

Bank of China Limited – Hong Kong Branch  
2016 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2016. 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  
2016 年中期財務披露報表

這是本分行發出截至 2016 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**

		附註 Note	半年結算至 2016 年 6 月 30 日	半年結算至 2015 年 6 月 30 日
			Half-year ended 30 June 2016	Half-year ended 30 June 2015
			港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		1,695,879	1,485,763
利息支出	Interest expense		(1,652,824)	(1,418,907)
淨利息收入	<b>Net interest income</b>		<b>43,055</b>	<b>66,856</b>
服務費及佣金收入	Fee and commission income		39,091	19,000
服務費及佣金支出	Fee and commission expense		(12,259)	(7,156)
淨服務費及佣金收入	<b>Net fee and commission income</b>		<b>26,832</b>	<b>11,844</b>
來自外匯交易的淨收益	Net gain arising from trading in foreign currencies		151,258	1,306
交易性證券淨收益	Net gain from trading securities		18,374	-
來自其他交易活動的淨收益	Net gain from other trading activities		8,232	14
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities		5,382	72
其他非交易性投資淨收益	Net gain from other non-trading investments		2,339	-
總經營收入	<b>Total operating income</b>		<b>255,472</b>	<b>80,092</b>
經營支出	Operating expenses	4	(37,479)	(30,843)
除稅前溢利	<b>Profit before taxation</b>		<b>217,993</b>	<b>49,249</b>
稅項	Taxation		(35,920)	(14,900)
期內溢利	<b>Profit for the period</b>		<b>182,073</b>	<b>34,349</b>

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

**2. Balance sheet**

		附註 Notes	於 2016 年 6 月 30 日	於 2015 年 12 月 31 日
			At 30 June 2016	At 31 December 2015
			港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產 Assets</b>				
存放銀行及其他金融機構的 結餘	Balances with banks and other financial institutions	5	28,748,846	12,189,062
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	71,372,305	49,325,321
銀行及其他金融機構貸款	Advances to banks and other financial institutions	5	71,721,719	48,465,656
交易性證券	Trading securities	6	867,247	269,274
衍生金融工具	Derivative financial instruments	7	3,713,098	2,353,354
證券投資	Investment in securities	8	35,803,216	37,315,058
預付費用及其他應收賬項	Prepayment and other receivables		2,153,978	1,932,865
遞延稅項資產	Deferred tax assets		-	4,626
<b>資產總額</b>	<b>Total assets</b>		<b>214,380,409</b>	<b>151,855,216</b>
<b>負債 Liabilities</b>				
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	14,386,247	3,475,066
衍生金融工具	Derivative financial instruments	7	3,406,571	2,307,553
按攤銷成本之已發行存款證	Certificates of deposit in issue at amortised cost		147,109,703	113,506,926
按攤銷成本之已發行債務證 券	Debt securities in issue at amortised cost		48,808,884	32,149,256
應付賬項及其他負債	Accruals and other liabilities	9	391,710	167,519
應付稅項負債	Current tax liabilities		143,816	116,408
遞延稅項負債	Deferred tax liabilities		1,590	-
總公司餘額	Head Office account	9	117,378	154,046
<b>負債總額</b>	<b>Total liabilities</b>		<b>214,365,899</b>	<b>151,876,774</b>
<b>資本 Equity</b>				
儲備	Reserve		14,510	(21,558)
<b>負債及資本總額</b>	<b>Total liabilities and equity</b>		<b>214,380,409</b>	<b>151,855,216</b>

**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 3. Remuneration of Senior Management and Key Personnel**

**3.1 薪酬政策及福利的落實程式**

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 2015 年及 2014 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。2015 年及 2014 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。

**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 2015 and 2014, 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 2015 and 2014, 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.

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**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）**

由於香港分行高管人員及  
員工的績效獎金與其考核  
結果掛鈎，績效目標完成情  
況將影響其浮薪數額。為保  
證業績真實性、實現風險因  
素對薪酬的調節，香港分行  
高級經理及以上的投資人  
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, the completion of performance targets would affect the variable remuneration of the senior management and staff. 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.

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**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.

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**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 2015 年 12 月 31 日止年度 <i>For the year ended 31 December 2015</i>		
			高層管理人員及主要人員 <i>Senior Management and Key Personnel</i>		
			非遞延 <i>Non-deferred</i>	遞延 <i>Deferred</i>	總計 <i>Total</i>
			港幣 <i>HK\$'000</i>	港幣 <i>HK\$'000</i>	港幣 <i>HK\$'000</i>
(i) 於年內授予的薪酬	(i) Remuneration awarded during the year		5,221	-	5,221
固定薪酬	Fixed remuneration		5,221	-	5,221
浮動薪酬	Variable remuneration		7,713	3,245	10,958
(ii) 遲延薪酬*	(ii) Deferred remuneration*				
- 已歸屬	- Vested				1,103
- 未歸屬	- Unvested				4,170
					5,273
於 2015 年 1 月 1 日	At 1 January 2015				2,881
已授予	Awarded				3,245
已發放	Paid out				(853)
調整按績效評估而扣減 部分	Reduced through performance adjustments				-
於 2015 年 12 月 31 日	At 31 December 2015				5,273

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**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 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		
			非遞延 Non-deferred	遞延 Deferred	總計 Total
			港幣 HK\$'000	港幣 HK\$'000	港幣 HK\$'000
(i) 於年內授予的薪酬	(i) Remuneration awarded during the year		1,860	-	1,860
固定薪酬	Fixed remuneration				
浮動薪酬	Variable remuneration		2,229	751	2,980
(ii) 遲延薪酬*	(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

\* 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 5 名 (2014  
年 : 2 名) 高層管理人員  
及 7 名 (2014 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 5 (2014: 2) members of Senior Management and 7 (2014: 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.**

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**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 2015 年及 2014 年，香  
 港分行高層管理人員獎金  
 的 40%，主要人員獎金的  
 30% 分三年延遲發放。

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。

3.9 於 2015 年及 2014 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。

3.7 To ensure the Branch's performance has been truly reflected, in 2015 and 2014,  
 the payout of 40% of bonus of the Branch's Senior Management and 30% of  
 bonus of the Key Personnel is deferred in a 3 years period.

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 In 2015 and 2014, 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 2016 年 6 月 30 日 Half-year ended 30 June 2016	半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	23,910	19,559
房產及設備支出	Premises and equipment expenses	8,010	2,607
電話及通訊	Telephone and communication	5,509	3,781
其他經營支出	Other operating expenses	50	4,896
		<b>37,479</b>	<b>30,843</b>

# 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 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016 港幣千元 HK\$'000	2015 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	27,807,728
- 存放其他銀行及金融機構	- due from other banks and financial institutions	941,118
		<u>28,748,846</u>
		<u>12,189,062</u>
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	69,559,092
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,813,213
		<u>71,372,305</u>
		<u>49,325,321</u>
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	71,327,977
- 存放其他銀行及金融機構	- due from other banks and financial institutions	393,742
		<u>71,721,719</u>
		<u>48,465,656</u>
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	27,807,728
- 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	69,559,092
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	71,327,977
		<u>168,694,797</u>
		<u>105,424,662</u>

\* 於 2016 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（2015 年 12 月 31 日：  
無）。

\* As at 30 June 2016, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2015: Nil).

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**6. 交易性證券**

**6. Trading securities**

	於 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016	2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性證券		
- 債務證券	<u>867,247</u>	<u>269,274</u>

**7. 衍生金融工具**

**7. Derivative financial instruments**

	於 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016	2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
合約／名義數額		
匯率合約	<u>455,167,364</u>	<u>276,924,192</u>
利率合約	<u>10,164,356</u>	<u>7,750,000</u>
	<u>465,331,720</u>	<u>284,674,192</u>
公平值資產		
匯率合約	<u>3,412,872</u>	<u>2,353,354</u>
利率合約	<u>300,226</u>	<u>-</u>
	<u>3,713,098</u>	<u>2,353,354</u>
公平值負債		
匯率合約	<u>(3,406,363)</u>	<u>(2,285,489)</u>
利率合約	<u>(208)</u>	<u>(22,064)</u>
	<u>(3,406,571)</u>	<u>(2,307,553)</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 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016	2015
可供出售證券	港幣千元	港幣千元
- 債務證券	10,237,513	3,803,522
- 存款證	14,849,091	17,087,930
	<hr/> <b>25,086,604</b>	<hr/> <b>20,891,452</b>
持有至到期日證券	Held-to-maturity securities	
- 債務證券	8,938,370	6,505,901
- 存款證	1,778,242	9,917,705
	<hr/> <b>10,716,612</b>	<hr/> <b>16,423,606</b>
	<hr/> <b>35,803,216</b>	<hr/> <b>37,315,058</b>

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

	於 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016	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	11,157,671
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	3,228,576
		<hr/> 14,386,247
		<hr/> 3,475,066
應付賬項及其他負債，當中：		
- 結欠海外辦事處	- due to overseas offices	191
- 其他結欠	- due to others	391,519
		<hr/> 391,710
		<hr/> 167,519
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	11,157,671
- 應付賬項及其他負債	- Accruals and other liabilities	191
- 總公司餘額	- Head Office account	117,378
		<hr/> 11,275,240
		<hr/> 2,578,442

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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 2016 年 6 月 30 日

At 30 June 2016

	港幣百萬元等值								外幣總額 Total foreign currencies	
	Equivalent in million of HK\$									
	美元 US Dollars	日圓 Japanese Yen	英磅 Pound Sterling	澳元 Australian Dollars	新加坡元 Singapore Dollars	人民幣 Renminbi	歐羅 Euro			
現貨資產	Spot assets	126,465	1	4	4,326	118	11,608	10,301	152,823	
現貨負債	Spot liabilities	(120,637)	-	-	(4,319)	(116)	(14,840)	(7,058)	(146,970)	
遠期買入	Forward purchases	226,729	46	729	-	-	220,015	2,868	450,387	
遠期賣出	Forward sales	(233,512)	(46)	(733)	-	-	(215,234)	(6,048)	(455,573)	
期權盤淨額	Net options position	28	-	-	-	-	(25)	-	3	
(短)／長盤 Net (short) / long										
淨額	position	(927)	1	-	7	2	1,524	63	670	

於 2015 年 12 月 31 日

At 31 December 2015

	港幣百萬元等值								外幣總額 Total foreign currencies	
	Equivalent in million of HK\$									
	美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	新加坡元 Singapore Dollars	人民幣 Renminbi	歐羅 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										
	Net long position	414	-	7	1	122	37	581		

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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 2016 年 6 月 30 日

At 30 June 2016

銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total 港幣百萬元 HK\$'m
	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	總計 Total 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		185,033	141	605	7,441 193,220

於 2015 年 12 月 31 日

At 31 December 2015

銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total 港幣百萬元 HK\$'m
	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	總計 Total 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

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

於 2016 年 6 月 30 日

At 30 June 2016

	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 6,529,995	-	6,529,995
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 3,056,526	-	3,056,526
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	3 696,284	-	696,284
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	5 168,746	-	168,746
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 10,451,551	-	10,451,551
扣減準備金後的資產總額	Total assets after provision	9 214,945,754	-	
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 4.86%	-	

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

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 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 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 <u>6,629,608</u>	- <u>6,629,608</u>
扣減準備金後的資產總額	Total assets after provision	9 <u>152,146,978</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>4.36%</u>	

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**13. 流動性維持比率**

**13. Liquidity maintenance ratio**

	半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016	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 <hr/> <b>25,577.02%</b>	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。

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。

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.

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**

**14. Consolidated bank information**

本附註提供中國銀行集團  
 的銀行綜合資訊。

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 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
	2016	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	1,348,236
		1,304,946
綜合資本充足比率*	Consolidated capital adequacy ratio*	13.91%
		14.06%

\* 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.

**(b) 其他財務資料**

**(b) Other financial information**

除稅前溢利

Profit before taxation

	半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016	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	人民幣百萬元 RMB'm
除稅前溢利	129,617	124,482

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## 14. 銀行綜合資訊（續）

## 14. Consolidated bank information (continued)

(b) 其他財務資料（續）

(b) Other financial information (continued)

		於 2016 年 6 月 30 日 At 30 June	於 2015 年 12 月 31 日 At 31 December
		2016	2015
		人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
資產總額	Total assets	<u>17,601,267</u>	<u>16,815,597</u>
負債總額	Total liabilities	<u>16,180,964</u>	<u>15,457,992</u>
貸款及放款總額	Total loans and advances	<u>9,506,567</u>	<u>8,935,195</u>
客戶存款總額	Total customer deposits	<u>12,551,850</u>	<u>11,729,171</u>

## 15. 規定事項說明

## 15. Statement of Compliance

本分行於編製 2016 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。

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 2016 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.

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 9 月 22 日

22 September 2016