

## 独立董事对本行对外担保情况出具的专项说明和独立意见

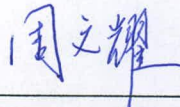
根据中国证监会证监发[2003]56号文的相关规定及要求，本行独立董事周文耀先生、戴国良先生、Nout WELLINK先生、陆正飞先生、梁卓恩先生，本着公正、公平、客观的原则，特对本行的对外担保情况进行如下说明：

本行开展对外担保业务是经中国人民银行和中国银监会批准的，属于本行的正常业务之一，不属于《关于规范上市公司对外担保行为的通知》所规范的担保行为。本行针对担保业务的风险制定了具体的管理办法、操作流程和审批程序，并据此开展相关业务。本行担保业务以保函为主，截至2014年12月31日，本行开出保函的担保余额为人民币11,485.35亿元。

### Specific Explanation and Independent Opinions of Independent Directors on the Guarantee Business of the Bank

Pursuant to the provisions and requirements set forth in the circular (ZhengJianFa [2003] No.56) issued by CSRC, and according to the principles of justice, fairness and objectivity, the Independent Directors of the Bank, Mr. CHOW Man Yiu, Paul, Mr. Jackson TAI, Mr. Nout WELLINK, Mr. LU Zhengfei and Mr. LEUNG Cheuk Yan have provided the following information regarding the Bank's guarantee business:

The guarantee business is one of the Bank's ordinary business activities. It has been approved by PBOC and CBRC and does not fall within the scope of guarantees as defined in the Circular on Regulating Guarantee Businesses of Listed Companies. The Bank has formulated specific management measures, operational processes and approval procedures in light of the risks of the guarantee business and carried out this business accordingly. The Bank's guarantee business principally comprises letters of guarantee. As at 31 December 2014, the outstanding amount of letters of guarantee issued by the Bank was RMB1,148.535 billion.



(Signature)

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(Signature)

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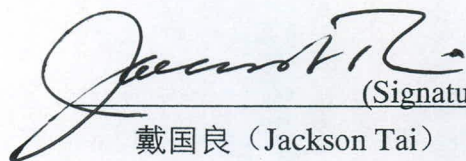
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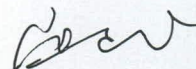
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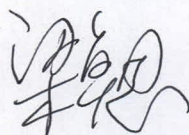
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