

## 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	2006-12-31	2007-12-31	2008-12-31
存放中央银行款项	Due from Central Bank	1,356,649	2,151,820	1,489,349
存放同业款项	Due from Other Banks	1,744,700	957,783	4,643,065
拆放同业	Interbank Lendings	1,218,788	16,121,711	16,958,603
各项贷款	Loans	231,670,141	321,054,935	451,240,230
减: 贷款准备金	Less: Provision for Doubtful Debt in Loans	2,747,992	4,217,610	5,113,031
应收款项	Accounts Receivable	1,234,435	1,249,378	1,639,210
减: 坏账准备	Less: Provision for Bad Debt			38,490
投资	Investment	3,884,682	10,393,117	71,977,274
减: 投资减值准备	Less: Provision for Investment Impairment			1,333,637
固定资产原值	Fixed Assets	1,372,788	1,429,190	1,541,709
减: 累计折旧	Less: Accumulated Depreciation	346,194	409,679	510,321
其他资产	Other Assets	18,909,151	30,009,988	24,234,906
<b>资产总计</b>	<b>TOTAL ASSETS</b>	<b>258,297,148</b>	<b>378,740,633</b>	<b>566,728,867</b>

负债	LIABILITIES	2006-12-31	2007-12-31	2008-12-31
同业拆入	Interbank Borrowings	7,469,090	1,352,383	629,778
企业存款	Enterprise Deposits	30,240,356	31,777,303	41,137,727
保证款项	Guarantee Sum	369,196	1,631,115	2,995,947
应付款项	Accounts Payable	3,148,614	4,878,918	8,443,428
长期借款	Long-term Borrowings	20,850,884	36,294,459	95,460,318
发行金融债券	Bonds Issued	167,735,750	267,371,236	363,048,433
财政拨款	Fiscal Subsidized Funds	3,370,095	3,378,163	3,371,783
其他负债	Other Liabilities	19,550,912	22,957,164	42,175,043
<b>负债合计</b>	<b>TOTAL LIABILITIES</b>	<b>252,734,897</b>	<b>369,640,741</b>	<b>557,262,457</b>

所有者权益	OWNER'S EQUITY	2006-12-31	2007-12-31	2008-12-31
实收资本	Paid-in Capital	5,000,000	5,000,000	5,000,000
资本公积	Capital Surplus	-151,402	-307,489	-539,366
盈余公积	Earnings Surplus	363,007	373,173	391,053
一般风险准备	General Risk Reserve		3,571,174	3,571,174
未分配利润	Undistributed Profit	350,646	463,034	1,043,549
<b>所有者权益合计</b>	<b>TOTAL OWNER'S EQUITY</b>	<b>5,562,251</b>	<b>9,099,892</b>	<b>9,466,410</b>
<b>负债及所有者权益总计</b>	<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	<b>258,297,148</b>	<b>378,740,633</b>	<b>566,728,867</b>

### 损益表 PROFIT AND LOSS STATEMENT

单位: 千元人民币  
(in thousands of RMB)

		2008
利息收入	Interest Income	20,272,973
手续费及其他收入	Commissions and Other Income	3,099,478
<b>收入总额</b>	<b>TOTAL INCOME</b>	<b>23,372,451</b>
利息支出	Interest Expenses	16,475,676
手续费及其他支出	Commissions and Other Expenses	4,341,434
管理费用	Administrative Expenses	876,751
营业税金及附加	Business Tax and Affixation	1,152,345
<b>支出总额</b>	<b>TOTAL EXPENDITURES</b>	<b>22,846,206</b>
税前利润	Pre-tax Profit	526,245
减: 所得税	Less: Income Tax	326,638
<b>税后利润</b>	<b>AFTER-TAX PROFIT</b>	<b>199,607</b>

财务报表  
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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	2008-12-31
存放同业款项	Due from Other Banks	5,518,151
应收及暂付款	Accounts Receivable	1,954,524
垫付利息	Interest Receivable	1,870,749
转贷外国政府贷款	Onlent Foreign Government Loans	154,599,470
减：贷款呆账准备	Less: Provision for Doubtful Debt in Loans	349,197
<b>资产总计</b>	<b>TOTAL ASSETS</b>	<b>163,593,697</b>

负债	LIABILITIES	2008-12-31
应付及暂收款	Accounts Payable	914,481
借入外国政府贷款	Borrowings of Foreign Government Loans	162,525,244
<b>负债合计</b>	<b>TOTAL LIABILITIES</b>	<b>163,439,725</b>

所有者权益	OWNER'S EQUITY	2008-12-31
未分配利润	Undistributed Profits	153,972
<b>所有者权益合计</b>	<b>TOTAL OWNER'S EQUITY</b>	<b>153,972</b>
<b>负债及所有者权益总计</b>	<b>TOTAL LIABILITIES &amp; OWNER'S EQUITY</b>	<b>163,593,697</b>

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、北京分行、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 Standards

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 were 12 final account units by the end of the year, i.e. the Head Office, Beijing Branch, 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 these 12 final account units.

## 财务报表 FINANCIAL STATEMENTS

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

#### (一) 会计年度

公历2008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=6.8346元人民币
1欧元=9.646013元人民币
1日元=0.075596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，冲减短期投资账面价值；长期债券投资按实际支付的债券价款扣除支付的税金、手续费等附加费用，以及实际支付价款中包含的已到期尚未领取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。

2008年，短期外币债券和长期外币债券投资按照2006年《企业会计准则》分类标准分为可供出售金融资产和持有至到期投资并进行核算。长期股权投资对子公司采用成本法核算；对合营企业或联营企业采用权益法核算。

#### (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，专项准备根据贷款风险分类指导原则和比例提取，并对特定国家、地区或行业贷款提取特种准备；应收款项坏账准备根据往来款性质及历年发生坏账的实际情况，按照账龄分析法提取；对单项投资资产进行减值测试，提取投资减值准备。

#### (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25%，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, 2008 to December 31, 2008.

#### (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 balance of the rest foreign exchange accounts is translated into 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: 6.8346
EUR: RMB 1: 9.646013
JPY: RMB 1: 0.075596

## 财务报表 FINANCIAL STATEMENTS

### (5) Accounting for 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 and the matured yet undrawn bond interests included in the purchase prices actually deducted, are recorded as actual costs, and the accrued interests are calculated on an accrual basis.

The short-term and long-term bonds in foreign currencies are accounted as either financial asset available for sale or held-to-maturity investment according to 2006 Accounting Standards for Enterprises. Cost accounting method is applied to long-term equity investment, while equity accounting method applied to joint ventures or associated companies.

### (6) Provisions

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 in line with the guidelines of risk-based classification of loans. Specific provisions are funds set aside for covering losses incurred by risks of country, region or industry loans. Provisions for losses on accounts receivable are set aside using aging analysis method according to the nature of fund flow and bad loan records over the years. Impairment test is performed on individual investment asset, and provision is set aside accordingly.

### (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 life of different categories of fixed assets is as follows: 30 years for business houses, 35 years for non-business houses, 3 years for computers, 6 years for transport equipment, 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 25% upon adjustment according to the provisions of taxation policies and is paid by the Head Office at the end of the year. The business tax is calculated at a rate of 5% and paid by the Head Office and the business branches separately.

## 三、利润分配 Profit Distribution

根据财政部批复，对2008年税后利润进行分配。

After-tax profits for 2008 are distributed pursuant to the written reply of the Ministry of Finance.

## 四、表外项目 Off-balance-sheet Items

开出保函	13,333,414.12万元
开出信用证及承兑汇票	334,708.78万元

Year-end Outstanding Balance of Guarantees

RMB 133,334,141,200

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

RMB 3,347,087,800