

Bank of China Limited – Hong Kong Branch

2015 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 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 年中期財務披露報表

這是本分行發出截至 2015 年 6 月 30 日的中期財務披露報表。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

| | | | 半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015 港幣千元 HK\$'000 | 半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014 港幣千元 HK\$'000 |
|---------------------|---|---|--|--|
| | 附註 Note | | | |
| 利息收入 | Interest income | | 1,485,763 | 1,760,665 |
| 利息支出 | Interest expense | | (1,418,907) | (1,629,291) |
| 淨利息收入 | Net interest income | | 66,856 | 131,374 |
| 服務費及佣金收入 | Fee and commission income | | 19,000 | 19,620 |
| 服務費及佣金支出 | Fee and commission expense | | (7,156) | (6,965) |
| 淨服務費及佣金收入 | Net fee and commission income | | 11,844 | 12,655 |
| 來自外匯交易的淨收益／ (虧損) | Net gain/(loss) arising from trading in foreign currencies | | 1,306 | (3,243) |
| 來自其他交易活動的淨收益 | Net gain from other trading activities | | 14 | - |
| 出售可供出售證券之淨收益 | Net gain from disposal of available-for-sale securities | | 72 | 1,600 |
| 總經營收入 | Total operating income | | 80,092 | 142,386 |
| 經營支出 | Operating expenses | 4 | (30,843) | (29,190) |
| 除稅前溢利 | Profit before taxation | | 49,249 | 113,196 |
| 稅項 | Taxation | | (14,900) | (39,730) |
| 期內溢利 | Profit for the period | | 34,349 | 73,466 |

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

2. 資產負債表

2. Balance sheet

| | | | 於 2015 年 6 月 30 日 At 30 June 2015 | 於 2014 年 12 月 31 日 At 31 December 2014 |
|----------------------------------|---|-------------|---|--|
| | | 附註 Notes | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 資產 | Assets | | | |
| 存放銀行及其他金融機構的 結餘 | Balances with banks and other financial institutions | 5 | 33,770,091 | 13,550,232 |
| 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 | 95,187,366 | 65,790,001 |
| 銀行及其他金融機構貸款 | Advances to banks and other financial institutions | 5 | 36,136,383 | 37,747,569 |
| 衍生金融工具 | Derivative financial instruments | 6 | 14,107 | - |
| 證券投資 | Investment in securities | 7 | 29,866,246 | 28,058,609 |
| 預付費用及其他應收賬項 | Prepayment and other receivables | | 735 | 371 |
| 遞延稅項資產 | Deferred tax assets | | 4,209 | 9,392 |
| 資產總額 | Total assets | | 194,979,137 | 145,156,174 |
| 負債 | Liabilities | | | |
| 銀行及其他金融機構之存款 及結餘 | Deposits and balances from banks and other financial institutions | 8 | 20,755,809 | 5,130,030 |
| 衍生金融工具 | Derivative financial instruments | 6 | 20,110 | - |
| 按攤銷成本之已發行存款證 | Certificates of deposit in issue at amortised cost | | 134,112,492 | 116,839,190 |
| 按攤銷成本之已發行債務證 券 | Debt securities in issue at amortised cost | | 39,898,806 | 22,935,038 |
| 應付賬項及其他負債 | Accruals and other liabilities | 8 | 65,616 | 93,275 |
| 應付稅項負債 | Current tax liabilities | | 128,941 | 119,113 |
| 總公司餘額 | Head Office account | 8 | 16,942 | 90,791 |
| 負債總額 | Total liabilities | | 194,998,716 | 145,207,437 |
| 資本 儲備 | Equity Reserve | | (19,579) | (51,263) |
| 負債及資本總額 | Total liabilities and equity | | 194,979,137 | 145,156,174 |

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

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

3.1 薪酬政策及福利的落實程
式的簡介

香港分行薪酬福利政策由總行人力資源部提出政策建議，報集團管理層審批後執行。於 2014 年及 2013 年，香港分行並未有就薪酬福利政策聘請外部顧問。

總行設有薪酬定期重檢的機制。2014 年及 2013 年香港分行薪酬政策體系未因重檢而發生變化。

3.2 薪酬政策及福利的落實程
式的主要因素

總行人力資源部在決定香港分行薪酬與福利政策時，通常結合集團薪酬戰略定位、香港地區同業市場、內部人力資源市場、業務發展目標及業績表現、市場慣例與風險管理水準等因素綜合確定。

總行在績效考核時，設定了“資產質量”和“風險管理與內控合規”指標，如“債券違約率”、“公允價格監控”、“案件風險”、“操作風險”等，以體現其經營中面臨的各類風險，並對其風險防控、合規經營情況進行評價。

3.1 Determination of remuneration policy

The Branch's remuneration policy and package is initiated by the Human Resources Department of the headquarters and implemented after the approval of the Group's management. In 2014 and 2013, the Branch did not employ any external consultants in the process of determining the Branch's remuneration policy.

The headquarters conducts periodic review on the Branch's remuneration policy. In 2014 and 2013, there were no changes in the remuneration policy structure due to the periodic review.

3.2 Key factors for determination of remuneration policy

In determining remuneration policy and package of the Branch, the Human Resources Department of the headquarters takes into account factors including the Group's remuneration strategy, peer companies in Hong Kong, human resources market condition, business development objectives and performance, market practices and risk management effectiveness.

The headquarters sets up "Asset Quality" and "Risk Management and Internal Control & Compliance" indicators, such as "Bond Default Ratio", "Fair Value Monitoring", "Case Risk", "Operational risk", etc, to reflect various types of risks in performance appraisal and to assess performance of the Branch in risk management and compliant operation.

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

**3.2 薪酬政策及福利的落實程
式的主要因素（續）**

由於香港分行高層人員及員工的績效獎金與其考核結果掛鉤，上述包含在績效考核中的風險考量因素一旦變化，將影響其浮薪數額。為保證業績真實性、實現風險因素對薪酬的調節，香港分行高級經理及以下的投資人員獎金實行為期三年的延遲支付制度。

根據總行浮薪延遲機制，不同類型員工的延遲數額將根據不同員工所承擔職責不同而有所差異。具體為，員工不同崗位的崗位價值不同，其薪酬收入不同。在此基礎上，對不同類型員工所承擔的風險責任大小進行區分，以不同的浮動薪酬收入為基數實行不同比例的延期支付，由此計算得出的延遲數額有所差異。

如香港分行績效未達標或較為遜色時，總行將對香港分行薪酬進行調整，同時，分行的機構績效與員工個人績效考核結果將受影響，而機構與個人績效考核成績決定了香港分行員工的浮動薪酬。

依據上述因素確定的薪酬政策，能夠體現外部競爭性與內部公平性，同時實現激勵與約束、業務發展與風險防控的平衡。

3.2 Key factors for determination of remuneration policy (continued)

Since performance bonus of the Branch's senior management and staff is linked to their appraisal result, if the risk factors which form part of the above appraisals changed, the variable remuneration of the senior management and staff would be affected. To ensure the Branch's performance has been truly reflected and remuneration has been duly adjusted for risk factors, a 3 years deferral payment mechanism is implemented for the bonus of the Branch's investment personnel with a grade of senior manager or above.

According to the headquarters' deferral mechanism on variable remuneration, amount deferred differs across employees in terms of their job responsibilities. More specifically, remuneration of employees varies according to values of their respective positions, on this basis, different classes of employees are assigned different proportion of variable remunerations to be deferred base on their level of risk and responsibility borne. These cause a difference in deferral amount across employees.

When the Branch's performance failed to meet prescribed targets or was less than satisfactory, the headquarters would adjust the remuneration package of the Branch; the appraisal results of the Branch and individual staff, which determine the variable remuneration, would also be affected.

Remuneration policy established base on the above elements attains competitiveness and fairness, and at the same time balances motivation and restrain as well as business development and risk management.

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

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

3.3 決定高層管理人員及主要人員薪酬的主要因素

香港分行高層管理人員與主要人員薪酬決定因素主要包括以下幾方面：

(a) 職位價值

根據職位職責大小、工作複雜性程度、任職者要求等因素合理評估職位的相對價值。

(b) 任職者勝任能力水準

個人能力與職位要求匹配程度的差異影響到員工薪酬。

(c) 公司業績與績效表現

員工薪酬中的浮動獎金部分與公司業績、部門績效、個人績效等掛鉤。

(d) 市場競爭力水準

為挽留核心關鍵人才，可適當提高其市場薪酬定位水準。

3.4 高層管理人員及主要人員的定義

高層管理人員為負責監督管理香港分行業務運作的員工；而主要人員為個別職責涉及香港分行重大風險業務的員工。

3.3 Key factors for determination of remuneration package of Senior Management and Key Personnel

The following key factors are considered when determining the remuneration package of the Branch's Senior Management and Key Personnel:

(a) Value of respective positions

Value of a position is determined by the comprehensive factors of job responsibility, complexity and work requirement for individual candidates.

(b) Individual competency

Extent to which individuals are able to accomplish work targets affects staff remuneration package.

(c) Company and individual performance

Variable remuneration is linked with performances of the company, department and individual staff.

(d) Market compensation competitiveness

Remuneration can be adjusted accordingly with reference to market price in order to retain key and important personnel.

3.4 Definition of Senior Management and Key Personnel

Senior Management is responsible for oversight and management of the Branch's firm-wide activities; Key Personnel are employees whose duties in the course of their employment involve the taking on of material exposures of the Branch.

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

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

3.5 高層管理人員及主要人員的薪酬發放情況 **3.5 Amount of remuneration of Senior Management and Key Personnel**

| | | 截至 2014 年 12 月 31 日止年度 For the year ended 31 December 2014 | | |
|-----------------------|--|---|----------------------------------|-------------------------------|
| | | 高層管理人員及主要人員 Senior Management and Key Personnel | | |
| (i) 於年內授予的薪酬 | (i) Remuneration awarded during the year | 非遞延 Non-deferred 港幣 HK\$'000 | 遞延 Deferred 港幣 HK\$'000 | 總計 Total 港幣 HK\$'000 |
| 固定薪酬 | Fixed remuneration | 1,860 | - | 1,860 |
| 浮動薪酬 | Variable remuneration | 2,229 | 751 | 2,980 |
| (ii) 遞延薪酬* | (ii) Deferred remuneration* | | | |
| - 已歸屬 | - Vested | | | 853 |
| - 未歸屬 | - Unvested | | | 2,028 |
| | | | | 2,881 |
| 於 2014 年 1 月 1 日 | At 1 January 2014 | | | 2,416 |
| 已授予 | Awarded | | | 751 |
| 已發放 | Paid out | | | (286) |
| 調整按績效評估而扣減 部分 | Reduced through performance adjustments | | | - |
| 於 2014 年 12 月 31 日 | At 31 December 2014 | | | 2,881 |

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

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

3.5 高層管理人員及主要人員的薪酬發放情況 (續) 3.5 Amount of remuneration of Senior Management and Key Personnel (continued)

| | | 截至 2013 年 12 月 31 日止年度 For the year ended 31 December 2013 | | |
|-----------------------|--|---|----------------------------------|-------------------------------|
| | | 高層管理人員及主要人員 Senior Management and Key Personnel | | |
| (i) 於年內授予的薪酬 | (i) Remuneration awarded during the year | 非遞延 Non-deferred 港幣 HK\$'000 | 遞延 Deferred 港幣 HK\$'000 | 總計 Total 港幣 HK\$'000 |
| 固定薪酬 | Fixed remuneration | 2,418 | - | 2,418 |
| 浮動薪酬 | Variable remuneration | 3,209 | 1,275 | 4,484 |
| (ii) 遞延薪酬* | (ii) Deferred remuneration* | | | |
| - 已歸屬 | - Vested | | | 428 |
| - 未歸屬 | - Unvested | | | 2,130 |
| | | | | 2,558 |
| 於 2013 年 1 月 1 日 | At 1 January 2013 | | | 1,283 |
| 已授予 | Awarded | | | 1,275 |
| 已發放 | Paid out | | | (142) |
| 調整按績效評估而扣減 部分 | Reduced through performance adjustments | | | - |
| 於 2013 年 12 月 31 日 | At 31 December 2013 | | | 2,416 |

* 就香港分行遞延薪酬的機制，請見附註 3.7。

* Please refer to note 3.7 for the mechanism of deferred remuneration of the Branch.

以上薪酬包括 2 名 (2013 年: 1 名) 高層管理人員及 2 名 (2013 年: 2 名) 主要人員。其中 1 名主要人員於 2014 年內調任為高層管理人員。

The remuneration above includes 2 (2013: 1) members of Senior Management and 2 (2013: 2) members of Key Personnel. 1 member of Key Personnel was re-designated as a member of Senior Management during the year 2014.

3.6 根據我行現有薪酬管理制度，香港分行的固定及浮動薪酬全部以現金形式發放。

3.6 According to the existing remuneration policy, all fixed and variable remuneration of the Branch is paid in cash.

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

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

3.7 為保證業績的真實合理，於 2014 年及 2013 年，香港分行高層管理人員獎金的 40%，投資主管獎金的 30% 分三年延遲發放。

3.7 To ensure the Branch's performance has been truly reflected, in 2014 and 2013, the payout of 40% of bonus of the Branch's Senior Management and 30% of bonus of the head of investment is deferred in a 3 years period.

3.8 根據我行現有薪酬管理制度，香港分行高層管理人員及主要人員並未發放新聘用簽約金、解僱金及保證花紅。

3.8 According to the existing remuneration policy, no Senior Management or Key Personnel of the Branch has been awarded with new sign-on payment, severance payment and guaranteed bonuses.

3.9 於 2014 年及 2013 年，未有遞延薪酬達到我行現有薪酬管理制度中明確及內在的條件而需要調整。

3.9 In 2014 and 2013, there is no deferred remuneration adjusted according to the requirement of the existing remuneration policy for ex post explicit or ex post implicit adjustments.

4. 經營支出

4. Operating expenses

| | | 半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015 | 半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014 |
|-----------|---------------------------------|--|--|
| | | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 人事費用 | Staff costs | 19,559 | 11,463 |
| 房產及設備支出 | Premises and equipment expenses | 2,607 | 2,555 |
| 電話及通訊 | Telephone and communication | 3,781 | 4,412 |
| 法律及專業服務費用 | Legal and professional fee | 1,730 | 7,885 |
| 其他經營支出 | Other operating expenses | 3,166 | 2,875 |
| | | 30,843 | 29,190 |

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

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

| | | 於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000 | 於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000 |
|------------------------------|--|--|---|
| 存放銀行及其他金融機構的結餘，當中： | Balances with banks and other financial institutions, in which: | | |
| - 存放海外辦事處 | - due from overseas offices | 12,611,671 | 10,305,218 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 21,158,420 | 3,245,014 |
| | | 33,770,091 | 13,550,232 |
| 在銀行及其他金融機構一至十二個月內到期之定期存放，當中： | Placements with banks and other financial institutions maturing between one and twelve months, in which: | | |
| - 存放海外辦事處 | - due from overseas offices | 94,491,470 | 59,760,136 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 695,896 | 6,029,865 |
| | | 95,187,366 | 65,790,001 |
| 銀行及其他金融機構貸款*，當中： | Advances to banks and other financial institutions*, in which: | | |
| - 存放海外辦事處 | - due from overseas offices | 33,710,019 | 35,321,304 |
| - 存放其他銀行及金融機構 | - due from other banks and financial institutions | 2,426,364 | 2,426,265 |
| | | 36,136,383 | 37,747,569 |
| 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 | 12,611,671 | 10,305,218 |
| - 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 | 94,491,470 | 59,760,136 |
| - 銀行及其他金融機構貸款 | - Advances to banks and other financial institutions | 33,710,019 | 35,321,304 |
| 總計 | Total | 140,813,160 | 105,386,658 |

* 於 2015 年 6 月 30 日，沒有減值、逾期或經重組之銀行及其他金融機構貸款（2014 年 12 月 31 日：無）。

* As at 30 June 2015, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2014: Nil).

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

6. 衍生金融工具

6. Derivative financial instruments

| | | 於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000 | 於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000 |
|---------|---------------------------|--|---|
| 匯率合約 | Exchange rate contracts | | |
| 合約／名義數額 | Contract/notional amounts | 42,105,110 | - |
| 公平值資產 | Fair value assets | 14,107 | - |
| 公平值負債 | Fair value liabilities | (20,110) | - |

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.

7. 證券投資

7. Investment in securities

| | | 於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000 | 於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000 |
|----------|-------------------------------|--|---|
| 可供出售證券 | Available-for-sale securities | | |
| - 存款證 | - Certificates of deposit | 10,925,205 | 14,375,664 |
| - 其他 | - Others | 5,131,572 | 11,270,288 |
| | | 16,056,777 | 25,645,952 |
| 持有至到期日證券 | Held-to-maturity securities | | |
| - 存款證 | - Certificates of deposit | 11,711,526 | 2,412,657 |
| - 其他 | - Others | 2,097,943 | - |
| | | 13,809,469 | 2,412,657 |
| 總計 | Total | 29,866,246 | 28,058,609 |

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

8. 結欠海外辦事處的金額 8. Amount due to overseas offices

| | | 於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000 | 於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000 |
|----------------------|--|--|---|
| 銀行及其他金融機構之結餘， 當中： | Balances from banks and other financial institutions, in which: | | |
| - 結欠海外辦事處 | - due to overseas offices | 20,755,809 | 3,376,227 |
| - 結欠其他銀行及金融機構 | - due to other banks and financial institutions | - | 1,753,803 |
| | | <u>20,755,809</u> | <u>5,130,030</u> |
| 應付賬項及其他負債，當中： | Accruals and other liabilities, in which: | | |
| - 結欠海外辦事處 | - due to overseas offices | 636 | - |
| - 其他結欠 | - due to others | 64,980 | 93,275 |
| | | <u>65,616</u> | <u>93,275</u> |
| 結欠海外辦事處的金額： | Amount due to overseas offices: | | |
| - 銀行及其他金融機構之 結餘 | - Balances from banks and other financial institutions | 20,755,809 | 3,376,227 |
| - 應付賬項及其他負債 | - Accruals and other liabilities | 636 | - |
| - 總公司餘額 | - Head Office account | 16,942 | 90,791 |
| 總計 | Total | <u>20,773,387</u> | <u>3,467,018</u> |

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

9. 貨幣風險

9. 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 6 月 30 日

At 30 June 2015

港幣百萬元等值

Equivalent in million of HK\$

| | | 美元 US Dollars | 澳元 Australian Dollars | 新加坡元 Singapore Dollars | 人民幣 Renminbi | 歐羅 Euro | 外幣總計 Total foreign currencies |
|----------|---------------------------|---------------------|-----------------------------|------------------------------|-----------------|------------|-------------------------------------|
| 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 |

於 2014 年 12 月 31 日

At 31 December 2014

港幣百萬元等值

Equivalent in million of HK\$

| | | 美元 US Dollars | 澳元 Australian Dollars | 新加坡元 Singapore Dollars | 人民幣 Renminbi | 歐羅 Euro | 外幣總計 Total foreign currencies |
|------|-------------------|---------------------|-----------------------------|------------------------------|-----------------|------------|-------------------------------------|
| 現貨資產 | Spot assets | 59,756 | 8,025 | 118 | 31,328 | 2,145 | 101,372 |
| 現貨負債 | Spot liabilities | (59,637) | (8,012) | (117) | (31,077) | (2,143) | (100,986) |
| 長盤淨額 | Net long position | 119 | 13 | 1 | 251 | 2 | 386 |

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

10. 國際債權

個別國家或區域其已計及風險轉移後佔國際債權總額10%或以上之債權總額如下：

10. International claims

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 6 月 30 日 At 30 June 2015 | | | |
|------|-------------------|--------------------------------------|-------------------------|--|----------------|
| | | 非銀行私人機構 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 | |
| | | 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 | - | 161,347 |
| 香港 | Hong Kong | 20,000 | - | - | 20,000 |
| 總計 | Total | 177,661 | 143 | - | 181,347 |

| | | (重列) (Restated) 於 2014 年 12 月 31 日 At 31 December 2014 | | | |
|------|-------------------|---|-------------------------|--|----------------|
| | | 非銀行私人機構 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 | |
| | | 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 | 123,402 | 142 | - | 127,206 |
| 香港 | Hong Kong | 5,578 | - | - | 5,578 |
| 總計 | Total | 128,980 | 142 | - | 132,784 |

比較數字已重新列示，以符合本期之列示形式。

The comparative amounts have been restated to conform with the current period's presentation.

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

11. 非銀行的內地風險承擔 11. Non-bank Mainland exposures

| | | 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 | - | 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 | - | 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 | 3,686,449 | - | 3,686,449 |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | 195,337,710 | | |
| 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 | 1.89% | | |

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

11. 非銀行的內地風險承擔 11. Non-bank Mainland exposures (continued)
(續)

| | | 於 2014 年 12 月 31 日 | | | |
|-------------------------------|---|--|---|--|-----------|
| | | At 31 December 2014 | | | |
| | 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 港幣千元 HK\$'000 | 資產負債表外 的風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000 | 總風險承擔 Total 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 | 3,280,242 | - | 3,280,242 |
| 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 | 524,269 | - | 524,269 |
| 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 | 3,804,511 | - | 3,804,511 |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | 145,450,037 | | |
| 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 | 2.62% | | |

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

12. 流動性維持比率／流動資金比率 12. Liquidity maintenance ratio/liquidity ratio

半年結算至
2015 年
6 月 30 日
Half-year ended
30 June 2015

流動性維持比率的平均值

Average value of liquidity maintenance
ratio

5,678,672.71%

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.

半年結算至
2014 年
6 月 30 日
Half-year ended
30 June 2014

平均流動資金比率

Average liquidity ratio

1,578,560.69%

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.

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

13. 銀行綜合資訊

本附註提供中國銀行集團
 的銀行綜合資訊。

(a) 資本及資本充足比率

綜合股東資金

綜合資本充足比率*

* 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。

(b) 其他財務資料

除稅前溢利

13. Consolidated bank information

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

(a) Capital and capital adequacy ratio

Consolidated amount
 of shareholders' funds

Consolidated capital adequacy ratio*

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

(b) Other financial information

Profit before taxation

| 於 2015 年 6 月 30 日 At 30 June 2015 人民幣百萬元 RMB'm | 於 2014 年 12 月 31 日 At 31 December 2014 人民幣百萬元 RMB'm |
|---|---|
| 1,220,085 | 1,140,859 |
| 13.69% | 13.87% |
| 半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015 人民幣百萬元 RMB'm | 半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014 人民幣百萬元 RMB'm |
| 124,482 | 121,950 |

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

13. 銀行綜合資訊（續）

13. Consolidated bank information (continued)

(b) 其他財務資料（續）

(b) Other financial information (continued)

| | | 於 2015 年 6 月 30 日 At 30 June 2015 人民幣百萬元 RMB'm | 於 2014 年 12 月 31 日 At 31 December 2014 人民幣百萬元 RMB'm |
|---------|--------------------------|---|--|
| 資產總額 | Total assets | 16,298,593 | 15,251,382 |
| 負債總額 | Total liabilities | 15,031,444 | 14,067,954 |
| 貸款及放款總額 | Total loans and advances | 8,700,360 | 8,294,744 |
| 客戶存款總額 | Total customer deposits | 11,536,547 | 10,885,223 |

14. 規定事項說明

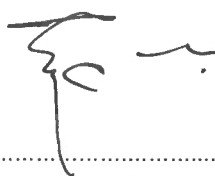
14. Statement of Compliance

本分行於編製 2015 年中期財務披露報表時，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。

This 2015 Interim 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.

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。

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.



 袁樹
 總經理
 Yuan Shu
 Chief Executive

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

2015 年 9 月 25 日
 25 September 2015