

## Consolidated Statement of Financial Position

As at 31 December 2020 (Amount in millions of Renminbi, unless otherwise stated)

	Note	As at 31 December	
		2020	2019
<b>ASSETS</b>			
Cash and due from banks and other financial institutions	V.13	<b>803,145</b>	565,467
Balances with central banks	V.14	<b>2,076,840</b>	2,078,809
Placements with and loans to banks and other financial institutions	V.15	<b>939,320</b>	898,959
Government certificates of indebtedness for bank notes issued	V.26	<b>168,608</b>	155,466
Precious metals		<b>223,313</b>	206,210
Derivative financial assets	V.16	<b>171,738</b>	93,335
Loans and advances to customers, net	V.17	<b>13,848,304</b>	12,743,425
Financial investments	V.18	<b>5,591,117</b>	5,514,062
— financial assets at fair value through profit or loss		<b>504,549</b>	518,250
— financial assets at fair value through other comprehensive income		<b>2,107,790</b>	2,218,129
— financial assets at amortised cost		<b>2,978,778</b>	2,777,683
Investments in associates and joint ventures	V.19	<b>33,508</b>	23,210
Property and equipment	V.20	<b>248,589</b>	244,540
Investment properties	V.21	<b>22,065</b>	23,108
Deferred income tax assets	V.35	<b>58,916</b>	44,029
Other assets	V.22	<b>217,196</b>	179,124
<b>Total assets</b>		<b>24,402,659</b>	22,769,744

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

## Consolidated Statement of Financial Position (Continued)

As at 31 December 2020 (Amount in millions of Renminbi, unless otherwise stated)

	Note	As at 31 December	
		2020	2019
<b>LIABILITIES</b>			
Due to banks and other financial institutions	V.24	<b>1,917,003</b>	1,668,046
Due to central banks	V.25	<b>887,811</b>	846,277
Bank notes in circulation	V.26	<b>168,751</b>	155,609
Placements from banks and other financial institutions	V.27	<b>411,949</b>	639,675
Financial liabilities held for trading	V.28	<b>17,912</b>	19,475
Derivative financial liabilities	V.16	<b>212,052</b>	90,060
Due to customers	V.29	<b>16,879,171</b>	15,817,548
Bonds issued	V.30	<b>1,244,403</b>	1,096,087
Other borrowings	V.31	<b>26,034</b>	28,011
Current tax liabilities	V.32	<b>55,665</b>	59,102
Retirement benefit obligations	V.33	<b>2,199</b>	2,533
Deferred income tax liabilities	V.35	<b>6,499</b>	5,452
Other liabilities	V.36	<b>410,373</b>	365,173
<b>Total liabilities</b>		<b>22,239,822</b>	20,793,048
<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>277,490</b>	199,893
Capital reserve	V.37.2	<b>135,973</b>	136,012
Treasury shares	V.37.3	<b>(8)</b>	(7)
Other comprehensive income	V.12	<b>4,309</b>	19,613
Statutory reserves	V.38.1	<b>193,438</b>	174,762
General and regulatory reserves	V.38.2	<b>267,981</b>	250,100
Undistributed profits	V.38	<b>864,848</b>	776,940
		<b>2,038,419</b>	1,851,701
<b>Non-controlling interests</b>	V.39	<b>124,418</b>	124,995
<b>Total equity</b>		<b>2,162,837</b>	1,976,696
<b>Total equity and liabilities</b>		<b>24,402,659</b>	22,769,744

Approved and authorised for issue by the Board of Directors on 30 March 2021.

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

**LIU Liange**  
Director

**WANG Wei**  
Director