

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

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (Amounts in millions of Renminbi, unless otherwise stated)

According to Hong Kong Listing Rule and disclosure regulations of banking industry, the Group discloses the following supplementary information:

1. Liquidity ratios

	As at 31 December		
	2007	2008	2009
RMB current assets to RMB current liabilities	37.04%	44.79%	40.99%
Foreign currency current assets to foreign currency current liabilities	130.65%	220.82%	122.54%

2. Currency concentrations

	Equivalent in millions of Renminbi			
	USD	HKD	Other	Total
As at 31 December 2007				
Spot assets	170,021	39,851	17,802	227,674
Spot liabilities	(102,544)	(39,368)	(15,692)	(157,604)
Forward purchases	140,590	11,279	11,961	163,830
Forward sales	(211,208)	(5,087)	(11,795)	(228,090)
Net options position	(75)	—	74	(1)
Net (short)/long position	(3,216)	6,675	2,350	5,809
Net structural position	(58,483)	(679)	(534)	(59,696)
As at 31 December 2008				
Spot assets	238,710	35,544	15,241	289,495
Spot liabilities	(55,332)	(34,705)	(12,917)	(102,954)
Forward purchases	132,052	2,574	12,292	146,918
Forward sales	(147,258)	(3,155)	(14,567)	(164,980)
Net options position	3	—	(3)	—
Net long position	168,175	258	46	168,479
Net structural position	(166,077)	82	(1,481)	(167,476)
As at 31 December 2009				
Spot assets	256,865	41,615	22,417	320,897
Spot liabilities	(207,227)	(41,031)	(17,763)	(266,021)
Forward purchases	61,405	5,358	3,435	70,198
Forward sales	(58,759)	(3,859)	(6,465)	(69,083)
Net options position	41	—	(10)	31
Net long position	52,325	2,083	1,614	56,022
Net structural position	(36,212)	75	(1,442)	(37,579)

3. Cross-border claims

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

3. Cross-border claims (continued)

Cross-border claims include deposits with central banks, deposits and placements with banks and other financial institutions, financial assets held for trading, financial assets designated as at fair value through profit or loss, loans and advances to customers, financial assets held under resale agreements, available-for-sale financial assets, held-to-maturity investments and debt securities classified as receivables.

Cross-border claims have been disclosed by different country or geographical areas. A country or geographical area is reported where it constitutes 10% or more of the aggregate amount of cross-border claims, after taking into account any risk transfers. Risk transfer is 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.

	Banks and other financial institutions	Public sector entities	Others	Total
As at 31 December 2007				
Asia Pacific excluding Mainland China	24,071	251	22,496	46,818
—of which attributed to Hong Kong	4,038	76	16,825	20,939
Europe	47,397	643	174	48,214
North and South America	39,778	36,088	1,154	77,020
Africa	—	—	—	—
Total	<u>111,246</u>	<u>36,982</u>	<u>23,824</u>	<u>172,052</u>
As at 31 December 2008				
Asia Pacific excluding Mainland China	14,808	257	24,857	39,922
—of which attributed to Hong Kong	3,926	76	18,011	22,013
Europe	13,502	6,480	58	20,040
North and South America	39,582	82,053	1,067	122,702
Africa	—	—	—	—
Total	<u>67,892</u>	<u>88,790</u>	<u>25,982</u>	<u>182,664</u>
As at 31 December 2009				
Asia Pacific excluding Mainland China	20,732	269	32,533	53,534
—of which attributed to Hong Kong	2,302	77	25,631	28,010
Europe	28,554	3,749	652	32,955
North and South America	57,525	28,823	898	87,246
Africa	81	—	—	81
Total	<u>106,892</u>	<u>32,841</u>	<u>34,083</u>	<u>173,816</u>

4. Overdue assets

Gross amount of overdue loans and advances to customers:

	As at 31 December		
	2007	2008	2009
Gross loans and advances to customers which have been overdue for			
below 3 months	46,782	40,315	20,417
between 3 and 6 months	15,757	13,303	3,873
between 6 and 12 months	27,058	17,688	12,426
over 12 months	713,967	15,532	41,434
Total	<u>803,564</u>	<u>86,838</u>	<u>78,150</u>
Percentage			
below 3 months	5.82%	46.42%	26.12%
between 3 and 6 months	1.96%	15.32%	4.96%
between 6 and 12 months	3.37%	20.37%	15.90%
over 12 months	88.85%	17.89%	53.02%
Total	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>