

Bank of China Limited – Hong Kong Branch  
2018 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2018. 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  
2018 年中期財務披露報表

這是本分行發出截至 2018 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<br>Note | 半年結算至<br>2018 年<br>6 月 30 日     | 半年結算至<br>2017 年<br>6 月 30 日     |
|------------------------------------|---|------------|---------------------------------|---------------------------------|
|                                    |   |            | Half-year ended<br>30 June 2018 | Half-year ended<br>30 June 2017 |
|                                    |   |            | 港幣千元<br>HK\$'000                | 港幣千元<br>HK\$'000                |
| 利息收入                               | Interest income   |            | 4,710,604                       | 5,710,588                       |
| 利息支出                               | Interest expense  |            | (4,949,022)                     | (3,700,462)                     |
| 淨利息收入                              | Net interest income   |            | (238,418)                       | 2,010,126                       |
| 服務費及佣金收入                           | Fee and commission income   |            | 50,400                          | 51,483                          |
| 服務費及佣金支出                           | Fee and commission expense  |            | (16,626)                        | (22,040)                        |
| 淨服務費及佣金收入                          | Net fee and commission income   |            | 33,774                          | 29,443                          |
| 來自外匯交易的淨收益／<br>(虧損)                | Net gain/(loss) arising from trading<br>in foreign currencies                                     |            | 539,001                         | (1,017,623)                     |
| 交易性證券淨收益                           | Net gain from trading securities  |            | 122,532                         | 9,327                           |
| 來自其他交易活動的淨收益／<br>(虧損)              | Net gain/(loss) from other trading<br>activities  |            | 42,347                          | (12,071)                        |
| 出售以公平值變化計入其他全<br>面收益之證券投資淨收益       | Net gain from disposal of<br>investment in securities at<br>FVOCI                                 |            | 2,840                           | N/A                             |
| 出售可供出售證券淨收益                        | Net gain from disposal of<br>available-for-sale securities  |            | N/A                             | 11,008                          |
| 其他非交易性投資淨收益                        | Net gain from other<br>non-trading investments  |            | 2,686                           | 6,548                           |
| 界定為以公平值變化計入損<br>益之金融工具淨收益／(虧<br>損) | Net gain/(loss) on financial<br>instruments designated at<br>fair value through profit or<br>loss |            | 2,024                           | (271,561)                       |
| 總經營收入                              | Total operating income  |            | 506,786                         | 765,197                         |
| 減值準備淨撥備                            | Net charge of impairment<br>allowances  |            | (5,743)                         | -                               |
| 淨經營收入                              | Net operating income  |            | 501,043                         | 765,197                         |
| 經營支出                               | Operating expenses  | 4          | (53,156)                        | (48,332)                        |
| 除稅前溢利                              | Profit before taxation  |            | 447,887                         | 716,865                         |
| 稅項                                 | Taxation  |            | (73,737)                        | (118,070)                       |
| 期內溢利                               | Profit for the period   |            | 374,150                         | 598,795                         |

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

**2. Balance sheet**

|                                  |   | 附註<br>Notes | 於 2018 年<br>6 月 30 日<br>At 30 June | 於 2017 年<br>12 月 31 日<br>At 31 December |
|----------------------------------|---|-------------|------------------------------------|---|
|                                  |   |             | 2018                               | 2017                                    |
|                                  |   |             | 港幣千元<br>HK\$'000                   | 港幣千元<br>HK\$'000                        |
| <b>資產 Assets</b>                 |   |             |                                    |   |
| 存放銀行及其他金融機構的<br>結餘               | Balances with banks and other<br>financial institutions   | 5           | 43,414,338                         | 28,641,518                              |
| 在銀行及其他金融機構一至<br>十二個月內到期之定期存<br>放 | Placements with banks and other<br>financial institutions maturing<br>between one and twelve months | 5           | 174,363,240                        | 166,924,669                             |
| 銀行及其他金融機構貸款                      | Advances to banks and other<br>financial institutions   | 5           | 63,434,564                         | 70,803,437                              |
| 交易性證券                            | Trading securities  | 6           | 1,265,032                          | 3,958,443                               |
| 衍生金融工具                           | Derivative financial instruments  | 7           | 10,162,360                         | 12,134,572                              |
| 證券投資                             | Investment in securities  | 8           | 71,174,312                         | 66,548,173                              |
| 預付費用及其他應收賬項                      | Prepayment and other receivables  |             | 1,018,371                          | 13,630                                  |
| 遞延稅項資產                           | Deferred tax assets   |             | 32,023                             | 28,943                                  |
| 資產總額                             | Total assets  |             | <u>364,864,240</u>                 | <u>349,053,385</u>                      |
| <b>負債 Liabilities</b>            |   |             |                                    |   |
| 銀行及其他金融機構之存款<br>及結餘              | Deposits and balances from banks<br>and other financial institutions                                | 9           | 107,325,208                        | 69,384,521                              |
| 衍生金融工具                           | Derivative financial instruments  | 7           | 8,763,540                          | 11,671,937                              |
| 界定為以公平值變化計入損<br>益之已發行存款證         | Certificates of deposit in issue<br>designated at fair value through<br>profit or loss              |             | 31,017,354                         | 31,925,875                              |
| 界定為以公平值變化計入損<br>益之已發行債務證券        | Debt securities in issue designated<br>at fair value through profit or loss                         |             | 5,350,343                          | 2,347,620                               |
| 按攤銷成本之已發行存款證                     | Certificates of deposit in issue at<br>amortised cost   |             | 102,715,707                        | 131,332,624                             |
| 按攤銷成本之已發行債務證<br>券                | Debt securities in issue at amortised<br>cost   |             | 106,620,618                        | 100,535,072                             |
| 應付賬項及其他負債                        | Accruals and other liabilities  | 9           | 1,092,729                          | 276,420                                 |
| 應付稅項負債                           | Current tax liabilities   |             | 373,060                            | 311,503                                 |
| 總公司餘額                            | Head Office account   | 9           | 1,786,616                          | 1,458,661                               |
| 負債總額                             | Total liabilities   |             | <u>365,045,175</u>                 | <u>349,244,233</u>                      |
| <b>資本 Equity</b>                 |   |             |                                    |   |
| 儲備                               | Reserve   |             | <u>(180,935)</u>                   | <u>(190,848)</u>                        |
| 負債及資本總額                          | Total liabilities and equity  |             | <u>364,864,240</u>                 | <u>349,053,385</u>                      |

# 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2017年及2016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。2017年及2016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 2017 and 2016, 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 2017 and 2016, 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.

**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)**

**3.2 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.

# 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。

### 3.3 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.

**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 2017 年 12 月 31 日止年度<br><i>For the year ended 31 December 2017</i> |                         |                         |
|-----------------------|---|--|--|-------------------------|-------------------------|
|                       |   |  | 高層管理人員及主要人員<br><i>Senior Management and Key Personnel</i>            |                         |                         |
|                       |   |  | 非遞延<br><i>Non-deferred</i>   | 遞延<br><i>Deferred</i>   | 總計<br><i>Total</i>      |
|                       |   |  | 港幣千元<br><i>HK\$'000</i>  | 港幣千元<br><i>HK\$'000</i> | 港幣千元<br><i>HK\$'000</i> |
| (i) 於年內授予的薪酬          | (i) Remuneration awarded<br>during the year |  |  |                         |                         |
| 固定薪酬                  | Fixed remuneration                          |  | 7,207  | -                       | 7,207                   |
| 浮動薪酬                  | Variable remuneration                       |  | 9,522  | 4,119                   | 13,641                  |
| (ii) 遲延薪酬*            | (ii) Deferred remuneration*                 |  |  |                         |                         |
| - 已歸屬                 | - Vested                                    |  |  |                         | 2,443                   |
| - 未歸屬                 | - Unvested                                  |  |  |                         | 7,424                   |
|                       |   |  |  |                         | 9,867                   |
| 於 2017 年<br>1 月 1 日   | At 1 January 2017                           |  |  |                         | 8,016                   |
| 已授予                   | Awarded                                     |  |  |                         | 4,119                   |
| 已發放                   | Paid out                                    |  |  |                         | (1,964)                 |
| 因離職而扣減                | Reduced upon termination of<br>services     |  |  |                         | (304)                   |
| 於 2017 年<br>12 月 31 日 | At 31 December 2017                         |  |  |                         | 9,867                   |

**BANK OF CHINA LIMITED - HONG KONG 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 (續)**

**3.5 Amount of remuneration of Senior Management and Key Personnel  
 (continued)**

|                       |   | 截至 2016 年 12 月 31 日止年度<br>For the year ended 31 December 2016 |                  |                  |
|-----------------------|---|---|------------------|------------------|
|                       |   | 高層管理人員及主要人員<br>Senior Management and Key Personnel            |                  |                  |
| (i) 於年內授予的薪酬          | (i) Remuneration awarded<br>during the year | 非遞延   | 遞延               | 總計               |
|                       |   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 固定薪酬                  | Fixed remuneration                          | 6,887   | -                | 6,887            |
| 浮動薪酬                  | Variable remuneration                       | 8,939   | 3,846            | 12,785           |
| (ii) 遲延薪酬*            | (ii) Deferred remuneration*                 |   |                  |                  |
| - 已歸屬                 | - Vested                                    |   |                  | 1,757            |
| - 未歸屬                 | - Unvested                                  |   |                  | 6,259            |
|                       |   |   |                  | 8,016            |
| 於 2016 年<br>1 月 1 日   | At 1 January 2016                           |   |                  | 5,273            |
| 已授予                   | Awarded                                     |   |                  | 3,846            |
| 已發放                   | Paid out                                    |   |                  | (1,103)          |
| 調整按績效評估而扣減<br>部分      | Reduced through performance<br>adjustments  |   |                  | -                |
| 於 2016 年<br>12 月 31 日 | At 31 December 2016                         |   |                  | 8,016            |

\* 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 (2016  
 年: 5 名) 高層管理人員  
 及 9 名 (2016 年: 8 名)  
 主要人員。

The remuneration above includes 5 (2016: 5) members of Senior Management  
 and 9 (2016: 8) 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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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 2017 年及 2016 年，香  
港分行高層管理人員獎金  
的 40%以上，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 2017 年及 2016 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 2017 and 2016,  
the payout of over 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 2017 and 2016, 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<br>2018 年<br>6 月 30 日<br>Half-year ended<br>30 June 2018 | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June 2017 |
|---------|---------------------------------|--|--|
|         |                                 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000   |
| 人事費用    | Staff costs                     | 34,052   | 28,887   |
| 房產及設備支出 | Premises and equipment expenses | 8,353  | 8,614  |
| 電話及通訊   | Telephone and communication     | 6,305  | 7,177  |
| 其他經營支出  | Other operating expenses        | 4,446  | 3,654  |
|         |                                 | <b>53,156</b>  | <b>48,332</b>  |

# BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

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

|                              | 於 2018<br>6 月 30 日<br>At 30 June<br>2018 | 於 2017<br>12 月 31 日<br>At 31 December<br>2017 |
|------------------------------|--|---|
|                              | 港幣千元<br>HK\$'000                         | 港幣千元<br>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                    | 34,071,383                               | 20,446,484                                    |
| - 存放其他銀行及金融機構                | 9,342,955                                | 8,195,034                                     |
|                              | <u>43,414,338</u>                        | <u>28,641,518</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： |  |   |
| - 存放海外辦事處                    | 171,851,156                              | 166,322,999                                   |
| - 存放其他銀行及金融機構                | 2,512,084                                | 601,670                                       |
|                              | <u>174,363,240</u>                       | <u>166,924,669</u>                            |
| 銀行及其他金融機構貸款*，當中：             |  |   |
| - 存放海外辦事處                    | 63,039,318                               | 69,770,710                                    |
| - 存放其他銀行及金融機構                | 395,246                                  | 1,032,727                                     |
|                              | <u>63,434,564</u>                        | <u>70,803,437</u>                             |
| 存放海外辦事處的金額：                  |  |   |
| - 存放銀行及其他金融機構的結餘             | 34,071,383                               | 20,446,484                                    |
| - 在銀行及其他金融機構一至十二個月內到期之定期存放   | 171,851,156                              | 166,322,999                                   |
| - 銀行及其他金融機構貸款                | 63,039,318                               | 69,770,710                                    |
|                              | <u>268,961,857</u>                       | <u>256,540,193</u>                            |

\* 於 2018 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 (2017 年 12 月 31 日：無)。

\* As at 30 June 2018, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2017: Nil).

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**6. 交易性證券**

**6. Trading securities**

|        | 於 2018 年<br>6 月 30 日<br>At 30 June<br>2018 | 於 2017 年<br>12 月 31 日<br>At 31 December<br>2017 |
|--------|--|---|
|        | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 交易性證券  | Trading securities                         |   |
| - 債務證券 | - Debt securities                          | 467,974 400,608                                 |
| - 存款證  | - Certificates of deposit                  | 797,058 3,557,835                               |
|        |  | <hr/>   |
|        | 1,265,032                                  | 3,958,443                                       |

**7. 衍生金融工具**

**7. Derivative financial instruments**

|         | 於 2018 年<br>6 月 30 日<br>At 30 June<br>2018 | 於 2017 年<br>12 月 31 日<br>At 31 December<br>2017 |
|---------|--|---|
|         | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 合約／名義數額 | Contract/notional amounts                  |   |
| 匯率合約    | Exchange rate contracts                    | 774,567,334 686,647,578                         |
| 利率合約    | Interest rate contracts                    | 17,794,898 17,723,268                           |
|         | <hr/>                                      | <hr/>   |
|         | 792,362,232                                | 704,370,846                                     |
| 公平值資產   | Fair value assets                          |   |
| 匯率合約    | Exchange rate contracts                    | 10,083,856 12,107,114                           |
| 利率合約    | Interest rate contracts                    | 78,504 27,458                                   |
|         | <hr/>                                      | <hr/>   |
|         | 10,162,360                                 | 12,134,572                                      |
| 公平值負債   | Fair value liabilities                     |   |
| 匯率合約    | Exchange rate contracts                    | (8,435,764) (11,545,563)                        |
| 利率合約    | Interest rate contracts                    | (327,776) (126,374)                             |
|         | <hr/>                                      | <hr/>   |
|         | (8,763,540)                                | (11,671,937)                                    |

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 2018 年<br>6 月 30 日<br>At 30 June<br>2018                                   | 於 2017 年<br>12 月 31 日<br>At 31 December<br>2017 |
|---------------------|--|---|
|                     | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                                |
| 以公允值變化計入其他全面收益之證券投資 | Investment in securities at fair value<br>through other comprehensive income |   |
| - 債務證券              | - Debt securities  | 31,473,135                                      |
| - 存款證               | - Certificates of deposit  | 33,600,956                                      |
|                     |  | <u>65,074,091</u>                               |
|                     |  | N/A   |
| 以攤餘成本計量之證券投資        | Investment in securities at amortised cost                                   |   |
| - 債務證券              | - Debt securities  | <u>6,100,221</u>                                |
| 可供出售證券              | Available-for-sale securities  |   |
| - 債務證券              | - Debt securities  | N/A   |
| - 存款證               | - Certificates of deposit  | N/A   |
|                     |  | <u>33,565,858</u>                               |
|                     |  | <u>25,827,037</u>                               |
|                     |  | <u>N/A</u>                                      |
|                     |  | <u>59,392,895</u>                               |
| 持有至到期日證券            | Held-to-maturity securities  |   |
| - 債務證券              | - Debt securities  | N/A   |
|                     |  | <u>7,155,278</u>                                |
|                     |  | <u>71,174,312</u>                               |
|                     |  | <u>66,548,173</u>                               |

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

|                         | 於 2018 年<br>6 月 30 日<br>At 30 June | 於 2017 年<br>12 月 31 日<br>At 31 December |
|-------------------------|------------------------------------|---|
|                         | 2018<br>港幣千元<br>HK\$'000           | 2017<br>港幣千元<br>HK\$'000                |
| 銀行及其他金融機構之存款及<br>結餘，當中： |                                    |   |
| - 結欠海外辦事處               | 61,324,223                         | 46,095,965                              |
| - 結欠其他銀行及金融機構           | 46,000,985                         | 23,288,556                              |
|                         | <b>107,325,208</b>                 | <b>69,384,521</b>                       |
| 應付賬項及其他負債，當中：           |                                    |   |
| - 結欠海外辦事處               | 1,987                              | 2,225                                   |
| - 其他結欠                  | 1,090,742                          | 274,195                                 |
|                         | <b>1,092,729</b>                   | <b>276,420</b>                          |
| 結欠海外辦事處的金額：             |                                    |   |
| - 銀行及其他金融機構之<br>存款及結餘   | 61,324,223                         | 46,095,965                              |
| - 應付賬項及其他負債             | 1,987                              | 2,225                                   |
| - 總公司餘額                 | 1,786,616                          | 1,458,661                               |
|                         | <b>63,112,826</b>                  | <b>47,556,851</b>                       |

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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 2018 年 6 月 30 日

At 30 June 2018

| 港幣百萬元等值                       |                      |           |          |            |          |       |          |         |           |                                |  |  |           |
|-------------------------------|----------------------|-----------|----------|------------|----------|-------|----------|---------|-----------|--------------------------------|--|--|-----------|
| Equivalent in million of HK\$ |                      |           |          |            |          |       |          |         |           |                                |  |  |           |
|                               |                      | 美元        |          | 日圓         |          | 澳元    |          | 英磅      |           | 新台幣<br>New<br>Taiwan<br>Dollar | 其他外幣<br>Other<br>foreign<br>currencies | 外幣總額<br>Total<br>foreign<br>currencies |           |
|                               |                      | US        | Japanese | Australian |          | Pound |          | 人民幣     | Euro      |                                |  |  |           |
|                               |                      | Dollars   | Yen      | Dollars    | Sterling |       | Renminbi | Euro    | Dollar    |                                |  |  |           |
| 現貨資產                          | Spot assets          | 251,495   |          | 112        |          | 969   |          | 6       | 38,682    | 28,212                         | -                                      | -                                      | 319,476   |
| 現貨負債                          | Spot liabilities     | (204,237) |          | -          |          | (966) |          | -       | (68,322)  | (15,691)                       | -                                      | -                                      | (289,216) |
| 遠期買入                          | Forward              |           |          |            |          |       |          |         |           |                                |  |  |           |
|                               | purchases            | 354,234   |          | 8,243      |          | 703   |          | 4,696   | 337,860   | 24,967                         | -                                      | 4,073                                  | 734,776   |
| 遠期賣出                          | Forward sales        | (405,602) |          | (8,314)    |          | (703) |          | (4,701) | (302,330) | (37,059)                       | (341)                                  | (4,070)                                | (763,120) |
| 期權盤淨額                         | Net options position |           |          |            |          |       |          |         | (1,190)   |                                |  |  | 3         |
| (短)／長盤 Net (short)/long       |                      |           |          |            |          |       |          |         |           |                                |  |  |           |
| 淨額                            | position             | (2,917)   |          | 41         |          | 3     |          | 1       | 4,700     | 429                            | (341)                                  | 3                                      | 1,919     |

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      |           | 新台幣<br>New<br>Taiwan<br>Dollar | 其他外幣<br>Other<br>foreign<br>currencies | 外幣總額<br>Total<br>foreign<br>currencies |           |
|                               |                      | US        | Japanese | Australian |          | Pound |          | 人民幣     | Euro      |                                |  |  |           |
|                               |                      | Dollars   | Yen      | Dollars    | Sterling |       | Renminbi | Euro    | Dollar    |                                |  |  |           |
| 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 |           |          |            |          |       |          |         | (74)      |                                |  |  | 7         |
| (短)／長盤 Net (short)/long       |                      |           |          |            |          |       |          |         |           |                                |  |  |           |
| 淨額                            | position             | (899)     |          | 18         |          | 2     |          | -       | 2,620     | 324                            | -                                      | 2                                      | 2,067     |

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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 2018 年 6 月 30 日  
 At 30 June 2018

| 銀行<br>Banks | 官方機構<br>Official<br>sector | 非銀行私人機構<br>Non-bank private sector                   |  |       | 總計<br>Total |
|-------------|----------------------------|--|--|-------|-------------|
|             |                            | 非銀行<br>金融機構<br>Non-bank<br>financial<br>institutions | 非金融<br>私人機構<br>Non-financial<br>private sector |       |             |
|             |                            | 港幣百萬元<br>HK\$'m                                      | 港幣百萬元<br>HK\$'m                                |       |             |
| 中國內地        | Mainland of China          | 324,272  | -  | 3,112 | 6,147       |
|             |                            |  |  |       | 333,531     |

於 2017 年 12 月 31 日  
 At 31 December 2017

| 銀行<br>Banks | 官方機構<br>Official<br>sector | 非銀行私人機構<br>Non-bank private sector                   |  |       | 總計<br>Total |
|-------------|----------------------------|--|--|-------|-------------|
|             |                            | 非銀行<br>金融機構<br>Non-bank<br>financial<br>institutions | 非金融<br>私人機構<br>Non-financial<br>private sector |       |             |
|             |                            | 港幣百萬元<br>HK\$'m                                      | 港幣百萬元<br>HK\$'m                                |       |             |
| 中國內地        | Mainland of China          | 306,984  | 60   | 3,310 | 9,109       |
|             |                            |  |  |       | 319,463     |

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

於 2018 年 6 月 30 日

At 30 June 2018

|                               | 金管局報表<br>項目<br>Items in<br>the HKMA<br>return   | 資產負債表內<br>的風險承擔<br>On-balance<br>sheet<br>exposure |                    | 資產負債表外<br>的風險承擔<br>Off-balance<br>sheet<br>exposure |                  | 總風險承擔<br>Total<br>exposure |
|-------------------------------|---|--|--------------------|---|------------------|----------------------------|
|                               |   | 港幣千元<br>HK\$'000                                   | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                                    | 港幣千元<br>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  | 6,654,703          | -   | 6,654,703        |                            |
| 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  | 1,907,316          | -   | 1,907,316        |                            |
| 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  | 937,540            | -   | 937,540          |                            |
| 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  | 35,866             | -   | 35,866           |                            |
| 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  | 277,997            | -   | 277,997          |                            |
| 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>9,813,422</u>   | -   | <u>9,813,422</u> |                            |
| 扣減準備金後的資產總額                   | Total assets after provision  | 9  | <u>365,606,707</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>2.68%</u>       |   |                  |                            |

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

|                               |   |  |   | 於 2017 年 12 月 31 日<br>At 31 December 2017 |
|-------------------------------|---|--|---|---|
|                               | 金管局報表<br>項目<br>Items in<br>the HKMA   | 資產負債表內<br>的風險承擔<br>On-balance<br>sheet | 資產負債表外<br>的風險承擔<br>Off-balance<br>sheet | 總風險承擔<br>Total<br>exposure                |
|                               | return  | 港幣千元<br>HK\$'000                       | 港幣千元<br>HK\$'000                        | 港幣千元<br>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>                      |   |
| 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>                            |   |

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**13. 流動性資訊**

**13. Liquidity information**

**(a) 流動性維持比率**

**(a) Liquidity maintenance ratio**

流動性維持比率的平均值

Average value of liquidity

maintenance ratio

| 三個月結算至<br>2018 年<br>6 月 30 日<br>Three months<br>ended | 三個月結算至<br>2018 年<br>3 月 31 日<br>Three months<br>ended | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year<br>ended |
|---|---|---|
| 30 June 2018  | 31 March 2018   | 30 June 2017                                      |

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

**25,924.94%**

**10,063.62%**

**12,600.52%**

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.

**(b) 核心資金比率**

**(b) Core funding ratio**

核心資金比率的平均值

Average value of core funding ratio

| 三個月結算至<br>2018 年<br>6 月 30 日<br>Three months<br>ended | 三個月結算至<br>2018 年<br>3 月 31 日<br>Three months<br>ended |
|---|---|
| 30 June 2018  | 31 March 2018   |

核心資金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核心資金比率的平均值的算術平均數計算。

**114.63%**

**121.08%**

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

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 中國銀行股份有限公司 — 香港分行

**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 2018 年<br>6 月 30 日<br>At 30 June | 於 2017 年<br>12 月 31 日<br>At 31 December |
|---|------------------------------------|---|
|   | 2018                               | 2017                                    |
|   | 人民幣百萬元<br>RMB'm                    | 人民幣百萬元<br>RMB'm                         |
| 綜合股東資金<br>Consolidated amount<br>of shareholders' funds | <u>1,526,978</u>                   | <u>1,496,016</u>                        |
| 綜合資本充足比率*<br>Consolidated capital adequacy ratio*       | <u>13.78%</u>                      | <u>14.19%</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**

|                                 | 半年結算至<br>2018 年<br>6 月 30 日<br>Half-year ended<br>30 June 2018 | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June 2017 |
|---------------------------------|--|--|
|                                 | 人民幣百萬元<br>RMB'm  | 人民幣百萬元<br>RMB'm  |
| 除稅前溢利<br>Profit before taxation | <u>141,961</u>   | <u>140,378</u>   |

**BANK OF CHINA LIMITED - HONG KONG BRANCH**  
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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 2018 年<br>6 月 30 日<br>At 30 June | 於 2017 年<br>12 月 31 日<br>At 31 December |
|---------|--------------------------|------------------------------------|---|
|         |                          | 2018                               | 2017                                    |
| 資產總額    | Total assets             | <u>20,294,918</u>                  | <u>19,467,424</u>                       |
| 負債總額    | Total liabilities        | <u>18,684,257</u>                  | <u>17,890,745</u>                       |
| 貸款及放款總額 | Total loans and advances | <u>11,135,605</u>                  | <u>10,644,304</u>                       |
| 客戶存款總額  | Total customer deposits  | <u>14,352,853</u>                  | <u>13,657,924</u>                       |

**15. 規定事項說明**

**15. Statement of Compliance**

本分行於編製 2018 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 2018 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

2018 年 9 月 18 日  
 18 September 2018