

Bank of China Limited – Hong Kong Branch

2018 Annual Financial Disclosure Statement

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

這是本分行發出截至 2018 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 2018 年 12 月 31 日止年度 For the year ended	截至 2017 年 12 月 31 日止年度 For the year ended
	附註 Notes	31 December 2018	31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	12,748,003	10,933,564
利息支出	Interest expense	<u>(12,329,011)</u>	<u>(8,081,860)</u>
淨利息收入	Net interest income	418,992	2,851,704
服務費及佣金收入	Fee and commission income	92,531	104,659
服務費及佣金支出	Fee and commission expense	<u>(43,019)</u>	<u>(44,839)</u>
淨服務費及佣金收入	Net fee and commission income	49,512	59,820
以公平值變化計入損益之金融 工具淨收益／（虧損）	Net gain/(loss) on financial instruments at fair value through profit or loss	4	610,961
處置以公平值變化計入其他全 面收益之證券投資之淨虧損	Net loss from disposal of investment in securities at fair value through other comprehensive income		(1,293,751)
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities	<u>(57,040)</u>	N/A
總經營收入	Total operating income	1,022,425	1,628,380
減值準備淨撥回	Net reversal of impairment allowances	<u>2,724</u>	-
淨經營收入	Net operating income	1,025,149	1,628,380
經營支出	Operating expenses	5	<u>(108,358)</u>
除稅前溢利	Profit before taxation	916,791	1,505,841
稅項	Taxation	<u>(153,676)</u>	<u>(247,997)</u>
年度溢利	Profit for the year	<u>763,115</u>	<u>1,257,844</u>

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中國銀行股份有限公司 — 香港分行

2. 資產負債表

2. Balance sheet

	附註 Notes	於 2018 年 12 月 31 日 At 31 December	於 2018 年	於 2018 年 6 月 30 日 At 30 June
			2018	
			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	6 247,799,191	43,414,338
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	6 114,917,072	174,363,240
銀行及其他金融機構貸款		Advances to banks and other financial institutions	6 63,127,561	63,434,564
以公平值變化計入損益之金 融資產		Financial assets at fair value through profit or loss	7 8,721,740	1,265,032
衍生金融工具		Derivative financial instruments	8 8,600,987	10,162,360
證券投資		Investment in securities	9 67,408,202	71,174,312
預付費用及其他應收賬項		Prepayment and other receivables	6 840,405	1,018,371
遞延稅項資產		Deferred tax assets		
			10,593	32,023
資產總額		Total assets		
			511,425,751	364,864,240
負債		Liabilities		
界定為以公平值變化計入損 益之銀行及其他金融機構 之存款及結餘		Deposits and balances from banks and other financial institutions designated at fair value through profit or loss		
			1,001,775	-
以攤餘成本計量之銀行及其 他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions at amortised cost	10 299,355,697	107,325,208
衍生金融工具		Derivative financial instruments	8 8,576,463	8,763,540
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		
			20,120,893	31,017,354
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		
			10,570,545	5,350,343
以攤餘成本計量之已發行存 款證		Certificates of deposit in issue at amortised cost		
			69,584,450	102,715,707
以攤餘成本計量之已發行債 務證券		Debt securities in issue at amortised cost		
			100,098,251	106,620,618
應付賬項及其他負債		Accruals and other liabilities	10 1,461,482	1,092,729
應付稅項負債		Current tax liabilities		
			74	373,060
總公司餘額		Head Office account	10 -	1,786,616
負債總額		Total liabilities		
			510,769,630	365,045,175
資本		Equity		
儲備		Reserve		
			656,121	(180,935)
負債及資本總額		Total liabilities and equity		
			511,425,751	364,864,240

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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 2018 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 2019 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 2018 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2019 Interim Financial Disclosure Statement.

4. 以公允值變化計入損益之金融工具淨收益／(虧損)

4. Net gain/(loss) on financial instruments at fair value through profit or loss

來自外匯交易的淨收益／(虧損)
來自持有作交易用途的證券的淨收益
來自其他交易活動的淨(虧損)收益
其他非交易性投資淨收益／(虧損)

	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
Net gain/(loss) arising from trading in foreign currencies	410,250	(1,119,576)
Net gain on securities held for trading purpose	197,927	27,416
Net (loss)/gain from other trading activities	(4,405)	17,681
Net gain/(loss) from other non-trading investments	7,189	(219,272)
	<u>610,961</u>	<u>(1,293,751)</u>

5. 經營支出

5. Operating expenses

人事費用
房產及設備支出
電話及通訊
法律及專業服務費用
其他經營支出

	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
Staff costs	58,743	63,044
Premises and equipment expenses	16,916	17,272
Telephone and communication	12,650	13,310
Legal and professional fee	11,266	20,349
Other operating expenses	8,783	8,564
	<u>108,358</u>	<u>122,539</u>

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6. 存放海外辦事處的金額 6. Amount due from overseas offices

	於 2018 年 12 月 31 日 At 31 December	於 2018 年 6 月 30 日 At 30 June	
	2018	2018	
	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 - 存放其他銀行及金融機構	Balances with banks and other financial institutions, in which: - due from overseas offices - due from other banks and financial institutions	245,861,000 1,938,191 <u>247,799,191</u>	34,071,383 9,342,955 <u>43,414,338</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 - 存放其他銀行及金融機構	Placements with banks and other financial institutions maturing between one and twelve months, in which: - due from overseas offices - due from other banks and financial institutions	113,701,280 1,215,792 <u>114,917,072</u>	171,851,156 2,512,084 <u>174,363,240</u>
銀行及其他金融機構貸款*， 當中： - 存放海外辦事處 - 存放其他銀行及金融機構	Advances to banks and other financial institutions*, in which: - due from overseas offices - due from other banks and financial institutions	63,127,561 - <u>63,127,561</u>	63,039,318 395,246 <u>63,434,564</u>
預付費用及其他應收賬項， 當中： - 存放海外辦事處 - 其他	Prepayment and other receivables, in which: - due from overseas offices - others	53,326 787,079 <u>840,405</u>	- 1,018,371 <u>1,018,371</u>

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6. 存放海外辦事處的金額 6. Amount due from overseas offices (continued) (續)

	於 2018 年 12 月 31 日 At 31 December	於 2018 年 6 月 30 日 At 30 June
	2018	2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
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	245,861,000 34,071,383
- 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	113,701,280 171,851,156
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	63,127,561 63,039,318
- 預付費用及其他應收賬項	- Prepayment and other receivables	53,326 -
		422,743,167 268,961,857

* 於 2018 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 (2018 年 6 月 30 日：無)。

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

7. 以公平值變化計入損益之金融資產

7. Financial assets at fair value through profit or loss

	於 2018 年 12 月 31 日 At 31 December	於 2018 年 6 月 30 日 At 30 June
	2018	2018
	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	3,933,274 467,974
- 存款證	- Certificates of deposit	- 797,058
		3,933,274 1,265,032
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	
- 債務證券	- Debt securities	1,439,362 -
- 存款證	- Certificates of deposit	3,349,104 -
		4,788,466 -
		8,721,740 1,265,032

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8. 衍生金融工具

8. Derivative financial instruments

	於 2018 年 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
	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	1,220,030,247
利率合約	Interest rate contracts	19,577,777
	<hr/>	<hr/>
	1,239,608,024	792,362,232
公平值資產	Fair value assets	
匯率合約	Exchange rate contracts	8,549,300
利率合約	Interest rate contracts	51,687
	<hr/>	<hr/>
	8,600,987	10,162,360
公平值負債	Fair value liabilities	
匯率合約	Exchange rate contracts	(8,349,155)
利率合約	Interest rate contracts	(227,308)
	<hr/>	<hr/>
	(8,576,463)	(8,763,540)

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 2018 年 12 月 31 日 At 31 December	於 2018 年 6 月 30 日 At 30 June
	2018	2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收益之證券投資		
Investment in securities at fair value through other comprehensive income		
- 債務證券	28,273,303	31,473,135
- 存款證	<u>34,731,959</u>	<u>33,600,956</u>
	<u><u>63,005,262</u></u>	<u><u>65,074,091</u></u>
以攤餘成本計量之證券投資		
Investment in securities at amortised cost		
- 債務證券	4,404,348	6,100,221
- 減值準備	<u>(1,408)</u>	<u>-</u>
	<u><u>4,402,940</u></u>	<u><u>6,100,221</u></u>
	<u><u>67,408,202</u></u>	<u><u>71,174,312</u></u>

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

	於 2018 年 12 月 31 日 At 31 December	於 2018 年 6 月 30 日 At 30 June
	2018 港幣千元 HK\$'000	2018 港幣千元 HK\$'000
以攤餘成本計量之銀行及其他 金融機構之存款及結餘，當 中：	Deposits and balances from banks and other financial institutions at amortised cost, in which:	
- 結欠海外辦事處	- due to overseas offices	204,864,041
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	94,491,656
		<hr/>
		299,355,697
		<hr/>
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	2,203
- 其他	- others	1,459,279
		<hr/>
		1,461,482
		<hr/>
結欠海外辦事處的金額：	Amount due to overseas offices:	
- 以攤餘成本計量之銀行及 其他金融機構之存款 及結餘	- Deposits and balances from banks and other financial institutions at amortised cost	204,864,041
- 應付賬項及其他負債	- Accruals and other liabilities	2,203
- 總公司餘額	- Head Office account	- 1,786,616
		<hr/>
		204,866,244
		<hr/>
		63,112,826

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

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 2018 年 12 月 31 日

At 31 December 2018

港幣百萬元等值												
Equivalent in million of HK\$												
		美元		日圓		澳元		英磅		新台幣 New Dollar	其他外幣 Other currencies	外幣總額 Total currencies
		US	Japanese Yen	Australian Dollars		Pound Sterling	Renminbi	Euro				
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Dollar				
現貨資產	Spot assets	220,510	50	739	-	240,065	21,420	-	1,633	484,417		
現貨負債	Spot liabilities	(368,523)	-	(735)	-	(54,473)	(9,760)	-	-	(433,491)		
遠期買入	Forward purchases	682,465	661	343	6,654	439,095	13,571	349	13,378	1,156,516		
遠期賣出	Forward sales	(537,803)	(691)	(344)	(6,653)	(619,598)	(25,200)	(569)	(14,934)	(1,205,792)		
期權盤淨額	Net options position	(422)	-	-	-	427	-	-	1	6		
(短)／長盤 Net (short)/long												
淨額	position	(3,773)	20	3	1	5,516	31	(220)	78	1,656		

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 New Dollar	其他外幣 Other currencies	外幣總額 Total currencies
		US	Japanese Yen	Australian Dollars		Pound Sterling	Renminbi	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	1,193	-	-	-	(1,190)	-	-	-	3		
(短)／長盤 Net (short)/long												
淨額	position	(2,917)	41	3	1	4,700	429	(341)	3	1,919		

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12. 國際債權

12. 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 12 月 31 日

At 31 December 2018

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		487,261	-	1,702	5,450	
					494,413	

於 2018 年 6 月 30 日

At 30 June 2018

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		324,272	-	3,112	6,147	
					333,531	

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

於 2018 年 12 月 31 日

At 31 December 2018

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		
	On-balance sheet		Off-balance sheet	總風險承擔		
	exposure	exposure		Total		
			港幣千元	港幣千元	港幣千元	港幣千元
			HK\$'000	HK\$'000	HK\$'000	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	6,190,582	-	6,190,582	
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	1,427,142	-	1,427,142	
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	376,029	-	376,029	
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	36,016	-	36,016	
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-	
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	-	-	-	
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	-	-	-	
總計	Total	8	8,029,769	-	8,029,769	
扣減準備金後的資產總額	Total assets after provision	9	512,025,217			
資產負債表內的風險承擔 佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	1.57%			

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13. 非銀行的內地風險承擔 (續)

13. Non-bank Mainland exposures (continued)

於 2018 年 6 月 30 日

At 30 June 2018

	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔 On-balance sheet exposure	資產負債表外 的風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	6,654,703	- 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>-</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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14. 流動性資料

14. Liquidity information

(a) 流動性維持比率

(a) Liquidity maintenance ratio

三個月結算至 2018年 12月31日 Three months ended 31 December 2018	三個月結算至 2018年 9月30日 Three months ended 30 September 2018	截至 2017 年 12月31日 止年度 For the year ended 31 December 2017
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流動性維持比率的平均值

Average value of liquidity

maintenance ratio 9,664.42% 8,798.92% 14,569.75%

流動性維持比率的平均值是基於期內呈交的流動性狀況之金管局報表所報告的每月流動性維持比率的平均值的算術平均數計算。

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

(b) 核心資金比率

(b) Core funding ratio

三個月結算至 2018年 12月31日 Three months ended 31 December 2018	三個月結算至 2018年 9月30日 Three months ended 30 September 2018
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核心資金比率的平均值

Average value of core funding ratio

112.23% 117.34%

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。

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.

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.

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15. 銀行綜合資料

15. Consolidated bank information

本附註提供中國銀行集團
的銀行綜合資料。

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 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
	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>1,612,980</u>	<u>1,526,978</u>
綜合資本充足比率* Consolidated capital adequacy ratio*	<u>14.97%</u>	<u>13.78%</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 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017
	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>229,643</u>	<u>222,903</u>
資產總額 Total assets	<u>21,267,275</u>	<u>20,294,918</u>
負債總額 Total liabilities	<u>19,541,878</u>	<u>18,684,257</u>
貸款及放款總額 Total loans and advances	<u>11,515,764</u>	<u>11,135,605</u>
客戶存款總額 Total customer deposits	<u>14,883,596</u>	<u>14,352,853</u>

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16. 規定事項說明

16. Statement of Compliance

本分行於編製 2018 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 2018 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

2019 年 4 月 4 日

4 April 2019