

The following information is disclosed in accordance with the Appendix 2: Notice on Enhancing Disclosure Requirements for Composition of Capital to the Notice on Issuing Regulatory Documents on Capital Regulation for Commercial Banks.

CAPITAL COMPOSITION

In RMB millions, except for percentages

| S/N | Item | At 30 June 2019 | At 31 December 2018 | Reference ⁽¹⁾ |
|--|---|--------------------|---------------------------|--------------------------|
| Core tier 1 capital: | | | | |
| 1 | Paid-in capital | 356,407 | 356,407 | X18 |
| 2 | Retained earnings | 1,824,745 | 1,746,540 | |
| 2a | Surplus reserve | 262,152 | 261,636 | X21 |
| 2b | General reserve | 279,223 | 278,980 | X22 |
| 2c | Retained profits | 1,283,370 | 1,205,924 | X23 |
| 3 | Accumulated other comprehensive income (and other public reserves) | 145,124 | 140,322 | |
| 3a | Capital reserve | 151,969 | 151,968 | X19 |
| 3b | Others | (6,845) | (11,646) | X24 |
| 4 | Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks) | - | - | |
| 5 | Valid portion of minority interests | 3,875 | 3,752 | X25 |
| 6 | Core tier 1 capital before regulatory adjustments | 2,330,151 | 2,247,021 | |
| Core tier 1 capital: Regulatory adjustments | | | | |
| 7 | Prudential valuation adjustments | - | - | |
| 8 | Goodwill (net of deferred tax liabilities) | 8,876 | 8,820 | X16 |
| 9 | Other intangible assets other than land use rights (net of deferred tax liabilities) | 2,229 | 1,927 | X14-X15 |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of deferred tax liabilities) | - | - | |
| 11 | Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet | (4,396) | (3,739) | X20 |
| 12 | Shortfall of provision for loan impairment | - | - | |
| 13 | Gain on sale related to asset securitization | - | - | |
| 14 | Unrealised gains and losses due to changes in own credit risk on fair valued liabilities | - | - | |
| 15 | Defined-benefit pension fund net assets (net of deferred tax liabilities) | - | - | |

Note: (1) For mapped components of the balance sheet under regulatory scope of consolidation to capital items, please refer to “Explanations for Detailed Items”.

| S/N | Item | At 30 June 2019 | At 31 December 2018 | Reference |
|-----------------------------------|---|------------------|---------------------|-----------|
| 16 | Direct or indirect investments in own ordinary shares | - | - | |
| 17 | Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions | - | - | |
| 18 | Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | - | - | |
| 19 | Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | - | - | |
| 20 | Mortgage servicing rights | N/A | N/A | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of deferred tax liabilities) | - | - | |
| 22 | Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences (net of deferred tax liabilities) | - | - | |
| 23 | Including: Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions | - | - | |
| 24 | Including: Deductible amount of mortgage servicing rights | N/A | N/A | |
| 25 | Including: Deductible amount in deferred tax assets arising from temporary differences | - | - | |
| 26a | Investments in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation | 7,980 | 7,980 | X11 |
| 26b | Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation | - | - | |
| 26c | Others that should be deducted from core tier 1 capital | - | - | |
| 27 | Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital | - | - | |
| 28 | Total regulatory adjustments to core tier 1 capital | 14,689 | 14,988 | |
| 29 | Core tier 1 capital | 2,315,462 | 2,232,033 | |
| Additional tier 1 capital: | | | | |
| 30 | Additional tier 1 capital instruments and related premium | 79,375 | 79,375 | |
| 31 | Including: Portion classified as equity | 79,375 | 79,375 | X28 |
| 32 | Including: Portion classified as liabilities | - | - | |
| 33 | Invalid instruments to additional tier 1 capital after the transition period | - | - | |
| 34 | Valid portion of minority interests | 733 | 735 | X26 |
| 35 | Including: Invalid portion to additional tier 1 capital after the transition period | - | - | |
| 36 | Additional tier 1 capital before regulatory adjustments | 80,108 | 80,110 | |

| S/N | Item | At 30 June 2019 | At 31 December 2018 | Reference |
|--|--|--------------------|---------------------------|-----------|
| Additional tier 1 capital: Regulatory adjustments | | | | |
| 37 | Direct or indirect investments in own additional tier 1 instruments | - | - | |
| 38 | Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions | - | - | |
| 39 | Deductible amount of non-significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation | - | - | |
| 40 | Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation | - | - | |
| 41a | Investments in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation | - | - | |
| 41b | Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation | - | - | |
| 41c | Others that should be deducted from additional tier 1 capital | - | - | |
| 42 | Undeducted shortfall that should be deducted from tier 2 capital | - | - | |
| 43 | Total regulatory adjustments to additional tier 1 capital | - | - | |
| 44 | Additional tier 1 capital | 80,108 | 80,110 | |
| 45 | Tier 1 capital (core tier 1 capital + additional tier 1 capital) | 2,395,570 | 2,312,143 | |
| Tier 2 capital: | | | | |
| 46 | Tier 2 capital instruments and related premium | 292,478 | 202,761 | X17 |
| 47 | Invalid instruments to tier 2 capital after the transition period | 60,855 | 81,140 | |
| 48 | Valid portion of minority interests | 1,801 | 1,991 | X27 |
| 49 | Including: Invalid portion to tier 2 capital after the transition period | 620 | 856 | |
| 50 | Valid portion of surplus provision for loan impairment | 171,683 | 127,990 | X02+X04 |
| 51 | Tier 2 capital before regulatory adjustments | 465,962 | 332,742 | |
| Tier 2 capital: Regulatory adjustments | | | | |
| 52 | Direct or indirect investments in own tier 2 instruments | - | - | |
| 53 | Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions | - | - | |
| 54 | Deductible portion of non-significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | - | - | |
| 55 | Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | - | - | X31 |
| 56a | Investments in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation | - | - | |

| S/N | Item | At 30 June 2019 | At 31 December 2018 | Reference |
|--|--|-------------------|---------------------|-----------------------------|
| 56b | Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation | - | - | |
| 56c | Others that should be deducted from tier 2 capital | - | - | |
| 57 | Total regulatory adjustments to tier 2 capital | - | - | |
| 58 | Tier 2 capital | 465,962 | 332,742 | |
| 59 | Total capital (tier 1 capital + tier 2 capital) | 2,861,532 | 2,644,885 | |
| 60 | Total risk-weighted assets | 18,167,672 | 17,190,992 | |
| Requirements for capital adequacy ratio and reserve capital | | | | |
| 61 | Core tier 1 capital adequacy ratio | 12.74% | 12.98% | |
| 62 | Tier 1 capital adequacy ratio | 13.19% | 13.45% | |
| 63 | Capital adequacy ratio | 15.75% | 15.39% | |
| 64 | Institution specific buffer requirement | 4.0% | 4.0% | |
| 65 | Including: Capital conservation buffer requirement | 2.5% | 2.5% | |
| 66 | Including: Countercyclical buffer requirement | - | - | |
| 67 | Including: G-SIB buffer requirement | 1.5% | 1.5% | |
| 68 | Percentage of core tier 1 capital meeting buffers to risk-weighted assets | 7.74% | 7.98% | |
| Domestic minima for regulatory capital | | | | |
| 69 | Core tier 1 capital adequacy ratio | 5% | 5% | |
| 70 | Tier 1 capital adequacy ratio | 6% | 6% | |
| 71 | Capital adequacy ratio | 8% | 8% | |
| Amounts below the thresholds for deduction | | | | |
| 72 | Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation | 72,656 | 64,004 | X05+X07+X08+X09+X12+X29+X30 |
| 73 | Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation | 35,877 | 32,215 | X06+X10+X13 |
| 74 | Mortgage servicing rights (net of deferred tax liabilities) | N/A | N/A | |
| 75 | Deferred tax assets arising from temporary differences (net of deferred tax liabilities) | 57,180 | 57,073 | |
| Valid caps of surplus provision for loan impairment in tier 2 capital | | | | |
| 76 | Provision for loan impairment under the weighted approach | 20,315 | 19,049 | X01 |
| 77 | Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach | 9,004 | 7,766 | X02 |
| 78 | Surplus provision for loan impairment under the internal ratings-based approach | 440,521 | 393,682 | X03 |
| 79 | Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach | 162,679 | 120,224 | X04 |
| Capital instruments subject to phase-out arrangements | | | | |
| 80 | Valid cap to core tier 1 capital instruments for the current period due to phase-out arrangements | - | - | |
| 81 | Excluded from core tier 1 capital due to cap | - | - | |
| 82 | Valid cap to additional tier 1 capital instruments for the current period due to phase-out arrangements | - | - | |

| S/N | Item | At 30 June 2019 | At 31 December 2018 | Reference |
|-----|--|-----------------|---------------------|-----------|
| 83 | Excluded from additional tier 1 capital due to cap | - | - | |
| 84 | Valid cap to tier 2 capital instruments for the current period due to phase-out arrangements | 60,855 | 81,140 | |
| 85 | Excluded from tier 2 capital for the current period due to cap | 87,390 | 67,102 | |

BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

| Item | At 30 June 2019 | | At 31 December 2018 | |
|---|---|---|---|---|
| | Consolidated balance sheet as in published financial statements | Balance sheet under regulatory scope of consolidation | Consolidated balance sheet as in published financial statements | Balance sheet under regulatory scope of consolidation |
| Assets | | | | |
| Cash and balances with central banks | 3,993,112 | 3,993,112 | 3,372,576 | 3,372,576 |
| Due from banks and other financial institutions | 351,117 | 337,933 | 384,646 | 374,509 |
| Precious metals | 245,149 | 245,149 | 181,292 | 181,292 |
| Placements with banks and other financial institutions | 603,892 | 603,892 | 577,803 | 577,803 |
| Derivative financial assets | 61,598 | 61,598 | 71,335 | 71,335 |
| Reverse repurchase agreements | 954,807 | 953,874 | 734,049 | 733,460 |
| Loans and advances to customers | 15,854,208 | 15,853,198 | 15,046,132 | 15,045,239 |
| Financial investments: | 7,219,097 | 7,110,052 | 6,754,692 | 6,662,605 |
| — Financial investments measured at fair value through profit or loss | 889,923 | 850,608 | 805,347 | 772,191 |
| — Financial investments measured at fair value through other comprehensive income | 1,472,624 | 1,451,080 | 1,430,163 | 1,408,749 |
| — Financial investments measured at amortised cost | 4,856,550 | 4,808,364 | 4,519,182 | 4,481,665 |
| Long-term equity investments | 29,837 | 37,817 | 29,124 | 37,104 |
| Fixed assets | 245,369 | 245,306 | 253,525 | 253,460 |
| Construction in progress | 38,421 | 38,420 | 35,081 | 35,079 |
| Deferred income tax assets | 58,957 | 58,948 | 58,375 | 58,097 |
| Other assets | 334,912 | 319,577 | 200,910 | 186,769 |
| Total assets | 29,990,476 | 29,858,876 | 27,699,540 | 27,589,328 |
| Liabilities | | | | |
| Due to central banks | 1,232 | 1,232 | 481 | 481 |
| Due to banks and other financial institutions | 1,633,483 | 1,633,483 | 1,328,246 | 1,328,246 |
| Placements from banks and other financial institutions | 551,067 | 551,067 | 486,249 | 486,249 |
| Financial liabilities measured at fair value through profit or loss | 92,805 | 92,804 | 87,400 | 87,399 |
| Derivative financial liabilities | 78,553 | 78,553 | 73,573 | 73,573 |

| Item | At 30 June 2019 | | At 31 December 2018 | |
|--|---|---|---|---|
| | Consolidated balance sheet as in published financial statements | Balance sheet under regulatory scope of consolidation | Consolidated balance sheet as in published financial statements | Balance sheet under regulatory scope of consolidation |
| Repurchase agreements | 281,796 | 276,647 | 514,801 | 513,495 |
| Certificates of deposit | 361,971 | 361,971 | 341,354 | 341,354 |
| Due to customers | 23,125,437 | 23,132,577 | 21,408,934 | 21,410,976 |
| Employee benefits payable | 28,620 | 28,375 | 33,636 | 33,351 |
| Taxes payable | 68,718 | 68,663 | 95,678 | 95,318 |
| Debt securities issued | 775,410 | 775,410 | 617,842 | 617,842 |
| Deferred income tax liabilities | 1,936 | 1,767 | 1,217 | 1,024 |
| Other liabilities | 560,553 | 434,548 | 365,246 | 261,639 |
| Total liabilities | 27,561,581 | 27,437,097 | 25,354,657 | 25,250,947 |
| Equity | | | | |
| Share capital | 356,407 | 356,407 | 356,407 | 356,407 |
| Other equity instruments | 86,051 | 86,051 | 86,051 | 86,051 |
| Capital reserve | 151,969 | 151,969 | 151,968 | 151,968 |
| Other comprehensive income | (7,117) | (6,845) | (11,875) | (11,646) |
| Surplus reserve | 262,236 | 262,152 | 261,720 | 261,636 |
| General reserve | 279,308 | 279,223 | 279,064 | 278,980 |
| Retained profits | 1,284,522 | 1,283,370 | 1,206,666 | 1,205,924 |
| Equity attributable to equity holders of the parent company | 2,413,376 | 2,412,327 | 2,330,001 | 2,329,320 |
| Minority interests | 15,519 | 9,452 | 14,882 | 9,061 |
| Total equity | 2,428,895 | 2,421,779 | 2,344,883 | 2,338,381 |

Note: Prepared in accordance with PRC GAAP.

EXPLANATIONS FOR DETAILED ITEMS

| Item | In RMB millions | |
|---|--|-----------|
| | At 30 June 2019 Balance sheet under regulatory scope of consolidation | Reference |
| Loans and advances to customers | 15,853,198 | |
| Total loans and advances to customers | 16,314,034 | |
| Less: Provision for loan impairment under the weighted approach | 20,315 | X01 |
| Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach | 9,004 | X02 |
| Less: Provision for loan impairment under the internal ratings-based approach | 440,521 | X03 |
| Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach | 162,679 | X04 |
| Financial investments: | | |
| Financial investments measured at fair value through profit or loss | 850,608 | |

| Item | At 30 June 2019 Balance sheet under regulatory scope of consolidation | Reference |
|---|--|------------------|
| Including: Non-significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | 55 | X05 |
| Including: Significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | 4,001 | X06 |
| Including: Non-significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation | 2,927 | X07 |
| Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | 61,482 | X08 |
| | | |
| Financial investments measured at fair value through other comprehensive income | 1,451,080 | |
| Including: Non-significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | 6,063 | X09 |
| Including: Significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation | 3,312 | X10 |
| Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | - | X29 |
| | | |
| Financial investments measured at amortised cost | 4,808,364 | |
| Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | 2,108 | X30 |
| Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation | - | X31 |
| | | |
| Long-term equity investments | 37,817 | |
| Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation | 7,980 | X11 |
| Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation | 21 | X12 |
| Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation | 28,564 | X13 |
| | | |
| Other assets | 319,577 | |
| Interest receivable | 2,222 | |
| Intangible assets | 19,223 | X14 |
| Including: Land use rights | 16,994 | X15 |
| Other receivables | 176,672 | |
| Goodwill | 8,876 | X16 |
| Long-term deferred expenses | 3,109 | |
| Repossessed assets | 9,265 | |
| Others | 100,210 | |

| Item | At 30 June 2019 Balance sheet under regulatory scope of consolidation | Reference |
|---|--|------------------|
| Debt securities issued | 775,410 | |
| Including: Valid portion of tier 2 capital instruments and their premium | 292,478 | X17 |
| Share capital | 356,407 | X18 |
| Other equity instruments | 86,051 | |
| Including: Preference shares | 79,375 | X28 |
| Capital reserve | 151,969 | X19 |
| Other comprehensive income | (6,845) | X24 |
| Reserve for changes in fair value of financial assets | 20,574 | |
| Reserve for cash flow hedging | (4,436) | |
| Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet | (4,396) | X20 |
| Changes in share of other owners' equity of associates and joint ventures | (1,286) | |
| Foreign currency translation reserve | (21,427) | |
| Others | (270) | |
| Surplus reserve | 262,152 | X21 |
| General reserve | 279,223 | X22 |
| Retained profits | 1,283,370 | X23 |
| Minority interests | 9,452 | |
| Including: Valid portion to core tier 1 capital | 3,875 | X25 |
| Including: Valid portion to additional tier 1 capital | 733 | X26 |
| Including: Valid portion to tier 2 capital | 1,801 | X27 |

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF JUNE 2019

| S/N | Main features of regulatory capital instrument | Ordinary Shares (A share) | Ordinary Shares (H share) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Domestic) |
|-----|--|--|---|---|---|---|---|
| 1 | Issuer | The Bank | The Bank | The Bank | The Bank | The Bank | The Bank |
| 2 | Unique identifier | 601398 | 1398 | 4603 | 4604 | 84602 | 360011 |
| 3 | Governing law(s) of the instrument | Securities Law of the People's Republic of China/China | Securities and Futures Ordinance of Hong Kong/ Hong Kong, China | The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law | The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law | The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law | Company Law of the People's Republic of China, Securities Law of the People's Republic of China, Guidance of the State Council on Launch of Preference Shares Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares of Commercial Banks to Replenish Tier 1 Capital /China |
| | Regulatory treatment | | | | | | |

| S/N | Main features of regulatory capital instrument | Ordinary Shares (A share) | Ordinary Shares (H share) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Domestic) |
|-----|--|--------------------------------|--------------------------------|--|--|--|--|
| 4 | Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Core tier 1 capital | Core tier 1 capital | Additional tier 1 capital | Additional tier 1 capital | Additional tier 1 capital | Additional tier 1 capital |
| 5 | Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Core tier 1 capital | Core tier 1 capital | Additional tier 1 capital | Additional tier 1 capital | Additional tier 1 capital | Additional tier 1 capital |
| 6 | Including: Eligible to the parent company/group level | Parent company/ Group | Parent company/ Group | Parent company/ Group | Parent company/ Group | Parent company/ Group | Parent company/ Group |
| 7 | Instrument type | Core tier 1 capital instrument | Core tier 1 capital instrument | Additional tier 1 capital instrument | Additional tier 1 capital instrument | Additional tier 1 capital instrument | Additional tier 1 capital instrument |
| 8 | Amount recognized in regulatory capital (in millions, as at the latest reporting date) | RMB339,126 | RMB169,202 | RMB equivalent 17,928 | RMB equivalent 4,542 | RMB11,958 | RMB44,947 |
| 9 | Par value of instrument (in millions) | RMB269,612 | RMB86,795 | USD2,940 | EUR 600 | RMB12,000 | RMB45,000 |
| 10 | Accounting treatment | Share capital, Capital reserve | Share capital, Capital reserve | Other equity | Other equity | Other equity | Other equity |
| 11 | Original date of issuance | 19 October 2006 | 19 October 2006 | 10 December 2014 | 10 December 2014 | 10 December 2014 | 18 November 2015 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual |
| 13 | Including: Original maturity date | No maturity date | No maturity date | No maturity date | No maturity date | No maturity date | No maturity date |
| 14 | Issuer call (subject to prior supervisory approval) | No | No | Yes | Yes | Yes | Yes |
| 15 | Including: Optional call date, contingent call dates and redemption amount | N/A | N/A | The First Redemption Date is 10 December 2019, in full or partial amount | The First Redemption Date is 10 December 2021, in full or partial amount | The First Redemption Date is 10 December 2019, in full or partial amount | The First Redemption Date is 18 November 2020, in full or partial amount |

| S/N | Main features of regulatory capital instrument | Ordinary Shares (A share) | Ordinary Shares (H share) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Domestic) |
|-----|---|---------------------------|---------------------------|---|---|---|---|
| 16 | Including: Subsequent call dates, if applicable | N/A | N/A | 10 December in each year after the First Redemption Date | 10 December in each year after the First Redemption Date | 10 December in each year after the First Redemption Date | Commences on the First Redemption Date (18 November 2020) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares |
| | Coupons/dividends | | | | | | |
| 17 | Including: Fixed or floating dividend/coupon | Floating | Floating | Fixed to floating | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 | Including: Coupon rate and any related index | N/A | N/A | 6% (dividend rate) before 10 December 2019 | 6% (dividend rate) before 10 December 2021 | 6% (dividend rate) before 10 December 2019 | 4.5% (dividend rate) before 18 November 2020 |
| 19 | Including: Existence of a dividend stopper | N/A | N/A | Yes | Yes | Yes | Yes |
| 20 | Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends | Fully discretionary | Fully discretionary | Partially discretionary | Partially discretionary | Partially discretionary | Partially discretionary |
| 21 | Including: Redemption incentive mechanism | No | No | No | No | No | No |
| 22 | Including: Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | No | No | Yes | Yes | Yes | Yes |
| 24 | Including: If convertible, conversion trigger(s) | N/A | N/A | Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event | Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event | Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event | Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event |

| S/N | Main features of regulatory capital instrument | Ordinary Shares (A share) | Ordinary Shares (H share) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Domestic) |
|-----|--|---------------------------|---------------------------|--|--|--|--|
| 25 | Including: If convertible, fully or partially | N/A | N/A | Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs | Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs | Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs | Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs |
| 26 | Including: If convertible, conversion rate | N/A | N/A | The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan | The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan | The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan | The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan |
| 27 | Including: If convertible, mandatory or optional conversion | N/A | N/A | Mandatory | Mandatory | Mandatory | Mandatory |
| 28 | Including: If convertible, specify instrument type convertible into | N/A | N/A | Core tier 1 capital | Core tier 1 capital | Core tier 1 capital | Core tier 1 capital |
| 29 | Including: If convertible, specify issuer of instrument it converts into | N/A | N/A | The Bank | The Bank | The Bank | The Bank |

| S/N | Main features of regulatory capital instrument | Ordinary Shares (A share) | Ordinary Shares (H share) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Offshore) | Preference Shares (Domestic) |
|-----|---|---|---|--|--|--|--|
| 30 | Write-down feature | No | No | No | No | No | No |
| 31 | Including: If write-down, write-down trigger(s) | N/A | N/A | N/A | N/A | N/A | N/A |
| 32 | Including: If write-down, full or partial | N/A | N/A | N/A | N/A | N/A | N/A |
| 33 | Including: If write-down, permanent or temporary | N/A | N/A | N/A | N/A | N/A | N/A |
| 34 | Including: If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders | Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders | Subordinated to all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, pari passu with the holders of Parity Obligations | Subordinated to all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, pari passu with the holders of Parity Obligations | Subordinated to all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, pari passu with the holders of Parity Obligations | Subordinated to all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Domestic Preference Shares, pari passu with the holders of Parity Obligations |
| 36 | Non-compliant transitioned features | No | No | No | No | No | No |
| | Including: If yes, specify non-compliant features | N/A | N/A | N/A | N/A | N/A | N/A |

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF JUNE 2019 (CONTINUED)

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|--|--|--|--|--|
| 1 | Issuer | The Bank | The Bank | The Bank | The Bank |
| 2 | Unique identifier | 1428009 | Rule 144A ISIN: US455881AD47 Regulation S ISIN: USY39656AC06 | 1728021 | 1728022 |
| 3 | Governing law(s) of the instrument | Securities Law of the People's Republic of China/China | The Notes and the Fiscal Agency Agreement shall be governed by, and shall be construed in accordance with, New York law, except that the provisions of the Notes relating to subordination shall be governed by, and construed in accordance with, PRC law | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents |
| | Regulatory treatment | | | | |
| 4 | Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 | Including: Eligible to the parent company/group level | Parent company/ Group | Parent company/ Group | Parent company/ Group | Parent company/ Group |
| 7 | Instrument type | Tier 2 capital instrument | Tier 2 capital instrument | Tier 2 capital instrument | Tier 2 capital instrument |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|---|-------------------------------|------------------------|---------------------------------|----------------------------------|
| 8 | Amount recognized in regulatory capital (in millions, as at the latest reporting date) | RMB19,999 | RMB equivalent 13,623 | RMB44,000 | RMB44,000 |
| 9 | Par value of instrument (in millions) | RMB20,000 | USD2,000 | RMB44,000 | RMB44,000 |
| 10 | Accounting treatment | Debt securities issued | Debt securities issued | Debt securities issued | Debt securities issued |
| 11 | Original date of issuance | 4 August 2014 | 21 September 2015 | 6 November 2017 | 20 November 2017 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Including: Original maturity date | 5 August 2024 | 21 September 2025 | 8 November 2027 | 22 November 2027 |
| 14 | Issuer call (subject to prior supervisory approval) | Yes | No | Yes | Yes |
| 15 | Including: Optional call date, contingent call dates and redemption amount | 5 August 2019, in full amount | N/A | 8 November 2022, in full amount | 22 November 2022, in full amount |
| 16 | Including: Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| | Coupons/dividends | | | | |
| 17 | Including: Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 | Including: Coupon rate and any related index | 5.80% | 4.875% | 4.45% | 4.45% |
| 19 | Including: Existence of a dividend stopper | No | No | No | No |
| 20 | Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Including: Redemption incentive mechanism | No | No | No | No |
| 22 | Including: Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | No | No | No | No |
| 24 | Including: If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|--|---------------------------|--|--|--|
| 25 | Including: If convertible, fully or partially | N/A | N/A | N/A | N/A |
| 26 | Including: If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 27 | Including: If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 28 | Including: If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 29 | Including: If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down feature | Yes | Yes | Yes | Yes |
| 31 | Including: If write-down, write-down trigger(s) | Non-viability of the Bank | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable |
| 32 | Including: If write-down, full or partial | Full write-down | Full write-down | Full write-down | Full write-down |
| 33 | Including: If write-down, permanent or temporary | Permanent write-down | Permanent write-down | Permanent write-down | Permanent write-down |
| 34 | Including: If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|---|--|--|--|--|
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to depositor and general creditor, pari passu with other subordinated debts | Subordinated to depositor and general creditor, pari passu with other subordinated debts | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds |
| 36 | Non-compliant transitioned features | No | No | No | No |
| | Including: If yes, specify non-compliant features | N/A | N/A | N/A | N/A |

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF JUNE 2019 (CONTINUED)

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|--|--|--|--|--|
| 1 | Issuer | The Bank | The Bank | The Bank | The Bank |
| 2 | Unique identifier | 1928006 | 1928007 | 1928011 | 1928012 |
| 3 | Governing law(s) of the instrument | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents | Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents |
| | Regulatory treatment | | | | |
| 4 | Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional) | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 | Including: Eligible to the parent company/group level | Parent company/ Group | Parent company/ Group | Parent company/ Group | Parent company/ Group |
| 7 | Instrument type | Tier 2 capital instrument | Tier 2 capital instrument | Tier 2 capital instrument | Tier 2 capital instrument |
| 8 | Amount recognized in regulatory capital (in millions, as at the latest reporting date) | RMB 45,000 | RMB 10,000 | RMB 45,000 | RMB 10,000 |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 9 | Par value of instrument (in millions) | RMB 45,000 | RMB 10,000 | RMB 45,000 | RMB 10,000 |
| 10 | Accounting treatment | Debt securities issued | Debt securities issued | Debt securities issued | Debt securities issued |
| 11 | Original date of issuance | 21 March 2019 | 21 March 2019 | 24 April 2019 | 24 April 2019 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Including: Original maturity date | 25 March 2029 | 25 March 2034 | 26 April 2029 | 26 April 2034 |
| 14 | Issuer call (subject to prior supervisory approval) | Yes | Yes | Yes | Yes |
| 15 | Including: Optional call date, contingent call dates and redemption amount | 25 March 2024, in full amount | 25 March 2029, in full amount | 26 April 2024, in full amount | 26 April 2029, in full amount |
| 16 | Including: Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| | Coupons/dividends | | | | |
| 17 | Including: Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 | Including: Coupon rate and any related index | 4.26% | 4.51% | 4.40% | 4.69% |
| 19 | Including: Existence of a dividend stopper | No | No | No | No |
| 20 | Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Including: Redemption incentive mechanism | No | No | No | No |
| 22 | Including: Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | No | No | No | No |
| 24 | Including: If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 25 | Including: If convertible, fully or partially | N/A | N/A | N/A | N/A |
| 26 | Including: If convertible, conversion rate | N/A | N/A | N/A | N/A |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|------------|--|--|--|--|--|
| 27 | Including: If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 28 | Including: If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 29 | Including: If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down feature | Yes | Yes | Yes | Yes |
| 31 | Including: If write-down, write-down trigger(s) | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable |
| 32 | Including: If write-down, full or partial | Full write-down | Full write-down | Full write-down | Full write-down |
| 33 | Including: If write-down, permanent or temporary | Permanent write-down | Permanent write-down | Permanent write-down | Permanent write-down |
| 34 | Including: If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |

| S/N | Main features of regulatory capital instrument | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds | Tier 2 capital bonds |
|-----|---|--|--|--|--|
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds | Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds |
| 36 | Non-compliant transitioned features | No | No | No | No |
| | Including: If yes, specify non-compliant features | N/A | N/A | N/A | N/A |

The following information is disclosed in accordance with the Appendix 3: Disclosure Templates of Leverage Ratio to the Administrative Measures for Leverage Ratio of Commercial Banks (Revised).

COMPARISON OF REGULATORY LEVERAGE RATIO ITEMS AND ACCOUNTING ITEMS

In RMB millions

| S/N | Item | At 30 June 2019 |
|-----|--|-----------------|
| 1 | Total consolidated assets as per published financial statements | 29,990,476 |
| 2 | Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation | (131,600) |
| 3 | Adjustments for fiduciary assets | - |
| 4 | Adjustments for derivative financial instruments | 55,389 |
| 5 | Adjustment for securities financing transactions | 23,466 |
| 6 | Adjustment for off-balance sheet items | 2,170,307 |
| 7 | Other adjustments | (14,689) |
| 8 | Balance of adjusted on- and off-balance sheet assets | 32,093,349 |

LEVERAGE RATIO, NET TIER 1 CAPITAL, BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS AND RELATED INFORMATION

In RMB millions, except for percentages

| S/N | Item | At 30 June 2019 |
|-----|--|-----------------|
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 29,153,903 |
| 2 | Less: Asset amounts deducted in determining Basel III Tier 1 capital | (14,689) |
| 3 | Balance of adjusted on-balance sheet assets (excluding derivatives and SFTs) | 29,139,214 |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 68,092 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 66,728 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - |
| 7 | Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions | - |
| 8 | Less: Exempted CCP leg of client-cleared trade exposures | (29,835) |
| 9 | Effective notional amount of written credit derivatives | 19,890 |
| 10 | Less: Adjusted effective notional deductions for written credit derivatives | (1,394) |
| 11 | Total derivative exposures | 123,481 |

| | | |
|----|---|-------------|
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 636,881 |
| 13 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | - |
| 14 | CCR exposure for SFT assets | 23,466 |
| 15 | Agent transaction exposures | - |
| 16 | Total securities financing transaction exposures | 660,347 |
| 17 | Off-balance sheet exposure at gross notional amount | 4,814,686 |
| 18 | Less: Adjustments for conversion to credit equivalent amounts | (2,644,379) |
| 19 | Balance of adjusted off-balance sheet assets | 2,170,307 |
| 20 | Net tier 1 capital | 2,395,570 |
| 21 | Balance of adjusted on- and off-balance sheet assets | 32,093,349 |
| 22 | Leverage ratio | 7.46% |

The following information is disclosed in accordance with the Appendix 1: Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches to the Guidelines on the LCR Disclosure of Commercial Banks.

QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO USING ADVANCED APPROACHES

In RMB millions, except for percentages

| S/N | Item | Second quarter 2019 | |
|-----------------------------------|---|-------------------------|-----------------------------|
| | | Total un-weighted value | Total weighted value |
| HIGH-QUALITY LIQUID ASSETS | | | |
| 1 | Total high-quality liquid assets (HQLA) | | 5,193,423 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 10,794,640 | 1,075,923 |
| 3 | <i>Stable deposits</i> | 54,933 | 1,952 |
| 4 | <i>Less stable deposits</i> | 10,739,707 | 1,073,971 |
| 5 | Unsecured wholesale funding, of which: | 12,360,763 | 4,084,375 |
| 6 | <i>Operational deposits (excluding those generated from correspondent banking activities)</i> | 7,105,119 | 1,723,354 |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 5,181,374 | 2,286,751 |
| 8 | <i>Unsecured debt</i> | 74,270 | 74,270 |
| 9 | Secured funding | | 20,332 |
| 10 | Additional requirements, of which: | 3,456,105 | 1,132,112 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 929,953 | 929,953 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 2,526,152 | 202,159 |
| 14 | Other contractual funding obligations | 58,393 | 57,957 |
| 15 | Other contingent funding obligations | 3,312,424 | 112,840 |
| 16 | TOTAL CASH OUTFLOWS | | 6,483,539 |
| CASH INFLOWS | | | |
| 17 | Secured lending (including reverse repos and securities borrowing) | 968,049 | 503,878 |
| 18 | Inflows from fully performing exposures | 1,449,045 | 1,048,408 |
| 19 | Other cash inflows | 943,952 | 937,769 |
| 20 | TOTAL CASH INFLOWS | 3,361,046 | 2,490,055 |
| | | | Total adjusted value |
| 21 | TOTAL HQLA | | 5,193,423 |
| 22 | TOTAL NET CASH OUTFLOWS | | 3,993,484 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 130.01% |

Note: Data of the above table are all the simple arithmetic means of the 91 natural days' figures of the recent quarter.

The following information is disclosed in accordance with Annex 1 NSFR quantitative information disclosure template for advanced-approach banks to Disclosure Rules on Net Stable Funding Ratio of Commercial Banks.

NSFR QUANTITATIVE INFORMATION

In RMB millions, except for percentages

| | | 30 June 2019 | | | | |
|--|---|---------------------------------------|------------|----------------------|------------|----------------|
| No. | Item | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity | < 6 months | 6 months to < 1 year | ≧ 1 year | |
| Available stable funding (ASF) item | | | | | | |
| 1 | Capital: | 2,589,178 | - | - | 293,502 | 2,882,680 |
| 2 | Regulatory capital | 2,589,178 | - | - | 292,478 | 2,881,656 |
| 3 | Other capital instruments | - | - | - | 1,024 | 1,024 |
| 4 | Retail deposits and deposits from small business customers: | 5,744,680 | 5,379,986 | 42,676 | 7,156 | 10,061,736 |
| 5 | Stable deposits | 31,528 | 33,555 | 14,362 | 5,050 | 80,523 |
| 6 | Less stable deposits | 5,713,152 | 5,346,431 | 28,314 | 2,106 | 9,981,213 |
| 7 | Wholesale funding: | 7,797,701 | 5,816,354 | 312,620 | 295,475 | 6,859,365 |
| 8 | Operational deposits | 7,554,372 | 234,835 | 24,051 | 4,158 | 3,910,787 |
| 9 | Other wholesale funding | 243,329 | 5,581,519 | 288,569 | 291,317 | 2,948,578 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 | Other liabilities: | 592 | 897,918 | 30,839 | 584,362 | 524,839 |
| 12 | NSFR derivative liabilities | | 75,535 | | | |
| 13 | All other liabilities and equities not included in the above categories | 592 | 897,918 | 30,839 | 508,827 | 524,839 |
| 14 | Total ASF | | | | | 20,328,620 |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 681,211 |
| 16 | Deposits held at other financial institutions for operational purposes | 135,164 | - | 7,219 | 1,170 | 72,362 |
| 17 | Loans and securities: | 3,759 | 3,566,088 | 2,319,965 | 13,121,591 | 13,554,680 |
| 18 | Loans to financial institutions secured by Level 1 HQLA | - | 411,017 | - | - | 61,234 |
| 19 | Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions | - | 1,077,562 | 269,854 | 200,093 | 497,325 |

| | | | | | | |
|----|---|---------|-----------|-----------|-----------|------------|
| 20 | Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and PSEs, of which: | - | 1,835,825 | 1,942,706 | 7,419,504 | 8,144,425 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 306,543 | 316,165 | 236,266 | 462,090 |
| 22 | Residential mortgages, of which: | - | 1,407 | 2,665 | 4,889,697 | 4,153,815 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 638 | 643 | 26,226 | 18,467 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 3,759 | 240,277 | 104,740 | 612,297 | 697,881 |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 | Other assets: | 375,471 | 447,344 | 11,238 | 560,844 | 1,302,732 |
| 27 | Physical traded commodities, including gold | 36,379 | | | | 30,922 |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | 6,592 | 5,603 |
| 29 | NSFR derivative assets | | | | 64,901 | - |
| 30 | NSFR derivative liabilities with additional variation margin posted | | | | 84,678* | 16,936 |
| 31 | All other assets not included in the above categories | 339,092 | 447,344 | 11,238 | 489,351 | 1,249,271 |
| 32 | Off-balance sheet items | | | | 5,680,655 | 226,281 |
| 33 | Total RSF | | | | | 15,837,266 |
| 34 | Net Stable Funding Ratio (%) | | | | | 128.36% |

| | | 31 March 2019 | | | | |
|--|---|---------------------------------------|------------|----------------------|----------|----------------|
| No. | Item | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | |
| Available stable funding (ASF) item | | | | | | |
| 1 | Capital: | 2,570,202 | - | - | 241,537 | 2,811,739 |
| 2 | Regulatory capital | 2,570,202 | - | - | 237,176 | 2,807,378 |
| 3 | Other capital instruments | - | - | - | 4,361 | 4,361 |
| 4 | Retail deposits and deposits from small business customers: | 5,735,628 | 5,319,418 | 30,430 | 8,649 | 9,989,118 |
| 5 | Stable deposits | 28,848 | 30,741 | 11,218 | 6,261 | 73,528 |
| 6 | Less stable deposits | 5,706,780 | 5,288,677 | 19,212 | 2,388 | 9,915,590 |

| | | | | | | |
|---|---|-----------|-----------|-----------|------------|------------|
| 7 | Wholesale funding: | 7,326,368 | 5,722,282 | 274,039 | 270,903 | 6,470,630 |
| 8 | Operational deposits | 7,050,720 | 240,111 | 22,350 | 6,305 | 3,662,896 |
| 9 | Other wholesale funding | 275,648 | 5,482,171 | 251,689 | 264,598 | 2,807,734 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 | Other liabilities: | 193 | 859,523 | 51,662 | 574,239 | 524,317 |
| 12 | NSFR derivative liabilities | | | | 75,947 | |
| 13 | All other liabilities and equities not included in the above categories | 193 | 859,523 | 51,662 | 498,292 | 524,317 |
| 14 | Total ASF | | | | | 19,795,804 |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 636,243 |
| 16 | Deposits held at other financial institutions for operational purposes | 113,978 | - | 18,137 | - | 66,057 |
| 17 | Loans and securities: | 5,072 | 3,527,368 | 2,289,896 | 12,861,786 | 13,283,535 |
| 18 | Loans to financial institutions secured by Level 1 HQLA | - | 439,175 | - | - | 65,299 |
| 19 | Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions | - | 1,086,558 | 249,814 | 168,891 | 456,799 |
| 20 | Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and PSEs, of which: | - | 1,804,978 | 1,919,537 | 7,315,366 | 8,031,978 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 288,201 | 324,049 | 230,447 | 454,347 |
| 22 | Residential mortgages, of which: | - | 1,441 | 2,749 | 4,734,198 | 4,021,461 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 657 | 669 | 27,332 | 19,191 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 5,072 | 195,216 | 117,796 | 643,331 | 707,998 |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 | Other assets: | 366,034 | 441,035 | 11,984 | 667,338 | 1,356,264 |
| 27 | Physical traded commodities, including gold | 33,867 | | | | 28,787 |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | 6,576 | 5,590 |

| | | | | | | |
|----|---|---------|---------|--------|-----------|------------|
| 29 | NSFR derivative assets | | | | 80,015 | 4,068 |
| 30 | NSFR derivative liabilities with additional variation margin posted | | | | 81,546* | 16,309 |
| 31 | All other assets not included in the above categories | 332,167 | 441,035 | 11,984 | 580,747 | 1,301,510 |
| 32 | Off-balance sheet items | | | | 5,626,760 | 232,357 |
| 33 | Total RSF | | | | | 15,574,456 |
| 34 | Net Stable Funding Ratio (%) | | | | | 127.10% |

| | | 31 December 2018 | | | | |
|--|---|---------------------------------------|------------|----------------------|------------|----------------|
| No. | Item | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity | < 6 months | 6 months to < 1 year | ≧ 1 year | |
| Available stable funding (ASF) item | | | | | | |
| 1 | Capital: | 2,460,309 | - | - | 207,563 | 2,667,872 |
| 2 | Regulatory capital | 2,460,309 | - | - | 202,761 | 2,663,070 |
| 3 | Other capital instruments | - | - | - | 4,802 | 4,802 |
| 4 | Retail deposits and deposits from small business customers: | 5,402,695 | 4,939,764 | 23,324 | 8,214 | 9,340,804 |
| 5 | Stable deposits | 28,773 | 30,958 | 7,989 | 5,549 | 69,882 |
| 6 | Less stable deposits | 5,373,922 | 4,908,806 | 15,335 | 2,665 | 9,270,922 |
| 7 | Wholesale funding: | 6,771,430 | 5,781,778 | 282,914 | 281,016 | 6,195,760 |
| 8 | Operational deposits | 6,530,611 | 256,548 | 18,303 | 6,114 | 3,408,845 |
| 9 | Other wholesale funding | 240,819 | 5,525,230 | 264,611 | 274,902 | 2,786,915 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 | Other liabilities: | 1,135 | 838,158 | 93,739 | 467,916 | 443,059 |
| 12 | NSFR derivative liabilities | | | | 72,861 | |
| 13 | All other liabilities and equities not included in the above categories | 1,135 | 838,158 | 93,739 | 395,055 | 443,059 |
| 14 | Total ASF | | | | | 18,647,495 |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 614,736 |
| 16 | Deposits held at other financial institutions for operational purposes | 163,302 | - | 23,516 | - | 93,414 |
| 17 | Loans and securities: | 5,482 | 3,573,860 | 1,952,169 | 12,346,796 | 12,751,165 |
| 18 | Loans to financial institutions secured by Level 1 HQLA | - | 163,807 | 35 | 852 | 24,942 |
| 19 | Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions | - | 1,212,782 | 208,536 | 166,396 | 452,809 |

| | | | | | | |
|----|---|---------|-----------|-----------|-----------|------------|
| 20 | Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and PSEs, of which: | - | 2,072,474 | 1,652,787 | 6,970,700 | 7,736,945 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 321,040 | 288,861 | 222,741 | 447,158 |
| 22 | Residential mortgages, of which: | - | 1,428 | 2,759 | 4,572,735 | 3,884,809 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 709 | 717 | 29,395 | 21,587 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 5,482 | 123,369 | 88,052 | 636,113 | 651,660 |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 | Other assets: | 360,125 | 312,684 | 14,260 | 494,160 | 1,068,032 |
| 27 | Physical traded commodities, including gold | 43,014 | | | | 36,561 |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | 5,793 | 4,924 |
| 29 | NSFR derivative assets | | | | 75,131 | 2,270 |
| 30 | NSFR derivative liabilities with additional variation margin posted | | | | 79,823* | 15,965 |
| 31 | All other assets not included in the above categories | 317,111 | 312,684 | 14,260 | 413,236 | 1,008,312 |
| 32 | Off-balance sheet items | | | | 5,836,015 | 199,293 |
| 33 | Total RSF | | | | | 14,726,640 |
| 34 | Net Stable Funding Ratio (%) | | | | | 126.62% |

Note: * The amount of derivative liabilities shall be recorded for this item, which is the amount of NSFR derivative liabilities without regard to maturity before deducting variation margin. It is excluded from the item 26 "Other assets".