

## APPENDIX II UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

### 1. Liquidity coverage ratio

	December 31,			March 31,
	2018	2019	2020	2021
Liquidity coverage ratio	188.7%	224.81%	244.16%	207.48%

The liquidity coverage ratios were also in accordance with the Rules on Liquidity Risk Management of Commercial Banks issued by the CBIRC and applicable calculation requirements, and based on the data determined under the PRC GAAP.

### 2. Leverage ratio

	December 31,			March 31,
	2018	2019	2020	2021
Leverage ratio	7.26%	7.58%	6.87%	7.12%

In accordance with the requirements of the *Measures for the Liquidity Risk Management of Commercial Banks (for Trial Implementation)* that became effective on April 1, 2015, the leverage ratio shall not be less than 4%.

The above liquidity coverage ratio and leverage ratio are calculated in accordance with formulas set out by CBIRC and financial information prepared under the PRC GAAP.

### 3. Currency concentrations

	USD RMB equivalent	HKD RMB equivalent	Other currencies RMB equivalent	Total
December 31, 2018				
Spot assets	1,707,093	679,030	4,420	2,390,543
Spot liabilities	1,640,760	680,659	4,394	2,325,813
Net long/(short) position	66,333	(1,629)	26	64,730
	USD RMB equivalent	HKD RMB equivalent	Other currencies RMB equivalent	Total
December 31, 2019				
Spot assets	589,996	640,871	1,885	1,232,752
Spot liabilities	531,491	657,661	10,086	1,199,238
Net long/(short) position	58,505	(16,790)	(8,201)	33,514

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	<b>USD</b>	<b>HKD</b>	<b>Other currencies</b>	
	<b>RMB equivalent</b>	<b>RMB equivalent</b>	<b>RMB equivalent</b>	<b>Total</b>
December 31, 2020				
Spot assets	631,482	598,975	2,101	1,232,558
Spot liabilities	598,305	614,464	5,764	1,218,533
Net long/(short) position	<u>33,177</u>	<u>(15,489)</u>	<u>(3,663)</u>	<u>14,025</u>
March 31, 2021				
Spot assets	607,057	601,272	636	1,208,965
Spot liabilities	601,861	592,502	6,385	1,200,748
Net long/(short) position	<u>5,196</u>	<u>8,770</u>	<u>(5,749)</u>	<u>8,217</u>

#### 4. International claims

The international claims of the Group are the sum of cross-border claims in all currencies and local claims in foreign currencies. The Group mainly conducts its business operations within Mainland China, and regards all third-party claims outside Mainland China as cross-border claims.

International claims include balances with central banks, financial assets held under resale agreements and deposits and placements with banks and other financial institutions, loans and advances to customers and financial investments.

International claims are presented by country or geographical regions. International claims of a country or geographical region are reported only when its cross-border claims, including risk transfers constitute 10% or more of the aggregate amount of international claims. Risk transfers are made if the place where the guarantor of claims is located is not the same as the counterparty or if the debtor is an overseas branch of a bank whose headquarters is located in another country.

	<b>December 31, 2018</b>			
	<b>Banks</b>	<b>Official sector</b>	<b>Non-bank private sector</b>	
Asia Pacific, excluding Mainland China	984,665	—	9,822	994,487
— Amounts attributable to Hong Kong	975,246	—	9,822	985,068
Europe	2,648	—	1,485	4,133
North and South Americas	1,062,763	—	329,160	1,391,923
Total	<u>2,050,076</u>	<u>—</u>	<u>340,467</u>	<u>2,390,543</u>

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	December 31, 2019			
	Banks	Official sector	Non-bank private sector	Total
Asia Pacific, excluding Mainland China	545,555	—	85,560	631,115
— Amounts attributable to Hong Kong	91,762	—	85,560	177,322
Europe	158,058	—	1,365	159,423
North and South Americas	18,555	—	423,659	442,214
Total	<u>722,168</u>	<u>—</u>	<u>510,584</u>	<u>1,232,752</u>
	December 31, 2020			
	Banks	Official sector	Non-bank private sector	Total
Asia Pacific, excluding Mainland China	415,022	—	95,113	510,135
— Amounts attributable to Hong Kong	173,648	—	95,113	268,761
Europe	370,818	—	—	370,818
North and South Americas	76,324	—	275,281	351,605
Total	<u>862,164</u>	<u>—</u>	<u>370,394</u>	<u>1,232,558</u>
	March 31, 2021			
	Banks	Official sector	Non-bank private sector	Total
Asia Pacific, excluding Mainland China	467,345	—	92,365	559,710
— Amounts attributable to Hong Kong	268,401	—	92,365	360,766
Europe	362,921	—	—	362,921
North and South Americas	54,118	—	232,216	286,334
Total	<u>884,384</u>	<u>—</u>	<u>324,581</u>	<u>1,208,965</u>

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### 5. Overdue assets

(1) Gross carrying amount of overdue loans and advances to customers

	<u>December 31,</u> <u>2018</u>	<u>December 31,</u> <u>2019</u>	<u>December 31,</u> <u>2020</u>	<u>March 31,</u> <u>2021</u>
Overdue				
Within 3 months	1,193,945	1,211,181	1,017,345	1,439,344
3 to 6 months	190,789	90,083	327,679	330,701
6 to 12 months	866,653	602,372	301,604	372,542
More than 12 months	<u>966,179</u>	<u>1,080,573</u>	<u>901,608</u>	<u>1,005,062</u>
Total	<u>3,217,566</u>	<u>2,984,209</u>	<u>2,548,236</u>	<u>3,147,649</u>

The percentages of overdue loans and advances to customers

	<u>December 31,</u> <u>2018</u>	<u>December 31,</u> <u>2019</u>	<u>December 31,</u> <u>2020</u>	<u>March 31,</u> <u>2021</u>
Overdue				
Within 3 months	0.73%	0.59%	0.39%	0.52%
3 to 6 months	0.12%	0.04%	0.13%	0.12%
6 to 12 months	0.53%	0.29%	0.12%	0.14%
More than 12 months	<u>0.59%</u>	<u>0.52%</u>	<u>0.34%</u>	<u>0.36%</u>
Total	<u>1.97%</u>	<u>1.44%</u>	<u>0.98%</u>	<u>1.14%</u>

(2) Nominal value overdue financial assets at fair value through profit or loss

	<u>December 31,</u> <u>2018</u>	<u>December 31,</u> <u>2019</u>	<u>December 31,</u> <u>2020</u>	<u>March 31,</u> <u>2021</u>
Overdue				
Within 3 months	—	—	—	—
3 to 6 months	—	20,000	—	—
6 to 12 months	—	6,500	—	—
More than 12 months	<u>—</u>	<u>—</u>	<u>26,500</u>	<u>26,500</u>
Total	<u>—</u>	<u>26,500</u>	<u>26,500</u>	<u>26,500</u>

(3) Nominal value of overdue financial investments at fair value through other comprehensive income

	<u>December 31,</u> <u>2018</u>	<u>December 31,</u> <u>2019</u>	<u>December 31,</u> <u>2020</u>	<u>March 31,</u> <u>2021</u>
Overdue				
Within 3 months	280,000	670,000	1,206,577	—
3 to 6 months	30,000	260,990	—	1,000,084
6 to 12 months	—	300,000	40,000	9,990
More than 12 months	<u>—</u>	<u>360,000</u>	<u>841,000</u>	<u>881,000</u>
Total	<u>310,000</u>	<u>1,590,990</u>	<u>2,087,577</u>	<u>1,891,074</u>