

Bank of China Limited – Hong Kong Branch
2019 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2019. 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. This statement can also be viewed on the website of Bank of China Limited (http://www.boc.cn/en/aboutboc/ab6/201809/t20180928_14267748.html). Bank of China Limited is a joint stock company incorporated in the People's Republic of China with limited liability.

中國銀行股份有限公司 – 香港分行

2019 年度財務披露報表

這是本分行發出截至 2019 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，亦可在中國銀行股份有限公司網站查閱 (http://www.boc.cn/aboutboc/ab6/201809/t20180928_13762857.html)。中國銀行股份有限公司是於中華人民共和國註冊成立的股份有限公司。

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 2019 年 12 月 31 日止年度 For the year ended	截至 2018 年 12 月 31 日止年度 For the year ended
	附註 Notes	31 December 2019	31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	8,831,269	12,748,003
利息支出	Interest expense	<u>(8,709,308)</u>	<u>(12,329,011)</u>
淨利息收入	Net interest income	121,961	418,992
服務費及佣金收入	Fee and commission income	94,887	92,531
服務費及佣金支出	Fee and commission expense	<u>(44,792)</u>	<u>(43,019)</u>
淨服務費及佣金收入	Net fee and commission income	50,095	49,512
以公允值變化計入損益之金融 工具淨收益	Net gain on financial instruments at fair value through profit or loss	4	552,259
處置以公允值變化計入其他全 面收益之證券投資之淨收益 ／（虧損）	Net gain/(loss) from disposal of investment in securities at fair value through other comprehensive income	46,709	(57,040)
以攤餘成本計量之金融負債之 淨虧損	Net loss on financial liabilities at amortised cost	<u>(15)</u>	-
總經營收入	Total operating income	771,009	1,022,425
減值準備淨撥回	Net reversal of impairment allowances	<u>10,959</u>	2,724
淨經營收入	Net operating income	781,968	1,025,149
經營支出	Operating expenses	5	<u>(106,280)</u>
除稅前溢利	Profit before taxation	675,688	916,791
稅項	Taxation	<u>(112,096)</u>	<u>(153,676)</u>
年度溢利	Profit for the year	563,592	763,115

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2. 資產負債表

2. Balance sheet

	附註 Notes	於 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
		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	6 31,286,220	26,200,829
存放中央銀行的結餘	Balances with central bank	11	-
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 90,596,114	80,129,157
界定為以公平值變化計入損益之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 designated at fair value through profit or loss maturing between one and twelve months	6 332,265	-
銀行及其他金融機構貸款	Advances to banks and other financial institutions	6 48,330,055	56,655,484
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 22,198,107	25,286,866
衍生金融工具	Derivative financial instruments	8 6,831,913	6,367,480
證券投資	Investment in securities	9 53,043,800	69,379,641
物業、器材及設備	Properties, plant and equipment		20,088 26,012
預付費用及其他應收賬項	Prepayment and other receivables	6 97,504	8,343,920
資產總額	Total assets	252,736,077	272,389,389
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	16,650,192	6,853,390
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 33,653,992	54,368,539
衍生金融工具	Derivative financial instruments	8 6,716,671	5,920,153
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	19,888,236	25,087,593
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	16,625,184	16,678,556
以攤餘成本計量之已發行存款證	Certificates of deposit in issue at amortised cost	63,663,728	51,929,338
以攤餘成本計量之已發行債務證券	Debt securities in issue at amortised cost	93,911,179	105,706,067
應付賬項及其他負債	Accruals and other liabilities	10 235,969	4,860,191
應付稅項負債	Current tax liabilities		106,974 28,774
遞延稅項負債	Deferred tax liabilities		4,424 15,565
負債總額	Total liabilities	251,456,549	271,448,166
資本 Equity			
儲備	Reserve		1,279,528 941,223
負債及資本總額	Total liabilities and equity	252,736,077	272,389,389

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3. 高層管理人員及主要人 員的薪酬

根據集團薪酬管理制度，香港分行 2019 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 2020 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 2019 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2020 Interim Financial Disclosure Statement.

4. 以公平值變化計入損益之金融工具淨收益

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

來自外匯交易的淨收益

Net gain arising from trading in

foreign currencies

截至 2019 年

12 月 31 日止年度

For the year ended

31 December

2019

截至 2018 年

12 月 31 日止年度

For the year ended

31 December

2018

港幣千元

HK\$'000

港幣千元

HK\$'000

來自持有作交易用途的證券的淨收益

Net gain on securities held for trading

purpose

319,844

410,250

來自其他交易活動的淨虧損

Net loss from other trading activities

393,398

197,927

其他非交易性投資淨收益

Net gain from other non-trading

(247,381)

(4,405)

investments

86,398

7,189

552,259

610,961

5. 經營支出

5. Operating expenses

人事費用

Staff costs

截至 2019 年

12 月 31 日止年度

For the year ended

31 December

2019

截至 2018 年

12 月 31 日止年度

For the year ended

31 December

2018

港幣千元

HK\$'000

港幣千元

HK\$'000

房產及設備支出

Premises and equipment expenses

62,743

58,743

折舊

Depreciation

5,466

16,916

電話及通訊

Telephone and communication

11,848

-

法律及專業服務費用

Legal and professional fee

13,448

12,650

其他經營支出

Other operating expenses

5,899

11,266

6,876

8,783

106,280

108,358

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

	於 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019 港幣千元 HK\$'000	2019 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	- due from overseas offices	29,572,779
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,713,441
		<u>31,286,220</u>
		<u>26,200,829</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	- due from overseas offices	90,596,114
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-
		<u>90,596,114</u>
		<u>80,129,157</u>
界定為以公平值變化計入損益之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	- due from overseas offices	332,265
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-
		<u>332,265</u>
銀行及其他金融機構貸款*，當中：		
- 存放海外辦事處	- due from overseas offices	48,330,055
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-
		<u>48,330,055</u>
		<u>56,655,484</u>
預付費用及其他應收賬項，當中：		
- 存放海外辦事處	- due from overseas offices	59,006
- 其他	- others	38,498
		<u>97,504</u>
		<u>8,343,920</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 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019 港幣千元 HK\$'000	2019 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	29,572,779
- 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	90,596,114
- 界定為以公平值變化計入 損益之銀行及其他金 融機構一至十二個月 內到期之定期存放	- Placements with banks and other financial institutions designated at fair value through profit or loss maturing between one and twelve months	332,265
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	48,330,055
- 預付費用及其他應收賬項	- Prepayment and other receivables	59,006
		81,844
	<u>168,890,219</u>	<u>157,051,919</u>

* 於 2019 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 (2019 年 6 月 30 日：
無)。

* As at 31 December 2019, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2019: Nil).

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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 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019	2019
	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	2,667,332
- 存款證	- Certificates of deposit	<u>396,433</u>
		<u>3,063,765</u>
		404,568
		<u>3,213,671</u>
		<u>3,618,239</u>
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	10,104,980
- 存款證	- Certificates of deposit	<u>9,029,362</u>
		<u>19,134,342</u>
		6,276,498
		<u>15,392,129</u>
		<u>21,668,627</u>
		<u>22,198,107</u>
		25,286,866

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8. 衍生金融工具

8. Derivative financial instruments

	於 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019	2019
	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	905,208,565
利率合約	Interest rate contracts	19,260,992
		<hr/>
	924,469,557	1,163,454,414
公平值資產	Fair value assets	
匯率合約	Exchange rate contracts	6,742,481
利率合約	Interest rate contracts	89,432
		<hr/>
	6,831,913	6,367,480
公平值負債	Fair value liabilities	
匯率合約	Exchange rate contracts	(6,547,038)
利率合約	Interest rate contracts	(169,633)
		<hr/>
	(6,716,671)	(5,920,153)

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 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019	2019
	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	32,026,420	32,133,880
- 存款證	<u>17,324,545</u>	<u>33,335,533</u>
	<u><u>49,350,965</u></u>	<u><u>65,469,413</u></u>
以攤餘成本計量之證券投資		
Investment in securities at amortised cost		
- 債務證券	3,693,433	3,910,994
- 減值準備	<u>(598)</u>	<u>(766)</u>
	<u><u>3,692,835</u></u>	<u><u>3,910,228</u></u>
	<u><u>53,043,800</u></u>	<u><u>69,379,641</u></u>

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

	於 2019 年 12 月 31 日 At 31 December	於 2019 年 6 月 30 日 At 30 June
	2019 港幣千元 HK\$'000	2019 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	11,884,399 30,470,033
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	21,769,593 23,898,506
		<hr/> 33,653,992 <hr/> 54,368,539
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	2,271 2,120
- 其他	- others	233,698 4,858,071
		<hr/> 235,969 <hr/> 4,860,191
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	11,884,399 30,470,033
- 應付賬項及其他負債	- Accruals and other liabilities	2,271 2,120
		<hr/> 11,886,670 <hr/> 30,472,153

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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 2019 年 12 月 31 日

At 31 December 2019

港幣百萬元等值											
Equivalent in million of HK\$											
								新台幣			其他外幣
		美元	日圓	澳元	英磅	人民幣	歐羅	New	Other	Total	
		US	Japanese	Australian	Pound	Renminbi	Euro	Taiwan	foreign	foreign	
		Dollars	Yen	Dollars	Sterling			Dollar	currencies	currencies	
現貨資產	Spot assets	192,462	53	730	5	24,166	20,606	-	670	238,692	
現貨負債	Spot liabilities	(167,862)	-	(679)	-	(12,525)	(7,951)	-	-	(189,017)	
遠期買入	Forward purchases	421,424	2,276	-	5,614	340,208	55,491	115	6,566	831,694	
遠期賣出	Forward sales	(436,702)	(2,318)	(54)	(5,620)	(357,066)	(67,851)	(233)	(7,160)	(877,004)	
期權盤淨額	Net options position	(6,337)	57	-	-	6,141	-	-	-	(139)	
長／(短)盤 Net long/(short)											
淨額	position	2,985	68	(3)	(1)	924	295	(118)	76	4,226	

於 2019 年 6 月 30 日

At 30 June 2019

港幣百萬元等值											
Equivalent in million of HK\$											
								新台幣			其他外幣
		美元	日圓	澳元	英磅	人民幣	歐羅	New	Other	Total	
		US	Japanese	Australian	Pound	Renminbi	Euro	Taiwan	foreign	foreign	
		Dollars	Yen	Dollars	Sterling			Dollar	currencies	currencies	
現貨資產	Spot assets	196,165	1,129	692	7	37,233	21,778	-	1,828	258,832	
現貨負債	Spot liabilities	(178,824)	-	(687)	-	(22,562)	(3,966)	-	(896)	(206,935)	
遠期買入	Forward purchases	561,284	1,699	4	2,001	474,060	29,075	230	9,000	1,077,353	
遠期賣出	Forward sales	(571,268)	(2,769)	(4)	(2,013)	(494,019)	(46,761)	(226)	(10,035)	(1,127,095)	
期權盤淨額	Net options position	(909)	-	-	-	926	-	-	-	17	
長／(短)盤 Net long/(short)											
淨額	position	6,448	59	5	(5)	(4,362)	126	4	(103)	2,172	

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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 2019 年 12 月 31 日
At 31 December 2019

銀行 Banks	官方機構 Official sector	非銀行私人機構 Non-bank private sector			總計 Total
		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 Chinese Mainland		222,126	6,274	3,140	7,281
					238,821

於 2019 年 6 月 30 日
At 30 June 2019

銀行 Banks	官方機構 Official sector	非銀行私人機構 Non-bank private sector			總計 Total
		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 Chinese Mainland		241,523	346	2,073	6,464
					250,406

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13. 非銀行的內地風險承擔

13. Non-bank Mainland exposures

於 2019 年 12 月 31 日

At 31 December 2019

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	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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	9,253,188	-	9,253,188	
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	1,915,386	-	1,915,386	
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	176,078	-	176,078	
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	35,381	-	35,381	
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	11,380,033	-	11,380,033	
扣減準備金後的資產總額	Total assets after provision	9	252,983,203			
資產負債表內的風險承擔 佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	4.50%			

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13. 非銀行的內地風險承擔 (續)

13. Non-bank Mainland exposures (continued)

於 2019 年 6 月 30 日

At 30 June 2019

	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	7,813,578	- 7,813,578
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	1,705,745	- 1,705,745
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	119,212	- 119,212
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	46,655	- 46,655
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	9,685,190	- 9,685,190
扣減準備金後的資產總額	Total assets after provision	9	272,909,050	
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	3.55%	

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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

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。

	三個月結算至 2019年 12月31日 Three months ended	三個月結算至 2018年 12月31日 Three months ended
	31 December 2019	31 December 2018

Average value of liquidity
maintenance ratio

454.82%

9,664.42%

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
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。

	三個月結算至 2019年 12月31日 Three months ended	三個月結算至 2018年 12月31日 Three months ended
	31 December 2019	31 December 2018

Average value of core funding ratio **100.89%** **112.23%**

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 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
	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>1,851,701</u>	<u>1,790,418</u>
綜合資本充足比率* Consolidated capital adequacy ratio*	<u>15.59%</u>	<u>15.33%</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 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018
	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>250,645</u>	<u>229,643</u>
資產總額 Total assets	<u>22,769,744</u>	<u>22,266,024</u>
負債總額 Total liabilities	<u>20,793,048</u>	<u>20,358,572</u>
貸款及放款總額 Total loans and advances	<u>12,743,425</u>	<u>12,257,784</u>
客戶存款總額 Total customer deposits	<u>15,817,548</u>	<u>15,644,634</u>

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16. 規定事項說明

16. Statement of Compliance

本分行於編製 2019 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 2019 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

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

2020 年 4 月 20 日

20 April 2020

