

Bank of China Limited – Hong Kong Branch

2020 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2020. 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

2020 年中期財務披露報表

這是本分行發出截至 2020 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，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

	附註 Notes	Half-year ended 30 June 2020	半年結算至 2020 年 6 月 30 日	半年結算至 2019 年 6 月 30 日
			港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	2,801,183	5,259,649	
利息支出	Interest expense	(2,631,365)	(5,316,209)	
淨利息收入	Net interest income	169,818	(56,560)	
服務費及佣金收入	Fee and commission income	56,437	44,622	
服務費及佣金支出	Fee and commission expense	(17,299)	(23,494)	
淨服務費及佣金收入	Net fee and commission income	39,138	21,128	
以公允值變化計入損益之金融 工具淨（虧損）／收益	Net (loss)/gain on financial instruments at fair value through profit or loss	4	(70,028)	235,605
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	Net gain from disposal of investment in securities at fair value through other comprehensive income		84,816	26,847
總經營收入	Total operating income	223,744	227,020	
減值準備淨撥回	Net reversal of impairment allowances	331	9,010	
淨經營收入	Net operating income	224,075	236,030	
經營支出	Operating expenses	5	(53,558)	(52,333)
除稅前溢利	Profit before taxation	170,517	183,697	
稅項	Taxation		(33,535)	(30,171)
期內溢利	Profit for the period	136,982	153,526	

BANK OF CHINA LIMITED - HONG KONG BRANCH

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 2020 年 6 月 30 日 At 30 June 2020		於 2019 年 12 月 31 日 At 31 December 2019	
		港幣千元 HK\$'000	港幣千元 HK\$'000	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	23,825,834	31,286,220
存放中央銀行的結餘		Balances with central bank		11	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	89,647,628	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	6	-	332,265
銀行及其他金融機構貸款		Advances to banks and other financial institutions	6	50,300,509	48,330,055
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	16,546,820	22,198,107
衍生金融工具		Derivative financial instruments	8	4,824,504	6,831,913
證券投資		Investment in securities	9	48,697,352	53,043,800
物業、器材及設備		Properties, plant and equipment		15,614	20,088
預付費用及其他應收賬項		Prepayment and other receivables	6	2,724,596	97,504
資產總額		Total assets		236,582,868	252,736,077
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		8,726,933	16,650,192
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	36,708,313	33,653,992
衍生金融工具		Derivative financial instruments	8	5,216,700	6,716,671
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		16,550,207	19,888,236
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		11,296,187	16,625,184
以攤餘成本計量之已發行存款證		Certificates of deposit in issue at amortised cost		64,835,020	63,663,728
以攤餘成本計量之已發行債務證券		Debt securities in issue at amortised cost		91,139,443	93,911,179
應付賬項及其他負債		Accruals and other liabilities	10	1,244,110	235,969
應付稅項負債		Current tax liabilities		101,409	106,974
遞延稅項負債		Deferred tax liabilities		11,346	4,424
負債總額		Total liabilities		235,829,668	251,456,549
資本		Equity			
儲備		Reserve		753,200	1,279,528
負債及資本總額		Total liabilities and equity		236,582,868	252,736,077

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 3. Remuneration of Senior Management and Key Personnel
員的薪酬**

**3.1 薪酬政策及福利的落實程式
的簡介**

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 2019 年及 2018 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。2019 年及 2018 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 2019 and 2018, 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 2019 and 2018, 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.

**3. 高層管理人員及主要人
員的薪酬（續） 3. Remuneration of Senior Management and Key Personnel
(continued)**

**3.2 薪酬政策及福利的落實程
式的主要因素（續）**

由於香港分行高管人員及
員工的績效獎金與其考核
結果掛鈎，績效目標完成情
況將影響其浮薪數額。為保
證業績真實性、實現風險因
素對薪酬的調節，香港分行
高級經理及以上的投資人
員獎金實行為期三年的延
遲支付制度。

根據總行浮薪延遲機制，不
同類型員工的延遲數額將
根據不同員工所承擔職責
不同而有所差異。具體為，
員工不同崗位的崗位價值
不同，其薪酬收入不同。在
此基礎上，對不同類型員工
所承擔的風險責任大小進
行區分，以不同的浮動薪酬
收入為基數實行不同比例
的延期支付，由此計算得出
的延遲數額有所差異。

如香港分行績效未達標或
較為遜色時，總行將對香港
分行薪酬進行調整，同時，
分行的機構績效與員工個
人績效考核結果將受影
響，而機構與個人績效考核
成績決定了香港分行員工
的浮動薪酬。

依據上述因素確定的薪酬
政策，能夠體現外部競爭
性與內部公平性，同時實
現激勵與約束、業務發展
與風險防控的平衡。

3.2 Key factors for determination of remuneration policy (continued)

Since performance bonus of the Branch's senior management and staff is linked to their appraisal result, the completion of performance targets would affect the variable remuneration of the senior management and staff. To ensure the Branch's performance has been truly reflected and remuneration has been duly adjusted for risk factors, a 3 years deferral payment mechanism is implemented for the bonus of the Branch's investment personnel with a grade of senior manager or above.

According to the headquarters' deferral mechanism on variable remuneration, amount deferred differs across employees in terms of their job responsibilities. More specifically, remuneration of employees varies according to values of their respective positions, on this basis, different classes of employees are assigned different proportion of variable remunerations to be deferred based on their level of risk and responsibility borne. These cause a difference in deferral amount across employees.

When the Branch's performance failed to meet prescribed targets or was less than satisfactory, the headquarters would adjust the remuneration package of the Branch; the appraisal results of the Branch and individual staff, which determine the variable remuneration, would also be affected.

Remuneration policy established based on the above elements attains competitiveness and fairness, and at the same time balances motivation and restrain as well as business development and risk management.

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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.

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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 3. Remuneration of Senior Management and Key Personnel 員的薪酬 (續) (continued)

3.5 高層管理人員及主要人員 的薪酬發放情況

(i) 於財政年度內給予的 薪酬

3.5 Amount of remuneration of Senior Management and Key Personnel

(i) Remuneration awarded during financial year

		高層管理人員及主要人員	
		Senior Management and Key Personnel	
		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
固定薪酬	Fixed remuneration		
現金	Cash-based	6,292	7,389
其中：遞延	Of which: deferred	-	-
浮動薪酬	Variable remuneration		
現金	Cash-based	12,010	11,736
其中：遞延	Of which: deferred	4,107	4,015
薪酬總額	Total remuneration	18,302	19,125
員工數目	Number of employees		
固定薪酬	Fixed remuneration	11	13
浮動薪酬	Variable remuneration	12	12

以上薪酬包括 4 名 (2018
年：4 名) 高層管理人員
及 8 名 (2018 年：9 名)
主要人員。

The remuneration above includes 4 (2018: 4) members of Senior Management and 8 (2018: 9) members of Key Personnel.

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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)**

(ii) 遲延薪酬

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

(ii) Deferred remuneration

未支付的遲延薪酬總額

其中：可能受在宣布給予後出
 現的外在及／或內在調整影
 響的未支付遲延及保留薪酬
 總額

在有關財政年度內因在宣布給
 予後作出的外在調整而被修
 訂的薪酬總額

在有關財政年度內因在宣布給
 予後出現的內在調整而被修
 訂的薪酬總額

在有關財政年度內發放的遲延
 薪酬總額

因離職而扣減

Total amount of outstanding deferred
 remuneration

Of which: Total amount of outstanding
 deferred and retained remuneration
 exposed to ex post explicit and/or
 implicit adjustment

Total amount of amendment during
 the year due to ex post explicit
 adjustments

Total amount of amendment during
 the year due to ex post implicit
 adjustments

Total amount of deferred
 remuneration paid out in the
 financial year

Reduced upon termination of services

高層管理人員及主要人員

Senior Management and Key Personnel

截至 2019 年

12 月 31 日止年度

For the year ended

31 December 2019

港幣千元

HK\$'000

截至 2018 年

12 月 31 日止年度

For the year ended

31 December 2018

港幣千元

HK\$'000

* 就香港分行遲延薪酬的機
 制，請見附註 3.7。

* Please refer to note 3.7 for the mechanism of deferred remuneration of the Branch.

**3.6 根據我行現有薪酬管理制
 度，香港分行的固定及浮
 動薪酬全部以現金形式發
 放。**

**3.6 According to the existing remuneration policy, all fixed and variable remuneration
 of the Branch is paid in cash.**

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**3. 高層管理人員及主要人
 員的薪酬（續） 3. Remuneration of Senior Management and Key Personnel
 (continued)**

3.7 為保證業績的真實合理，
 於 2019 年及 2018 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。

3.7 To ensure the Branch's performance has been truly reflected, in 2019 and 2018,
 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 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。

3.8 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.

**4. 以公平值變化計入損
 益之金融工具淨（虧
 損）／收益 4. Net (loss)/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

半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019
港幣千元 HK\$'000	港幣千元 HK\$'000

108,568

124,337

來自持有作交易用途的證券的
 淨收益

Net gain on securities held for trading

purpose

298,525

415,150

來自其他交易活動的淨虧損
 其他非交易性投資淨虧損

Net loss from other trading activities

(314,678)

(240,186)

Net loss from other non-trading

investments

(162,443)

(63,696)

(70,028)

235,605

BANK OF CHINA LIMITED - HONG KONG BRANCH
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5. 經營支出

5. Operating expenses

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	36,126	32,772
房產及設備支出	Premises and equipment expenses	2,130	2,539
折舊	Depreciation	6,524	5,924
電話及通訊	Telephone and communication	5,942	5,436
其他經營支出	Other operating expenses	2,836	5,662
		<hr/> 53,558	<hr/> 52,333

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

	於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
	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：	Balances with banks and other financial institutions, in which:	
- 存放海外辦事處	- due from overseas offices	23,219,424
- 存放其他銀行及金融機構	- due from other banks and financial institutions	606,410
		<u>23,825,834</u>
		<u>31,286,220</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：	Placements with banks and other financial institutions maturing between one and twelve months, in which:	
- 存放海外辦事處	- due from overseas offices	89,477,550
- 存放其他銀行及金融機構	- due from other banks and financial institutions	170,078
		<u>89,647,628</u>
		<u>90,596,114</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：	Placements with banks and other financial institutions designated at fair value through profit or loss maturing between one and twelve months, in which:	
- 存放海外辦事處	- due from overseas offices	-
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-
		<u>-</u>
		<u>332,265</u>
銀行及其他金融機構貸款*，當中：	Advances to banks and other financial institutions*, in which:	
- 存放海外辦事處	- due from overseas offices	50,300,509
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-
		<u>50,300,509</u>
		<u>48,330,055</u>
預付費用及其他應收賬項，當中：	Prepayment and other receivables, in which:	
- 存放海外辦事處	- due from overseas offices	91,050
- 其他	- others	2,633,546
		<u>2,724,596</u>
		<u>97,504</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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
	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 23,219,424 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 89,477,550 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 50,300,509 48,330,055
- 預付費用及其他應收賬項		- Prepayment and other receivables 91,050 59,006
	<hr/>	<hr/>
	163,088,533	168,890,219

* 於 2020 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（2019 年 12 月 31 日：
 無）。

* As at 30 June 2020, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 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 2020 年 6 月 30 日 At 30 June	於 2019 年 12 月 31 日 At 31 December
	2020	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	1,034,106
- 存款證	- Certificates of deposit	6,452,930
	<hr/>	<hr/>
	7,487,036	3,063,765
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	7,796,719
- 存款證	- Certificates of deposit	1,263,065
	<hr/>	<hr/>
	9,059,784	19,134,342
	<hr/>	<hr/>
	16,546,820	22,198,107

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8. 衍生金融工具

8. Derivative financial instruments

	於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 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	943,843,153
利率合約	Interest rate contracts	11,657,740
	<hr/>	<hr/>
	955,500,893	924,469,557
公平值資產	Fair value assets	
匯率合約	Exchange rate contracts	4,539,237
利率合約	Interest rate contracts	285,267
	<hr/>	<hr/>
	4,824,504	6,831,913
公平值負債	Fair value liabilities	
匯率合約	Exchange rate contracts	(4,874,073)
利率合約	Interest rate contracts	(342,627)
	<hr/>	<hr/>
	(5,216,700)	(6,716,671)

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 2020 年	於 2019 年
	6 月 30 日	12 月 31 日
	At 30 June	At 31 December
	2020	2019
	港幣千元	港幣千元
	HK\$'000	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	30,853,105	32,026,420
- 存款證	14,683,900	17,324,545
	<hr/> 45,537,005	<hr/> 49,350,965
以攤餘成本計量之證券投資		
Investment in securities at amortised cost		
- 債務證券	3,160,896	3,693,433
- 減值準備	(549)	(598)
	<hr/> 3,160,347	<hr/> 3,692,835
	<hr/> 48,697,352	<hr/> 53,043,800

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

	於 2020 年 6 月 30 日 At 30 June	於 2019 年 12 月 31 日 At 31 December
	2020 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	10,639,029
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	26,069,284
		<u>36,708,313</u>
		<u>33,653,992</u>
應付賬項及其他負債，當中：	Accruals and other liabilities, in which:	
- 結欠海外辦事處	- due to overseas offices	1,932
- 其他	- others	1,242,178
		<u>1,244,110</u>
		<u>235,969</u>
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	10,639,029
- 應付賬項及其他負債	- Accruals and other liabilities	1,932
		<u>10,640,961</u>
		<u>11,886,670</u>

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 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 2020 年 6 月 30 日

At 30 June 2020

		港幣百萬元等值									
		Equivalent in million of HK\$									
		美元		日圓		澳元		英磅		新台幣	其他外幣
		US	Japanese	Australian		Pound	Renminbi	Euro	Taiwan	New	Other
		Dollars	Yen	Dollars	Sterling			Dollar	foreign	foreign	Total
現貨資產	Spot assets	190,695		12	674	3	19,344	12,396	-	2,010	225,134
現貨負債	Spot liabilities	(178,815)		-	(674)	-	(14,531)	(1,605)	-	-	(195,625)
遠期買入	Forward										
	purchases	423,804		3,971	169	6,971	360,547	56,839	116	4,206	856,623
遠期賣出	Forward sales	(430,755)		(3,934)	(173)	(6,971)	(368,326)	(67,403)	(235)	(6,126)	(883,923)
期權盤淨額	Net options										
	position	(3,343)		-	-	-	3,320	3	-	-	(20)
長／(短)盤 Net long/(short)											
淨額	position	1,586		49	(4)	3	354	230	(119)	90	2,189

於 2019 年 12 月 31 日

At 31 December 2019

		港幣百萬元等值									
		Equivalent in million of HK\$									
		美元		日圓		澳元		英磅		新台幣	其他外幣
		US	Japanese	Australian		Pound	Renminbi	Euro	Taiwan	New	Other
		Dollars	Yen	Dollars	Sterling			Dollar	foreign	foreign	Total
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

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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 2020 年 6 月 30 日
 At 30 June 2020

銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total
	官方機構 Official sector	Non-bank financial institutions	Non-financial private sector	非金融 私人機構	
	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	
中國內地 Chinese Mainland	208,288	6,625	2,652	6,237	223,802

於 2019 年 12 月 31 日
 At 31 December 2019

銀行 Banks	非銀行私人機構 Non-bank private sector				總計 Total
	官方機構 Official sector	Non-bank financial institutions	Non-financial private sector	非金融 私人機構	
	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	港幣百萬元 HK\$'m	
中國內地 Chinese Mainland	222,126	6,274	3,140	7,281	238,821

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

於 2020 年 6 月 30 日

At 30 June 2020

	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		總風險承擔 Total exposure 港幣千元 HK\$'000
		On-balance sheet exposure 港幣千元 HK\$'000	Off-balance sheet exposure 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	8,743,043	-	8,743,043	
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	1,962,909	-	1,962,909	
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	120,404	-	120,404	
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	33,700	-	33,700	
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	<u>10,860,056</u>	-	<u>10,860,056</u>	
扣減準備金後的資產總額	Total assets after provision	9	<u>236,967,081</u>			
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>4.58%</u>			

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

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 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 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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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 2020 年 6 月 30 日 Three months ended	三個月結算至 2019 年 6 月 30 日 Three months ended
	<u>30 June 2020</u>	<u>30 June 2019</u>

流動性維持比率的平均值

Average value of liquidity

maintenance ratio

1,817.71%

756.76%

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 2020 年 6 月 30 日 Three months ended	三個月結算至 2019 年 6 月 30 日 Three months ended
	<u>30 June 2020</u>	<u>30 June 2019</u>

核心資金比率的平均值

Average value of core funding ratio

100.65%

103.08%

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.

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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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 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>1,958,442</u>	<u>1,851,701</u>
綜合資本充足比率* Consolidated capital adequacy ratio*	<u>15.42%</u>	<u>15.59%</u>

* 綜合資本充足比率是根據
 《商業銀行資本管理辦法
 (試行)》等相關規定並採用
 高級方法計算。

* The consolidated capital adequacy ratios are calculated under the advanced approaches in accordance with Capital Rules for Commercial Banks (Provisional) and related regulations.

(b) 其他財務資料

(b) Other financial information

除稅前溢利

Profit before taxation

	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
	<u>129,616</u>	<u>152,558</u>

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15. 銀行綜合資料（續） 15. Consolidated bank information (continued)

(b) 其他財務資料（續）

(b) Other financial information (continued)

	於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
資產總額	<u>Total assets</u> <u>24,152,855</u>	<u>22,769,744</u>
負債總額	<u>Total liabilities</u> <u>22,064,242</u>	<u>20,793,048</u>
貸款及放款總額	<u>Total loans and advances</u> <u>13,670,820</u>	<u>12,743,425</u>
客戶存款總額	<u>Total customer deposits</u> <u>17,090,217</u>	<u>15,817,548</u>

16. 規定事項說明

16. Statement of Compliance

本分行於編製 2020 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 2020 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

2020 年 9 月 17 日
 17 September 2020

