

## APPENDIX II UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

The information set out below does not form part of the Accountant's Report prepared by the reporting accountant, PricewaterhouseCoopers, Certified Public Accountants, Hong Kong as set out in Appendix I, and is included herein for information purposes only.

(All amounts expressed in thousands of RMB unless otherwise stated)

### 1 Liquidity ratios

#### *The Group*

	As at December 31,			As at
	2010	2011	2012	June 30, 2013
RMB current assets to RMB current liabilities . . . . .	35.71%	38.47%	35.09%	35.67%
Foreign currency current assets to foreign currency current liabilities . . . . .	178.43%	60.39%	46.92%	129.93%

#### *The Bank*

	As at December 31,			As at
	2010	2011	2012	June 30, 2013
RMB current assets to RMB current liabilities . . . . .	35.71%	38.47%	35.09%	35.71%
Foreign currency current assets to foreign currency current liabilities . . . . .	178.43%	60.39%	46.92%	129.93%

### 2 Currency concentrations

#### *The Group and Bank*

	USD	EUR	Other	Total
<b>As at December 31, 2010</b>				
Spot assets . . . . .	1,023,127	42,248	34,374	1,099,749
Spot liabilities . . . . .	(703,905)	(34,175)	(20,761)	(758,841)
Net long/(short) position . . . . .	<u>319,222</u>	<u>8,073</u>	<u>13,613</u>	<u>340,908</u>
<b>As at December 31, 2011</b>				
Spot assets . . . . .	1,102,545	86,392	55,671	1,244,608
Spot liabilities . . . . .	(711,991)	(15,165)	(50,123)	(777,279)
Net long/(short) position . . . . .	<u>390,554</u>	<u>71,227</u>	<u>5,548</u>	<u>467,329</u>
<b>As at December 31, 2012</b>				
Spot assets . . . . .	2,149,282	213,540	102,851	2,465,673
Spot liabilities . . . . .	(1,629,160)	(211,201)	(163,866)	(2,004,227)
Net long/(short) position . . . . .	<u>520,122</u>	<u>2,339</u>	<u>(61,015)</u>	<u>461,446</u>
<b>As at June 30, 2013</b>				
Spot assets . . . . .	1,995,903	156,141	28,887	2,180,931
Spot liabilities . . . . .	(1,334,043)	(2,283)	(15,381)	(1,351,707)
Forward purchases . . . . .	156,822	3,447	—	160,269
Forward sales . . . . .	(156,822)	(3,447)	—	(160,269)
Net long/(short) position . . . . .	<u>661,860</u>	<u>153,858</u>	<u>13,506</u>	<u>829,224</u>

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**3 Cross-border claims**

The Bank is principally engaged in business operations within the Chinese mainland, and we regard all claims on third parties outside the Chinese mainland as cross-border claims.

Cross-border claims include “Due from banks and other financial institutions.”

Cross-border claims are disclosed by country or geographical area. A country or geographical area claim is reported where it constitutes 10% or more of the aggregate amount of altogether cross-border claims. Risk transfers where the claim is guaranteed by a party whose location is different from that of the counterparty or the claimant is an overseas branch of the bank whose Head Office is in another country.

*The Group and Bank*

	<u>Banks and other financial institutions</u>
<b>As at December 31, 2010</b>	
Asia Pacific excluding Chinese mainland . . . . .	6,984
—Hong Kong . . . . .	3,532
Europe . . . . .	20,433
North and South America . . . . .	117,232
Subtotal . . . . .	<u>144,649</u>
<b>As at December 31, 2011</b>	
Asia Pacific excluding Chinese mainland . . . . .	12,566
—Hong Kong . . . . .	6,712
Europe . . . . .	30,374
North and South America . . . . .	115,122
Subtotal . . . . .	<u>158,062</u>
<b>As at December 31, 2012</b>	
Asia Pacific excluding Chinese mainland . . . . .	104,739
—Hong Kong . . . . .	5,745
Europe . . . . .	121,564
North and South America . . . . .	131,648
Subtotal . . . . .	<u>357,951</u>
<b>As at June 30, 2013</b>	
Asia Pacific excluding Chinese mainland . . . . .	73,324
—Hong Kong . . . . .	67,095
Europe . . . . .	101,366
North and South America . . . . .	264,499
Subtotal . . . . .	<u>439,189</u>

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**4 Loans and advances to customers**

**4.1 Overdue loans and advances to customers**

**Total amount of overdue loans and advances to customers:**

*The Group and Bank*

	As at December 31,			As at
	2010	2011	2012	June 30,
				2013
Total loans and advances to customers which have been overdue for				
—within 3 months . . . . .	103,187	249,759	469,478	663,226
—between 3 to 6 months . . . . .	73,247	28,575	198,867	251,873
—between 6 to 12 months . . . . .	49,754	25,185	60,641	374,086
—over 12 months . . . . .	285,703	249,072	191,128	154,289
<b>Total . . . . .</b>	<b>511,891</b>	<b>552,591</b>	<b>920,114</b>	<b>1,443,474</b>
Percentage				
—within 3 months . . . . .	20.16%	45.20%	51.03%	45.95%
—between 3 to 6 months . . . . .	14.31%	5.17%	21.61%	17.45%
—between 6 to 12 months . . . . .	9.72%	4.56%	6.59%	25.92%
—over 12 months . . . . .	55.81%	45.07%	20.77%	10.68%
<b>Total . . . . .</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Total amount of overdue loans and advances to customers and allowance assessment by geographic segment:**

*The Group and Bank*

	Anhui Province	Jiangsu Province	Total
<b>As at December 31, 2010</b>			
Overdue loans and advances to customers . . . . .	511,891	—	511,891
—Individually assessed . . . . .	(123,859)	—	(123,859)
—Collectively assessed . . . . .	(213,127)	—	(213,127)
<b>As at December 31, 2011</b>			
Overdue loans and advances to customers . . . . .	552,591	—	552,591
—Individually assessed . . . . .	(84,051)	—	(84,051)
—Collectively assessed . . . . .	(260,061)	—	(260,061)
<b>As at December 31, 2012</b>			
Overdue loans and advances to customers . . . . .	919,195	919	920,114
—Individually assessed . . . . .	(139,995)	—	(139,995)
—Collectively assessed . . . . .	(273,631)	(269)	(273,900)
<b>As at June 30, 2013</b>			
Overdue loans and advances to customers . . . . .	1,408,298	35,176	1,443,474
—Individually assessed . . . . .	(310,378)	(3,133)	(313,511)
—Collectively assessed . . . . .	(295,949)	(516)	(296,465)

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**Fair value of collaterals against overdue loans and advances to customers:**

*The Group and Bank*

	As at December 31,			As at
	2010	2011	2012	June 30,
				2013
Fair value of collaterals				
—Corporate loans	188,891	169,292	183,508	996,035
—Retail loans	222,984	601,026	592,170	630,502
Total	<u>411,875</u>	<u>770,318</u>	<u>775,678</u>	<u>1,626,537</u>

**Identified impaired loans and advances**

*The Group and Bank*

	<u>Anhui Province</u>	<u>Jiangsu Province</u>	<u>Total</u>
<b>As at December 31, 2010</b>			
Identified impaired loans and advances for which allowance is			
—Individually assessed	697,177	—	697,177
—Collectively assessed	(254,489)	—	(254,489)
	(203,190)	—	(203,190)
<b>As at December 31, 2011</b>			
Identified impaired loans and advances for which allowance is			
—Individually assessed	654,398	—	654,398
—Collectively assessed	(247,919)	—	(247,919)
	(168,866)	—	(168,866)
<b>As at December 31, 2012</b>			
Identified impaired loans and advances for which allowance is			
—Individually assessed	949,095	—	949,095
—Collectively assessed	(254,665)	—	(254,665)
	(166,688)	—	(166,688)
<b>As at June 30, 2013</b>			
Identified impaired loans and advances for which allowance is			
—Individually assessed	1,117,379	47,485	1,164,864
—Collectively assessed	(396,897)	(11,288)	(408,185)
	(117,092)	—	(117,092)