

财务报表

Financial Statements

资产负债表 Balance Sheet

单位：千元人民币
(in thousands of RMB)

资产	ASSETS	2005-12-31	2006-12-31	2007-12-31
存放中央银行款项	Due from Central Bank	5,209,112	1,356,649	2,151,820
存放同业款项	Due from Banks	2,850,534	1,744,700	957,783
拆放同业	Interbank Lendings	7,016,374	1,218,788	16,121,711
各项贷款	Loans	175,986,853	231,670,141	321,054,935
减：贷款损失准备金	Less: Provision for Doubtful Debt in Loans	2,174,432	2,747,992	4,217,610
应收款项	Sundry Accounts Receivable	1,210,985	1,234,435	1,249,378
投资	Investment	6,700,972	3,884,682	10,393,117
固定资产原值	Fixed Assets	1,276,825	1,372,788	1,429,190
减：累计折旧	Less: Accumulated Depreciation	271,701	346,194	409,679
其他资产	Other Assets	6,987,825	18,909,151	30,009,988
资产总计	TOTAL ASSETS	204,793,347	258,297,148	378,740,633

负债	LIABILITIES	2005-12-31	2006-12-31	2007-12-31
同业拆入	Interbank Borrowings		7,469,090	1,352,383
企业存款	Enterprise Deposits	15,599,424	30,240,356	31,777,303
保证款项	Guarantee Sum	542,987	369,196	1,631,115
应付款项	Sundry Accounts Payable	2,864,161	3,148,614	4,878,918
长期借款	Long-term Borrowings	16,234,911	20,850,884	36,294,459
发行金融债券	Bonds Issued	152,457,194	167,735,750	267,371,236
财政拨款	Fiscal Subsidized Funds	3,454,628	3,370,095	3,378,163
其他负债	Other Liabilities	7,941,115	19,550,912	22,957,164
负债合计	TOTAL LIABILITIES	199,094,420	252,734,897	369,640,741

所有者权益	OWNER'S EQUITY	2005-12-31	2006-12-31	2007-12-31
实收资本	Paid-in Capital	5,000,000	5,000,000	5,000,000
资本公积	Capital Surplus	-70,280	-151,402	-307,489
盈余公积	Earnings Surplus	355,339	363,007	373,173
一般风险准备				3,571,174
未分配利润	Undistributed Profit	413,868	350,646	463,034
所有者权益合计	TOTAL OWNER'S EQUITY	5,698,927	5,562,251	9,099,892
负债及所有者权益总计	TOTAL LIABILITIES AND OWNER'S EQUITY	204,793,347	258,297,148	378,740,633

损益表 Profit and Loss Statement

单位：千元人民币
(in thousands of RMB)

		2007
利息收入	Interest Income	12,960,139
手续费及其他收入	Commissions and Other Income	5,510,343
收入总额	TOTAL INCOME	18,470,482
利息支出	Interest Expenses	10,442,840
手续费及其他支出	Commissions and Other Expenses	6,580,732
管理费用	Administrative Expenses	599,899
营业税金及附加	Sales Tax and Affixation	668,207
支出总额	TOTAL EXPENDITURES	18,291,678
税前利润	PRE-TAX INCOME	178,805
减：所得税	Less: Income Tax	69,411
税后利润	INCOME AFTER TAX	109,394

外国政府贷款转贷业务资产负债表 Addition to the Balance Sheet

单位：千元人民币
(in thousands of RMB)

资产	ASSETS	2007-12-31
存放同业款项	Due from Banks	1,509,895
应收及暂付款	Accounts Receivable	4,470,574
垫付利息	Interest Receivable	1,831,249
转贷外国政府贷款	Onlent Foreign Government Loans	138,015,774
减：贷款呆账准备	Less: Provision for Doubtful Debt in Loans	345,690
资产总计	TOTAL ASSETS	145,481,802

负债	LIABILITIES	2007-12-31
应付及暂收款	Accounts Payable	1,052,937
借入外国政府贷款	Borrowings of Foreign Government Loans	144,250,013
负债合计	TOTAL LIABILITIES	145,302,950

所有者权益	OWNER'S EQUITY	2007-12-31
未分配利润	Undistributed Profits	178,852
所有者权益合计	TOTAL OWNER'S EQUITY	178,852
负债及所有者权益总计	TOTAL LIABILITIES & OWNER'S EQUITY	145,481,802

会计报表附注 Notes to Financial Statements

一、会计报表编制基础 Basis for Preparing the Financial Statements

(一) 会计制度

按照《中华人民共和国会计法》、《金融企业会计制度》（财政部1993年颁布）和《金融保险企业财务制度》等法律法规编制财务报告。

(二) 报表汇总户数

截至年末，共有12个决算单位：总行本级、总行营业部、上海分行、深圳分行、南京分行、大连分行、成都分行、青岛分行、浙江省分行、湖南省分行、重庆分行和陕西省分行。年度会计报表根据12个决算单位个别报表汇总编制。

(1) Accounting System

The financial statements are prepared in accordance with the relevant rules and regulations of the *Accounting Law of the People's Republic of China*, the *Accounting System for Financial Institutions* (promulgated by the Ministry of Finance in 1993) and the *Regulations Regarding Financial Activities of Financial and Insurance Enterprises*.

(2) Number of Units Incorporated in the Statements

There are 12 final account units by the end of the year, including the Head Office, Banking Department, Shanghai Branch, Shenzhen Branch, Nanjing Branch, Dalian Branch, Chengdu Branch, Qingdao Branch, Zhejiang Branch, Hunan Branch, Chongqing Branch and Shaanxi Branch. The annual financial statements are prepared by incorporating the individual statements of the 12 final account units.

二、会计政策和会计估计 Accounting Policies and Accounting Estimates

(一) 会计年度

公历2007年1月1日至12月31日。

(二) 记账本位币

记账本位币为人民币。

(三) 记账基础和计价原则

代理外国政府贷款转贷业务以收付实现制为记账基础；其他业务以权责发生制为记账基础，以实际成本为计价原则。

(四) 外币业务核算及外币报表的折算方法

外币业务采用分账制进行核算。外币实收资本按历史汇率折算为人民币，折算差额记入“资本公积”；其余各外币账户的外币期末余额按期末市场汇价折合为记账本位币金额。本期末主要货币基准汇率：

1美元=7.3046元人民币

1欧元=10.764059元人民币

1日元=0.065054元人民币

(五) 投资核算方法

短期投资取得时按实际成本计价，其持有期间所获得的现金股利或利息，除取得时已计入应收项目的现金股利或利息外，实际收到时作为投资成本的收回，冲减短期投资的账面价值；长期投资按实际支付的债券价款扣除支付的税金、手续费等各项附加费用，以及实际支付价款中包含的已到期尚未领取的债券利息后的余额作为实际成本记账，并按权责发生制原则计算应计利息。

(六) 准备金提取方法

贷款损失准备包括专项准备和特种准备。根据贷款风险分类指导原则和确定比例，对各类贷款提取贷款损失专项准备；对特定国家、地区或行业贷款提取特种准备。贷款损失准备作为资产的备抵项列示。

一般准备从未分配利润中提取，计提比例为期末各项贷款、拆出资金及长短期投资(人民币国债投资除外)等承担风险资产期末余额的1%。

(七) 固定资产计价和折旧方法

固定资产按取得时的成本计价。固定资产折旧采用年限平均法按月计提，净残值率为3%。各类固定资产折旧年限为：营业用房30年；非营业用房35年；电子计算机3年；运输设备6年；通讯设备、安全保卫设备、电器设备、家具及其他5年。

(八) 利息收入确认原则

利息收入确认原则：贷款到期(含展期下同)90天以上尚未收回的，其应计利息停止计入当期利息收入，纳入表外核算；已计提的应收未收利息收入，在贷款到期90天后仍未收回时，或在应收未收利息逾期90天后仍未收到时，冲减当期利息收入，转作表外核算。表外核算的应计利息在实际收到时确认为收款期的利息收入。

(九) 主要税项

所得税按应付税款法进行核算并按税务政策规定进行纳税调整，税率为33%，期末由总行汇总统一缴纳。营业税税率为5%，总行和各分支机构分别缴纳。

(1) Accounting Year

The accounting year runs from January 1, 2007 to December 31, 2007

(2) Reporting Currency

The reporting currency is RMB.

(3) Reporting Basis and Valuation Method

Except the onlending business for which cash basis accounting is applied, all the rest of the Bank's businesses are prepared on an accrual basis and at actual costs.

(4) Foreign Currency Transaction and the Translation of Foreign Currency Financial Statements

Foreign currency transaction is recorded separately. The paid-in capitals in foreign currency are translated into RMB at historical exchange rates and the differences are recognized in "Capital Reserve"; the year-end balances of the rest foreign exchange accounts are translated into amounts of the reporting currency at the respective exchange rates ruling at the end of the accounting year. The year-end benchmark exchange rates of the major currencies for this accounting year were:

USD: RMB 1: 7.3046

EUR: RMB 1: 10.764059

JPY: RMB 1: 0.065054

(5) Investments

Short-term investments are measured at actual costs of acquisition, and, except for the cash dividends or interests already recorded in the receivables upon acquisition, the cash dividends or interests acquired during the holding period are used to offset the book values of short-term investments as the returns of investment costs when they are actually received; as for long-term investments, the balances of the purchase prices of bonds actually paid, with the tax, commission charges and various other additional charges paid and the matured yet undrawn bond interests included in the purchase prices actually paid deducted, are recorded as actual costs, and the accrued interests are calculated on an accrual basis.

(6) Provisions for Doubtful Debts

Provisions for loan losses include special and specific provisions. Special provisions are funds set aside based on the appropriate percentage of the loss to the whole amount after the risk-based classification in line with the guidelines of risk-based classification of loans. Specific provisions are funds set aside for covering losses incurred by risks of state, region or industry loans. Provisions for loan losses are presented as deduction to relevant assets on the balance sheet.

General reserves are withdraw from unappropriated profits which are set at 1% of the year-end outstanding balance of all loans, inter-bank lending and risk-bearing assets such as long-term and short-term investments (excluding RMB treasury bond investment).

(7) Fixed Assets Valuation and Depreciation

Fixed assets are measured on a historical cost basis. Depreciation is provided using the straight-line method on a monthly basis. Net residual value rate is estimated at 3%. The estimated useful lives of different categories of fixed assets are as follows: 30 years for business houses, 35 years for non-business houses, 3 years for computers, 6 years for transportation equipments, and 5 years for communication equipment, security system equipment, electric appliances and furniture, etc.

(8) Interest Income Recognition

The Principles of interest income recognition are described as follows:

If a loan fails to be recovered within 90 days upon expiry (including extension period, the same below), the accrued interests of the loan should be treated as an off-balance-sheet item and cease to be recognized in the interest income of the current period; the overdue interest income that has been accrued should, when the loan fails to be recovered within 90 days upon expiry or the overdue interest fails to be recovered within 90 days upon expiry, offset the interest incomes of the current period and be treated as an off-balance-sheet item. The accrued interest as an off-balance-sheet item should, upon actual received, be recognized as interest incomes of the collection period.

(9) Tax

The income tax is accounted for using the payable method at a rate of 33% upon adjustment according to the provisions of taxation policies and is paid by the Head Office at the end of the year. The operating tax is calculated at a rate of 5% and paid by the Head Office and the business branches separately.

三、主要会计政策、会计估计变更及重大会计差错更正

Major Changes in Accounting Policies and Accounting Estimates and Correction of Significant Accounting Errors

(一) 会计政策变更

经财政部批准，我行参照执行《金融企业呆账准备提取管理办法》（财金[2005]49号），开始建立贷款损失专项准备和一般准备。根据贷款风险分类指导原则和确定比例，对各类贷款提取贷款损失专项准备，作为资产的备抵项列示；将已计提的准备金从资产的备抵项调整至权益项下，计提比例为期末各项贷款、拆出资金及长短期投资（人民币国债投资除外）等承担风险资产余额的1%。

(二) 本年度无重大会计差错更正。

(1) Changes in Accounting Policies

According to the *Administrative Measures of the Ministry of Finance for the Withdrawal of Reserves for Non-performing Debts of Financial Enterprises* (No.49 [2005] of the Ministry of Finance), the Bank set aside special and general provisions for loan losses. Special provisions are funds set aside based on the appropriate percentage of the loss to the whole amount after the risk-based classification in line with the guidelines of risk-based classification of loans and presented as deduction to assets on the balance sheet.

Reserves that have been withdrawal are shifted from deduction to assets. The withdrawal ratio is set at 1% of the year-end outstanding balance of all loans, inter-bank lending and risk-bearing assets such as long-term and short-term investments (excluding RMB treasury bond investment).

(2) There are no significant accounting errors this year.

四、利润分配

Profit Distribution

根据财政部批复，对2007年税后利润进行分配。

After-tax profits for 2007 are distributed pursuant to the written reply of the Ministry of Finance.

五、表外项目

Off-balance-sheet Items

保函责任余额	11,509,125.41万元
开出信用证及承兑汇票	328,579.50万元

Year-end Outstanding Balance of L/G

RMB 115,091,254,100

Year-end Outstanding Balance of L/C and Acceptance Bill

RMB 3,285,795,000

