

Consolidated Cash Flow Statement

For the year ending December 31, 2009

In RMB Yuan

Items	Note No.	Current period cumulative	Preceding period comparative
I. Cash flows from operating activities:			
Cash receipts from sale of goods or rendering of services		5,344,463,556.50	5,766,715,206.46
Net increase of client deposit and interbank deposit			
Net increase of central bank loans			
Net increase of loans from other banks			
Cash receipts of original insurance contract premium			
Net cash receipts from reinsurance			
Net increase of policy-holder deposit and investment			
Net increase of trading financial assets disposal			
Cash receipts from interest, handling charges and commission			
Net increase of loans from others			
Net increase of repurchase			
Taxes and rates refunds		16,216,761.04	12,175,384.55
Other cash receipts relating to operating activities		325,990,760.07	312,787,575.55
Total cash inflows from operating activities		5,686,671,077.61	6,091,678,166.56
Cash paid for goods and services		4,704,679,357.88	4,961,319,974.16
Net increase of loans and advances to clients			
Net increase of central bank deposit and interbank deposit			
Cash payment of insurance indemnities of original insurance contracts			
Cash payment of interest, handling charges and commission			
Cash payment of policy bonus			
Cash paid to and on behalf of employees		305,035,224.43	304,040,582.00
Cash payments of taxes and rates		111,847,039.20	139,909,271.68
Other cash payments relating to operating activities		430,368,203.43	475,670,685.30
Total cash outflows from operating activities		5,551,929,824.94	5,880,940,513.14
Net cash flows from operating activities		134,741,252.67	210,737,653.42
II. Cash flows from investing activities:			
Cash received from return of investments		31,625,340.86	117,425,030.70
Cash received from return on investments		11,401,306.94	17,755,295.56
Net cash received from the disposal of fixed assets, intangible assets and other long-term assets		4,649,853.51	1,708,088.14
Net cash received from the disposal of subsidiaries & other business units		52,359,110.42	17,672,026.32
Other cash receipts relating to investing activities		45,215,979.28	23,546,582.60
Total cash inflows from investing activities		145,251,591.01	178,107,023.32
Cash paid for acquiring fixed assets, intangible assets and other long-term assets		69,339,617.92	154,376,275.72
Cash paid for acquiring investments		200,450,603.37	84,857,587.97
Net increase of pledged loans			
Net cash paid for acquiring subsidiaries & other business units		1,006,958.46	
Other cash payments relating to investing activities		335,681,497.07	26,383,748.66
Total cash outflows from investing activities		606,478,676.82	265,617,612.35
Net cash flows from investing activities		-461,227,085.81	-87,510,589.03
III. Cash flows from financing activities:			
Cash received from investment by others		2,961,093.14	9,578,615.37
Including: cash received by subsidiaries from minority stockholders		2,961,093.14	9,578,615.37
Cash received from borrowings		1,268,410,000.00	1,025,913,401.50
Cash received from issuing of bonds			
Other cash receipts relating to financing activities		52,364,820.11	325,780,000.00
Total cash inflows from financing activities		1,323,735,913.25	1,361,272,016.87
Cash repayments of borrowings		976,423,825.21	987,599,439.50
Cash paid for distribution of dividends or profits and for interest expenses		78,184,683.50	97,808,310.44
Including: cash paid for distribution of dividends or profits by subsidiaries to minority stockholders			10,361,638.03
Other cash payments relating to financing activities		324,074,247.35	368,826,938.72
Total of cash outflows from financing activities		1,378,682,756.06	1,454,234,688.66
Net cash flows from financing activities		-54,946,842.81	-92,962,671.79
IV. Effect of foreign exchange rate changes on cash & cash equivalents			16,686,275.53
V. Net increase in cash and cash equivalents		-380,843,768.12	16,686,275.53
Add: cash & cash equivalents at the beginning of the period		943,738,949.06	927,052,673.53
VI. Cash and cash equivalents at the end of the period		562,895,180.94	943,738,949.06

Legal representative:

Officer in charge of accounting:

Head of accounting department: