

Bank of China Limited – Hong Kong Branch
2017 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2017. 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

2017 年中期財務披露報表

這是本分行發出截至 2017 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 2017 年 6 月 30 日	半年結算至 2016 年 6 月 30 日
	附註 Note	Half-year ended 30 June 2017	Half-year ended 30 June 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	5,710,588	1,695,879
利息支出	Interest expense	<u>(3,700,462)</u>	<u>(1,652,824)</u>
淨利息收入	Net interest income	2,010,126	43,055
服務費及佣金收入	Fee and commission income	51,483	39,091
服務費及佣金支出	Fee and commission expense	<u>(22,040)</u>	<u>(12,259)</u>
淨服務費及佣金收入	Net fee and commission income	29,443	26,832
來自外匯交易的淨（虧損） ／收益	Net (loss)/gain arising from trading in foreign currencies	(1,017,623)	151,258
交易性證券淨收益	Net gain from trading securities	9,327	18,374
來自其他交易活動的淨（虧損） ／收益	Net (loss)/gain from other trading activities	(12,071)	8,232
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities	11,008	5,382
其他非交易性投資淨收益	Net gain from other non-trading investments	6,548	2,339
界定為以公平值變化計入損 益之金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss	<u>(271,561)</u>	-
總經營收入	Total operating income	765,197	255,472
經營支出	Operating expenses	4	<u>(48,332)</u>
除稅前溢利	Profit before taxation	716,865	217,993
稅項	Taxation	<u>(118,070)</u>	<u>(35,920)</u>
期內溢利	Profit for the period	598,795	182,073

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2. 資產負債表

2. Balance sheet

		附註 Notes	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
			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	202,923,142	29,960,176
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	126,010,636	116,761,926
銀行及其他金融機構貸款	Advances to banks and other financial institutions	5	65,715,409	66,741,465
客戶貸款	Advances to customers	6	-	777,176
交易性證券	Trading securities	7	911,111	1,506,417
衍生金融工具	Derivative financial instruments	8	6,942,965	13,327,174
證券投資	Investment in securities	9	50,547,693	39,802,410
預付費用及其他應收賬項	Prepayment and other receivables		2,414,077	1,770,750
遞延稅項資產	Deferred tax assets		13,644	15,900
資產總額	Total assets		455,478,677	270,663,394
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	10	224,380,945	37,329,496
衍生金融工具	Derivative financial instruments	8	7,652,708	13,605,297
界定為以公平值變化計入損 益之已發行存款證	Certificates of deposit in issue designated at fair value through profit or loss		12,182,819	10,483,246
界定為以公平值變化計入損 益之已發行債務證券	Debt securities in issue designated at fair value through profit or loss		2,353,011	-
按攤銷成本之已發行存款證	Certificates of deposit in issue at amortised cost		130,102,151	155,243,897
按攤銷成本之已發行債務證 券	Debt securities in issue at amortised cost		77,445,193	53,638,272
應付賬項及其他負債	Accruals and other liabilities	10	431,623	161,715
應付稅項負債	Current tax liabilities		234,149	125,898
總公司餘額	Head Office account	10	786,009	216,091
負債總額	Total liabilities		455,568,608	270,803,912
資本	Equity			
儲備	Reserve		(89,931)	(140,518)
負債及資本總額	Total liabilities and equity		455,478,677	270,663,394

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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 2016 年及 2015 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。2016 年及 2015 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 2016 and 2015, 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 2016 and 2015, 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 based 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 based 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。

3.3 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 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。

3.4 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 2016 年 12 月 31 日止年度 For the year ended 31 December 2016		
			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
			港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
(i) 於年內授予的薪酬	(i) Remuneration awarded during the year		<u>6,887</u>	<u>-</u>	<u>6,887</u>
固定薪酬	Fixed remuneration				
浮動薪酬	Variable remuneration		<u>8,939</u>	<u>3,846</u>	<u>12,785</u>
(ii) 遷延薪酬*	(ii) Deferred remuneration*				
- 已歸屬	- Vested				<u>1,757</u>
- 未歸屬	- Unvested				<u>6,259</u>
					<u>8,016</u>
於 2016 年 1 月 1 日	At 1 January 2016				<u>5,273</u>
已授予	Awarded				<u>3,846</u>
已發放	Paid out				<u>(1,103)</u>
調整按績效評估而扣減 部分	Reduced through performance adjustments				<u>-</u>
於 2016 年 12 月 31 日	At 31 December 2016				<u>8,016</u>

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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 2015 年 12 月 31 日止年度 For the year ended 31 December 2015		
		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	遞延	總計
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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

* 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 (2015
年 : 5 名) 高層管理人員
及 8 名 (2015 年 : 7 名)
主要人員。

The remuneration above includes 5 (2015: 5) members of Senior Management and 8 (2015: 7) members of Key Personnel.

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 2016 年及 2015 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 2016 年及 2015 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 2016 and 2015, 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 2016 and 2015, 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 2017 年 6 月 30 日 Half-year ended 30 June 2017	半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016	
	港幣千元 HK\$'000	港幣千元 HK\$'000	
人事費用	Staff costs	28,887	23,910
房產及設備支出	Premises and equipment expenses	8,614	8,010
電話及通訊	Telephone and communication	7,177	5,509
其他經營支出	Other operating expenses	3,654	50
		48,332	37,479

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

	於 2017 年 6 月 30 日 At 30 June	於 2016 年 12 月 31 日 At 31 December
	2017 港幣千元 HK\$'000	2016 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	147,477,426
- 存放其他銀行及金融機構	- due from other banks and financial institutions	55,445,716
		202,923,142
		22,853,448
		7,106,728
		29,960,176
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	126,010,636
- 存放其他銀行及金融機構	- due from other banks and financial institutions	621,105
		126,010,636
		116,140,821
		621,105
		116,761,926
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	65,319,276
- 存放其他銀行及金融機構	- due from other banks and financial institutions	396,133
		65,715,409
		66,347,871
		393,594
		66,741,465
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	147,477,426
- 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	126,010,636
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	65,319,276
		338,807,338
		22,853,448
		116,140,821
		66,347,871
		205,342,140

* 於 2017 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（2016 年 12 月 31 日：無）。

* As at 30 June 2017, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2016: Nil).

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6. 客戶貸款

6. Advances to customers

以下關於客戶貸款之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

The following analysis of the advances to customers by industry sector is based on the categories with reference to the completion instructions for the HKMA return of loans and advances.

在香港使用之貸款
工商金融業
- 金融業

Loans for use in Hong Kong
Industrial, commercial and financial
- Financial concerns

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
		777,176

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

The following geographical analysis of advances to customers is based on the locations of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a country different from the customer, the risk will be transferred to the country of the guarantor.

香港

Hong Kong

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
		777,176

於 2017 年 6 月 30 日，客戶貸款沒有抵押品或其他抵押覆蓋
(2016 年 12 月 31 日：無)。

As at 30 June 2017, the advances to customers were not covered by collateral or other security (31 December 2016: Nil).

於 2017 年 6 月 30 日，沒有減值、逾期或經重組之客戶貸款
(2016 年 12 月 31 日：無)。

As at 30 June 2017, there were no impaired, overdue or rescheduled advances to customers (31 December 2016: Nil).

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7. 交易性證券

7. Trading securities

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性證券		
- 債務證券	<u>911,111</u>	<u>1,506,417</u>

8. 衍生金融工具

8. Derivative financial instruments

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	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	<u>989,813,112</u>
利率合約	Interest rate contracts	<u>16,953,437</u>
		<u>1,006,766,549</u>
		<u>716,321,662</u>
公平值資產	Fair value assets	
匯率合約	Exchange rate contracts	<u>6,887,747</u>
利率合約	Interest rate contracts	<u>55,218</u>
		<u>6,942,965</u>
		<u>13,327,174</u>
公平值負債	Fair value liabilities	
匯率合約	Exchange rate contracts	<u>(7,623,477)</u>
利率合約	Interest rate contracts	<u>(29,231)</u>
		<u>(7,652,708)</u>
		<u>(13,605,297)</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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9. 證券投資**9. Investment in securities**

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券		
- 債務證券	- Debt securities	24,484,313
- 存款證	- Certificates of deposit	<u>17,522,712</u>
	<u>42,007,025</u>	<u>30,129,237</u>
持有至到期日證券		
- 債務證券	- Debt securities	8,501,554
- 存款證	- Certificates of deposit	<u>39,114</u>
	<u>8,540,668</u>	<u>9,673,173</u>
	<u>50,547,693</u>	<u>39,802,410</u>

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10. 結欠海外辦事處的金額 10. Amount due to overseas offices

	於 2017 年 6 月 30 日 At 30 June	於 2016 年 12 月 31 日 At 31 December
	2017	2016
	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：	Deposits and balances from banks and other financial institutions, in which:	
- 結欠海外辦事處	- due to overseas offices	170,254,905
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	54,126,040
		<u>224,380,945</u>
		<u>37,329,496</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	801
- 其他結欠	- due to others	430,822
		<u>431,623</u>
		<u>161,715</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 存款及結餘	- Deposits and balances from banks and other financial institutions	170,254,905
- 應付賬項及其他負債	- Accruals and other liabilities	801
- 總公司餘額	- Head Office account	786,009
		<u>171,041,715</u>
		<u>7,508,503</u>

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11. 貨幣風險

11. 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 2017 年 6 月 30 日

At 30 June 2017

港幣百萬元等值

Equivalent in million of HK\$

			Equivalent in million of HK\$								外幣總額 Total foreign currencies		
			美元		日圓		澳元		英磅				
			US Dollars	Japanese Yen	Australian Dollars		Pound Sterling	人民幣 Renminbi	Euro				
現貨資產	Spot assets	225,738	75		1,141		1	163,382	24,975	2	415,314		
現貨負債	Spot liabilities	(330,027)	-		(1,135)		-	(53,396)	(15,064)	-	(399,622)		
遠期買入	Forward purchases	530,294	1,303		48	2,831	409,338	13,386		1	957,201		
遠期賣出	Forward sales	(426,221)	(1,370)		(54)	(2,832)	(516,699)	(23,013)		(24)	(970,213)		
期權盤淨額	Net options position	2,403	-		-	-	(2,387)	-	-	-	16		
長／(短) Net long/(short)													
盤淨額	position	2,187	8	-	-	-	238	284	(21)	2,696			

於 2016 年 12 月 31 日

At 31 December 2016

港幣百萬元等值

Equivalent in million of HK\$

			Equivalent in million of HK\$								外幣總額 Total foreign currencies		
			美元		日圓		澳元		英磅				
			US Dollars	Japanese Yen	Australian Dollars		Pound Sterling	人民幣 Renminbi	Euro				
現貨資產	Spot assets	181,980	-		3,959		2	4,361	12,908	10	203,220		
現貨負債	Spot liabilities	(153,318)	-		(3,949)		-	(22,357)	(9,513)	-	(189,137)		
遠期買入	Forward purchases	329,209	1,414		19	1,431	333,552	7,007		-	672,632		
遠期賣出	Forward sales	(363,566)	(1,410)		(19)	(1,433)	(308,590)	(10,316)		(8)	(685,342)		
期權盤淨額	Net options position	3,648	-		-	-	(3,984)	-	-	-	(336)		
(短)／長 Net (short)/long													
盤淨額	position	(2,047)	4	10	-	-	2,982	86	2	1,037			

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12. 國際債權

12. 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 2017 年 6 月 30 日

At 30 June 2017

銀行 Banks	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	港幣百萬元 HK\$'m	
中國內地 Mainland of China	371,495	57	846	8,361	380,759
香港 Hong Kong	55,457	-	402	386	56,245

於 2016 年 12 月 31 日

At 31 December 2016

銀行 Banks	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	港幣百萬元 HK\$'m	
中國內地 Mainland of China	228,573	11	595	7,748	236,927
香港 Hong Kong	8,236	-	777	433	9,446

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13. 非銀行的內地風險承擔 13. Non-bank Mainland exposures

於 2017 年 6 月 30 日

At 30 June 2017

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 8,135,358	- 8,135,358
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 2,648,741	- 2,648,741
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 1,148,922	- 1,148,922
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	5 528,720	- 528,720
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	6 239,699	- 239,699
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 12,701,440	- 12,701,440
扣減準備金後的資產總額	Total assets after provision	9 455,825,978	
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 2.79%	

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13. 非銀行的內地風險承擔 13. Non-bank Mainland exposures (continued)
 (續)

於 2016 年 12 月 31 日 At 31 December 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	資產負債表外 的風險承擔 Off-balance sheet	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	6,929,401
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	2,731,842
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	1,468,604
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	620,756
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	31,713
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>11,782,316</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>271,355,796</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>4.34%</u>

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中國銀行股份有限公司 — 香港分行

14. 流動性維持比率

14. Liquidity maintenance ratio

	半年結算至 2017年 6月30日 Half-year ended 30 June 2017	半年結算至 2016年 6月30日 Half-year ended 30 June 2016
流動性維持比率的平均值 Average value of liquidity maintenance ratio	<u>12,600.52%</u>	<u>25,577.02%</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。

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。

Average value of liquidity maintenance

ratio

12,600.52%

25,577.02%

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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15. 銀行綜合資訊

15. 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 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	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>1,451,378</u>	<u>1,411,682</u>
綜合資本充足比率* Consolidated capital adequacy ratio*	<u>13.41%</u>	<u>14.28%</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.

(b) 其他財務資料

(b) Other financial information

除稅前溢利

Profit before taxation

	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017	半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
	<u>140,378</u>	<u>129,617</u>

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中國銀行股份有限公司 — 香港分行

15. 銀行綜合資訊（續）

15. Consolidated bank information (continued)

(b) 其他財務資料（續）

(b) Other financial information (continued)

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
資產總額	<u>19,425,980</u>	<u>18,148,889</u>
負債總額	<u>17,898,108</u>	<u>16,661,797</u>
貸款及放款總額	<u>10,426,548</u>	<u>9,735,646</u>
客戶存款總額	<u>13,732,059</u>	<u>12,939,748</u>

16. 規定事項說明

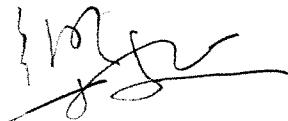
16. Statement of Compliance

本分行於編製 2017 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 2017 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

2017 年 9 月 18 日
18 September 2017