

# Consolidated Statement of Financial Position

As at 31 December 2019 (Amount in millions of Renminbi, unless otherwise stated)

	Note	As at 31 December	
		2019	2018
<b>ASSETS</b>			
Cash and due from banks and other financial institutions	V.13	565,467	439,931
Balances with central banks	V.14	2,078,809	2,331,053
Placements with and loans to banks and other financial institutions	V.15	898,959	1,042,358
Government certificates of indebtedness for bank notes issued	V.26	155,466	145,010
Precious metals		206,210	181,203
Derivative financial assets	V.16	93,335	124,126
Loans and advances to customers, net	V.17	12,743,425	11,515,764
Financial investments	V.18	5,514,062	5,054,551
— financial assets at fair value through profit or loss		518,250	370,491
— financial assets at fair value through other comprehensive income		2,218,129	1,879,759
— financial assets at amortised cost		2,777,683	2,804,301
Investments in associates and joint ventures	V.19	23,210	23,369
Property and equipment	V.20	244,540	227,394
Investment properties	V.21	23,108	22,086
Deferred income tax assets	V.35	44,029	38,204
Other assets	V.22	179,124	122,226
<b>Total assets</b>		<b>22,769,744</b>	<b>21,267,275</b>

The accompanying notes form an integral part of these consolidated financial statements.

# Consolidated Statement of Financial Position (Continued)

As at 31 December 2019 (Amount in millions of Renminbi, unless otherwise stated)

	Note	As at 31 December	
		2019	2018
<b>LIABILITIES</b>			
Due to banks and other financial institutions	V.24	<b>1,668,046</b>	1,731,209
Due to central banks	V.25	<b>846,277</b>	907,521
Bank notes in circulation	V.26	<b>155,609</b>	145,187
Placements from banks and other financial institutions	V.27	<b>639,675</b>	612,267
Financial liabilities held for trading	V.28	<b>19,475</b>	14,327
Derivative financial liabilities	V.16	<b>90,060</b>	99,254
Due to customers	V.29	<b>15,817,548</b>	14,883,596
Bonds issued	V.30	<b>1,096,087</b>	782,127
Other borrowings	V.31	<b>28,011</b>	32,761
Current tax liabilities	V.32	<b>59,102</b>	27,894
Retirement benefit obligations	V.33	<b>2,533</b>	2,825
Deferred income tax liabilities	V.35	<b>5,452</b>	4,548
Other liabilities	V.36	<b>365,173</b>	298,362
<b>Total liabilities</b>		<b>20,793,048</b>	19,541,878
<b>EQUITY</b>			
<b>Capital and reserves attributable to equity holders of the Bank</b>			
Share capital	V.37.1	<b>294,388</b>	294,388
Other equity instruments	V.37.4	<b>199,893</b>	99,714
Capital reserve	V.37.2	<b>136,012</b>	142,135
Treasury shares	V.37.3	<b>(7)</b>	(68)
Other comprehensive income	V.12	<b>19,613</b>	1,417
Statutory reserves	V.38.1	<b>174,762</b>	157,464
General and regulatory reserves	V.38.2	<b>250,100</b>	231,525
Undistributed profits	V.38	<b>776,940</b>	686,405
		<b>1,851,701</b>	1,612,980
<b>Non-controlling interests</b>	V.39	<b>124,995</b>	112,417
<b>Total equity</b>		<b>1,976,696</b>	1,725,397
<b>Total equity and liabilities</b>		<b>22,769,744</b>	21,267,275

Approved and authorised for issue by the Board of Directors on 27 March 2020.

The accompanying notes form an integral part of these consolidated financial statements.

**LIU Liange**  
Director

**WANG Jiang**  
Director