

In accordance with the Hong Kong Listing Rules and Banking (Disclosure) Rules, the Group discloses the unaudited supplemental financial information as follow:

**(a) Liquidity ratio**

|   | 31 December    |                |                | 30 September   |
|---|----------------|----------------|----------------|----------------|
|   | 2010           | 2011           | 2012           | 2013           |
| RMB current assets to RMB current liabilities . . . . .                           | <u>47.48%</u>  | <u>42.62%</u>  | <u>40.22%</u>  | <u>40.68%</u>  |
| Foreign currency current assets to foreign currency current liabilities . . . . . | <u>177.20%</u> | <u>307.11%</u> | <u>145.93%</u> | <u>232.97%</u> |

These liquidity ratios are calculated based on relevant regulations provided by the CBRC and Chinese accounting policies.

**(b) Currency concentrations**

|                             | USD            | EUR            | HKD          | Others        | Total          |
|-----------------------------|----------------|----------------|--------------|---------------|----------------|
| 31 December 2010            |                |                |              |               |                |
| Current asset . . . . .     | 476,183        | 13,309         | 986          | 6,805         | 497,283        |
| Current liability . . . . . | (217,652)      | (12,929)       | (313)        | (4,609)       | (235,503)      |
| Net position . . . . .      | <u>258,531</u> | <u>380</u>     | <u>673</u>   | <u>2,196</u>  | <u>261,780</u> |
| 31 December 2011            |                |                |              |               |                |
| Current asset . . . . .     | 822,825        | 5,623          | 5,676        | 30,527        | 864,651        |
| Current liability . . . . . | (556,789)      | (3,729)        | (5,414)      | (9,514)       | (575,446)      |
| Net position . . . . .      | <u>266,036</u> | <u>1,894</u>   | <u>262</u>   | <u>21,013</u> | <u>289,205</u> |
| 31 December 2012            |                |                |              |               |                |
| Current asset . . . . .     | 1,362,223      | 3,378          | 2,268        | 55,846        | 1,423,715      |
| Current liability . . . . . | (910,934)      | (4,907)        | (1,286)      | (32,672)      | (949,799)      |
| Net position . . . . .      | <u>451,289</u> | <u>(1,529)</u> | <u>982</u>   | <u>23,174</u> | <u>473,916</u> |
| 30 September 2013           |                |                |              |               |                |
| Current asset . . . . .     | 1,483,000      | 6,356          | 3,263        | 109,155       | 1,601,774      |
| Current liability . . . . . | (555,752)      | (2,563)        | (1,246)      | (62,043)      | (621,604)      |
| Net position . . . . .      | <u>927,248</u> | <u>3,793</u>   | <u>2,017</u> | <u>47,112</u> | <u>980,170</u> |

**(c) Cross-border claims**

The Group is principally engaged in business operations within Mainland China, and regards all claims on third parties outside Mainland China as cross-border claims.

Cross-border claims include due from banks and other financial institutions.

A country or geographical area is reported where it constitutes 10% or more of the aggregate amount of crossborder claims, after taking into account any risk transfers. Risk transfers are only made if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

## (c) Cross-border claims (continued)

|   | 31 December   |               |                | 30 September   |
|---|---------------|---------------|----------------|----------------|
|   | 2010          | 2011          | 2012           | 2013           |
| Due from banks and other financial institutions |               |               |                |                |
| Asia Pacific excluding Mainland China           | 915           | 11,116        | –              | 43,776         |
| – of which attributed to Hong Kong              | 118           | 3,859         | –              | 1,611          |
| Europe  | 13,967        | 12,625        | 4,124          | 5,603          |
| North and South America                         | 49,838        | 14,647        | 164,179        | 524,531        |
| Total   | <u>64,720</u> | <u>38,388</u> | <u>168,303</u> | <u>573,910</u> |

## (d) Loans and advances to customers

## (i) Overdue loans and advances to customers

|  | 31 December  |              |              | 30 September |
|--|--------------|--------------|--------------|--------------|
|  | 2010         | 2011         | 2012         | 2013         |
| Amount for overdue loans and advances to customers                 |              |              |              |              |
| Between 3 and 6 months   | 183,591      | 120,347      | 113,629      | 96,562       |
| Between 6 and 12 months  | 183,590      | 169,556      | 215,983      | 330,617      |
| Over 12 months   | 237,871      | 285,313      | 178,282      | 443,292      |
| As a percentage of the total gross loans and advances to customers |              |              |              |              |
| Between 3 and 6 months   | 0.34%        | 0.18%        | 0.13%        | 0.09%        |
| Between 6 and 12 months  | 0.34%        | 0.25%        | 0.25%        | 0.32%        |
| Over 12 months   | 0.45%        | 0.42%        | 0.20%        | 0.42%        |
|  | <u>1.13%</u> | <u>0.85%</u> | <u>0.58%</u> | <u>0.83%</u> |

The definition of overdue loans and advances to customers is set out as follows:

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue.

For loans and advances repayable by regular instalments, if part of the instalments is overdue, the whole amounts of these loans and advances would be classified as overdue.

## (ii) Overdue and impaired loans and advances to customers by geographical distribution

*31 December 2010*

|                     | Overdue loans and advances to customers |                                      |   | Impaired loans and advances to customers |   |   |
|---------------------|---|--------------------------------------|---|--|---|---|
|                     | Gross amount                            | Individually assessed to be impaired | Individually assessed allowance for impairment losses | Individually assessed to be impaired     | Individually assessed allowance for impairment losses | Collectively assessed allowance for impairment losses |
| Heilongjiang region | 799,039                                 | 243,393                              | 238,395   | 243,783                                  | 238,518   | 458,631   |
| Northeastern China  | 14,408                                  | –                                    | –   | –  | –   | 64,039  |
| Southwest China     | –                                       | –                                    | –   | –  | –   | 28,917  |
| Northern China      | 80                                      | –                                    | –   | –  | –   | 31,721  |
| Other region        | 1,562                                   | –                                    | –   | –  | –   | 2,271   |
| Total               | <u>815,089</u>                          | <u>243,393</u>                       | <u>238,395</u>  | <u>243,783</u>                           | <u>238,518</u>  | <u>585,579</u>  |

## (d) Loans and advances to customers (continued)

(ii) Overdue and impaired loans and advances to customers by geographical distribution (continued)

*31 December 2011*

|                               | Overdue loans and<br>advances to customers |  |  | Impaired loans and<br>advances to customers |  |  |
|-------------------------------|--|--|--|---|--|--|
|                               | Gross<br>amount                            | Individually<br>assessed to<br>be impaired | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Individually<br>assessed to<br>be impaired  | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Collectively<br>assessed<br>allowance<br>for<br>impairment<br>losses |
| Heilongjiang region . . . . . | 666,449                                    | 152,035                                    | 145,208  | 201,035                                     | 157,631  | 1,027,237  |
| Northeastern China . . . . .  | 24,080                                     | 10,000                                     | 9,675  | 10,000                                      | 9,675  | 102,297  |
| Southwest China . . . . .     | —  | —  | —  | —   | —  | 84,807   |
| Northern China . . . . .      | 3,002                                      | —  | —  | —   | —  | 71,892   |
| Other region . . . . .        | 1,273                                      | —  | —  | —   | —  | 12,040   |
| Total . . . . .               | <u>694,804</u>                             | <u>162,035</u>                             | <u>154,883</u>   | <u>211,035</u>                              | <u>167,306</u>   | <u>1,298,273</u>   |

*31 December 2012*

|                               | Overdue loans and<br>advances to customers |  |  | Impaired loans and<br>advances to customers |  |  |
|-------------------------------|--|--|--|---|--|--|
|                               | Gross<br>amount                            | Individually<br>assessed to<br>be impaired | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Individually<br>assessed to<br>be impaired  | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Collectively<br>assessed<br>allowance<br>for<br>impairment<br>losses |
| Heilongjiang region . . . . . | 574,890                                    | 100,332                                    | 89,293   | 110,332                                     | 92,293   | 1,238,207  |
| Northeastern China . . . . .  | 30,671                                     | —  | —  | —   | —  | 264,941  |
| Southwest China . . . . .     | 11,298                                     | —  | —  | —   | —  | 214,826  |
| Northern China . . . . .      | 18,061                                     | —  | —  | —   | —  | 116,997  |
| Other region . . . . .        | 9,470                                      | —  | —  | —   | —  | 38,989   |
| Total . . . . .               | <u>644,390</u>                             | <u>100,332</u>                             | <u>89,293</u>  | <u>110,332</u>                              | <u>92,293</u>  | <u>1,873,960</u>   |

*30 September 2013*

|                               | Overdue loans and<br>advances to customers |  |  | Impaired loans and<br>advances to customers |  |  |
|-------------------------------|--|--|--|---|--|--|
|                               | Gross<br>amount                            | Individually<br>assessed to<br>be impaired | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Individually<br>assessed to<br>be impaired  | Individually<br>assessed<br>allowance<br>for<br>impairment<br>losses | Collectively<br>assessed<br>allowance<br>for<br>impairment<br>losses |
| Heilongjiang region . . . . . | 1,087,409                                  | 190,598                                    | 130,204  | 206,298                                     | 133,344  | 1,275,631  |
| Northeastern China . . . . .  | 148,988                                    | —  | —  | —   | —  | 354,126  |
| Southwest China . . . . .     | 3,072                                      | —  | —  | —   | —  | 394,166  |
| Northern China . . . . .      | 41,416                                     | —  | —  | —   | —  | 156,793  |
| Other region . . . . .        | 26,647                                     | 5,180                                      | 3,746  | 5,180                                       | 3,746  | 54,276   |
| Total . . . . .               | <u>1,307,532</u>                           | <u>195,778</u>                             | <u>133,950</u>   | <u>211,478</u>                              | <u>137,090</u>   | <u>2,234,992</u>   |

**(e) Overdue due from banks and other financial institutions**

|   | 31 December |      |      | 30 September |
|---|-------------|------|------|--------------|
|   | 2010        | 2011 | 2012 | 2013         |
| The Group's gross due from banks and other financial institutions which have been overdue with respect to either principal or interest for a period of: |             |      |      |              |
| Over 12 months  | 500         | =    | =    | =            |
| As a percentage of total gross placements with banks and other financial institutions:  |             |      |      |              |
| Over 12 months  | 0.00%       | =    | =    | =            |

**(f) Overdue placements with banks and other financial institutions**

|  | 31 December |      |      | 30 September |
|--|-------------|------|------|--------------|
|  | 2010        | 2011 | 2012 | 2013         |
| The Group's gross placements with banks and other financial institutions which have been overdue with respect to either principal or interest for a period of: |             |      |      |              |
| Over 12 months   | 5,466       | =    | =    | =            |
| As a percentage of total gross placements with banks and other financial institutions:   |             |      |      |              |
| Over 12 months   | 1.73%       | =    | =    | =            |

**(g) Exposures to Mainland China non-bank entities**

|   | 31 December |            |            | 30 September |
|---|-------------|------------|------------|--------------|
|   | 2010        | 2011       | 2012       | 2013         |
| On-balance sheet exposure                             | 47,088,965  | 64,740,740 | 85,918,097 | 102,508,831  |
| Off-balance sheet exposure                            | 15,836,969  | 25,934,149 | 49,389,342 | 49,018,509   |
| Individually assessed allowance for impairment losses | 238,518     | 167,306    | 92,293     | 137,090      |

In addition to those disclosed above, exposures to other non-bank counterparties outside Mainland China to which credit is granted for use in Mainland China are considered insignificant to the Group.