

# Consolidated Statement of Financial Position

As at 31 December 2021 (Amount in millions of Renminbi, unless otherwise stated)

	Note	As at 31 December	
		2021	2020
<b>ASSETS</b>			
Cash and due from banks and other financial institutions	V.13	<b>644,816</b>	803,145
Balances with central banks	V.14	<b>2,228,726</b>	2,076,840
Placements with and loans to banks and other financial institutions	V.15	<b>1,257,413</b>	939,320
Government certificates of indebtedness for bank notes issued	V.26	<b>175,715</b>	168,608
Precious metals		<b>276,258</b>	223,313
Derivative financial assets	V.16	<b>95,799</b>	171,738
Loans and advances to customers, net	V.17	<b>15,322,484</b>	13,848,304
Financial investments	V.18	<b>6,164,671</b>	5,591,117
— financial assets at fair value through profit or loss		<b>561,642</b>	504,549
— financial assets at fair value through other comprehensive income		<b>2,389,830</b>	2,107,790
— financial assets at amortised cost		<b>3,213,199</b>	2,978,778
Investments in associates and joint ventures	V.19	<b>35,769</b>	33,508
Property and equipment	V.20	<b>246,091</b>	248,589
Investment properties	V.21	<b>19,554</b>	22,065
Deferred income tax assets	V.35	<b>51,172</b>	58,916
Other assets	V.22	<b>203,940</b>	217,196
<b>Total assets</b>		<b>26,722,408</b>	24,402,659

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

	Note	As at 31 December	
		2021	2020
<b>LIABILITIES</b>			
Due to banks and other financial institutions	V.24	<b>2,682,739</b>	1,917,003
Due to central banks	V.25	<b>955,557</b>	887,811
Bank notes in circulation	V.26	<b>175,605</b>	168,751
Placements from banks and other financial institutions	V.27	<b>407,767</b>	411,949
Financial liabilities held for trading	V.28	<b>12,458</b>	17,912
Derivative financial liabilities	V.16	<b>89,151</b>	212,052
Due to customers	V.29	<b>18,142,887</b>	16,879,171
Bonds issued	V.30	<b>1,388,678</b>	1,244,403
Other borrowings	V.31	<b>26,354</b>	26,034
Current tax liabilities	V.32	<b>45,006</b>	55,665
Retirement benefit obligations	V.33	<b>2,095</b>	2,199
Deferred income tax liabilities	V.35	<b>7,003</b>	6,499
Other liabilities	V.36	<b>436,555</b>	410,373
<b>Total liabilities</b>		<b>24,371,855</b>	22,239,822
<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.37.3	<b>319,505</b>	277,490
Capital reserve	V.37.2	<b>135,717</b>	135,973
Treasury shares		–	(8)
Other comprehensive income	V.12	<b>1,417</b>	4,309
Statutory reserves	V.38.1	<b>213,930</b>	193,438
General and regulatory reserves	V.38.2	<b>303,209</b>	267,981
Undistributed profits	V.38	<b>956,987</b>	864,848
		<b>2,225,153</b>	2,038,419
<b>Non-controlling interests</b>	V.39	<b>125,400</b>	124,418
<b>Total equity</b>		<b>2,350,553</b>	2,162,837
<b>Total equity and liabilities</b>		<b>26,722,408</b>	24,402,659

Approved and authorised for issue by the Board of Directors on 29 March 2022.

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

**LIU Liange**  
Director

**LIU Jin**  
Director