

Consolidated Balance Sheet

As at 31 December	Notes	2020 HK\$'m	2019 HK\$'m
ASSETS			
Cash and balances and placements with banks and other financial institutions	22	463,711	366,829
Financial assets at fair value through profit or loss	23	60,214	85,193
Derivative financial instruments	24	52,856	31,027
Hong Kong SAR Government certificates of indebtedness		189,550	163,840
Advances and other accounts	25	1,500,416	1,412,961
Investment in securities	26	880,485	801,653
Interests in associates and joint ventures	27	1,485	1,632
Investment properties	28	18,441	20,110
Properties, plant and equipment	29	46,855	51,602
Current tax assets		138	116
Deferred tax assets	36	95	63
Other assets	30	106,735	91,030
Total assets		3,320,981	3,026,056
LIABILITIES			
Hong Kong SAR currency notes in circulation	31	189,550	163,840
Deposits and balances from banks and other financial institutions		326,495	267,889
Financial liabilities at fair value through profit or loss	32	20,336	19,206
Derivative financial instruments	24	60,313	32,921
Deposits from customers	33	2,183,709	2,009,273
Debt securities and certificates of deposit in issue	34	426	116
Other accounts and provisions	35	71,050	80,624
Current tax liabilities		3,979	7,992
Deferred tax liabilities	36	5,964	6,480
Insurance contract liabilities	37	139,504	117,269
Subordinated liabilities	38	–	12,954
Total liabilities		3,001,326	2,718,564

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2020 HK\$'m	2019 HK\$'m
EQUITY			
Share capital	39	52,864	52,864
Reserves		237,438	225,919
Capital and reserves attributable to equity holders of the Company		290,302	278,783
Other equity instruments	40	23,476	23,476
Non-controlling interests		5,877	5,233
Total equity		319,655	307,492
Total liabilities and equity		3,320,981	3,026,056

The notes on pages 133 to 290 are an integral part of these financial statements.

Approved by the Board of Directors on 30 March 2021 and signed on behalf of the Board by:



LIU Liange

Director



SUN Yu

Director