Supervisors expands the scope of audit, adds audit varieties, increases audit frequency, and improves internal audit quality. To prevent and control risks effectively, the Office of the Board of Supervisors carries out risk check and evaluation for the investment banks, financing and peer business.

1.5 The Board of Supervisors reinforces buildup for its own

The Board of Supervisors organizes supervisors to participate in the training class for capability improvement and effectively improves performance capabilities of the new session of the Board of Supervisors. It reinforces communication with the Board of Supervisors of peers and communicates with the Board of Supervisors of the Bank of Guizhou, Bank of Guiyang and Bank of Chongqing. The Board of Supervisors works strictly in accordance with the *Articles of Association of the Bank of Qinghai*, *Rules of Procedures for Supervisors' Conference of the Bank of Qinghai*, convoked 12 supervisors' conference within year, reviewed and took 50 proposals; and convoked 2 conferences of the Supervision Commission and reviewed 2 proposals.

X. Report by the Board of Supervisors

2. The Board of Supervisors issued independent opinions on relevant issues

During the reporting period, in accordance with the *Corporate Governance Guide of Commercial Banks*, *Work Guide of Board of Directors of Commercial Bank* and other relevant rules and regulations and the *Articles of Association of the Bank of Qinghai*, the Board of Supervisors exercises supervision duties for the directors, supervisors and senior management and evaluates performance of directors, supervisors and senior management for year 2019 objectively and fairly, with evaluation opinions as follows:

2.1 Performance evaluation opinions on the Board of Directors and members hereof

The Board of Supervisors holds the opinions that: during the reporting period, the Board of Directors of the Company carefully implements decisions and deployments by the Provincial Party Committee and the Provincial Government, closely follows the objectives, tasks and key points determined by the Party Committee of the Bank at the beginning of the year, fully yields the function of guiding for the Bank by decisions made by the Board of Directors, urges the operation tier to execute resolutions adopted by the shareholders' conferences and finishes reelection of the 4th session of the Board of Directors, trusteeship of the stock right and other key issues related to systems and mechanism adjustment and optimization, which play an active role for boosting high-quality development of the Bank and achieving stable and sound operation. The Board of Directors receives supervision by the Board of Supervisors and improves the corporate juristic body governance structure based on requirements of supervision authorities and development requirements of the Company. All directors can exercise duties according to laws and regulations, actively protect lawful rights and interests of the Company and all shareholders, timely participate in conferences of the Board of Directors and professional commissions, fully review all proposals, and make scientific decisions.

2.2 Performance evaluation opinions on senior management and members hereof

The Board of Supervisors holds the opinions that: during the reporting period, the senior management of the Company actively plays the leading role of Party building, deeply combines the Party building and business development, closely follows the business and development objectives determined by the Party Committee and the Board of Directors of the Bank, strictly executes supervision by the Board of Supervisors, carries out business and management activities based on the Articles of Association of the Bank of Qinghai and authorization by the Board of Directors, actively adapts to the business environment not friendly to macro-economic development, tackles difficulties, continuously optimizes the assets and liabilities structure, prevents and solves kinds of risks, reinforces finance-innovated driving, accelerates the steps of reform and transformation, and the Bank's business achieves performance. The senior management carefully performs "one job with double duties", takes responsibilities and exercises duties to stabilize growth, adjust structure, promote transformation, prevent risks and effectively boost continuous, stable and healthy development of business.

2.3 Performance evaluation opinions on the Board of Supervisors and members

The Board of Supervisors holds the opinions that: during the reporting period, the Board of Supervisors deeply implements the Opinions on Reinforcement of Work of the Board of Supervisors, focuses on performance supervision, financial management, internal control and risk management and control, increase the strength of supervision and check, actively participate in business activities, and improve capabilities of supervising performance. According to the regulating requirements, the Board of Supervisors reinforces system building for the Board of Supervisors and drafts the *Implementation Details for Performance by the Board of Supervisors of the Bank of Qinghai* and other relevant rules and regulations. The Board of Supervisors finishes the reelection for the 4th session of the Board of Supervisors and further refines the Board of Supervisors and the affiliated professional commissions. The Board of Supervisors reinforces training over supervisors and further improves capabilities of supervisors' performing duties. It reinforces communication with Board of Supervisor of peers. Highlighting the risk prevention and control, the Board

X. Report by the Board of Supervisors

of Supervisors carry out risk check and evaluation. All the supervisors shall exercise duties according to laws and the *Articles of Association of the Bank of Qinghai*, organize and carry out risk check and evaluation. All supervisors exercise duties diligently, timely participate in conferences by Board of Supervisors and the professional commissions, and review relevant issues objectively according to laws, rules and the Articles of Association of the Bank of Qinghai.

3. Key work of the Board of Supervisors for Year 2020

In the year 2020, under the leadership of the Party Committee of the Bank, the Board of Supervisors shall reinforce and improve supervision in accordance with the *Opinions on Further Reinforcement of Work of the Board of Supervisors by the Party Committee of the Bank of Qinghai*, explore effective supervision, increase supervision strength, improve supervision efficiency and boost high-quality development of the Company.

3.1 The Board of Supervisors reinforces system building

It establishes the regular and irregular patrol inspection system, expands coverage by the Board of Supervisors by extending the patrol corners, and improves pertinency and accuracy of the work.

3.2 The Board of Supervisors fully yields its own functions

According to *Corporate Governance Guide for Commercial Banks*, *Work Guide for Board of Supervisors of Commercial Banks*, the Board of Supervisors performs supervision and check over duty performance, risk management, financial activities and internal control for management staff of the head bank and branches. It reinforces communication and coordination with the Board of Directors, business management tier and supervision authorities, fully cooperates with work of the Board of Directors and the operation tier, and jointly promotes sustainable and healthy development of the Company.

3.3 The Board of Supervisors reinforces risk supervision with audit results

It takes risk supervision as a key factor and into each procedure of supervision management and continues to organize and develop risk check and evaluation. The investment banks, financing, peer business and evaluation carried out in year 2019 shall be “reviewed” to solidify the improvement achievements.

3.4 The Board of Supervisors improves supervisors’ performance capabilities and fully plays functions of professional commissions

It implements the *Supervision Evaluation for Corporate Governance of Bank and Insurance Institutions* and work of the Board of Supervisors shall be in conformity with the corporate governance conformance and effectiveness supervision requirements. Aiming at further improving performance capabilities of the 5th session of the Board of Supervisors, the Board of Supervisors continues to carry out the supervisor performance training. It urges the supervisors to exercise duties in accordance with the *Articles of Association of the Bank of Qinghai*, fully plays functions of professional commissions, and boots healthy and orderly development of the work by the Board of Supervisors.



改造前
Before transformation



改造后
After transformation



改造前
Before transformation



改造后
After transformation



2019年，青海银行积极落实国家扶贫政策，建立上下联动的扶贫工作机制，紧盯贫困群众生产生活实际，发挥金融企业优势，集中有限资源、资金和力量，切实为扶贫村、扶贫对象做“看得见、摸得着”的实事，量体裁衣精准扶贫。先后为贵德县常牧镇豆后漏村修建蓄水池2座，彻底解决群众饮水难及饮水安全问题；为民和县前河乡卧田村、木家寺村安装太阳能路灯95盏，改善村容村貌；为木家寺村51户建档立卡贫困户改造危房，帮助贫困群众搬入新居；向卧田村和木家寺村捐赠领袖像框等，累计投入扶贫资金114.73万元。截至2019年末，青海银行联点的3个扶贫村已全部实现整体脱贫。与此同时，青海银行充分彰显行业特色，将增强造血功能作为金融精准扶贫的目标原则，不断探索开发新的信贷产品和金融扶贫服务模式，帮助群众发展特色产业，培育发展新型经营主体，打通扶贫金融服务“最后一公里”。截至2019年末，涉农贷款余额52.62亿元，“FS农贷”余额4.45亿元；新增“双基联动”信贷工作室12个，贷款余额4.17亿元，较年初新增1.93亿元，为我省打赢脱贫攻坚战发挥了地方银行的积极作用。

In 2019, Qinghai Bank actively implements the national poverty alleviation policy, establishes a poverty alleviation working mechanism linked up and down, pays close attention to the actual production and life of the poor, takes advantage of financial enterprises, concentrates limited resources, funds and strength, and earnestly looks at the poverty alleviation villages and poverty alleviation targets. “Seeing and touching” practical things, tailor-made and precise poverty alleviation. Constructed 2 water storage tanks for Douhoulou Village, Changmu Town, Guide County, which completely solved the drinking water difficulties and drinking water safety problems for the people; installed 95 solar street lights for Wotian Village and Mujiasi Village, Qianhe Township, Minhe County to improve the village Rongcun appearance; reconstruction of dilapidated houses for 51 poor households in Mujiasi Village to help the poor move into new homes; donated leaders' photo frames to Wotian Village and Mujiasi Village, and invested a total of 11.473 million yuan in poverty alleviation funds. As of the end of 2019, all three poverty alleviation villages of Qinghai Bank Joint Point have achieved overall poverty alleviation. At the same time, Qinghai Bank has fully demonstrated the characteristics of the industry, regards the enhancement of hematopoietic function as the target principle of financial precision poverty alleviation, and constantly explores and develops new credit products and financial poverty alleviation service models to help the masses develop characteristic and advantageous industries, cultivate and develop new types of business entities, and open up Poverty alleviation financial services “the last mile”. As of the end of 2019, the balance of agricultural loans was 5.262 billion yuan, and the balance of “FS Agricultural Loan” was 445 million yuan. There were 12 new “double base linkage” credit studios, with a loan balance of 417 million yuan, an increase of 193 million yuan from the beginning of the year. Our province has played a positive role in winning the tough fight against poverty.

十一、重要事项

1、重大诉讼、仲裁事项

报告期内，本公司除正常的不良贷款清收诉讼外，未发生重大诉讼、仲裁事项。

2、收购及出售资产、吸收合并事项

报告期内，本公司未发生重大收购及出售、吸收合并事项。

3、关联交易事项

3.1 关联方

本公司关联方范围

按照《商业银行与内部人和股东关联交易管理办法》《青海银行与内部人和股东关联交易管理办法》相关规定，本公司的关联方包括关联自然人、关联法人或其他组织。

本公司关联自然人包括：本公司内部人及其近亲属、主要自然人股东及其近亲属；本公司关联法人或其他组织的控股自然人股东、董事、关键管理人员，本项所指关联法人或其他组织不包括本公司的内部人与主要自然人股东及其近亲属直接、间接、共同控制或可施加重大影响的法人或其他组织。

本公司关联法人或其他组织包括：主要非自然人股东；与本公司同受某一企业直接、间接控制的法人或其他组织；本公司的内部人与主要自然人股东及其近亲属直接、间接、共同控制或可施加重大影响的法人或其他组织；其他可直接、间接、共同控制本公司或可对本公司施加重大影响的法人或其他组织。

本公司主要股东信息

单位：万元，%

主要股东名称	持股数	持股比例	企业类型	主营业务	法定代表人	注册地	注册资本
青海省国有资产投资管理有限公司	48,000	19.71%	有限责任公司 (国有独资)	受托管理和经营 国有资产	李学军	西宁市城北区生物 园区纬二路18号	453,600
西部矿业集团有限公司	40,000	16.43%	其他有限责任公司	投资和经营矿产 资源及能源项目	张永利	青海省西宁市五四 大街56号	160,000
西宁伟业房地产开发有限公司	20,000	8.21%	有限责任公司 (自然人投资或控股)	房地产开发、 商品房销售	李 平	西宁经济技术开发区 金桥路38号	19,000
海西州国有资本投资运营(集团)有限公司	20,000	8.21%	有限责任公司 (国有独资)	受托经营国有资产	闫立光	德令哈市乌兰东路 20号	327,781
西宁城市投资管理有限公司	14,000	5.75%	有限责任公司 (国有独资)	授权资产经营管理	王海洪	西宁经济技术开发区 金桥路36号	100,000

十一、重要事项

3.2 本公司主要关联交易情况

报告期内，本公司办理重大关联授信4笔，授信总额为326,896万元。截至2019年末，授信使用额度为288,896万元，关联方贷款余额为259,546.3万元，占本公司资本净额的26.32%。本公司重大关联授信情况详见下表：

单位：万元，%

序号	关联方名称	交易类型	交易金额	占资本净额的比例	期末余额	占资本净额的比例
1	西宁伟业房地产开发有限公司	房地产开发贷款	45,896	9.08%	38,562	5.02%
	海东市伟业房地产开发有限公司	房地产开发贷款	40,000	(关联客户)	10,900	(关联客户)
2	西部矿业集团有限公司	流动资金贷款	70,000	10.37%	60,000	9.04%
	西部矿业集团财务有限公司	贴现	30,000	(集团客户)	29,184.3	(集团客户)
3	海西州国有资本投资运营(集团)有限公司	流动资金贷款	90,000	9.73%	90,000	9.13%
4	西宁城市投资管理有限公司	投行业务	5,000		5,000	
	西宁农商投资建设开发管理有限公司	流动资金贷款	40,000	4.87%	20,000	3.13%
	西宁城和房地产开发有限公司	项目贷款	1,000	(关联客户)	900	(关联客户)
	西宁城通交通建设投资有限公司	固定资产贷款	5,000		5,000	
合 计			326,896	34.05%	259,546.3	26.32%

上述关联交易均属于本公司日常经营业务，系交易双方协商一致，且以不优于对非关联方同类交易的条件进行，并正常还本付息，贷款利率按照中国人民银行颁布的基准利率及浮动区间执行。

XI. Key Issues

1. Key litigation and arbitration issues

During the reporting period, except for liquidation for collection of regular non-performance loan, the Company does not involve key litigation and arbitration issues.

2. Purchasing and sales of assets and absorption and merging

During the reporting period, the Company does not involve key purchasing and sales and absorption and merging issues.

3. Related transaction association issues

3.1 Related parties

Scope of related parties of the Company

According to the *Related Transaction Management of Commercial Banks, Insiders and Shareholders*, *Related Transaction Management of the Bank of Qinghai, Insiders and Shareholders* and relevant rules and regulations, the Company's related parties include related persons, related juristic bodies or other organizations.



2019年4月20日，青海银行党委、工会、团委组织开展“促生态文明建设 植万顷绿海银行”义务植树活动，以实际行动践行“绿水青山就是金山银山”理念，倡导环保文明之风，彰显青海银行的企业责任和社会担当。

On April 20, 2019, the Qinghai Bank's Party Committee, Trade Union, and Youth League Committee organized the "Promoting Ecological Civilization Construction, Planting Ten Thousand Qingqing Green Sea Bank" voluntary tree planting activities, and implemented the concept of "Lucid waters and lush mountains are invaluable assets" with practical actions. The environmentally friendly and civilized style demonstrates the corporate responsibility and social responsibility of Qinghai Bank.

XI. Key Issues

The Company's related natural persons include: the Company's insiders and their near relatives, main natural person shareholders and their near relatives; the Company's related juristic bodies or other organizational holding natural person shareholders, directors and key management staff and associated juristic bodies or other organizations referred to herein do not include the Company's insiders and main natural person shareholders and their near relatives, and juristic bodies or other organizations controlling directly, indirectly or jointly controlling or applying significant influences.

The Company's related juristic bodies or other organizations include: main non-natural person shareholders; juristic bodies or other organizations directly or indirectly controlled by an enterprise the same with the Company' the Company's insiders and main natural person shareholders and their near relatives, and juristic bodies or other organizations directly, indirectly and jointly controlling or applying significant influences; juristic bodies or other organizations directly, indirectly or jointly controlling the Company or applying significant influences on the Company.

Information of Main Shareholders of the Company

Unit: 10 thousand Yuan, %

Name of main shareholders	Shareholding number	Shareholding ratio	Enterprise types	Main business	Legal representative	Registered address	Registered capital
Qinghai State-owned Assets Investment Management Co., Ltd.	48,000	19.71%	Company limited (state-owned sole proprietorship)	Consigned to manage and operate state-owned assets	Li Xuejun	No. 18, Weier Road, Biological Park, Chengbei District, Xining City	453,600
Western Mining Industry Group Co., Ltd.	40,000	16.43%	Other types of company limited	Investment and operation of mineral resources and energy projects	Zhang Yongli	No. 56, Wusi Avenue, Xining City, Qinghai Province	160,000
Xining Weiye Real Estate Development Co., Ltd.	20,000	8.21%	Company limited (natural person investment or shareholding)	Real estate development and commercial residential building sales	Li Ping	No. 38, Jinqiao Road, Xingn Economic and Technological Development Zone	19,000
Haixi Prefecture State-owned Capital Investment and Operation (Group) Co., Ltd.	20,000	8.21%	Company limited (state-owned sole proprietorship)	Entrusted management of state-owned assets	Yan Liguang	No. 20, Wulan East Road, Delhi City	327,781
Xining Urban Investment and Management Co., Ltd.	14,000	5.75%	Company limited (state-owned sole proprietorship)	Authorized for assets operation and management	Wang Haihong	No. 36, Jinqiao Road, Economic and Technological Development Zone, Xining	100,000

XI. Key Issues

3.2 Information of main related transactions of the Company

During the reporting period, the Company handled 4 key related credit extensions, with total amount of credit extension of 3,268.96 million Yuan. Till the end of the year 2019, the occupied amount of the credit extension was 2,888.96 million Yuan, the balance of related parties' loan 2,595.463 million Yuan, accounting for 26.32% of net assets of the Company. The Company's key related transaction information is given as follows:

Unit: 10 thousand Yuan, %

S/N	Related parties' names	Transaction types	Transaction amount	Ratio of net capital amount	Closing balance	Ratio of net capital amount
1	Xining Weiye Real Estate Development Co., Ltd.	Loan for real estate development	45,896	9.08% (Associated clients)	38,562	5.02% (Associated clients)
	Haidong Weiye Real Estate Development Co., Ltd.	Loan for real estate development	40,000		10,900	
2	Western Mining Group Co., Ltd.	Working capital loan		10.37% (Group clients)	60,000	9.04% (Group clients)
	Investment bank business		70,000			
	Financial Company Limited of Western Mining Group Co., Ltd.	Cash discount	30,000		29,184.3	
3	Haixi Prefecture State-owned Capital Investment and Operation (Group) Co., Ltd.	Working capital loan	90,000	9.73%	90,000	9.13%
4	Xining Urban Investment and Management Co., Ltd.	Investment bank business	5,000	4.87% (Associated clients)	5,000	3.13% (Associated clients)
	Xining Rural and Commercial Investment and Construction Development and Management Co., Ltd.	Working capital loan	40,000		20,000	
	Xining Chenghe Real Estate Development Co., Ltd.	Project loan	1,000		900	
	Xining Chengtong Traffic Construction and Investment Co., Ltd.	Fixed capital loan	5,000		5,000	
Total			326,896	34.05%	259,546.3	26.32%

The above related transactions are of the Company's regular daily business and shall be carried out through negotiation by the transaction parties and at the conditions of not superior to the same kind of transactions by the non-related parties. The principal and interest shall be repaid as usual, and the loan interest rate shall be in accordance with the benchmark interest and floating range issued by the People's Bank of China.

十二、财务报告

本公司2019年度财务报告经天健会计师事务所(特殊普通合伙)注册会计师陈丘刚、王俊垚根据中国注册会计师独立审计准则,实施了审计工作,审计报告和经审计确认后的财务会计报表如下:

审计报告

天健审[2020]8-21号

青海银行股份有限公司全体股东:

一、审计意见

我们审计了青海银行股份有限公司(以下简称青海银行)财务报表,包括2019年12月31日的合并及母公司资产负债表,2019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,以及相关财务报表附注。

我们认为,后附的财务报表在所有重大方面按照企业会计准则的规定编制,公允反映了青海银行2019年12月31日的合并及母公司财务状况,以及2019年度的合并及母公司经营成果和现金流量。

二、形成审计意见的基础

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。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则,我们独立于青海银行,并履行了职业道德方面的其他责任。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、管理层和治理层对财务报表的责任

青海银行管理层(以下简称管理层)负责按照企业会计准则的规定编制财务报表,使其实现公允反映,并设计、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。

在编制财务报表时,管理层负责评估青海银行的持续经营能力,披露与持续经营相关的事项(如适用),并运用持续经营假设,除非计划进行清算、终止运营或别无其他现实的选择。

青海银行治理层(以下简称治理层)负责监督青海银行的财务报告过程。

四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证,并出具包含审计意见的审计报告。合理保证是高水平的保证,但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致,如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策,则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中,我们运用职业判断,并保持职业怀疑。同时,我们也执行以下工作:

- (一)识别和评估由于舞弊或错误导致的财务报表重大错报风险,设计和实施审计程序以应对这些风险,并获取充分、适当的审计证据,作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上,未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

十二、财务报告

(二) 了解与审计相关的内部控制，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。

(三) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(四) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对青海银行持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致青海银行不能持续经营。

(五) 评价财务报表的总体列报、结构和内容，并评价财务报表是否公允反映相关交易和事项。

(六) 就青海银行中实体或业务活动的财务信息获取充分、适当的审计证据，以对财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国注册会计师：



中国注册会计师：



二〇二〇年三月九日

十二、财务报告

合并资产负债表(资产)

2019年12月31日

会商银01-1表

单位：人民币元

编制单位：青海银行股份有限公司

资 产	注释号	期末数	期初数
资产：			
现金及存放央行款项	1	13,154,894,618.42	10,543,448,988.14
存放同业款项	2	2,266,684,108.63	13,102,777,453.21
贵金属	3	2,402,702.82	2,544,104.53
拆出资金	4	3,249,800,000.00	2,300,000,000.00
以公允价值计量且其变动计入当期损益的金融资产	5	528,304,509.26	1,349,832,800.00
衍生金融资产			
买入返售金融资产	6		3,946,900,000.00
应收利息	7	395,890,105.43	400,591,929.02
发放贷款和垫款	8	55,133,847,157.93	51,158,125,896.74
可供出售金融资产	9	2,869,575,152.32	3,147,057,098.82
持有至到期投资	10	10,058,270,837.96	4,445,537,473.82
应收款项类投资	11	17,278,061,106.56	14,851,250,500.34
长期股权投资	12		
投资性房地产			
固定资产	13	825,488,823.84	791,952,357.92
无形资产	14	67,785,908.59	48,702,970.52
递延所得税资产	15	600,195,037.69	542,231,940.96
持有待售资产			
其他资产	16	213,168,709.71	239,185,302.18
资产总计		106,644,368,779.16	106,870,138,816.20

十二、财务报告

合并资产负债表(负债和所有者权益)

2019年12月31日

会商银01-1表

单位：人民币元

编制单位：青海银行股份有限公司

负债和所有者权益(或股东权益)	注释号	期末数	期初数
负债：			
向中央银行借款	17	4,137,427,264.22	1,810,000,000.00
同业及其他金融机构存放款项	18	2,835,046,010.06	9,611,572,676.23
拆入资金	19	4,338,700,000.00	4,480,800,000.00
以公允价值计量且其变动计入当期损益的金融负债			
衍生金融负债			
卖出回购金融资产款	20	7,478,099,184.12	10,062,832,422.88
吸收存款	21	70,301,920,683.08	60,716,851,264.61
应付职工薪酬	22	138,715,239.83	118,582,762.32
应交税费	23	235,135,831.02	140,344,055.78
应付利息	24	1,015,104,710.54	983,695,714.18
预计负债			
应付债券	25	6,492,615,511.76	9,688,760,888.78
其中：优先股			
永续债			
递延所得税负债	15	15,654,158.54	20,343,121.16
持有待售负债			
其他负债	26	330,601,821.46	248,657,156.55
负债合计		97,319,020,414.63	97,882,440,062.49
所有者权益(或股东权益)：			
实收资本(或股本)	27	2,435,121,038.00	2,435,121,038.00
其他权益工具			
其中：优先股			
永续债			
资本公积	28	2,204,381,522.52	2,204,381,522.52
减：库存股			
其他综合收益	29	36,307,178.75	50,624,829.12
盈余公积	30	629,010,835.94	583,545,561.50
一般风险准备	31	1,352,689,779.71	1,342,200,353.88
未分配利润	32	2,512,016,291.43	2,229,353,128.58
归属于母公司所有者权益合计		9,169,526,646.35	8,845,226,433.60
少数股东权益		155,821,718.18	142,472,320.11
所有者权益(或股东权益)合计		9,325,348,364.53	8,987,698,753.71
负债和所有者权益(或股东权益)总计		106,644,368,779.16	106,870,138,816.20

十二、财务报告

母公司资产负债表(资产)

2019年12月31日

会商银01-2表

单位：人民币元

编制单位：青海银行股份有限公司

资 产	注释号	期末数	期初数
资产：			
现金及存放央行款项	1	12,828,365,914.93	10,326,477,356.71
存放同业款项	2	1,765,347,324.74	12,506,845,956.06
贵金属	3	2,402,702.82	2,544,104.53
拆出资金	4	3,249,800,000.00	2,300,000,000.00
以公允价值计量且其变动计入当期损益的金融资产	5	335,374,000.00	1,349,832,800.00
衍生金融资产			
买入返售金融资产	6		3,946,900,000.00
应收利息	7	378,095,037.07	389,751,576.62
发放贷款和垫款	8	52,981,805,288.45	49,092,964,063.86
可供出售金融资产	9	2,809,446,847.73	3,147,057,098.82
持有至到期投资	10	10,058,270,837.96	4,445,537,473.82
应收款项类投资	11	17,278,061,106.56	14,851,250,500.34
长期股权投资	12	42,989,733.23	42,989,733.23
投资性房地产			
固定资产	13	806,900,645.53	771,912,119.55
无形资产	14	67,785,908.59	48,702,970.52
递延所得税资产	15	587,358,501.15	530,632,628.99
持有待售资产			
其他资产	16	104,029,196.00	152,007,145.68
资产总计		103,296,033,044.76	103,905,405,528.73

十二、财务报告

母公司资产负债表(负债和所有者权益)

2019年12月31日

会商银01-2表

单位：人民币元

编制单位：青海银行股份有限公司

负债和所有者权益(或股东权益)	注释号	期末数	期初数
负债：			
向中央银行借款	17	4,036,527,264.22	1,600,000,000.00
同业及其他金融机构存放款项	18	2,835,046,010.06	9,601,572,676.23
拆入资金	19	4,295,000,000.00	4,450,000,000.00
以公允价值计量且其变动计入当期损益的金融负债			
衍生金融负债			
卖出回购金融资产款	20	7,379,619,184.12	10,062,832,422.88
吸收存款	21	67,461,046,953.23	58,251,124,837.25
应付职工薪酬	22	129,118,456.10	108,144,783.59
应交税费	23	233,434,337.63	139,821,845.40
应付利息	24	951,749,449.63	921,354,048.21
预计负债			
应付债券	25	6,492,615,511.76	9,688,760,888.78
其中：优先股			
永续债			
递延所得税负债	15	15,654,158.54	20,343,121.16
持有待售负债			
其他负债	26	320,486,076.27	234,294,304.18
负债合计		94,150,297,401.56	95,078,248,927.68
所有者权益(或股东权益)：			
实收资本(或股本)	27	2,435,121,038.00	2,435,121,038.00
其他权益工具			
其中：优先股			
永续债			
资本公积	28	2,204,381,522.52	2,204,381,522.52
减：库存股			
其他综合收益	29	36,307,178.75	50,624,829.12
盈余公积	30	629,010,835.94	583,545,561.50
一般风险准备	31	1,339,848,353.88	1,339,848,353.88
未分配利润	32	2,501,066,714.11	2,213,635,296.03
所有者权益(或股东权益)合计		9,145,735,643.20	8,827,156,601.05
负债和所有者权益(或股东权益)总计		103,296,033,044.76	103,905,405,528.73

十二、财务报告

合并利润表

2019年度

会商银02-1表

单位：人民币元

编制单位：青海银行股份有限公司

项 目	注释号	本期数	上年同期数
一、营业收入		2,397,583,972.30	2,276,433,738.52
利息净收入	1	2,384,865,374.43	2,175,384,553.85
利息收入		4,834,598,950.42	4,863,268,379.49
利息支出		(2,449,733,575.99)	(2,687,883,825.64)
手续费及佣金净收入	2	(124,369,775.49)	21,980,632.15
手续费及佣金收入		46,001,165.33	37,430,890.95
手续费及佣金支出		(170,370,940.82)	(15,450,258.80)
投资收益	3	93,350,201.24	28,638,108.68
其中：对联营企业和合营企业的投资收益			
公允价值变动收益	4	334,350.00	15,053,388.08
净敞口套期损益			
汇兑收益		408,491.98	1,138,406.37
其他业务收入	5	15,461,677.77	13,918,157.56
资产处置收益	6	1,990,878.17	2,388,191.83
其他收益	7	25,542,774.20	17,932,300.00
二、营业支出		(1,754,970,192.64)	(2,018,827,907.51)
税金及附加	8	(35,478,799.29)	(24,884,606.65)
业务及管理费	9	(695,474,216.92)	(654,185,742.47)
资产减值损失	10	(1,020,247,688.88)	(1,334,342,027.29)
其他业务成本	11	(3,769,487.55)	(5,415,531.10)
三、营业利润		642,613,779.66	257,605,831.01
加：营业外收入	12	7,250,193.09	32,578,936.57
减：营业外支出	13	(9,294,882.65)	(1,617,311.85)
四、利润总额		640,569,090.10	288,567,455.73
减：所得税费用	14	(161,595,777.01)	(56,075,495.05)

十二、财务报告

合并利润表(续)

2019年度

会商银02-1表

单位：人民币元

编制单位：青海银行股份有限公司

项 目	注释号	本期数	上年同期数
五、净利润		478,973,313.09	232,491,960.68
(一)按经营持续性分类：			
持续经营净利润(净亏损以“-”号填列)		478,973,313.09	232,491,960.68
终止经营净利润(净亏损以“-”号填列)			
(二)按所有权归属分类：			
归属于母公司所有者的净利润		460,373,915.02	214,055,496.54
少数股东损益		18,599,398.07	18,436,464.14
六、其他综合收益的税后净额	15	(14,317,650.37)	25,832,763.52
归属于母公司所有者的其他综合收益的税后净额		(14,317,650.37)	25,832,763.52
(一)以后不能重分类进损益的其他综合收益			
其中：重新计量设定受益计划净负债或净资产导致的变动			
权益法下在被投资单位不能重分类进损益的其他综合收益中所享有的份额			
(二)以后将重分类进损益的其他综合收益		(14,317,650.37)	25,832,763.52
其中：权益法下在被投资单位以后将重分类进损益的其他综合收益中所享有的份额			
可供出售金融资产公允价值变动损益		(14,317,650.37)	25,832,763.52
持有至到期投资重分类为可供出售金融资产损益			
现金流量套期损益的有效部分			
外币财务报表折算差额			
归属于少数股东的其他综合收益的税后净额			
七、综合收益总额		464,655,662.72	258,324,724.20
归属于母公司所有者的综合收益总额		446,056,264.65	239,888,260.06
归属于少数股东的综合收益总额		18,599,398.07	18,436,464.14
八、每股收益(元/股)			
(一)基本每股收益		0.19	0.09
(二)稀释每股收益		0.19	0.09

十二、财务报告

母公司利润表

2019年度

会商银02-2表

单位：人民币元

编制单位：青海银行股份有限公司

项 目	注释号	本期数	上年同期数
一、营业收入		2,244,260,497.66	2,104,286,784.24
利息净收入	1	2,251,196,922.87	2,020,989,461.22
利息收入		4,601,435,764.48	4,620,298,433.25
利息支出		(2,350,238,841.61)	(2,599,308,972.03)
手续费及佣金净收入	2	(119,559,659.12)	21,160,176.80
手续费及佣金收入		49,742,105.37	35,842,454.85
手续费及佣金支出		(169,301,764.49)	(14,682,278.05)
投资收益	3	94,289,634.71	28,638,108.68
其中：对联营企业和合营企业的投资收益			
公允价值变动收益	4	334,350.00	15,053,388.08
净敞口套期损益			
汇兑收益		408,491.98	1,138,406.37
其他业务收入	5	15,416,879.05	13,823,061.26
资产处置收益	6	1,990,878.17	2,270,381.83
其他收益	7	183,000.00	1,213,800.00
二、营业支出		(1,635,133,730.96)	(1,872,629,401.21)
税金及附加	8	(34,694,602.31)	(24,177,644.56)
业务及管理费	9	(615,170,187.71)	(574,243,958.13)
资产减值损失	10	(981,499,453.39)	(1,268,792,267.42)
其他业务成本	11	(3,769,487.55)	(5,415,531.10)
三、营业利润		609,126,766.70	231,657,383.03
加：营业外收入	12	6,943,988.09	32,296,518.05
减：营业外支出	13	(8,945,089.47)	(1,617,311.85)
四、利润总额		607,125,665.32	262,336,589.23
减：所得税费用	14	(152,472,920.90)	(56,182,434.47)
五、净利润		454,652,744.42	206,154,154.76
(一)持续经营净利润		454,652,744.42	206,154,154.76
(二)终止经营净利润			
六、其他综合收益的税后净额	15	(14,317,650.37)	25,832,763.52
(一)以后不能重分类进损益的其他综合收益			
其中：重新计量设定受益计划净负债或净资产导致的变动			
权益法下在被投资单位不能重分类进损益的其他综合收益中所享有的份额			
(二)以后将重分类进损益的其他综合收益		(14,317,650.37)	25,832,763.52
其中：权益法下在被投资单位以后将重分类进损益的其他综合收益中所享有的份额			
可供出售金融资产公允价值变动损益		(14,317,650.37)	25,832,763.52
持有至到期投资重分类为可供出售金融资产损益			
现金流量套期损益的有效部分			
外币财务报表折算差额			
七、综合收益总额		440,335,094.05	231,986,918.28
八、每股收益(元/股)			
(一)基本每股收益		0.19	0.08
(二)稀释每股收益		0.19	0.08

十二、财务报告

合并现金流量表

2019年度

会商银03-1表

单位：人民币元

编制单位：青海银行股份有限公司

项 目	注释号	本期数	上年同期数
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		2,808,542,752.30	
向中央银行借款净增加额		2,340,550,114.84	470,000,000.00
拆入资金净增加额			2,400,800,000.00
卖出回购证券款净增加额			2,153,524,408.25
存放中央银行和同业款项净减少额		10,258,248,998.02	
买入返售证券款净减少额		3,946,900,000.00	
收取利息、手续费及佣金的现金		3,965,597,467.35	3,463,512,970.42
收到其他与经营活动有关的现金		162,210,302.37	123,544,240.28
经营活动现金流入小计		23,482,049,634.88	8,611,381,618.95
客户贷款及垫款净增加额		(4,706,311,137.70)	(5,580,783,216.51)
存放中央银行和同业款项净增加额			(4,855,458,395.00)
买入返售证券款净增加额			(3,361,900,000.00)
卖出回购证券款净减少额		(2,584,733,238.76)	
客户存款和同业存放款项净减少额			(5,155,718,439.98)
向中央银行借款净减少额			
拆入资金净增加额		(142,100,000.00)	
支付利息、手续费及佣金的现金		(2,328,307,814.59)	(2,311,986,946.57)
支付给职工以及为职工支付的现金		(413,517,374.62)	(412,816,213.64)
支付的各项税费		(323,396,592.19)	(490,547,562.54)
支付其他与经营活动有关的现金		(199,749,958.59)	(317,176,250.40)
经营活动现金流出小计		(10,698,116,116.45)	(22,486,387,024.74)
经营活动产生的现金流量净额		12,783,933,518.43	(13,875,005,405.79)
二、投资活动产生的现金流量			
收回投资收到的现金		17,231,159,993.91	32,198,878,448.08
取得投资收益收到的现金		1,103,731,797.84	1,590,440,813.39
处置固定资产、无形资产和其他长期资产收回的现金净额		3,669,202.32	5,883,077.63
收到其他与投资活动有关的现金			28,427,400.00
投资活动现金流入小计		18,338,560,994.07	33,823,629,739.10
投资支付的现金		(24,477,346,263.98)	(17,079,097,750.00)
购建固定资产、无形资产和其他长期资产支付的现金		(72,570,599.73)	(88,335,267.52)
支付其他与投资活动有关的现金			
投资活动现金流出小计		(24,549,916,863.71)	(17,167,433,017.52)
投资活动产生的现金流量净额		(6,211,355,869.64)	16,656,196,721.58
三、筹资活动产生的现金流量			
吸收投资收到的现金			2,105,589,100.00
其中：子公司吸收少数股东投资收到的现金			
发行债券收到的现金		9,757,148,620.00	9,114,339,760.00
收到其他与筹资活动有关的现金			
筹资活动现金流入小计		9,757,148,620.00	11,219,928,860.00
偿还债务支付的现金		(12,982,077,954.32)	(16,217,191,530.00)
分配股利、利润或偿付利息支付的现金		(364,625,687.30)	(622,149,828.80)
其中：子公司支付给少数股东的股利			
支付其他与筹资活动有关的现金			
筹资活动现金流出小计		(13,346,703,641.62)	(16,839,341,358.80)
筹资活动产生的现金流量净额		(3,589,555,021.62)	-5,619,412,498.80
四、汇率变动对现金及现金等价物的影响		378,656.55	993,242.93
五、现金及现金等价物净增加额		2,983,401,283.72	(2,837,227,940.08)
加：期初现金及现金等价物余额		5,094,351,445.92	7,931,579,386.00
六、期末现金及现金等价物余额	2	8,077,752,729.64	5,094,351,445.92

十二、财务报告

母公司现金流量表

2019年度

会商银03-2表

单位：人民币元

编制单位：青海银行股份有限公司

项 目	注释号	本期数	上年同期数
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		2,443,395,449.81	
向中央银行借款净增加额		2,449,650,114.84	420,000,000.00
拆入资金净增加额			2,390,000,000.00
卖出回购证券款净增加额			2,153,524,408.25
存放中央银行和同业款项净减少额		10,206,920,554.92	
买入返售证券款净减少额		3,946,900,000.00	
收取利息、手续费及佣金的现金		3,724,941,489.14	3,215,182,502.83
收到其他与经营活动有关的现金		98,802,387.61	99,768,546.42
经营活动现金流入小计		22,870,609,996.32	8,278,475,457.50
客户贷款及垫款净增加额		(4,515,495,373.95)	(5,228,077,893.39)
存放中央银行和同业款项净增加额			(4,863,182,322.00)
买入返售证券款净增加额			(3,361,900,000.00)
卖出回购证券款净减少额		(2,683,213,238.76)	
客户存款和同业存放款项净减少额			(5,475,829,254.25)
向中央银行借款净减少额			
拆入资金净增加额		(155,000,000.00)	
支付利息、手续费及佣金的现金		(2,223,507,271.53)	(2,250,740,604.28)
支付给职工以及为职工支付的现金		(354,971,819.11)	(355,961,558.37)
支付的各项税费		(309,741,215.76)	(471,574,689.35)
支付其他与经营活动有关的现金		(175,061,362.16)	(231,389,560.94)
经营活动现金流出小计		(10,416,990,281.27)	(22,238,655,882.58)
经营活动产生的现金流量净额		12,453,619,715.05	(13,960,180,425.08)
二、投资活动产生的现金流量			
收回投资收到的现金		16,840,447,183.78	32,198,878,448.08
取得投资收益收到的现金		1,102,421,231.31	1,590,440,813.39
处置固定资产、无形资产和其他长期资产收回的现金净额		3,656,591.73	5,734,360.96
收到其他与投资活动有关的现金			28,427,400.00
投资活动现金流入小计		17,946,525,006.82	33,823,481,022.43
投资支付的现金		(23,833,574,640.00)	(17,079,097,750.00)
购建固定资产、无形资产和其他长期资产支付的现金		(67,783,234.98)	(71,973,474.47)
支付其他与投资活动有关的现金			
投资活动现金流出小计		(23,901,357,874.98)	(17,151,071,224.47)
投资活动产生的现金流量净额		(5,954,832,868.16)	16,672,409,797.96
三、筹资活动产生的现金流量			
吸收投资收到的现金			2,105,589,100.00
发行债券收到的现金		9,757,148,620.00	9,114,339,760.00
收到其他与筹资活动有关的现金			
筹资活动现金流入小计		9,757,148,620.00	11,219,928,860.00
偿还债务支付的现金		(12,982,077,954.32)	(16,217,191,530.00)
分配股利、利润或偿付利息支付的现金		(357,125,687.30)	(622,149,828.80)
支付其他与筹资活动有关的现金			
筹资活动现金流出小计		(13,339,203,641.62)	(16,839,341,358.80)
筹资活动产生的现金流量净额		(3,582,055,021.62)	(5,619,412,498.80)
四、汇率变动对现金及现金等价物的影响		378,656.55	993,242.93
五、现金及现金等价物净增加额		2,917,110,481.82	(2,906,189,882.99)
加：期初现金及现金等价物余额		4,541,693,449.57	7,447,883,332.56
六、期末现金及现金等价物余额	2	7,458,803,931.39	4,541,693,449.57

XII. Financial Report

The financial report of the Company for 2019 has been audited by certified public accountants Chen Qiugang and Wang Junyao of Pan-China Certified Public Account Firm (Special General Partnership) in accordance with the independent audit code of the certified public accountants of China, and the audit report and the financial and accounting statements after audit and confirmation are set out as follows:

Audit Report

T.J.S.[2020] No. 8-21

All shareholders of Bank of Qinghai Co., Ltd.:

I. Audit opinions

We audited financial statement of Bank of Qinghai Co., Ltd. (hereinafter referred to as Bank of Qinghai), including consolidated and parent company's balance sheet dated on December 31, 2019, consolidated and parent company's profit statement, consolidated and parent company's cash flow statement and consolidated and parent company's statement of change of owner's equities for year 2019 and annotation to the financial statements.

We think that, the attached financial statements are prepared in accordance with the corporate accounting code in key aspects to reflect financial situations of the consolidated and the parent company of the Bank of Qinghai on December 31, 2019 and the consolidated and parent company's business achievements and cash flow for year 2019.

II. Basis for audit opinions

We audited according to rules and regulations of the audit code of the Certified Public Account. The "responsibilities of CPA for the financial audit report" describes our responsibilities under these codes. According to the occupational morality code of Certified Public Account of China, we are independent of the Bank of Qinghai and performed other responsibilities of occupational morality. We believe that, the audit evidences obtained are evident and proper to provide basis for issuing audit opinions.

III. The Management's and Government Tier's responsibilities for the financial statements

The Management of the Bank of Qinghai (hereinafter referred to as the management) prepared the financial statements in accordance with corporate accounting code to make them fairly reflected, and designing, executing and maintaining necessary control to make them reflected fairly, and designing, executing and maintaining necessary control to make the financial statements free of any misstatements by embezzlement or errors.

When preparing the financial statements, the management is responsible for assessing continuing capabilities of the Bank of Qinghai, disclosing issues related to continuing business (if applicable) and applying the assumption of continuing business, unless liquidation, termination of operation or other inevitable choices.

The Governing Tier (hereinafter referred to as the Governing Tier) of the Bank of Qinghai is responsible for supervising financial reporting process of the Bank of Qinghai.

IV. CPA's responsibilities for audit of financial statements

Our objective is to obtain reasonable guarantees for the financial statements without embezzlement or errors and issue audit report with audit opinions. The reasonable guarantee is a high-level guarantee but cannot guarantee a key error could be always found on the date of audit. The misstatement may be caused by embezzlement or errors. If the reasonable errors summed up or collected may affect use of the financial statements or any decisions made, the error is significant.

XII. Financial Report

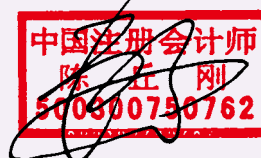
In the process of audit, we apply occupational judgment and keep occupational suspect. Meanwhile, we execute the following work:

- (I) Identifying and assessing key error risks by embezzlement or errors, designing and implementing audit procedures to tackle these risks and obtain sufficient and proper audit evidences as the basis for releasing opinions. For the embezzlement may involve collusion, falsification, deliberated omission and false statement or is above internal control, the risks of key errors by the embezzlement higher than the risks by errors are not found.
- (II) Knowing about internal control related to audit to design proper audit procedures, not to issue opinions on effectiveness of internal control.
- (III) Assessing properness of accounting policy and rationality of accounting estimate and relevant disclosures.
- (IV) Providing conclusion on properness of continuing business assumptions. Meanwhile, according to evidences obtained, the conclusion of issues or situations on continuing business by the Bank of Qinghai was obtained. If the conclusion shows uncertainty, the audit code requires us to require the report users to notice disclosures in the financial statements; if the disclosure is insufficient, we require the report users to notice the disclosures in the financial reports; if the disclosure is insufficient, we shall release reserve opinions. Our conclusion is based on information obtained from the date of the audit report. However, the future events may result in the Bank of Qinghai failure to operate.
- (V) Assessing general statement, structure and content (including disclosure) of the financial statements, and assessing whether the financial statements reflect relevant transactions and issued.
- (VI) Obtaining sufficient and proper audit evidences for financial information in physical or business activities and releasing audit opinions for the financial statements. We are responsible for guiding, supervising and executing the group design and bear all responsibilities for the audit.

We communicated with the governing tier in respect of the scope of audit, schedule and key audit findings, including internal control defects identified in the audit.



Certified public accountant:



Certified public accountant:



March 9, 2020

XII. Financial Report

Consolidated Balance Sheet (Assets)

December 31, 2019

K.S.Y. Form 01-1

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Assets	Annotation No.	Closing amount	Opening amount
Assets:			
Cash and amount deposited at the central bank	1	13,154,894,618.42	10,543,448,988.14
Interbank deposited amount	2	2,266,684,108.63	13,102,777,453.21
Nobel metal	3	2,402,702.82	2,544,104.53
Lending funds	4	3,249,800,000.00	2,300,000,000.00
Financial assets measured with fair value with changes into profits and losses of the current period	5	528,304,509.26	1,349,832,800.00
Derivative financial assets			
Redemptory financial assets	6		3,946,900,000.00
Interest receivable	7	395,890,105.43	400,591,929.02
Loan and advanced payment issued	8	55,133,847,157.93	51,158,125,896.74
Available-for-sale financial assets	9	2,869,575,152.32	3,147,057,098.82
Held-to-maturity investment	10	10,058,270,837.96	4,445,537,473.82
Receivable investment	11	17,278,061,106.56	14,851,250,500.34
Long-term equity investment	12		
Investment property			
Fixed assets	13	825,488,823.84	791,952,357.92
Intangible assets	14	67,785,908.59	48,702,970.52
Deferred income tax assets	15	600,195,037.69	542,231,940.96
Held-for-sale assets			
Other assets	16	213,168,709.71	239,185,302.18
Total assets		106,644,368,779.16	106,870,138,816.20

XII. Financial Report

Consolidated Balance Sheet (Liabilities and Owner's Equities)

December 31, 2019

K.S.Y. Form 01-1

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Liabilities and owner's equities (or shareholders' equities)	Annotation No.	Closing amount	Opening amount
Liabilities:			
Borrowing from the central bank	17	4,137,427,264.22	1,810,000,000.00
Amount deposited by other banks and other financial institutions	18	2,835,046,010.06	9,611,572,676.23
Loans from other banks and financial institutions	19	4,338,700,000.00	4,480,800,000.00
Financial liabilities measured with fair value with changes accounted into losses and profits of the current period			
Derivative financial liabilities			
Amount from sales of redemptory financial assets	20	7,478,099,184.12	10,062,832,422.88
Deposit taking	21	70,301,920,683.08	60,716,851,264.61
Staff remuneration payables	22	138,715,239.83	118,582,762.32
Tax payables	23	235,135,831.02	140,344,055.78
Interest payable	24	1,015,104,710.54	983,695,714.18
Estimated liabilities			
Bonds payables	25	6,492,615,511.76	9,688,760,888.78
Wherein: Preferred stock			
Perpetual stock			
Deferred income tax liabilities	15	15,654,158.54	20,343,121.16
Held-for-sales liabilities			
Other liabilities	26	330,601,821.46	248,657,156.55
Liabilities in total		97,319,020,414.63	97,882,440,062.49
Owner's equities (or shareholders' equities):			
Paid-in capital (or share capital)	27	2,435,121,038.00	2,435,121,038.00
Other equities tool			
Wherein: Preferred stock			
Perpetual bond			
Capital reserve fund	28	2,204,381,522.52	2,204,381,522.52
Minus: treasury stock			
Other comprehensive proceeds	29	36,307,178.75	50,624,829.12
Surplus public reserve	30	629,010,835.94	583,545,561.50
General risk provision	31	1,352,689,779.71	1,342,200,353.88
Undistributed profits	32	2,512,016,291.43	2,229,353,128.58
Equities attributed to parent company's equities		9,169,526,646.35	8,845,226,433.60
Minor shareholders' equities		155,821,718.18	142,472,320.11
All owner's equities (or shareholders' equities) in total		9,325,348,364.53	8,987,698,753.71
All owners' equities (or shareholders' equities) in total		106,644,368,779.16	106,870,138,816.20

XII. Financial Report

Parent Company's Balance Sheet (Assets)

December 31, 2019

K.S.Y Form 01-2

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Assets	Annotation No.	Closing amount	Opening amount
Assets:			
Cash and amount deposited at the central bank	1	12,828,365,914.93	10,326,477,356.71
Interbank deposited amount	2	1,765,347,324.74	12,506,845,956.06
Nobel metal	3	2,402,702.82	2,544,104.53
Lending funds	4	3,249,800,000.00	2,300,000,000.00
Financial assets measured with fair value with changes into profits and losses of the current period	5	335,374,000.00	1,349,832,800.00
Derivative financial assets			
Redemptory financial assets	6		3,946,900,000.00
Interest receivable	7	378,095,037.07	389,751,576.62
Loan and advanced payment issued	8	52,981,805,288.45	49,092,964,063.86
Available-for-sale financial assets	9	2,809,446,847.73	3,147,057,098.82
Held-to-maturity investment	10	10,058,270,837.96	4,445,537,473.82
Receivable investment	11	17,278,061,106.56	14,851,250,500.34
Long-term equity investment	12	42,989,733.23	42,989,733.23
Investment property			
Fixed assets	13	806,900,645.53	771,912,119.55
Intangible assets	14	67,785,908.59	48,702,970.52
Deferred income tax assets	15	587,358,501.15	530,632,628.99
Held-for-sale assets			
Other assets	16	104,029,196.00	152,007,145.68
Assets in total		103,296,033,044.76	103,905,405,528.73

XII. Financial Report

Parent Company's Balance Sheet (Liabilities and owner's equities)

December 31, 2019

K.S.Y Form 01-2

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Liabilities and owner's equities (or shareholders' equities)	Annotation No	Closing amount	Opening amount
Liabilities:			
Borrowing from the central bank	17	4,036,527,264.22	1,600,000,000.00
Amount deposited by other banks and other financial institutions	18	2,835,046,010.06	9,601,572,676.23
Loans from other banks and financial institutions	19	4,295,000,000.00	4,450,000,000.00
Financial liabilities measured with fair value with changes accounted into losses and profits of the current period			
Derivative financial liabilities			
Amount from sales of redemptory financial assets	20	7,379,619,184.12	10,062,832,422.88
Deposit taken	21	67,461,046,953.23	58,251,124,837.25
Staff remuneration payables	22	129,118,456.10	108,144,783.59
Tax payables	23	233,434,337.63	139,821,845.40
Interest payables	24	951,749,449.63	921,354,048.21
Estimated liabilities			
Bonds payables	25	6,492,615,511.76	9,688,760,888.78
Wherein: Preferred stock			
Perpetual stock			
Deferred income tax liabilities	15	15,654,158.54	20,343,121.16
Held-for-sales liabilities			
Other liabilities	26	320,486,076.27	234,294,304.18
Liabilities in total		94,150,297,401.56	95,078,248,927.68
Owner's equities (or shareholders' equities):			
Paid-in capital (or share capital)	27	2,435,121,038.00	2,435,121,038.00
Other equities tools			
Wherein: Preferred stock			
Perpetual stock			
Capital reserve fund	28	2,204,381,522.52	2,204,381,522.52
Minus: treasury stock			
Other comprehensive proceeds	29	36,307,178.75	50,624,829.12
Surplus public reserve	30	629,010,835.94	583,545,561.50
General risk provision	31	1,339,848,353.88	1,339,848,353.88
Undistributed profits	32	2,501,066,714.11	2,213,635,296.03
All owners' equities (or shareholders' equities) in total		9,145,735,643.20	8,827,156,601.05
Liabilities and owner's equities (or shareholders' equities) in total		103,296,033,044.76	103,905,405,528.73

XII. Financial Report

Consolidated Profit Statement

Year 2019

K.S.Y Form 02-1

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Description	Annotation	Amount in the current period	Amount during the period of the last year
I. Revenue		2,397,583,972.30	2,276,433,738.52
Net interest income	1	2,384,865,374.43	2,175,384,553.85
Interest income		4,834,598,950.42	4,863,268,379.49
Interest expenditures		(2,449,733,575.99)	(2,687,883,825.64)
Net income of handling charges and commission	2	(124,369,775.49)	21,980,632.15
Income of handling charges and commission		46,001,165.33	37,430,890.95
Handling charges and commission expenditures		(170,370,940.82)	(15,450,258.80)
Investment proceeds	3	93,350,201.24	28,638,108.68
Wherein: investment proceeds on joint enterprises and associated			
Proceeds from change of fair value	4	334,350.00	15,053,388.08
Hedging losses and profits from net position			
Proceeds from exchange		408,491.98	1,138,406.37
Other business revenue	5	15,461,677.77	13,918,157.56
Proceeds from disposal of assets	6	1,990,878.17	2,388,191.83
Other proceeds	7	25,542,774.20	17,932,300.00
II. Business expenditures		(1,754,970,192.64)	(2,018,827,907.51)
Taxes and extra	8	(35,478,799.29)	(24,884,606.65)
Business and overhead	9	(695,474,216.92)	(654,185,742.47)
Losses from assets depreciation	10	(1,020,247,688.88)	(1,334,342,027.29)
Other business costs	11	(3,769,487.55)	(5,415,531.10)
III. Business profits		642,613,779.66	257,605,831.01
Add: non-business income	12	7,250,193.09	32,578,936.57
Minus: non-business expenditures	13	(9,294,882.65)	(1,617,311.85)
IV. Total profit		640,569,090.10	288,567,455.73
Minus: income tax expenditures	14	(161,595,777.01)	(56,075,495.05)
V. Net profits		478,973,313.09	232,491,960.68
(I) Classified based on business continuity			
Net profits from continuing business (net losses marked with "-")		478,973,313.09	232,491,960.68
Net profits from terminating business (net losses marked with "-")			
(II) Classified based on ownership:			
Net profits attributed to the parent company		460,373,915.02	214,055,496.54
Minor shareholders' profits and losses		18,599,398.07	18,436,464.14

XII. Financial Report

Consolidated Profit Statement (Continued)

Year 2019

K.S.Y Form 02-1

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Description	Annotation	Amount in the current period	Amount during the period of the last year
VI. After-tax net amount of other comprehensive proceeds	15	(14,317,650.37)	25,832,763.52
After-tax net amount of other comprehensive proceeds attributed to the parent company		(14,317,650.37)	25,832,763.52
(I) Other comprehensive proceeds not reclassified into losses and profits			
Wherein: changes from net liabilities or net assets from measurement of the defined benefit plans			
Shares of other comprehensive proceeds not reclassified by investors under equity law			
(II) Other comprehensive proceeds re-classified into losses and profits		(14,317,650.37)	25,832,763.52
Wherein: shares of other comprehensive proceeds reclassified by investors under the equity law			
Profits and losses from change of fair value of available-for-sales financial assets		(14,317,650.37)	25,832,763.52
Profits and losses of the available-for-sale financial assets reclassified when held and due			
Effective part of hedging profits and losses of cash flow			
Difference from conversion of foreign currency statements			
After-tax net amount of other comprehensive proceeds attributed to minor shareholders			
VII. Total amount of comprehensive proceeds		464,655,662.72	258,324,724.20
Total amount of comprehensive benefits attributed to parent company		446,056,264.65	239,888,260.06
Total amount of comprehensive benefits attributed to minor shareholders		18,599,398.07	18,436,464.14
VIII. Proceeds per share (Yuan/share)			
(I) Basic proceeds per share		0.19	0.09
(II) Diluted proceeds per share		0.19	0.09

XII. Financial Report

Parent Company's Profit Statements

Year 2019

K.S.Y Form 02-2

Prepared by: Bank of Qinghai Co., Ltd.

Unit: RMB Yuan

Description	Annotation	Amount in the current period	Amount during the period of the last year
I. Revenue		2,244,260,497.66	2,104,286,784.24
Net interest income	1	2,251,196,922.87	2,020,989,461.22
Interest income		4,601,435,764.48	4,620,298,433.25
Interest expenditures		(2,350,238,841.61)	(2,599,308,972.03)
Net income of handling charges and commission	2	(119,559,659.12)	21,160,176.80
Income of handling charges and commission		49,742,105.37	35,842,454.85
Handling charges and commission expenditures		(169,301,764.49)	(14,682,278.05)
Investment proceeds	3	94,289,634.71	28,638,108.68
Wherein: investment proceeds on joint enterprises and associated			
Proceeds from change of fair values	4	334,350.00	15,053,388.08
Hedging losses and profits from net positions			
Proceeds from exchange		408,491.98	1,138,406.37
Other business revenue	5	15,416,879.05	13,823,061.26
Proceeds from disposal of assets	6	1,990,878.17	2,270,381.83
Other proceeds	7	183,000.00	1,213,800.00
II. Business expenditures		(1,635,133,730.96)	(1,872,629,401.21)
Taxes and extra	8	(34,694,602.31)	(24,177,644.56)
Business and overhead	9	(615,170,187.71)	(574,243,958.13)
Losses from assets depreciation	10	(981,499,453.39)	(1,268,792,267.42)
Other business costs	11	(3,769,487.55)	(5,415,531.10)
III. Business profits		609,126,766.70	231,657,383.03
Add: non-business income	12	6,943,988.09	32,296,518.05
Minus: non-business expenditures	13	(8,945,089.47)	(1,617,311.85)
IV. Total profits		607,125,665.32	262,336,589.23
Minus: income tax expenditures	14	(152,472,920.90)	(56,182,434.47)
V. Net profits		454,652,744.42	206,154,154.76
(I) Classified based on business continuity		454,652,744.42	206,154,154.76
(II) Classified based on ownership			
VI. After-tax net amount of other comprehensive proceeds	15	(14,317,650.37)	25,832,763.52
(I) Other comprehensive proceeds not reclassified into losses and profits			
Wherein: changes from net liabilities or net assets from measurement of the defined benefit plans			
Shares of other comprehensive proceeds not reclassified by the investors under the equity law			
(II) Other comprehensive proceeds re-classified into losses and profits		(14,317,650.37)	25,832,763.52
Wherein: shares of other comprehensive proceeds reclassified by investors under the equity law			
Profits and losses from change of fair value of available-for-sale financial assets		(14,317,650.37)	25,832,763.52
Profits and losses of the available-for-sale financial assets reclassified when held and due			
Effective part of hedging profits and losses of cash flow			
Difference from conversion of foreign currency statements			
VII. Total amount of comprehensive proceeds		440,335,094.05	231,986,918.28
VIII. Proceeds per share (Yuan/share)			
(I) Basic proceeds per share		0.19	0.08
(II) Diluted proceeds per share		0.19	0.08

XII. Financial Report

Consolidated Cash Statement

Year 2019

K.S.Y Form 03-1

Unit: RMB Yuan

Prepared by: Bank of Qinghai Co., Ltd.

Description	Annotation	Amount of the current year	Amount in the same period of the last year
I. Cash flow from business activities:			
Net increment of customer deposit and their inter-bank deposit		2,808,542,752.30	
Net increment of borrowing from the central bank		2,340,550,114.84	470,000,000.00
Net increment of loans from other banks and financial institutions			2,400,800,000.00
Net increment from sales of redemptory securities			2,153,524,408.25
Net decrement of amount deposited at the central bank and inter-bank		10,258,248,998.02	
Net increment from buying redemptory securities		3,946,900,000.00	
Cash from charging interest, handling charges and commission		3,965,597,467.35	3,463,512,970.42
Cash received related to business activities		162,210,302.37	123,544,240.28
Cash inflow subtotal from business activities		23,482,049,634.88	8,611,381,618.95
Net increment from customers' loan and advanced payment		(4,706,311,137.70)	(5,580,783,216.51)
Net increment from amount depositing at the central bank and inter-bank			(4,855,458,395.00)
Net increment from buying the redemptory securities			(3,361,900,000.00)
Net decrement from selling the redemptory securities		(2,584,733,238.76)	
Net decrement from customers' deposit and inter-bank deposit			(5,155,718,439.98)
Net decrement of borrowing from the central bank			
Net increment from loans from other banks or financial institutions			(142,100,000.00)
Cash paid for interest, handling charges or financial institutions		(2,328,307,814.59)	(2,311,986,946.57)
Cash paid to and for the staff		(413,517,374.62)	(412,816,213.64)
Taxes paid		(323,396,592.19)	(490,547,562.54)
Other cash received related to business activities		(199,749,958.59)	(317,176,250.40)
Cash outflow subtotal for business activities		(10,698,116,116.45)	(22,486,387,024.74)
Net cash amount from business activities		12,783,933,518.43	(13,875,005,405.79)
II. Cash flow from investment activities			
Cash received from recovering investment		17,231,159,993.91	32,198,878,448.08
Cash received from obtaining investment proceeds		1,103,731,797.84	1,590,440,813.39
Net amount of cash received from disposal of fixed assets, intangible assets and other long-term assets		3,669,202.32	5,883,077.63
Other cash received related to investment activities			28,427,400.00
Investment activities cash inflow subtotal		18,338,560,994.07	33,823,629,739.10
Cash paid for investment		(24,477,346,263.98)	(17,079,097,750.00)
Cash paid for purchasing fixed assets, intangible assets and other long-term assets		(72,570,599.73)	(88,335,267.52)
Cash paid for investment activities			
Investment activities cash outflow subtotal		(24,549,916,863.71)	(17,167,433,017.52)
Net amount of cash from investment activities		(6,211,355,869.64)	16,656,196,721.58
III. Cash flow from raising activities			
Cash received from taking investment			2,105,589,100.00
Wherein: cash received from subsidiaries' taking minor shareholders' investment			
Cash received from issuing bonds		9,757,148,620.00	9,114,339,760.00
Other cash received related to raising activities			
Cash inflow subtotal for raising activities		9,757,148,620.00	11,219,928,860.00
Cash paid for repaying debts		(12,982,077,954.32)	(16,217,191,530.00)
Cash paid for distributing dividend, profits or paying interests		(364,625,687.30)	(622,149,828.80)
Wherein: dividends paid to minor shareholders by the subsidiaries			
Other cash paid related to raising activities			
Cash outflow subtotal for raising		(13,346,703,641.62)	(16,839,341,358.80)
Net flow of cash from fund raising activities		(3,589,555,021.62)	-5,619,412,498.80
IV. Influences on cash and cash equivalent by change of exchange rate		378,656.55	993,242.93
V. Net amount of cash and cash equivalent		2,983,401,283.72	(2,837,227,940.08)
Add: opening cash and cash equivalent balance		5,094,351,445.92	7,931,579,386.00
VI. Closing cash and cash equivalent balance	2	8,077,752,729.64	5,094,351,445.92

XII. Financial Report

Parent Company's Cash Statement Year 2019

Prepared by: Bank of Qinghai Co., Ltd.

K.S.Y Form 03-2

Unit: RMB Yuan

Description	Annotation	Amount of the current year	Amount in the same period of the last year
I. Cash flow from business:			
Net increment of customer deposit and inter-bank deposit		2,443,395,449.81	
Net increment of borrowing from the central bank		2,449,650,114.84	420,000,000.00
Net increment of loans from other banks and financial institutions			2,390,000,000.00
Net increment from sales of redemptory securities			2,153,524,408.25
Net decrement of amount deposited at the central bank and inter-bank		10,206,920,554.92	
Net increment from buying redemptory securities		3,946,900,000.00	
Cash from charging interest, handling charges and commission		3,724,941,489.14	3,215,182,502.83
Cash received related to business activities		98,802,387.61	99,768,546.42
Cash inflow subtotal from business activities		22,870,609,996.32	8,278,475,457.50
Net increment from customers' loan and advanced payment		(4,515,495,373.95)	(5,228,077,893.39)
Net increment from amount depositing at the central bank and inter-bank			(4,863,182,322.00)
Net increment from buying the redemptory securities			(3,361,900,000.00)
Net decrement from selling the redemptory securities		(2,683,213,238.76)	
Net decrement from customers' deposit and inter-bank deposit			(5,475,829,254.25)
Net decrement of borrowing from the central bank			
Net increment from loans from other banks or financial institutions		(155,000,000.00)	
Cash paid for interest, handling charges and commission		(2,223,507,271.53)	(2,250,740,604.28)
Cash paid to and for the staff		(354,971,819.11)	(355,961,558.37)
Taxes paid		(309,741,215.76)	(471,574,689.35)
Other cash received related to business activities		(175,061,362.16)	(231,389,560.94)
Cash flow subtotal for business activities		(10,416,990,281.27)	(22,238,655,882.58)
Net cash amount from business activities		12,453,619,715.05	(13,960,180,425.08)
II. Cash flow from investment activities			
Cash received from recovering investment		16,840,447,183.78	32,198,878,448.08
Cash received from obtaining investment proceeds		1,102,421,231.31	1,590,440,813.39
Net amount of cash received from disposal of fixed assets, intangible assets and other long-term assets		3,656,591.73	5,734,360.96
Other cash received related to investment activities			28,427,400.00
Investment activities cash inflow subtotal		17,946,525,006.82	33,823,481,022.43
Cash paid for investment		(23,833,574,640.00)	(17,079,097,750.00)
Cash paid for purchasing fixed investment, intangible assets and other long-term assets		(67,783,234.98)	(71,973,474.47)
Other cash paid for investment activities			
Investment activities cash outflow subtotal		(23,901,357,874.98)	(17,151,071,224.47)
Net amount of cash from investment activities		(5,954,832,868.16)	16,672,409,797.96
III. Cash flow from raising activities			
Cash received from taking investment			2,105,589,100.00
Cash received from issuing bonds		9,757,148,620.00	9,114,339,760.00
Cash received related to raising activities			
Cash inflow subtotal for raising activities		9,757,148,620.00	11,219,928,860.00
Cash paid for repaying debts		(12,982,077,954.32)	(16,217,191,530.00)
Cash paid for distributing dividend, profits or paying interests		(357,125,687.30)	(622,149,828.80)
Other cash paid related to raising activities			
Cash outflow subtotal for raising		(13,339,203,641.62)	(16,839,341,358.80)
Net flow of cash from fund raising activities		(3,582,055,021.62)	(5,619,412,498.80)
IV. Influences on cash and cash equivalent by change of exchange rate		378,656.55	993,242.93
V. Net amount of cash and cash equivalent		2,917,110,481.82	(2,906,189,882.99)
Add: opening cash and cash equivalent balance		4,541,693,449.57	7,447,883,332.56
VI. Closing cash and cash equivalent balance	2	7,458,803,931.39	4,541,693,449.57

十三、分支机构情况

序号	分支机构名称	营业地址	联系电话
1	青海银行股份有限公司城东支行	西宁市大众街292-12号	0971-8124705
2	青海银行股份有限公司祁连路支行	西宁市祁连路45号付33号	0971-8171493
3	青海银行股份有限公司昆仑东路支行	西宁市昆仑东路148号	0971-8811039
4	青海银行股份有限公司互助路支行	西宁市互助西路1号	0971-8179926
5	青海银行股份有限公司开发区支行	西宁市开元路18号	0971-8817385
6	青海银行股份有限公司德令哈路支行	西宁市德令哈路195号	0971-8149494
7	青海银行股份有限公司八一路支行	西宁市八一中路58号	0971-8808832
8	青海银行股份有限公司站东支行	西宁市互助西路1号	0971-8179926
9	青海银行股份有限公司互助中路支行	西宁市互助中路92号	0971-8172638
10	青海银行股份有限公司城西支行	西宁市五四西路31号	0971-6313381
11	青海银行股份有限公司五四西路支行	西宁市五四西路11号	0971-6303141
12	青海银行股份有限公司西关大街支行	西宁市西关大街39号	0971-6143003
13	青海银行股份有限公司同仁路支行	西宁市西关大街32号	0971-6141247
14	青海银行股份有限公司黄河电力支行	西宁市五四西路43号	0971-6310751
15	青海银行股份有限公司交通巷支行	西宁市五四大街70号	0971-6138500
16	青海银行股份有限公司五四大街支行	西宁市五四大街72号	0971-6117981
17	青海银行股份有限公司西关桥支行	西宁市西关大街26号	0971-6144332
18	青海银行股份有限公司南川西路支行	西宁市南川西路39号	0971-6255273
19	青海银行股份有限公司新宁广场支行	西宁市西关大街49-13号	0971-6117393
20	青海银行股份有限公司文逸路支行	西宁市文逸路银泰壹号公寓D3-B座	0971-4393460
21	青海银行股份有限公司海湖新区支行	西宁市西关大街130号	0971-6313196
22	青海银行股份有限公司中心广场支行	西宁市黄河路36号	0971-8133930
23	青海银行股份有限公司麒麟湾支行	西宁市黄河路156号	0971-6116782
24	青海银行股份有限公司甘河工业园支行	西宁市甘河工业园区创业路15号	0971-2291338
25	青海银行股份有限公司多巴支行	西宁市湟中县多巴镇康川新城中心区写字楼3号	0971-2297181
26	青海银行股份有限公司昆仑路支行	西宁市昆仑路23号	0971-6158974
27	青海银行股份有限公司沈家寨支行	西宁市南川西路114号	0971-8168781
28	青海银行股份有限公司南川东路支行	西宁市城南区南川东路67号	0971-8271853
29	青海银行股份有限公司西川南路支行	西宁市城西区西川南路23号	0971-8271843
30	青海银行股份有限公司城北支行	西宁市城西区胜利路31-13号	0971-6131098
31	青海银行股份有限公司小桥大街支行	西宁市城北区小桥大街28号	0971-5130062
32	青海银行股份有限公司朝阳西路支行	西宁市城北区朝阳西路52号	0971-6335128
33	青海银行股份有限公司文成路支行	西宁市海湖新区文成路15-3号	0971-6331805
34	青海银行股份有限公司胜利路支行	西宁市城西区胜利路66号	0971-6133888
35	青海银行股份有限公司西钢支行	西宁市城北区柴达木路351号	0971-5216969
36	青海银行股份有限公司朝阳支行	西宁市城北区朝阳东路34-2号	0971-5500129
37	青海银行股份有限公司北山支行	西宁市北山家具市场5期	0971-8458160
38	青海银行股份有限公司高新区支行	西宁市生物园纬二路16号	0971-5318313
39	青海银行股份有限公司柴达木路支行	西宁市柴达木路477号	0971-5562169
40	青海银行股份有限公司城中支行	西宁市长江路6号	0971-8244042
41	青海银行股份有限公司黄河路支行	西宁市黄河路26-1号	0971-6108017
42	青海银行股份有限公司西大街支行	西宁市南关街40-2号	0971-8237623
43	青海银行股份有限公司南大街支行	西宁市南大街18号	0971-8247306

十三、分支机构情况

序号	分支机构名称	营业地址	联系电话
44	青海银行股份有限公司北大街支行	西宁市北大街26号	0971-8210234
45	青海银行股份有限公司五一路支行	西宁市五一路16号	0971-8452041
46	青海银行股份有限公司南关街支行	西宁市城中区南关街40-2号	0971-8237623
47	青海银行股份有限公司南小街支行	西宁市南小街55-25号	0971-8148301
48	青海银行股份有限公司湟光支行	西宁市东关大街96号	0971-8176531
49	青海银行股份有限公司莫家街支行	西宁市南大街18号	0971-8247306
50	青海银行股份有限公司南山路支行	西宁市南山路13-7-1号	0971-8868962
51	青海银行股份有限公司夏都大街支行	西宁市夏都大街新千国际广场22栋一层	0971-8249982
52	青海银行股份有限公司花园北街支行	西宁市东关大街96号	0971-8176531
53	青海银行股份有限公司格尔木分行	海西州格尔木市江源南路18号	0979-8435222
54	青海银行股份有限公司昆仑支行	海西州格尔木市昆仑中路43号	0979-8421818
55	青海银行股份有限公司八一路支行	海西州格尔木市八一中路2号	0979-8433602
56	青海银行股份有限公司柴达木中路支行	海西州格尔木市柴达木中路20号	0979-8415062
57	青海银行股份有限公司海南州分行	海南州共和县恰卜恰镇城北新区政和大街	0974-8512709
58	青海银行股份有限公司贵德县支行	海南州贵德县河阴镇南大街	0974-8555269
59	青海银行股份有限公司共和县支行	海南州共和县青海湖南大街	0974-8512670
60	青海银行股份有限公司玉树州分行	玉树市西杭街道办结古大道格萨都然巷24号	0976-8821107
61	青海银行股份有限公司琼龙路支行	玉树市琼龙路旺布通巷69号	0976-8826716
62	青海银行股份有限公司民主路支行	玉树市民主路结古商贸城一楼	0976-8813260
63	青海银行股份有限公司囊谦县支行	玉树州囊谦县香达镇群众文化广场	0976-8876839
64	青海银行股份有限公司海东市分行	海东市乐都区西关街88号	0972-8689626
65	青海银行股份有限公司互助县支行	海东市威远镇新安东路5号	0972-8326151
66	青海银行股份有限公司乐都支行	海东市乐都区古城大街38号	0972-8632752
67	青海银行股份有限公司河湟新区支行	海东市海东科技创业大厦2号楼	0972-8690051
68	青海银行股份有限公司民和县支行	海东市民和县川垣三路88号	0972-8521626
69	青海银行股份有限公司海洲广场支行	海东市互助县威远镇东大街海州国际广场A区	0972-8328281
70	青海银行股份有限公司平安区支行	海东市平安区新平大道198号	0972-8614499
71	青海银行股份有限公司海西州分行	海西州德令哈市河西区柴达木西路2-1号	0977-8207013
72	青海银行股份有限公司祁连路支行	海西州德令哈市祁连路10号	0977-8207152
73	青海银行股份有限公司天峻西路支行	海西州德令哈市河西区天峻西路19号	0977-8228027
74	青海银行股份有限公司海北州分行	海北州海晏县西海镇西海大街92号	0970-8645586
75	青海银行股份有限公司门源县支行	海北州门源县浩门镇南大街15号	0970-5912601
76	青海银行股份有限公司小企业金融服务中心	西宁市城中区花园北街56号	0971-6313839
77	青海银行股份有限公司昌运世纪村社区支行	西宁市昆仑东路299号3号楼1单元112室	0971-8213032
78	青海银行股份有限公司西域名邸社区支行	西宁市海湖新区西关大街143号西域名邸小区3号楼85号	0971-8207083
79	青海银行股份有限公司海晏路社区支行	西宁市城西区海晏路海宏壹号公寓C区北门西楼一层	0971-8489893
80	青海银行股份有限公司夏都府邸社区支行	西宁市城东区乐都路夏都府邸西区A座西北角一层	0971-6265961
81	青海银行股份有限公司昆仑阳光城社区支行	西宁市城西区同仁路43号昆仑阳光城小区43-53号	0971-6102829
82	青海银行股份有限公司湟中县支行	西宁市湟中县鲁沙尔镇庄和路中段3号楼	0971-2234369
83	青海银行股份有限公司大通县支行	西宁市大通县桥头镇人民路88号	0971-2838677
84	青海银行股份有限公司湟源县支行	西宁市湟源县城关镇东大街228号A区	0971-2435782

XIII. Information of branches

S/N	Branch names	Office address	Telephone No.
1	Chengdong Sub-branch, Bank of Qinghai Co., Ltd.	No. 292-12, Dazhong Street, Xining City	0971-8124705
2	Qilian Road Sub-branch, Bank of Qinghai Co., Ltd.	Sub-No. 33, No.45, Qilian Road, Xining City	0971-8171493
3	Kunlun East Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 148, Kunlun East Road, Xining City	0971-8811039
4	Huzhu Road Sub-branch, Bank of Qinghai Co., Ltd.	No.1, Huzhu West Road, Xining City	0971-8179926
5	Development Zone Sub-branch, Bank of Qinghai Co., Ltd.	No. 18, Kaiyuan Road, Xining City	0971-8817385
6	Delingha Road Sub-branch, Bank of Qinghai Co., Ltd.	No.195, Delingha Road, Xining City	0971-8149494
7	Bayi Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 58, Bayi Middle Road, Xining City	0971-8808832
8	Zhandong Sub-branch, Bank of Qinghai Co., Ltd.	No.1, Huzhu West Road, Xining City	0971-8179926
9	Huzhu Middle Road Sub-branch, Bank of Qinghai Co., Ltd.	No.92, Huzhu Middle Road, Xining City	0971-8172638
10	Chengxi Sub-branch, Bank of Qinghai Co., Ltd.	No. 31, Wusi West Road, Xining City	0971-6313381
11	Wusi West Road Sub-branch, Bank of Qinghai Co., Ltd.	No.11, Wusi West Road, Xining City	0971-6303141
12	Xiguan Avenue Sub-branch, Bank of Qinghai Co., Ltd.	No. 39, Xiguan Avenue, Xining City	0971-6143003
13	Tongren Road Sub-branch, Bank of Qinghai Co., Ltd.	No.32, Xiguan Avenue, Xining City	0971-6141247
14	Huanghe Dianli Sub-branch, Bank of Qinghai Co., Ltd.	No.43, Wusi West Road, Xining City	0971-6310751
15	Jiaotong Lane Sub-branch, Bank of Qinghai Co., Ltd.	No. 70, Wusi Avenue, Chengxi District, Xining City	0971-6138500
16	Wusi Avenue Sub-branch, Bank of Qinghai Co., Ltd.	No.72, Wusi Avenue, Xining City	0971-6117981
17	Xiguangqiao Sub-branch, Bank of Qinghai Co., Ltd.	No. 26, Xiguan Avenue, Xining City	0971-6144332
18	Nanchuan West Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 39, Nanchuan West Road, Xining City	0971-6255273
19	Xinning Plaza Sub-branch, Bank of Qinghai Co., Ltd.	No. 49-13, Xiguan Avenue, Xining City	0971-6117393
20	Wenyi Road Sub-branch, Bank of Qinghai Co., Ltd.	Block D3-B, Yintai No.1 Apartmet, Wenyi Road, Haihu New District, Xining City	0971-4393460
21	Haihu New District Sub-branch, Bank of Qinghai Co., Ltd.	No.130, Xiguan Street, Chengxi District, Xining City	0971-6313196
22	Central Plaza Sub-branch, Bank of Qinghai Co., Ltd.	No. 36, Huanghe Road, Xining City	0971-8133930
23	Qilinwan Sub-branch, Bank of Qinghai Co., Ltd.	No. 156, Huanghe Road, Xining City	0971-6116782
24	Ganhe Industrial Park Sub-branch, Bank of Qinghai Co., Ltd.	No.15, Chuangye Road, Ganhe Industrial Park, Xining Economic and Technological Development Zone	0971-2291338
25	Duoba Sub-branch, Bank of Qinghai Co., Ltd.	Block 3, Office Building, Duoba Town, Huangzhong County, Xining City	0971-2297181
26	Kunlun Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 23, Kunlun Road, Xining City	0971-6158974
27	Shenjiazhai Sub-branch, Bank of Qinghai Co., Ltd.	No.114, Nanchuan West Road, Xining City	0971-8168781
28	Nanchuan East Road Sub-branch, Bank of Qinghai Co., Ltd.	No.67, Nanchuan East Road, Chengzhong District, Xining City	0971-8271853
29	Xichuan South Road Sub-branch, Bank of Qinghai Co., Ltd.	No.23, Xichuan South Road, Chengxi District, Xining City	0971-8271843
30	Chengbei Sub-branch, Bank of Qinghai Co., Ltd.	No. 31-13, Shengli Road, Chengxi District, Xining City	0971-6131098
31	Xiaoqiao Dajie Sub-branch of Bank of Qinghai Co., Ltd.	No. 28, Xiaoqiao Dajie, Chengbei District, Xining City	0971-5130062
32	Chaoyang West Road Sub-branch, Bank of Qinghai Co., Ltd.	No.52, Chaoyang West Road, Chengbei District, Xining City	0971-6335128
33	Wencheng Road Sub-branch, Bank of Qinghai Co., Ltd.	No.15-3, Wencheng Road, Haihu New District, Xining City	0971-6331805
34	Shengli Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 66, Shengli Road, Chengxi District, Xining City	0971-6133888
35	Xigang Sub-branch, Bank of Qinghai Co., Ltd.	No.351, Qaidam Road, Chengbei District, Xining City	0971-5216969

XIII. Information of branches

S/N	Branch names	Office address	Telephone No.
36	Chaoyang Sub-branch, Bank of Qinghai Co., Ltd.	No. 34-2, Chaoyang East Road, Chengbei District, Xining City	0971-5500129
37	Beishan Sub-branch, Bank of Qinghai Co., Ltd.	Phase 5, Beishan Furniture Market, Xining City	0971-8458160
38	Hi-tech Zone Sub-branch, Bank of Qinghai Co., Ltd.	No. 16, Weier Road, Biological Science& Technology Park, Chengbei District, Xining City	0971-5318313
39	Qaidam Road Sub-branch, Bank of Qinghai Co., Ltd.	No.477, Qaidam Road, Xining City	0971-5562169
40	Chengzhong Sub-branch, Bank of Qinghai Co., Ltd.	No.6, Changjiang Road, Xining City	0971-8244042
41	Huanghe Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 26-1, Huanghe Road, Xining City	0971-6108017
42	Xidajie Sub-branch, Bank of Qinghai Co., Ltd.	No. 40-2, Nanguan Street, Chengzhong District, Xining City	0971-8237623
43	Nandajie Sub-branch, Bank of Qinghai Co., Ltd.	No. 18, Nanda Street, Xining City	0971-8247306
44	Beidajie Sub-branch, Bank of Qinghai Co., Ltd.	No.26, Beida Street, Xining City	0971-8210234
45	Wuyi Road Sub-branch, Bank of Qinghai Co., Ltd.	NO. 16, Wuyi Road, Xining City	0971-8452041
46	Nanguanjie Street, Bank of Qinghai Co., Ltd.	No.40-2, Nanguan Street, Chengzhong District, Xining City	0971-8237623
47	Nanxiaojie Sub-branch, Bank of Qinghai Co., Ltd.	No.55-25, Nanxiao Street, Chengdong District, Xining City	0971-8148301
48	Huangguang Sub-branch, Bank of Qinghai Co., Ltd.	No.96, Dongguan Avenue, Chengdong District, Xining City	0971-8176531
49	Mojiajie Sub-branch, Bank of Qinghai Co., Ltd.	No. 18, Nandajie, Xining City	0971-8247306
50	Nanshan Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 13-7-1, Nanshan Road, Xining City	0971-8868962
51	Xiadu Street Sub-branch, Bank of Qinghai Co., Ltd.	1F, Block 22, Xinqian International Plaza, Xiadu Avenue, Chengdong District, Xining City	0971-8249982
52	Huayuan North Street Sub-branch, Bank of Qinghai Co., Ltd.	No.96, Dongguan Avenue, Chengdong District, Xining City	0971-8176531
53	Golmud Branch, Bank of Qinghai Co., Ltd.	No.18, Jiangyuan South Road, Golmud City	0979-8435222
54	Kunlun Sub-branch, Bank of Qinghai Co., Ltd.	No.43, Kunlun Middle Road, Golmud City	0979-8421818
55	Bayi Road Sub-branch, Bank of Qinghai Co., Ltd.	No.2, Bayi Middle Road, Golmud City, Haixi Prefecture	0979-8433602
56	Qaidum Middle Road Sub-branch, Bank of Qinghai Co., Ltd.	No.20, Qaidam Middle Road, Golmud City	0979-8415062
57	Hainan Prefecture Branch, Bank of Qinghai Co., Ltd.	Zhenghe Avenue, North Urban Zone, Qiapuqia Town, Gonghe County, Hainan Prefecture	0974-8512709
58	Guide County Sub-branch, Bank of Qinghai Co., Ltd.	Nanda Street, Heyin Town, Guide County, Hainan Prefecture	0974-8555269
59	Gonghe County Sub-branch, Bank of Qinghai Co., Ltd.	Nanda Street, Qinghai Lake, Gonghe County, Hainan Prefecture	0974-8512670
60	Yushu Prefecture Branch, Bank of Qinghai Co., Ltd.	No. 24, Gesaduran Lane, Jiegu Avenue, Xihang Street, Yushu City	0976-8821107
61	Qionglong Road Sub-branch of Bank of Qinghai Co., Ltd.	No.69, Wangbutong Lane, Qionglong Lane, Yushu City	0976-8826716
62	Minzhu Road Sub-branch, Bank of Qinghai Co., Ltd.	1F, Jiegu Commerce and Trade Town, Minzhu Road, Yushu City	0976-8813260
63	Nangqian Sub-branch, Bank of Qinghai Co., Ltd.	Civilian Culture Plaza, Xiangda Town, Nangqian County, Yushu Prefecture	0976-8876839
64	Haidong Branch, Bank of Qinghai Co., Ltd.	No. 88, Xiguan Street, Ledu District, Haidong City	0972-8689626

XIII. Information of branches

S/N	Branch names	Office address	Telephone No.
65	Huzhu County Sub-branch, Bank of Qinghai Co., Ltd.	No.5, Xin'an East Road, Wei yuan Town, Haidong City	0972-8326151
66	Ledu Sub-branch, Bank of Qinghai Co., Ltd.	No.38, Gule Avenue, Ledu District, Haidong City	0972-8632752
67	Hehuang New District Su-branch, Bank of Qinghai Co., Ltd.	Block 2, Haidong Science & Technology Entrepreneurship Building, Haidong City	0972-8690051
68	Minhe County Subbranch, Bank of Qinghai Co., Ltd.	No.88, Chuanyuan No.3 Road, Minhe County, Haidong City	0972-8521626
69	Haizhou Plaza Sub-branch, Bank of Qinghai Co., Ltd.	Zone A, Haizhou International Plaza, Dongda Street, Wei yuan Town, Huzhu County, Haidong City	0972-8328281
70	Ping'an District Sub-branch, Bank of Qinghai Co., Ltd.	No. 198, Xiping Avenue, Ping'an District, Haidong City	0972-8614499
71	Haixi Prefecture Branch, Bank of Qinghai Co., Ltd.	No.2-1, Qaidam West Road, Hexi District, Delingha City, Haixi Prefecture	0977-8207013
72	Qilian Road Sub-branch, Bank of Qinghai Co., Ltd.	No.10, Qilian Road, Hedong District, Delingha, Haixi Prefecture	0977-8207152
73	Tianjun West Road Sub-branch, Bank of Qinghai Co., Ltd.	No. 19, Tianjun West Road, Hexin District, Delingha City, Haixi Prefecture	0977-8228027
74	Haibei Prefecture Branch, Bank of Qinghai Co., Ltd.	No. 92, Xihai Street, Xihai Town, Haiyan County, Haibei Prefecture	0970-8645586
75	Menyuan County Sub-branch, Bank of Qinghai Co., Ltd.	No.15, Nanda Street, Haomen Town, Menyuan County, Haibei Prefecture	0970-5912601
76	Small-enterprise financial service center, Bank of Qinghai Co., Ltd.	No.56, Huayuan North Street, Chengzhong District, Xining City	0971-6313839
77	Changyun Shijicun Community Sub-branch, Bank of Qinghai Co., Ltd.	Room 112, Unit 1, Block 3, No. 299, Kunlun East Road, Xining City	0971-8213032
78	Xichengmingdi Community Sub-branch, Bank of Qinghai Co., Ltd.	No.85 Store, Block 3, Xichengmingdi Quarters, No. 143, Xiguan Street, Haihu New District, Xining City	0971-8207083
79	Haiyan Road Community Sub-branch, Bank of Qinghai Co., Ltd.	1F, West Building, North Gate, Zone C, Haihong No.1 Apartment, Haiyan Road, Chengxi District, Xining City	0971-8489893
80	Xiadufudi Community Sub-branch, Bank of Qinghai Co., Ltd.	1F, Northwest Corner, Block A, West Zone, Xiadufudi, Ledu Road, Chengdong District, Xining City	0971-6265961
81	Kunlun Sunshine Town Community Sub-branch, Bank of Qinghai Co., Ltd.	No. 43-53, Kunlun Sunshine Town Community, No. 43, Tongren Road, Chengxi District, Xining City	0971-6102829
82	Huangzhong County Sub-branch, Bank of Qinghai Co., Ltd.	Block 3, Middle Section, Zhuanghe Road, Lushaer Town, Huangzhong County, Xining City	0971-2234369
83	Datong County Sub-branch, Bank of Qinghai Co., Ltd.	No.88, Renmin Road, Qiaotou Town, Datong County, Xining City	0971-2838677
84	Huangyuan County Sub-branch, Bank of Qinghai Co., Ltd.	Zone A, No. 228, Dongda Street, Chengguan Town, Huangyuan County, Xining City	0971-2435782

