

Bank of China Limited – Hong Kong Branch

2015 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2015. The information stated is not audited. It contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. This statement is readily accessible at our office located at 7/F, Bank of China Tower, 1 Garden Road, Hong Kong.

中國銀行股份有限公司 – 香港分行

2015 年度財務披露報表

這是本分行發出截至 2015 年 12 月 31 日的年度財務披露報表。所載資料未經審核，但已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。這業績披露聲明可在本分行位於香港花園道 1 號中銀大廈 7 樓的辦公室查閱。

BANK OF CHINA LIMITED - HONG KONG BRANCH
中國銀行股份有限公司 — 香港分行

1. 收益表

1. Income statement

| | | 截至 2015 年 12 月 31 日止年度 For the year ended | 截至 2014 年 12 月 31 日止年度 For the year ended |
|---------------------|---|--|--|
| | 附註 Note | 31 December 2015 | 31 December 2014 |
| | | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 利息收入 | Interest income | 3,225,603 | 3,535,196 |
| 利息支出 | Interest expense | <u>(3,054,517)</u> | <u>(3,293,085)</u> |
| 淨利息收入 | Net interest income | 171,086 | 242,111 |
| 服務費及佣金收入 | Fee and commission income | 54,488 | 47,159 |
| 服務費及佣金支出 | Fee and commission expense | <u>(15,751)</u> | <u>(15,845)</u> |
| 淨服務費及佣金收入 | Net fee and commission income | 38,737 | 31,314 |
| 來自外匯交易的淨收益／ (虧損) | Net gain/(loss) arising from trading in foreign currencies | 76,767 | (5,083) |
| 交易性證券淨收益 | Net gain from trading securities | 1,422 | - |
| 來自其他交易活動的淨收益 | Net gain from other trading activities | 34,652 | - |
| 出售可供出售證券之淨收益 | Net gain from disposal of available-for-sale securities | 62 | 1,567 |
| 其他非交易性投資淨收益 | Net gain from other non-trading investments | <u>632</u> | <u>-</u> |
| 總經營收入 | Total operating income | 323,358 | 269,909 |
| 經營支出 | Operating expenses | 4 | <u>(85,024)</u> |
| 除稅前溢利 | Profit before taxation | 238,334 | 207,217 |
| 稅項 | Taxation | <u>(41,640)</u> | <u>(78,798)</u> |
| 年度溢利 | Profit for the year | <u>196,694</u> | <u>128,419</u> |

BANK OF CHINA LIMITED - HONG KONG BRANCH
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2. 資產負債表

2. Balance sheet

| | | 附註 Notes | 於 2015 年 12 月 31 日 | 於 2015 年 6 月 30 日 |
|----------------------------------|---|-------------|------------------------|----------------------|
| | | | At 31 December 2015 | At 30 June 2015 |
| | | | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 資產 | | | | |
| 存放銀行及其他金融機構的 結餘 | Balances with banks and other financial institutions | 5 | 12,189,062 | 33,770,091 |
| 在銀行及其他金融機構一至 十二個月內到期之定期存 放 | Placements with banks and other financial institutions maturing between one and twelve months | 5 | 49,325,321 | 95,187,366 |
| 銀行及其他金融機構貸款 | Advances to banks and other financial institutions | 5 | 48,465,656 | 36,136,383 |
| 交易性證券 | Trading securities | 6 | 269,274 | - |
| 衍生金融工具 | Derivative financial instruments | 7 | 2,353,354 | 14,107 |
| 證券投資 | Investment in securities | 8 | 37,315,058 | 29,866,246 |
| 預付費用及其他應收賬項 | Prepayment and other receivables | | 1,932,865 | 735 |
| 遞延稅項資產 | Deferred tax assets | | 4,626 | 4,209 |
| 資產總額 | Total assets | | <u>151,855,216</u> | <u>194,979,137</u> |
| 負債 | | | | |
| 銀行及其他金融機構之存款 及結餘 | Deposits and balances from banks and other financial institutions | 9 | 3,475,066 | 20,755,809 |
| 衍生金融工具 | Derivative financial instruments | 7 | 2,307,553 | 20,110 |
| 按攤銷成本之已發行存款證 | Certificates of deposit in issue at amortised cost | | 113,506,926 | 134,112,492 |
| 按攤銷成本之已發行債務證 券 | Debt securities in issue at amortised cost | | 32,149,256 | 39,898,806 |
| 應付賬項及其他負債 | Accruals and other liabilities | 9 | 167,519 | 65,616 |
| 應付稅項負債 | Current tax liabilities | | 116,408 | 128,941 |
| 總公司餘額 | Head Office account | 9 | <u>154,046</u> | <u>16,942</u> |
| 負債總額 | Total liabilities | | <u>151,876,774</u> | <u>194,998,716</u> |
| 資本 | | | | |
| 儲備 | Equity Reserve | | <u>(21,558)</u> | <u>(19,579)</u> |
| 負債及資本總額 | Total liabilities and equity | | <u>151,855,216</u> | <u>194,979,137</u> |

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**3. 高層管理人員及主要人 3. Remuneration of Senior Management and Key Personnel
員的薪酬**

根據集團薪酬管理制度，香港分行 2015 年的高層管理人員及主要人員的最終薪酬仍在確認過程中。有關資料將於 2016 年的香港分行中期財務披露報表中披露。

Remuneration of Senior Management and Key Personnel in 2015 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2016 Interim Financial Disclosure Statement.

4. 經營支出

4. Operating expenses

| | 截至 2015 年 12 月 31 日止年度 For the year ended 31 December | 截至 2014 年 12 月 31 日止年度 For the year ended 31 December |
|-----------|--|--|
| | 2015 港幣千元 HK\$'000 | 2014 港幣千元 HK\$'000 |
| 人事費用 | Staff costs 47,077 | 31,969 |
| 房產及設備支出 | Premises and equipment expenses 8,950 | 5,376 |
| 電話及通訊 | Telephone and communication 10,206 | 7,317 |
| 法律及專業服務費用 | Legal and professional fee 12,230 | 10,861 |
| 其他經營支出 | Other operating expenses 6,561 | 7,169 |
| | <hr/> 85,024 | <hr/> 62,692 |

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5. 存放海外辦事處的金額 5. Amount due from overseas offices

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|------------------------------|---|------------------------------------|
| | 2015 | 2015 |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 存放銀行及其他金融機構的結餘，當中： | | |
| - 存放海外辦事處 | - due from overseas offices | 10,996,413 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 1,192,649 |
| | <hr/> | <hr/> |
| | 12,189,062 | 21,158,420 |
| | <hr/> | <hr/> |
| 在銀行及其他金融機構一至十二個月內到期之定期存款，當中： | | |
| - 存放海外辦事處 | - due from overseas offices | 46,980,425 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 2,344,896 |
| | <hr/> | <hr/> |
| | 49,325,321 | 95,187,366 |
| | <hr/> | <hr/> |
| 銀行及其他金融機構貸款*，當中： | | |
| - 存放海外辦事處 | - due from overseas offices | 47,447,824 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 1,017,832 |
| | <hr/> | <hr/> |
| | 48,465,656 | 36,136,383 |
| | <hr/> | <hr/> |
| 存放海外辦事處的金額： | Amount due from overseas offices: | |
| - 存放銀行及其他金融機構的結餘 | - Balances with banks and other financial institutions | 10,996,413 |
| - 在銀行及其他金融機構一至十二個月內到期之定期存款 | - Placements with banks and other financial institutions maturing between one and twelve months | 46,980,425 |
| - 銀行及其他金融機構貸款 | - Advances to banks and other financial institutions | 47,447,824 |
| | <hr/> | <hr/> |
| | 105,424,662 | 140,813,160 |
| | <hr/> | <hr/> |

* 於 2015 年 12 月 31 日，沒有減值、逾期或經重組之銀行及其他金融機構貸款 (2015 年 6 月 30 日：無)。

* As at 31 December 2015, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2015: Nil).

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6. 交易性證券

6. Trading securities

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|--------|---|------------------------------------|
| | 2015 | 2015 |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 交易性證券 | Trading securities | |
| - 債務證券 | - Debt securities | <u>269,274</u> |
| | | <u>-</u> |

7. 衍生金融工具

7. Derivative financial instruments

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|---------|---|------------------------------------|
| | 2015 | 2015 |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 合約／名義數額 | Contract/notional amounts | |
| 匯率合約 | Exchange rate contracts | 276,924,192 |
| 利率合約 | Interest rate contracts | <u>7,750,000</u> |
| | | <u>284,674,192</u> |
| | | <u>42,105,110</u> |
| 公平值資產 | Fair value assets | |
| 匯率合約 | Exchange rate contracts | <u>2,353,354</u> |
| | | <u>14,107</u> |
| 公平值負債 | Fair value liabilities | |
| 匯率合約 | Exchange rate contracts | (2,285,489) |
| 利率合約 | Interest rate contracts | <u>(22,064)</u> |
| | | <u>(2,307,553)</u> |
| | | <u>(20,110)</u> |

衍生金融工具之公平值並沒有受有效雙邊淨額結算協議所影響。

There is no effect of valid bilateral netting agreement on the fair values of the derivative financial instruments.

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8. 證券投資

8. Investment in securities

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|----------|---|------------------------------------|
| | 2015 | 2015 |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 可供出售證券 | Available-for-sale securities | |
| - 債務證券 | - Debt securities | 3,803,522 |
| - 存款證 | - Certificates of deposit | <u>17,087,930</u> |
| | <u>20,891,452</u> | <u>16,056,777</u> |
| 持有至到期日證券 | Held-to-maturity securities | |
| - 債務證券 | - Debt securities | 6,505,901 |
| - 存款證 | - Certificates of deposit | <u>9,917,705</u> |
| | <u>16,423,606</u> | <u>13,809,469</u> |
| | <u>37,315,058</u> | <u>29,866,246</u> |

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9. 結欠海外辦事處的金額 9. Amount due to overseas offices

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|-------------------------|---|------------------------------------|
| | 2015 | 2015 |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 銀行及其他金融機構之存款及 結餘，當中： | | |
| - 結欠海外辦事處 | - due to overseas offices | 2,424,242 |
| - 結欠其他銀行及金融機構 | - due to other banks and financial institutions | 1,050,824 |
| | | <hr/> |
| | 3,475,066 | 20,755,809 |
| 應付賬項及其他負債，當中： | | |
| - 結欠海外辦事處 | - due to overseas offices | 154 |
| - 其他結欠 | - due to others | 167,365 |
| | | <hr/> |
| | 167,519 | 65,616 |
| 結欠海外辦事處的金額： | | |
| - 銀行及其他金融機構之 存款及結餘 | - Deposits and balances from banks and other financial institutions | 2,424,242 |
| - 應付賬項及其他負債 | - Accruals and other liabilities | 154 |
| - 總公司餘額 | - Head Office account | 154,046 |
| | | <hr/> |
| | 2,578,442 | 20,773,387 |

BANK OF CHINA LIMITED - HONG KONG BRANCH
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10. 貨幣風險

10. Currency concentrations

下表列出除報告貨幣以外的主要外幣風險。期權盤淨額乃根據所有外匯期權合約之「得爾塔加權持倉」為基礎計算。

The following is a summary of the major foreign currency exposures other than reporting currency. The net options position is calculated based on the basis of delta-weighted positions of all foreign exchange options contracts.

於 2015 年 12 月 31 日

At 31 December 2015

| | | 港幣百萬元等值 | | | | | | |
|-------|----------------------|-------------------------------|----------|------------|-----------|-----------|-------|--------------------------|
| | | Equivalent in million of HK\$ | | | | | | |
| | | 美元 | 日圓 | 澳元 | 新加坡元 | 人民幣 | 歐羅 | 外幣總額 |
| | | US | Japanese | Australian | Singapore | Renminbi | Euro | Total foreign currencies |
| | | Dollars | Yen | Dollars | Dollars | Renminbi | Euro | |
| 現貨資產 | Spot assets | 82,848 | - | 7,155 | 111 | 21,130 | 471 | 111,715 |
| 現貨負債 | Spot liabilities | (80,726) | - | (7,148) | (110) | (22,619) | (434) | (111,037) |
| 遠期買入 | Forward purchases | 144,351 | 110 | - | - | 138,159 | 820 | 283,440 |
| 遠期賣出 | Forward sales | (145,949) | (110) | - | - | (136,664) | (820) | (283,543) |
| 期權盤淨額 | Net options position | (110) | - | - | - | 116 | - | 6 |
| 長盤淨額 | Net long position | 414 | - | 7 | 1 | 122 | 37 | 581 |

於 2015 年 6 月 30 日

At 30 June 2015

| | | 港幣百萬元等值 | | | | | | |
|----------|---------------------------|-------------------------------|------------|-----------|----------|---------|--------------------------|---|
| | | Equivalent in million of HK\$ | | | | | | |
| | | 美元 | 澳元 | 新加坡元 | 人民幣 | 歐羅 | 外幣總額 | |
| | | US | Australian | Singapore | Renminbi | Euro | Total foreign currencies | |
| | | Dollars | Dollars | Dollars | Renminbi | Euro | | |
| 現貨資產 | Spot assets | 109,159 | 7,415 | 117 | 28,382 | 1,985 | 147,058 | |
| 現貨負債 | Spot liabilities | (110,282) | (7,413) | (116) | (26,958) | (1,981) | (146,750) | |
| 遠期買入 | Forward purchases | 21,386 | 2 | - | 20,122 | - | 41,510 | |
| 遠期賣出 | Forward sales | (20,029) | (2) | - | (21,527) | - | (41,558) | |
| 期權盤淨額 | Net options position | 64 | - | - | (64) | - | - | - |
| 長／(短)盤淨額 | Net long/(short) position | 298 | 2 | 1 | (45) | 4 | 260 | |

BANK OF CHINA LIMITED - HONG KONG BRANCH
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11. 國際債權

11. International claims

個別國家或區域其已計及風險轉移後佔國際債權總額10% 或以上之債權如下：

Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

於 2015 年 12 月 31 日
 At 31 December 2015

| | | | Non-bank private sector | | | | | 總計 Total |
|------|-------------------|---------|-------------------------|----------------------------|--|-----------------|--|-----------------|
| | | | 銀行 Banks | 官方機構 Official sector | 非銀行 金融機構 Non-bank financial institutions | | 非金融 私人機構 Non-financial private sector | |
| | | | | | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m |
| 中國內地 | Mainland of China | 119,388 | - | | 1,105 | | 5,324 | 125,817 |
| 香港 | Hong Kong | 9,255 | - | | 437 | | - | 9,692 |

於 2015 年 6 月 30 日
 At 30 June 2015

| | | Non-bank private sector | | | | | 總計 Total |
|------|-------------------|-------------------------|----------------------------|--|-----------------|--|-----------------|
| | | 銀行 Banks | 官方機構 Official sector | 非銀行 金融機構 Non-bank financial institutions | | 非金融 私人機構 Non-financial private sector | |
| | | | | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m | 港幣百萬元 HK\$'m |
| 中國內地 | Mainland of China | 157,661 | | 143 | - | 3,543 | 161,347 |
| 香港 | Hong Kong | 20,000 | - | - | - | - | 20,000 |

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12. 非銀行的內地風險承擔 **12. Non-bank Mainland exposures**

於 2015 年 12 月 31 日

At 31 December 2015

| 金管局報表 項目 Items in the HKMA return | 資產負債表內 的風險承擔 | | 資產負債表外 的風險承擔 | | 總風險承擔 Total exposure 港幣千元 HK\$'000 |
|---|---|----------------------|-----------------|------------------|--|
| | On-balance sheet | Off-balance sheet | exposure | 港幣千元 HK\$'000 | |
| | exposure | 港幣千元 HK\$'000 | exposure | 港幣千元 HK\$'000 | |
| 中央政府、中央政府持有的機構、其附屬公司及合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures | 1 | 4,877,541 | - | 4,877,541 |
| 地方政府、地方政府持有的機構、其附屬公司及合資企業 | Local governments, local government-owned entities and their subsidiaries and joint ventures | 2 | 1,752,067 | - | 1,752,067 |
| 中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業 | PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures | 3 | - | - | - |
| 不包括在上述第一項中央政府內的其他機構 | Other entities of central government not reported in item 1 above | 4 | - | - | - |
| 不包括在上述第二項地方政府內的其他機構 | Other entities of local governments not reported in item 2 above | 5 | - | - | - |
| 中國籍境外居民或在境外註冊的機構，其用於境內的信貸 | PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland | 6 | - | - | - |
| 其他交易對手而其風險承擔被視為非銀行的內地風險承擔 | Other counterparties where the exposures are considered to be non-bank Mainland exposures | 7 | - | - | - |
| 總計 | Total | 8 | 6,629,608 | - | 6,629,608 |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | 152,146,978 | - | - |
| 資產負債表內的風險承擔佔資產總額百分比 | On-balance sheet exposures as percentage of total assets | 10 | 4.36% | - | - |

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12. 非銀行的內地風險承擔 (續)

12. Non-bank Mainland exposures (continued)

| 於 2015 年 6 月 30 日 At 30 June 2015 | | | |
|---|---|---|----------------------------|
| 金管局報表 項目 Items in the HKMA return | 資產負債表內 的風險承擔 On-balance sheet exposure | 資產負債表外 的風險承擔 Off-balance sheet exposure | 總風險承擔 Total exposure |
| | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 中央政府、中央政府持有的機構、其附屬公司及合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures | 1 | 3,347,988 |
| 地方政府、地方政府持有的機構、其附屬公司及合資企業 | Local governments, local government-owned entities and their subsidiaries and joint ventures | 2 | 338,461 |
| 中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業 | PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures | 3 | - |
| 不包括在上述第一項中央政府內的其他機構 | Other entities of central government not reported in item 1 above | 4 | - |
| 不包括在上述第二項地方政府內的其他機構 | Other entities of local governments not reported in item 2 above | 5 | - |
| 中國籍境外居民或在境外註冊的機構，其用於境內的信貸 | PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland | 6 | - |
| 其他交易對手而其風險承擔被視為非銀行的內地風險承擔 | Other counterparties where the exposures are considered to be non-bank Mainland exposures | 7 | - |
| 總計 | Total | 8 | <u>3,686,449</u> |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | <u>195,337,710</u> |
| 資產負債表內的風險承擔佔資產總額百分比 | On-balance sheet exposures as percentage of total assets | 10 | <u>1.89%</u> |

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13. 流動性維持比率／流動資金比率 **13. Liquidity maintenance ratio/liquidity ratio**

截至 2015 年
 12 月 31 日止年度
 For the year ended
 31 December
 2015

| | | |
|-------------|--|----------------------|
| 流動性維持比率的平均值 | Average value of liquidity maintenance ratio | <u>2,873,597.42%</u> |
|-------------|--|----------------------|

流動性維持比率的平均值是基於期內呈交的流動性狀況之金管局報表所報告的每月流動性維持比率的平均值的算術平均數計算。

The average value of liquidity maintenance ratio is calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each calendar month as reported in the HKMA return of liquidity position submitted for the reporting period.

截至 2014 年
 12 月 31 日止年度
 For the year ended
 31 December
 2014

| | | |
|----------|-------------------------|----------------------|
| 平均流動資金比率 | Average liquidity ratio | <u>1,808,561.15%</u> |
|----------|-------------------------|----------------------|

平均流動資金比率是以本分行期內每月平均流動資金比率的算術平均數計算並且是根據《銀行業條例》前身的附表四計算。

The average liquidity ratio is calculated as the arithmetical mean of each calendar month's average liquidity ratio of the Branch for the period and is in accordance with the predecessor Fourth Schedule to the Banking Ordinance.

本分行堅持安全性、流動性、盈利性平衡的經營原則，嚴格執行總行及監管要求，完善流動性風險管理體系，不斷提高流動性風險管理的前瞻性和科學性，制定完善的流動性風險管理政策和流動性風險應急預案，加強債券投資等優質流動性資產管理，實現風險與收益平衡。本分行定期完善流動性壓力測試方案，按季度進行壓力測試。

Seeking at all times to balance safety, liquidity, and profitability, and following Head Office and regulatory requirements, the Branch developed an improved liquidity risk management system and upgraded its liquidity management function in a forward-looking and scientific manner. The Branch formulated sound liquidity risk management policies and contingency plans. It also strengthened management on high-quality liquidity assets, such as high-grade bonds investments, to balance risk and return. The Branch continued to improve its liquidity stress-testing scheme and conducted stress tests on a quarterly basis.

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14. 銀行綜合資訊

本附註提供中國銀行集團
的銀行綜合資訊。

14. Consolidated bank information

This note represents the consolidated bank information for the Bank of China Limited Group.

(a) 資本及資本充足比率

(a) Capital and capital adequacy ratio

| | 於 2015 年 12 月 31 日 At 31 December | 於 2015 年 6 月 30 日 At 30 June |
|---|---|------------------------------------|
| | 2015 | 2015 |
| | 人民幣百萬元 RMB'm | 人民幣百萬元 RMB'm |
| 綜合股東資金 Consolidated amount of shareholders' funds | <u>1,304,946</u> | <u>1,220,085</u> |
| 綜合資本充足比率* Consolidated capital adequacy ratio* | <u>14.06%</u> | <u>13.69%</u> |

* 綜合資本充足比率是根據《商
業銀行資本管理辦法（試行）》
等相關規定並採用高級方法計
算。

* The consolidated capital adequacy ratios are calculated under the advanced approaches in accordance with Capital Rules for Commercial Banks (Provisional) and related regulations.

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14. 銀行綜合資訊（續）

14. Consolidated bank information (continued)

(b) 其他財務資料

(b) Other financial information

| | | 截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015 | 截至 2014 年 12 月 31 日止年度 For the year ended 31 December 2014 |
|---------|--------------------------|---|---|
| | | 人民幣百萬元 RMB'm | 人民幣百萬元 RMB'm |
| 除稅前溢利 | Profit before taxation | 231,571 | 231,478 |
| | | | |
| | | 於 2015 年 12 月 31 日 At 31 December 2015 | 於 2015 年 6 月 30 日 At 30 June 2015 |
| | | 人民幣百萬元 RMB'm | 人民幣百萬元 RMB'm |
| 資產總額 | Total assets | 16,815,597 | 16,298,593 |
| | | | |
| 負債總額 | Total liabilities | 15,457,992 | 15,031,444 |
| | | | |
| 貸款及放款總額 | Total loans and advances | 8,935,195 | 8,700,360 |
| | | | |
| 客戶存款總額 | Total customer deposits | 11,729,171 | 11,536,547 |

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中國銀行股份有限公司 - 香港分行

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15. 規定事項說明

15. Statement of Compliance

本分行於編製 2015 年年度財務披露報表時，已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。

以上披露資料在任何要項上並非虛假或具誤導性，並且清楚解釋本分行的運作。

This 2015 Annual Financial Disclosure Statement contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The information contained in the disclosure statement is not false or misleading in any material respect, and that the operations of the Branch are clearly explained.



樂延

Le Yan

總經理

Chief Executive

中國銀行股份有限公司 - 香港分行
Bank of China Limited - Hong Kong Branch

2016 年 3 月 31 日

31 March 2016