

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

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 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 年度財務披露報表

這是本分行發出截至 2017 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 2017 年 12 月 31 日止年度 For the year ended	截至 2016 年 12 月 31 日止年度 For the year ended
	附註 Note	31 December 2017	31 December 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	10,933,564	3,631,397
利息支出	Interest expense	<u>(8,081,860)</u>	<u>(3,560,119)</u>
淨利息收入	Net interest income	2,851,704	71,278
服務費及佣金收入	Fee and commission income	104,659	86,036
服務費及佣金支出	Fee and commission expense	<u>(44,839)</u>	<u>(24,456)</u>
淨服務費及佣金收入	Net fee and commission income	59,820	61,580
來自外匯交易的淨虧損	Net loss arising from trading in foreign currencies	<u>(1,119,576)</u>	<u>(18,156)</u>
交易性證券淨收益／（虧損）	Net gain/(loss) from trading securities	27,416	(11,734)
來自其他交易活動的淨收益	Net gain from other trading activities	17,681	8,332
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities	10,607	14,378
其他非交易性投資淨收益	Net gain from other non-trading investments	12,913	8,082
界定為以公平值變化計入損益 之金融工具淨（虧損）／收 益	Net (loss)/gain on financial instruments designated at fair value through profit or loss	<u>(232,185)</u>	<u>273,446</u>
總經營收入	Total operating income	1,628,380	407,206
經營支出	Operating expenses	4 <u>(122,539)</u>	<u>(88,034)</u>
除稅前溢利	Profit before taxation	1,505,841	319,172
稅項	Taxation	<u>(247,997)</u>	<u>(52,670)</u>
年度溢利	Profit for the year	1,257,844	266,502

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2. 資產負債表

2. Balance sheet

		附註 Notes	於 2017 年 12 月 31 日 At 31 December	於 2017 年 6 月 30 日 At 30 June
			2017	2017
			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	28,641,518	202,923,142
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	166,924,669	126,010,636
銀行及其他金融機構貸款	Advances to banks and other financial institutions	5	70,803,437	65,715,409
交易性證券	Trading securities	6	3,958,443	911,111
衍生金融工具	Derivative financial instruments	7	12,134,572	6,942,965
證券投資	Investment in securities	8	66,548,173	50,547,693
預付費用及其他應收賬項	Prepayment and other receivables		13,630	2,414,077
遞延稅項資產	Deferred tax assets		28,943	13,644
資產總額	Total assets		349,053,385	455,478,677
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	9	69,384,521	224,380,945
衍生金融工具	Derivative financial instruments	7	11,671,937	7,652,708
界定為以公允值變化計入損 益之已發行存款證	Certificates of deposit in issue designated at fair value through profit or loss		31,925,875	12,182,819
界定為以公允值變化計入損 益之已發行債務證券	Debt securities in issue designated at fair value through profit or loss		2,347,620	2,353,011
按攤銷成本之已發行存款證	Certificates of deposit in issue at amortised cost		131,332,624	130,102,151
按攤銷成本之已發行債務證 券	Debt securities in issue at amortised cost		100,535,072	77,445,193
應付賬項及其他負債	Accruals and other liabilities	9	276,420	431,623
應付稅項負債	Current tax liabilities		311,503	234,149
總公司餘額	Head Office account	9	1,458,661	786,009
負債總額	Total liabilities		349,244,233	455,568,608
資本 Equity				
儲備	Reserve		(190,848)	(89,931)
負債及資本總額	Total liabilities and equity		349,053,385	455,478,677

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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 2017 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 2018 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 2017 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2018 Interim Financial Disclosure Statement.

4. 經營支出

4. Operating expenses

		截至 2017 年 12 月 31 日止年度 For the year ended 31 December	截至 2016 年 12 月 31 日止年度 For the year ended 31 December
		2017 港幣千元 HK\$'000	2016 港幣千元 HK\$'000
人事費用	Staff costs	63,044	54,960
房產及設備支出	Premises and equipment expenses	17,272	15,830
電話及通訊	Telephone and communication	13,310	10,393
法律及專業服務費用	Legal and professional fee	20,349	361
其他經營支出	Other operating expenses	8,564	6,490
		<hr/> 122,539	<hr/> 88,034

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

	於 2017 年 12 月 31 日 At 31 December	於 2017 年 6 月 30 日 At 30 June
	2017	2017
	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	20,446,484	147,477,426
- 存放其他銀行及金融機構	8,195,034	55,445,716
	<hr/> 28,641,518	<hr/> 202,923,142
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	166,322,999	126,010,636
- 存放其他銀行及金融機構	601,670	-
	<hr/> 166,924,669	<hr/> 126,010,636
銀行及其他金融機構貸款*，當中：		
- 存放海外辦事處	69,770,710	65,319,276
- 存放其他銀行及金融機構	1,032,727	396,133
	<hr/> 70,803,437	<hr/> 65,715,409
存放海外辦事處的金額：		
- 存放銀行及其他金融機構的結餘	20,446,484	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款	166,322,999	126,010,636
- 銀行及其他金融機構貸款	69,770,710	65,319,276
	<hr/> 256,540,193	<hr/> 338,807,338

* 於 2017 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 (2017 年 6 月 30 日：無)。

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

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6. 交易性證券

6. Trading securities

	於 2017 年 12 月 31 日 At 31 December 2017	於 2017 年 6 月 30 日 At 30 June 2017
	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	400,608
- 存款證	- Certificates of deposit	3,557,835
		<hr/>
	3,958,443	911,111

7. 衍生金融工具

7. Derivative financial instruments

	於 2017 年 12 月 31 日 At 31 December 2017	於 2017 年 6 月 30 日 At 30 June 2017
	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	686,647,578
利率合約	Interest rate contracts	17,723,268
	<hr/>	<hr/>
	704,370,846	1,006,766,549
公平值資產	Fair value assets	
匯率合約	Exchange rate contracts	12,107,114
利率合約	Interest rate contracts	27,458
	<hr/>	<hr/>
	12,134,572	6,942,965
公平值負債	Fair value liabilities	
匯率合約	Exchange rate contracts	(11,545,563)
利率合約	Interest rate contracts	(126,374)
	<hr/>	<hr/>
	(11,671,937)	(7,652,708)

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 2017 年 12 月 31 日 At 31 December	於 2017 年 6 月 30 日 At 30 June
	2017	2017
	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	33,565,858
- 存款證	- Certificates of deposit	25,827,037
		<hr/>
	59,392,895	42,007,025
持有至到期日證券	Held-to-maturity securities	
- 債務證券	- Debt securities	7,155,278
- 存款證	- Certificates of deposit	-
		<hr/>
	7,155,278	8,540,668
	<hr/>	<hr/>
	66,548,173	50,547,693

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

	於 2017 年 12 月 31 日 At 31 December 2017	於 2017 年 6 月 30 日 At 30 June 2017
	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	46,095,965	170,254,905
- 結欠其他銀行及金融機構	23,288,556	54,126,040
	<u>69,384,521</u>	<u>224,380,945</u>
應付賬項及其他負債，當中：		
- 結欠海外辦事處	2,225	801
- 其他結欠	274,195	430,822
	<u>276,420</u>	<u>431,623</u>
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	46,095,965	170,254,905
- 應付賬項及其他負債	2,225	801
- 總公司餘額	1,458,661	786,009
	<u>47,556,851</u>	<u>171,041,715</u>

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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 2017 年 12 月 31 日

At 31 December 2017

港幣百萬元等值									
Equivalent in million of HK\$									
	美元	日圓	澳元	英磅	人民幣	歐羅	其他外幣	外幣總額	
	US	Japanese	Australian	Pound	Renminbi	Euro	Other foreign currencies	Total foreign currencies	
	Dollars	Yen	Dollars	Sterling					
現貨資產	Spot assets	238,408	1	997	1	30,460	31,259	2	301,128
現貨負債	Spot liabilities	(191,131)	(69)	(995)	-	(68,339)	(16,039)	-	(276,573)
遠期買入	Forward purchases	306,047	647	17	2,631	329,379	11,041	-	649,762
遠期賣出	Forward sales	(354,304)	(561)	(17)	(2,632)	(288,806)	(25,937)	-	(672,257)
期權盤淨額	Net options position	81	-	-	-	(74)	-	-	7
(短)／長 Net (short)/long									
盤淨額	position	(899)	18	2	-	2,620	324	2	2,067

於 2017 年 6 月 30 日

At 30 June 2017

港幣百萬元等值									
Equivalent in million of HK\$									
	美元	日圓	澳元	英磅	人民幣	歐羅	其他外幣	外幣總額	
	US	Japanese	Australian	Pound	Renminbi	Euro	Other foreign currencies	Total foreign currencies	
	Dollars	Yen	Dollars	Sterling					
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

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11. 國際債權

11. International claims

個別國家／地區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/regions, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

於 2017 年 12 月 31 日

At 31 December 2017

	銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total	
		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			
中國內地	Mainland of China	306,984	60	3,310	9,109	319,463	
香港	Hong Kong	10,946	-	-	8	10,954	

於 2017 年 6 月 30 日

At 30 June 2017

	銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total	
		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			
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	

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

於 2017 年 12 月 31 日

At 31 December 2017

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 Off-balance sheet exposure	總風險承擔 Total exposure
	On-balance sheet exposure	Off-balance sheet exposure	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	9,824,039	-	9,824,039
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	1,758,272	-	1,758,272
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	1,189,916	-	1,189,916
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	278,592	-	278,592
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>13,050,819</u>	-	<u>13,050,819</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>349,873,184</u>	-	<u>349,873,184</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>3.73%</u>	-	<u>3.73%</u>

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12. 非銀行的內地風險承擔 (續)

12. Non-bank Mainland exposures (continued)

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	<u>12,701,440</u>	<u>-</u> <u>12,701,440</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>455,825,978</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>2.79%</u>	

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13. 流動性維持比率

13. Liquidity maintenance ratio

流動性維持比率的平均值

Average value of liquidity

maintenance ratio

截至 2017 年

12 月 31 日止年度

For the year ended

31 December

2017

截至 2016 年

12 月 31 日止年度

For the year ended

31 December

2016

14,569.75%

34,218.03%

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。

Average value of liquidity

maintenance ratio

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.

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
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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 2017 年 12 月 31 日 At 31 December 2017	於 2017 年 6 月 30 日 At 30 June 2017
	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>1,496,016</u>	<u>1,451,378</u>
綜合資本充足比率* Consolidated capital adequacy ratio*	<u>14.19%</u>	<u>13.41%</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

	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017	截至 2016 年 12 月 31 日止年度 For the year ended 31 December 2016
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
除稅前溢利 Profit before taxation	<u>222,903</u>	<u>222,412</u>
資產總額 Total assets	<u>19,467,424</u>	<u>19,425,980</u>
負債總額 Total liabilities	<u>17,890,745</u>	<u>17,898,108</u>
貸款及放款總額 Total loans and advances	<u>10,644,304</u>	<u>10,426,548</u>
客戶存款總額 Total customer deposits	<u>13,657,924</u>	<u>13,732,059</u>

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15. 規定事項說明

15. Statement of Compliance

本分行於編製 2017 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 2017 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

總經理

Le Yan

Chief Executive

中國銀行股份有限公司 — 香港分行

Bank of China Limited - Hong Kong Branch

2018 年 3 月 29 日

29 March 2018

