

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

CHINA MINSHENG BANKING CORP., LTD

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

(All amounts in millions of Rmb unless otherwise stated)

1 Liquidity ratios

According to section 51 of Banking (Disclosure) Rules, the Group discloses the following information. Liquidity ratio is calculated in accordance with the relevant provisions of the PBOC and the CBRC, and the generally accepted accounting principals of the PRC.

	December 31,			June 30,
	2006	2007	2008	2009
RMB current assets to RMB current liabilities	51%	35%	46%	40%
Foreign currency current assets to foreign currency current liabilities	66%	97%	119%	113%

2 Currency concentrations

According to section 50 of Banking (Disclosure) Rules, the Group discloses the following information. The following information is computed in accordance with the provision of CBRC.

	USD	HKD	Others	Total
As at December 31, 2006				
Spot assets	30,300	1,963	1,884	34,147
Spot liabilities	(25,124)	(2,517)	(1,696)	(29,337)
Forward purchases	39	1,465	—	1,504
Forward sales	(1,466)	—	(18)	(1,484)
Net options position*	(6)	—	12	6
Net long / (short) position	3,743	911	182	4,836
As at December 31, 2007				
Spot assets	30,384	862	2,375	33,621
Spot liabilities	(23,798)	(2,442)	(2,354)	(28,594)
Forward purchases	329	1,667	846	2,842
Forward sales	(829)	—	(332)	(1,161)
Net long / (short) position	6,086	87	535	6,708
As at December 31, 2008				
Spot assets	18,195	645	2,489	21,329
Spot liabilities	(17,820)	(1,217)	(2,100)	(21,137)
Forward purchases	5,436	974	1,827	8,237
Forward sales	(5,798)	(52)	(2,442)	(8,292)
Net long / (short) position	13	350	(226)	137
As at June 30, 2009				
Spot assets	17,941	418	3,101	21,460
Spot liabilities	(16,771)	(1,206)	(2,646)	(20,624)
Forward purchases	2,844	1,400	1,111	5,355
Forward sales	(4,298)	(262)	(800)	(5,360)
Net long / (short) position	(284)	350	766	831

* The net option position is calculated using the delta equivalent approach as set out in the requirements of the CBRC.

In the Relevant Periods, the Group has no structural position.

3 Loans and advances to customers

(1) Loans and advances overdue for more than 3 months

According to section 48 of Banking (Disclosure) Rules, the Group discloses the following information.

Group and Bank

	<u>December 31, 2006</u>		<u>December 31, 2007</u>	
	<u>Gross amount</u>	<u>% of total</u>	<u>Gross amount</u>	<u>% of total</u>
Six months or less but over three months	963	0.20%	491	0.09%
One year or less than but over six months.	1,958	0.41%	955	0.17%
Over one year	<u>4,816</u>	<u>1.03%</u>	<u>5,525</u>	<u>1.00%</u>
	<u>7,737</u>	<u>1.64%</u>	<u>6,971</u>	<u>1.26%</u>

	<u>December 31, 2008</u>		<u>June 30, 2009</u>	
	<u>Gross amount</u>	<u>% of total</u>	<u>Gross amount</u>	<u>% of total</u>
Six months or less but over three months	2,911	0.44%	1,026	0.11%
One year or less than but over six months.	2,614	0.40%	2,544	0.28%
Over one year	<u>3,575</u>	<u>0.54%</u>	<u>4,112</u>	<u>0.45%</u>
	<u>9,100</u>	<u>1.38%</u>	<u>7,682</u>	<u>0.85%</u>

(2) Impaired loans by geographical area

According to section 46 of Banking (Disclosure) Rules, the Group discloses the following information.

Group and Bank

	<u>December 31, 2006</u>		<u>December 31, 2007</u>	
	<u>Impaired loans</u>	<u>Specific provision</u>	<u>Impaired loans</u>	<u>Specific provision</u>
Northern China	4,759	3,157	4,172	2,667
Eastern China.	393	115	655	211
Southern China	586	165	1,705	533
Other locations	<u>155</u>	<u>35</u>	<u>241</u>	<u>83</u>
	<u>5,893</u>	<u>3,472</u>	<u>6,773</u>	<u>3,494</u>

	<u>December 31, 2008</u>		<u>June 30, 2009</u>	
	<u>Impaired loans</u>	<u>Specific provision</u>	<u>Impaired loans</u>	<u>Specific provision</u>
Northern China	4,316	2,705	4,297	3,153
Eastern China.	1,434	486	1,982	717
Southern China	1,801	646	1,118	415
Other locations	<u>370</u>	<u>153</u>	<u>404</u>	<u>119</u>
	<u>7,921</u>	<u>3,990</u>	<u>7,801</u>	<u>4,404</u>

(3) Overdue loans by geographical area

According to section 46 of Banking (Disclosure) Rules, the Group discloses the following information.

Group and Bank

	Northern China	Eastern China	Southern China	Other locations	Total
December 31, 2006					
Overdue	8,003	1,248	1,267	572	11,090
Specific provision	3,148	100	103	32	3,383
Collective provision	303	157	134	89	683
December 31, 2007					
Overdue	6,277	1,184	2,025	1,466	10,952
Specific provision	2,572	156	380	76	3,184
Collective provision	189	195	198	92	674
December 31, 2008					
Overdue	7,077	3,426	3,017	1,177	14,697
Specific provision	2,695	454	689	47	3,885
Collective provision	374	274	292	154	1,094
June 30, 2009					
Overdue	5,574	2,967	1,912	1,016	11,469
Specific provision	3,082	513	373	38	4,005
Collective provision	368	533	284	266	1,451

4 Cross-border claims

According to section 46 of Banking (Disclosure) Rules, the Group discloses the following information. 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.

	Asia Pacific excluding Mainland China	North America	Europe	Other	Total
December 31, 2006					
Banks and other financial institutions	1,259	7,445	3,033	24	11,761
Public sector entities	—	—	—	—	—
Other	—	—	—	—	—
Total	<u>1,259</u>	<u>7,445</u>	<u>3,033</u>	<u>24</u>	<u>11,761</u>
December 31, 2007					
Banks and other financial institutions	292	4,938	1,332	214	6,776
Public sector entities	—	302	—	—	302
Other	—	39	—	124	163
Total	<u>292</u>	<u>5,279</u>	<u>1,332</u>	<u>338</u>	<u>7,241</u>
December 31, 2008					
Banks and other financial institutions	6	1,058	466	607	2,137
Public sector entities	—	1,516	—	—	1,516
Other	—	—	92	—	92
Total	<u>6</u>	<u>2,574</u>	<u>558</u>	<u>607</u>	<u>3,745</u>
June 30, 2009					
Banks and other financial institutions	627	2,408	558	543	4,136
Public sector entities	—	1,077	—	—	1,077
Other	—	—	127	—	127
Total	<u>627</u>	<u>3,485</u>	<u>685</u>	<u>543</u>	<u>5,340</u>