

## APPENDIX II UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

### UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

(Amounts in thousands of Renminbi, unless otherwise stated)

#### 1. Liquidity coverage ratio and leverage ratio (%)

	At December 31, 2013	Average for the year ended December 31, 2013	At December 31, 2014	Average for the year ended December 31, 2014	At December 31, 2015	Average for the year ended December 31, 2015	At June 30, 2016	Average for the period ended June 30, 2016
Liquidity coverage ratio (RMB and foreign currency) ..	48.11%	53.07%	54.09%	51.58%	46.83%	49.27%	34.76%	40.94%

#### Leverage Ratio

Leverage Ratio .....	<b>At June 30, 2016</b>
	7.32%

Pursuant to the Leverage Ratio Management of Commercial Banks issued by the CBRC and was effective since April 1, 2015, a minimum leverage ratio 4% is required.

The above liquidity coverage ratio and leverage ratio are calculated in accordance with the formula promulgated by the CBRC and based on the financial information prepared in accordance with PRC GAAP.

#### 2. Currency concentrations

	At December 31, 2013		
	USD (RMB equivalent)	Others (RMB equivalent)	Total
Spot assets .....	12,289	1	12,290
Spot liabilities .....	(12,103)	(1)	(12,104)
Net position .....	186	—	186
	At December 31, 2014		
	USD (RMB equivalent)	Others (RMB equivalent)	Total
Spot assets .....	13,299	1,163	14,462
Spot liabilities .....	(29)	(1)	(30)
Net position .....	13,270	1,162	14,432
	At December 31, 2015		
	USD (RMB equivalent)	Others (RMB equivalent)	Total
Spot assets .....	19,044	1,319	20,363
Spot liabilities .....	(12,111)	(181)	(12,292)
Net position .....	6,933	1,138	8,071
	At June 30, 2016		
	USD (RMB equivalent)	Others (RMB equivalent)	Total
Spot assets .....	24,925	2,402	27,327
Spot liabilities .....	(24,386)	(2,400)	(26,786)
Net position .....	539	2	541

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The above information is computed in accordance with the provisions of the CBRC. The Group has no structural position as at the end of each reporting period.

### 3. International claims

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

International claims include loans and advances to customers, balances with the central bank, deposit and placement with banks and other financial institutions.

A country or geographical area is reported where it constitutes 10% or more of the aggregate amount of international 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.

	At December 31,			At June 30, 2016
	2013	2014	2015	
Deposit with banks				
Asia Pacific excluding Mainland China	—	—	1	336
Europe	60	—	—	—
	<u>60</u>	<u>—</u>	<u>1</u>	<u>336</u>

### 4. Loans and advances overdue for more than 90 days by geographical segments

	At December 31,			At June 30, 2016
	2013	2014	2015	
Jilin Region	431,404	767,073	966,280	1,550,191
Mainland China excluding Jilin Region	4,968	43,738	115,401	120,666
Total	<u>436,372</u>	<u>810,811</u>	<u>1,081,681</u>	<u>1,670,857</u>

### 5. Gross amount of loans and advances overdue for more than 90 days

	At December 31,			At June 30, 2016
	2013	2014	2015	
Gross loans and advances which have been overdue with respect to either principal or interest for periods of				
— Between three months and six months (inclusive)	48,875	82,154	149,976	533,820
— Between six months and one year (inclusive)	159,037	182,394	278,823	251,993
— Between one year and three years	142,150	361,197	451,424	587,336
— Over three years	86,310	185,066	201,458	297,708
Total	<u>436,372</u>	<u>810,811</u>	<u>1,081,681</u>	<u>1,670,857</u>
As a percentage of total gross loans and advances				
— Between three months and six months (inclusive)	0.22%	0.24%	0.32%	1.01%
— Between six months and one year (inclusive)	0.73%	0.53%	0.58%	0.47%
— Between one year and three years	0.65%	1.05%	0.94%	1.10%
— Over three years	0.40%	0.54%	0.42%	0.56%
Total	<u>2.00%</u>	<u>2.36%</u>	<u>2.26%</u>	<u>3.14%</u>

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