

# 1. Regulatory Capital Information

The following information is disclosed in accordance with the Notice on Issuing Regulatory Documents on Capital Regulation for Commercial Banks Appendix 2 Notice on Enhancing Disclosure Requirements for Composition of Capital.

## CAPITAL COMPOSITION

*In RMB millions, except for percentages*

S/N	Item	At 30 June 2020	At 31 December 2019	Reference <sup>(1)</sup>
<b>Core tier 1 capital:</b>				
1	Paid-in capital	356,407	356,407	X18
2	Retained earnings	2,019,000	1,964,205	
2a	Surplus reserve	292,625	292,149	X21
2b	General reserve	305,006	304,876	X22
2c	Retained profits	1,421,369	1,367,180	X23
3	Accumulated other comprehensive income (and other public reserves)	147,465	147,984	
3a	Capital reserve	148,563	149,067	X19
3b	Others	(1,098)	(1,083)	X24
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	-	-	
5	Valid portion of minority interests	4,079	4,178	X25
<b>6</b>	<b>Core tier 1 capital before regulatory adjustments</b>	<b>2,526,951</b>	<b>2,472,774</b>	
<b>Core tier 1 capital: Regulatory adjustments</b>				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	9,128	9,038	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	3,604	2,933	X14-X15
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of deferred tax liabilities)	-	-	
11	Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(4,987)	(4,451)	X20
12	Shortfall of provision for loan impairment	-	-	
13	Gain on sale related to asset securitization	-	-	
14	Unrealised gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets (net of deferred tax liabilities)	-	-	

Note: (1) For mapped components of the balance sheet under regulatory scope of consolidation to capital items, please refer to “Explanations for Detailed Items”.

S/N	Item	At 30 June 2020	At 31 December 2019	Reference
16	Direct or indirect investments in own ordinary shares	-	-	
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	-	-	
18	Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
19	Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
20	Mortgage servicing rights	N/A	N/A	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of deferred tax liabilities)	-	-	
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences (net of deferred tax liabilities)	-	-	
23	Including: Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions	-	-	
24	Including: Deductible amount of mortgage servicing rights	N/A	N/A	
25	Including: Deductible amount in deferred tax assets arising from temporary differences	-	-	
26a	Investments in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	7,980	7,980	X11
26b	Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
26c	Others that should be deducted from core tier 1 capital	-	-	
27	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	-	-	
<b>28</b>	<b>Total regulatory adjustments to core tier 1 capital</b>	<b>15,725</b>	<b>15,500</b>	
<b>29</b>	<b>Core tier 1 capital</b>	<b>2,511,226</b>	<b>2,457,274</b>	
<b>Additional tier 1 capital:</b>				
30	Additional tier 1 capital instruments and related premium	199,456	199,456	
31	Including: Portion classified as equity	199,456	199,456	X28+X32
32	Including: Portion classified as liabilities	-	-	
33	Invalid instruments to additional tier 1 capital after the transition period	-	-	
34	Valid portion of minority interests	751	793	X26
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	

S/N	Item	At 30 June 2020	At 31 December 2019	Reference
36	<b>Additional tier 1 capital before regulatory adjustments</b>	<b>200,207</b>	<b>200,249</b>	
<b>Additional tier 1 capital: Regulatory adjustments</b>				
37	Direct or indirect investments in own additional tier 1 instruments	-	-	
38	Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions	-	-	
39	Deductible amount of non-significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
40	Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
41a	Investments in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
41b	Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
41c	Others that should be deducted from additional tier 1 capital	-	-	
42	Undeducted shortfall that should be deducted from tier 2 capital	-	-	
43	<b>Total regulatory adjustments to additional tier 1 capital</b>	<b>-</b>	<b>-</b>	
44	<b>Additional tier 1 capital</b>	<b>200,207</b>	<b>200,249</b>	
45	<b>Tier 1 capital (core tier 1 capital + additional tier 1 capital)</b>	<b>2,711,433</b>	<b>2,657,523</b>	
<b>Tier 2 capital:</b>				
46	Tier 2 capital instruments and related premium	252,624	272,680	X17
47	Invalid instruments to tier 2 capital after the transition period	40,570	60,855	
48	Valid portion of minority interests	1,310	1,707	X27
49	Including: Invalid portion to tier 2 capital after the transition period	65	439	
50	Valid portion of surplus provision for loan impairment	196,774	189,569	X02+X04
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>450,708</b>	<b>463,956</b>	
<b>Tier 2 capital: Regulatory adjustments</b>				
52	Direct or indirect investments in own tier 2 instruments	-	-	
53	Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	-	-	
54	Deductible portion of non-significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
55	Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	-	X31

S/N	Item	At 30 June 2020	At 31 December 2019	Reference
56a	Investments in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
56b	Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
56c	Others that should be deducted from tier 2 capital	-	-	
<b>57</b>	<b>Total regulatory adjustments to tier 2 capital</b>	<b>-</b>	<b>-</b>	
<b>58</b>	<b>Tier 2 capital</b>	<b>450,708</b>	<b>463,956</b>	
<b>59</b>	<b>Total capital (tier 1 capital + tier 2 capital)</b>	<b>3,162,141</b>	<b>3,121,479</b>	
<b>60</b>	<b>Total risk-weighted assets</b>	<b>19,769,139</b>	<b>18,616,886</b>	
<b>Requirements for capital adequacy ratio and reserve capital</b>				
61	Core tier 1 capital adequacy ratio	12.70%	13.20%	
62	Tier 1 capital adequacy ratio	13.72%	14.27%	
63	Capital adequacy ratio	16.00%	16.77%	
64	Institution specific buffer requirement	4.0%	4.0%	
65	Including: Capital conservation buffer requirement	2.5%	2.5%	
66	Including: Countercyclical buffer requirement	-	-	
67	Including: G-SIB buffer requirement	1.5%	1.5%	
68	Percentage of core tier 1 capital meeting buffers to risk-weighted assets	7.70%	8.20%	
<b>Domestic minima for regulatory capital</b>				
69	Core tier 1 capital adequacy ratio	5%	5%	
70	Tier 1 capital adequacy ratio	6%	6%	
71	Capital adequacy ratio	8%	8%	
<b>Amounts below the thresholds for deduction</b>				
72	Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	99,602	84,515	X05+X07+X08+X09+X12+X29+X30
73	Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	35,320	37,654	X06+X10+X13
74	Mortgage servicing rights (net of deferred tax liabilities)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of deferred tax liabilities)	61,975	60,846	
<b>Valid caps of surplus provision for loan impairment in tier 2 capital</b>				
76	Provision for loan impairment under the weighted approach	19,733	17,647	X01
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	9,389	7,923	X02
78	Surplus provision for loan impairment under the internal ratings-based approach	505,594	460,851	X03
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	187,385	181,646	X04
<b>Capital instruments subject to phase-out arrangements</b>				
80	Valid cap to core tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
81	Excluded from core tier 1 capital due to cap	-	-	

S/N	Item	At 30 June 2020	At 31 December 2019	Reference
82	Valid cap to additional tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
83	Excluded from additional tier 1 capital due to cap	-	-	
84	Valid cap to tier 2 capital instruments for the current period due to phase-out arrangements	40,570	60,855	
85	Excluded from tier 2 capital for the current period due to cap	83,671	63,383	

## BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

Item	At 30 June 2020		At 31 December 2019	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
<b>Assets</b>				
Cash and balances with central banks	3,542,538	3,542,538	3,317,916	3,317,916
Due from banks and other financial institutions	622,255	584,993	475,325	450,976
Precious metals	313,702	313,702	238,061	238,061
Placements with banks and other financial institutions	620,816	620,816	567,043	567,043
Derivative financial assets	76,931	76,931	68,311	68,311
Reverse repurchase agreements	1,371,519	1,370,659	845,186	841,954
Loans and advances to customers	17,503,330	17,502,039	16,326,552	16,325,339
Financial investments:	8,365,593	8,234,804	7,647,117	7,528,268
— Financial investments measured at fair value through profit or loss	1,023,536	979,682	962,078	921,042
— Financial investments measured at fair value through other comprehensive income	1,527,183	1,498,520	1,476,872	1,451,357
— Financial investments measured at amortised cost	5,814,874	5,756,602	5,208,167	5,155,869
Long-term equity investments	28,327	36,307	32,490	40,470
Fixed assets	242,700	242,646	244,902	244,846
Construction in progress	42,055	42,054	39,714	39,712
Deferred income tax assets	64,112	64,112	62,536	62,536
Other assets	318,132	304,225	244,283	230,111
<b>Total assets</b>	<b>33,112,010</b>	<b>32,935,826</b>	<b>30,109,436</b>	<b>29,955,543</b>
<b>Liabilities</b>				
Due to central banks	32,443	32,443	1,017	1,017
Due to banks and other financial institutions	2,382,150	2,382,150	1,776,320	1,776,320
Placements from banks and other financial institutions	591,487	591,487	490,253	490,253
Financial liabilities measured at fair value through profit or loss	125,686	125,686	102,242	102,242

Item	At 30 June 2020		At 31 December 2019	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
Derivative financial liabilities	104,134	104,134	85,180	85,180
Repurchase agreements	250,847	247,498	263,273	254,926
Certificates of deposit	343,456	343,456	355,428	355,428
Due to customers	25,067,870	25,067,870	22,977,655	22,977,655
Employee benefits payable	29,833	29,601	35,301	34,960
Taxes payable	71,287	71,233	109,601	109,545
Debt securities issued	726,613	726,613	742,875	742,875
Deferred income tax liabilities	2,627	2,137	1,873	1,690
Other liabilities	636,821	473,235	476,415	339,246
<b>Total liabilities</b>	<b>30,365,254</b>	<b>30,197,543</b>	<b>27,417,433</b>	<b>27,271,337</b>
<b>Equity</b>				
Share capital	356,407	356,407	356,407	356,407
Other equity instruments	206,132	206,132	206,132	206,132
Capital reserve	148,563	148,563	149,067	149,067
Other comprehensive income	(1,212)	(1,098)	(1,266)	(1,083)
Surplus reserve	292,768	292,625	292,291	292,149
General reserve	305,148	305,006	305,019	304,876
Retained profits	1,423,060	1,421,369	1,368,536	1,367,180
<b>Equity attributable to equity holders of the parent company</b>	<b>2,730,866</b>	<b>2,729,004</b>	<b>2,676,186</b>	<b>2,674,728</b>
Minority interests	15,890	9,279	15,817	9,478
<b>Total equity</b>	<b>2,746,756</b>	<b>2,738,283</b>	<b>2,692,003</b>	<b>2,684,206</b>

Note: Prepared in accordance with PRC GAAP.

## EXPLANATIONS FOR DETAILED ITEMS

In RMB millions

Item	At 30 June 2020 Balance sheet under regulatory scope of consolidation	Reference
<b>Loans and advances to customers</b>	<b>17,502,039</b>	
Total loans and advances to customers	18,027,366	
Less: Provision for loan impairment under the weighted approach	19,733	X01
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	9,389	X02
Less: Provision for loan impairment under the internal ratings-based approach	505,594	X03
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	187,385	X04
<b>Financial investments:</b>		
<b>Financial investments measured at fair value through profit or loss</b>	<b>979,682</b>	
Including: Non-significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	85	X05

<b>Item</b>	<b>At 30 June 2020 Balance sheet under regulatory scope of consolidation</b>	<b>Reference</b>
Including: Significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	4,158	X06
Including: Non-significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	5,465	X07
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	85,119	X08
<b>Financial investments measured at fair value through other comprehensive income</b>	<b>1,498,520</b>	
Including: Non-significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	7,422	X09
Including: Significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	3,520	X10
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	X29
<b>Financial investments measured at amortised cost</b>	<b>5,756,602</b>	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	1,489	X30
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	X31
<b>Long-term equity investments</b>	<b>36,307</b>	
Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	7,980	X11
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	22	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	27,642	X13
<b>Other assets</b>	<b>304,225</b>	
Interest receivable	2,037	
Intangible assets	19,971	X14
Including: Land use rights	16,367	X15
Other receivables	237,271	
Goodwill	9,128	X16
Long-term deferred expenses	3,877	
Repossessed assets	8,956	
Others	22,985	
<b>Debt securities issued</b>	<b>726,613</b>	

<b>Item</b>	<b>At 30 June 2020 Balance sheet under regulatory scope of consolidation</b>	<b>Reference</b>
Including: Valid portion of tier 2 capital instruments and their premium	252,624	X17
<b>Share capital</b>	<b>356,407</b>	X18
<b>Other equity instruments</b>	<b>206,132</b>	
Including: Preference shares	119,469	X28
Including: Perpetual bonds	79,987	X32
<b>Capital reserve</b>	<b>148,563</b>	X19
<b>Other comprehensive income</b>	<b>(1,098)</b>	X24
Reserve for changes in fair value of financial assets	26,297	
Reserve for cash flow hedging	(5,305)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(4,987)	X20
Changes in share of other owners' equity of associates and joint ventures	(374)	
Foreign currency translation reserve	(20,697)	
Others	(1,019)	
<b>Surplus reserve</b>	<b>292,625</b>	X21
<b>General reserve</b>	<b>305,006</b>	X22
<b>Retained profits</b>	<b>1,421,369</b>	X23
<b>Minority interests</b>	<b>9,279</b>	
Including: Valid portion to core tier 1 capital	4,079	X25
Including: Valid portion to additional tier 1 capital	751	X26
Including: Valid portion to tier 2 capital	1,310	X27



MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF JUNE 2020

S/N	Main features of regulatory capital instrument	Ordinary Shares (A share)	Ordinary Shares (H share)	Preference Shares (Offshore)	Preference Shares (Domestic)	Preference Shares (Domestic)	Undated Additional Tier 1 Capital Bonds (Domestic)
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	601398	1398	4604	360011	360036	1928018
3	Governing law(s) of the instrument	Securities Law of the People's Republic of China/China	Securities and Futures Ordinance of Hong Kong/ Hong Kong, China	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	Company Law of the People's Republic of China, Securities Law of the People's Republic of China, Guidance of the State Council on Launch of Preference Shares Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares of Commercial Banks to Replenish Tier 1 Capital /China	Company Law of the People's Republic of China, Securities Law of the People's Republic of China, Guidance of the State Council on Launch of Preference Shares Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares of Commercial Banks to Replenish Tier 1 Capital /China	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents /China
	Regulatory treatment						

S/N	Main features of regulatory capital instrument	Ordinary Shares (A share)	Ordinary Shares (H share)	Preference Shares (Offshore)	Preference Shares (Domestic)	Preference Shares (Domestic)	Undated Additional Tier 1 Capital Bonds (Domestic)
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
6	Including: Eligible to the parent company/group level	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group
7	Instrument type	Core tier 1 capital instrument	Core tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB336,553	RMB168,374	RMB equivalent 4,542	RMB44,947	RMB69,981	RMB79,987
9	Par value of instrument (in millions)	RMB269,612	RMB86,795	EUR600	RMB45,000	RMB70,000	RMB80,000
10	Accounting treatment	Share capital, Capital reserve	Share capital, Capital reserve	Other equity	Other equity	Other equity	Other equity
11	Original date of issuance	19 October 2006	19 October 2006	10 December 2014	18 November 2015	19 September 2019	26 July 2019
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call (subject to prior supervisory approval)	No	No	Yes	Yes	Yes	Yes

S/N	Main features of regulatory capital instrument	Ordinary Shares (A share)	Ordinary Shares (H share)	Preference Shares (Offshore)	Preference Shares (Domestic)	Preference Shares (Domestic)	Undated Additional Tier 1 Capital Bonds (Domestic)
15	Including: Optional call date, contingent call dates and redemption amount	N/A	N/A	The First Redemption Date is 10 December 2021, in full or partial amount	The First Redemption Date is 18 November 2020, in full or partial amount	The First Redemption Date is 24 September 2024, in full or partial amount	The First Redemption Date is 30 July 2024, in full or partial amount
16	Including: Subsequent call dates, if applicable	N/A	N/A	10 December in each year after the First Redemption Date	Commences on the First Redemption Date (18 November 2020) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares	Commences on the First Redemption Date (24 September 2024) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares	Redemption of present bonds in full or in part on each Distribution Payment Date since the First Redemption Date (30 July 2024). The Issuer has the right to redeem the present bonds in full rather than in part if the present bonds are no longer qualified as additional tier 1 capital after they are issued due to unpredictable changes in regulatory rules
	Coupons/dividends						
17	Including: Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating

S/N	Main features of regulatory capital instrument	Ordinary Shares (A share)	Ordinary Shares (H share)	Preference Shares (Offshore)	Preference Shares (Domestic)	Preference Shares (Domestic)	Undated Additional Tier 1 Capital Bonds (Domestic)
18	Including: Coupon rate and any related index	N/A	N/A	6% (dividend rate) before 10 December 2021	4.5% (dividend rate) before 18 November 2020	4.2% (dividend rate) before 24 September 2024	4.45% (interest rate) before 30 July 2024
19	Including: Existence of a dividend stopper	N/A	N/A	Yes	Yes	Yes	Yes
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends	Fully discretionary	Fully discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Including: Redemption incentive mechanism	No	No	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	No	No	Yes	Yes	Yes	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	N/A
25	Including: If convertible, fully or partially	N/A	N/A	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	N/A

<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Ordinary Shares (A share)</b>	<b>Ordinary Shares (H share)</b>	<b>Preference Shares (Offshore)</b>	<b>Preference Shares (Domestic)</b>	<b>Preference Shares (Domestic)</b>	<b>Undated Additional Tier 1 Capital Bonds (Domestic)</b>
26	Including: If convertible, conversion rate	N/A	N/A	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 30 August 2018, the date of publication of the Board resolution in respect of the issuance plan	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A	Mandatory	Mandatory	Mandatory	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital	N/A
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	The Bank	The Bank	The Bank	N/A
30	Write-down feature	No	No	No	No	No	Yes
31	Including: If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event

S/N	Main features of regulatory capital instrument	Ordinary Shares (A share)	Ordinary Shares (H share)	Preference Shares (Offshore)	Preference Shares (Domestic)	Preference Shares (Domestic)	Undated Additional Tier 1 Capital Bonds (Domestic)
32	Including: If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	Full or partial write-down when an Additional Tier 1 Capital Trigger Event occurs; full write-down when a Tier 2 Capital Trigger Event occurs
33	Including: If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	Permanent write-down
34	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders	Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds	Subordinated to deposits, general debts, subordinated debts and tier 2 capital bonds
36	Non-compliant transitioned features	No	No	No	No	No	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF JUNE 2020 (CONTINUED)

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	Rule 144A ISIN: US455881AD47 Regulation S ISIN: USY39656AC06	1728021	1728022	1928006	1928007	1928011	1928012
3	Governing law(s) of the instrument	The Notes and the Fiscal Agency Agreement shall be governed by, and shall be construed in accordance with, New York law, except that the provisions of the Notes relating to subordination shall be governed by, and construed in accordance with, PRC law	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks (Provisional) and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
	Regulatory treatment							

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Including: Eligible to the parent company/group level	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group	Parent company/ Group
7	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB equivalent 14,053	RMB44,000	RMB44,000	RMB45,000	RMB10,000	RMB45,000	RMB10,000
9	Par value of instrument (in millions)	USD2,000	RMB44,000	RMB44,000	RMB45,000	RMB10,000	RMB45,000	RMB10,000
10	Accounting treatment	Debt securities issued	Debt securities issued	Debt securities issued	Debt securities issued	Debt securities issued	Debt securities issued	Debt securities issued
11	Original date of issuance	21 September 2015	6 November 2017	20 November 2017	21 March 2019	21 March 2019	24 April 2019	24 April 2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Including: Original maturity date	21 September 2025	8 November 2027	22 November 2027	25 March 2029	25 March 2034	26 April 2029	26 April 2034
14	Issuer call (subject to prior supervisory approval)	No	Yes	Yes	Yes	Yes	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	N/A	8 November 2022, in full amount	22 November 2022, in full amount	25 March 2024, in full amount	25 March 2029, in full amount	26 April 2024, in full amount	26 April 2029, in full amount
16	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends							
17	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed



<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>
18	Including: Coupon rate and any related index	4.875%	4.45%	4.45%	4.26%	4.51%	4.40%	4.69%
19	Including: Existence of a dividend stopper	No	No	No	No	No	No	No
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Including: Redemption incentive mechanism	No	No	No	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	No	No	No	No	No	No	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes

<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>	<b>Tier 2 capital bonds</b>
31	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) CBIRC having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
32	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
33	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
34	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor, pari passu with other subordinated debts	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	Subordinated to depositor and general creditor, but senior to equity capital, other tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds
36	Non-compliant transitioned features	No	No	No	No	No	No	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## 2. Leverage Ratio

The following information is disclosed in accordance with the Appendix 3: Disclosure Templates of Leverage Ratio to the Administrative Measures for Leverage Ratio of Commercial Banks (Revised).

### COMPARISON OF REGULATORY LEVERAGE RATIO ITEMS AND ACCOUNTING ITEMS

*In RMB millions*

S/N	Item	At 30 June 2020
1	Total consolidated assets as per published financial statements	33,112,010
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(176,184)
3	Adjustments for fiduciary assets	-
4	Adjustments for derivative financial instruments	104,141
5	Adjustment for securities financing transactions	28,832
6	Adjustment for off-balance sheet items	2,186,540
7	Other adjustments	(15,725)
8	Balance of adjusted on- and off-balance sheet assets	35,239,614

### LEVERAGE RATIO, NET TIER 1 CAPITAL, BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS AND RELATED INFORMATION

*In RMB millions, except for percentages*

S/N	Item	At 30 June 2020
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	31,888,096
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital	(15,725)
3	Balance of adjusted on-balance sheet assets (excluding derivatives and SFTs)	31,872,371
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	86,637
5	Add-on amounts for PFE associated with all derivatives transactions	70,931
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions	-
8	Less: Exempted CCP leg of client-cleared trade exposures	(11,136)
9	Effective notional amount of written credit derivatives	64,740

10	Less: Adjusted effective notional deductions for written credit derivatives	(20,394)
11	Total derivative exposures	190,778
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	961,093
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-
14	CCR exposure for SFT assets	28,832
15	Agent transaction exposures	-
16	Total securities financing transaction exposures	989,925
17	Off-balance sheet exposure at gross notional amount	5,437,627
18	Less: Adjustments for conversion to credit equivalent amounts	(3,251,087)
19	Balance of adjusted off-balance sheet assets	2,186,540
20	Net tier 1 capital	2,711,433
21	Balance of adjusted on- and off-balance sheet assets	35,239,614
22	Leverage ratio	7.69%

### 3. Liquidity Coverage Ratio

The following information is disclosed in accordance with the Appendix 1: Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches to the Guidelines on the LCR Disclosure of Commercial Banks.

#### QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO USING ADVANCED APPROACHES

*In RMB millions, except for percentages*

S/N	Item	Second quarter 2020	
		Total un-weighted value	Total weighted value
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		5,505,166
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	12,003,272	1,195,027
3	<i>Stable deposits</i>	80,989	2,799
4	<i>Less stable deposits</i>	11,922,283	1,192,228
5	Unsecured wholesale funding, of which:	13,931,031	4,633,916
6	<i>Operational deposits (excluding those generated from correspondent banking activities)</i>	8,356,302	2,036,466
7	<i>Non-operational deposits (all counterparties)</i>	5,486,812	2,509,533
8	<i>Unsecured debt</i>	87,917	87,917
9	Secured funding		12,014
10	Additional requirements, of which:	3,104,901	1,210,246
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,048,765	1,048,765
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	2,056,136	161,481
14	Other contractual funding obligations	65,748	65,223
15	Other contingent funding obligations	4,356,394	124,401
16	<b>TOTAL CASH OUTFLOWS</b>		<b>7,240,827</b>
<b>CASH INFLOWS</b>			
17	Secured lending (including reverse repos and securities borrowing)	1,498,354	1,040,663
18	Inflows from fully performing exposures	1,578,025	1,141,104
19	Other cash inflows	1,020,559	1,015,693
20	<b>TOTAL CASH INFLOWS</b>	<b>4,096,938</b>	<b>3,197,460</b>
			<b>Total adjusted value</b>
21	<b>TOTAL HQLA</b>		<b>5,505,166</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>4,043,367</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>136.32%</b>

Note: Data of the above table are all the simple arithmetic means of the 91 natural days' figures of the recent quarter.

## 4. Net Stable Funding Ratio

The following information is disclosed in accordance with Annex 1 NSFR quantitative information disclosure template for advanced-approach banks to Disclosure Rules on Net Stable Funding Ratio of Commercial Banks.

### NSFR QUANTITATIVE INFORMATION

*In RMB millions, except for percentages*

		30 June 2020				
No.	Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	Capital:	2,928,483	-	-	253,328	3,181,811
2	Regulatory capital	2,928,483	-	-	252,624	3,181,107
3	Other capital instruments	-	-	-	704	704
4	Retail deposits and deposits from small business customers:	6,460,795	6,003,765	33,587	9,445	11,263,064
5	Stable deposits	30,038	58,748	16,973	6,836	107,306
6	Less stable deposits	6,430,757	5,945,017	16,614	2,609	11,155,758
7	Wholesale funding:	8,847,924	6,091,162	371,885	288,180	7,465,560
8	Operational deposits	8,519,454	276,325	67,200	3,258	4,434,747
9	Other wholesale funding	328,470	5,814,837	304,685	284,922	3,030,813
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	9,258	1,066,356	40,993	524,749	471,974
12	NSFR derivative liabilities		82,529			
13	All other liabilities and equities not included in the above categories	9,258	1,066,356	40,993	442,220	471,974
14	Total ASF					22,382,409
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					795,765
16	Deposits held at other financial institutions for operational purposes	164,009	20,049	12,098	1,924	100,364
17	Loans and securities:	4,892	4,214,846	2,922,789	14,475,393	15,135,479
18	Loans to financial institutions secured by Level 1 HQLA	-	885,518	1,738	9,725	142,705
19	Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions	-	1,158,065	415,271	250,759	633,900

20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and PSEs, of which:	-	1,879,124	2,310,747	8,119,410	8,931,727
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	373,094	465,052	245,109	569,271
22	Residential mortgages, of which:	-	1,231	2,053	5,442,035	4,624,219
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	600	607	17,393	12,233
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	4,892	290,908	192,980	653,464	802,928
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	389,264	399,796	24,925	543,579	1,222,376
27	Physical traded commodities, including gold	41,590				35,352
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				53,996	45,897
29	NSFR derivative assets				68,329	-
30	NSFR derivative liabilities with additional variation margin posted				93,275*	18,655
31	All other assets not included in the above categories	347,674	399,796	24,925	421,254	1,122,472
32	Off-balance sheet items				7,008,275	247,123
33	Total RSF					17,501,107
34	Net Stable Funding Ratio (%)					127.89%

		31 March 2020				
No.	Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	Capital:	2,959,556	-	-	253,371	3,212,927
2	Regulatory capital	2,959,556	-	-	252,662	3,212,218
3	Other capital instruments	-	-	-	709	709
4	Retail deposits and deposits from small business customers:	6,474,423	5,809,405	27,728	9,123	11,094,075



5	Stable deposits	35,746	41,551	13,756	6,984	93,484
6	Less stable deposits	6,438,677	5,767,854	13,972	2,139	11,000,591
7	Wholesale funding:	8,365,580	5,935,486	295,345	327,487	7,159,312
8	Operational deposits	8,072,525	271,734	52,675	2,745	4,201,212
9	Other wholesale funding	293,055	5,663,752	242,670	324,742	2,958,100
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	10,522	892,839	56,548	553,738	503,895
12	NSFR derivative liabilities				88,639	
13	All other liabilities and equities not included in the above categories	10,522	892,839	56,548	465,099	503,895
14	Total ASF					21,970,209
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					758,470
16	Deposits held at other financial institutions for operational purposes	155,146	19,994	15,043	1,705	97,059
17	Loans and securities:	4,829	3,744,078	2,544,530	14,162,131	14,619,155
18	Loans to financial institutions secured by Level 1 HQLA	-	573,995	2,455	8,517	95,167
19	Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions	-	975,681	185,078	237,584	477,300
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and PSEs, of which:	-	1,899,263	2,135,678	8,016,031	8,770,968
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	311,447	450,710	247,217	531,482
22	Residential mortgages, of which:	-	1,261	2,060	5,287,683	4,493,161
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	614	631	17,764	12,690
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	4,829	293,878	219,259	612,316	782,559
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	383,961	443,537	20,321	545,714	1,270,786
27	Physical traded commodities, including gold	37,267				31,677

28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				52,755	44,842
29	NSFR derivative assets				82,176	-
30	NSFR derivative liabilities with additional variation margin posted				101,071*	20,214
31	All other assets not included in the above categories	346,694	443,537	20,321	410,783	1,174,053
32	Off-balance sheet items				6,570,936	240,960
33	Total RSF					16,986,430
34	Net Stable Funding Ratio (%)					129.34%

Note: \* The amount of derivative liabilities shall be recorded for this item, which is the amount of NSFR derivative liabilities without regard to maturity before deducting variation margin. It is excluded from the item 26 "Other assets".