

Bank of China Limited – Hong Kong Branch

2021 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2021. 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

2021 年度財務披露報表

這是本分行發出截至 2021 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 2021 年 12 月 31 日止年度 For the year ended | 截至 2020 年 12 月 31 日止年度 For the year ended |
|---------------------------|---|--|--|
| | 附註 Notes | 31 December 2021 | 31 December 2020 |
| | | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 利息收入 | Interest income | 2,235,839 | 4,598,956 |
| 以實際利息法計算的利息收入 | Interest income calculated using the effective interest method | 1,896,000 | 4,203,833 |
| 其他 | Others | 339,839 | 395,123 |
| 利息支出 | Interest expense | (1,792,414) | (4,161,367) |
| 淨利息收入 | Net interest income | 443,425 | 437,589 |
| 服務費及佣金收入 | Fee and commission income | 99,961 | 103,747 |
| 服務費及佣金支出 | Fee and commission expense | (27,908) | (34,265) |
| 淨服務費及佣金收入 | Net fee and commission income | 72,053 | 69,482 |
| 以公平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 | 244,839 |
| 處置以公平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 | 23,274 | 59,469 |
| 以攤餘成本計量之金融工具之淨收益 | Net gain on financial instruments at amortised cost | - | 44,579 |
| 其他經營收入 | Other operating income | 79 | 3 |
| 總經營收入 | Total operating income | 783,670 | 873,635 |
| 減值準備淨（撥備）／撥回 | Net (charge)/reversal of impairment allowances | (8,821) | 505 |
| 淨經營收入 | Net operating income | 774,849 | 874,140 |
| 經營支出 | Operating expenses | 5 | (122,153) |
| 除稅前溢利 | Profit before taxation | 652,696 | 751,258 |
| 稅項 | Taxation | (102,327) | (122,798) |
| 年度溢利 | Profit for the year | 550,369 | 628,460 |

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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 2021 年 12 月 31 日 At 31 December 2021 | 於 2021 年 6 月 30 日 At 30 June 2021 |
|---------------------------------------|-------------|---|--|
| | | 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 | 6 | 18,587,092 | 21,678,988 |
| 存放中央銀行的結餘 | 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 | 6 | 13,363,866 | 22,811,327 |
| 銀行及其他金融機構貸款 | 6 | 44,781,248 | 43,284,364 |
| 以公平值變化計入損益之金 融資產 | 7 | 10,386,898 | 11,022,458 |
| 衍生金融工具 | 8 | 8,487,870 | 8,244,575 |
| 證券投資 | 9 | 33,217,654 | 36,559,702 |
| 物業、器材及設備 | | 33,268 | 2,916 |
| 預付費用及其他應收賬項 | 6 | 3,312,918 | 8,479,790 |
| 資產總額 | | 132,170,825 | 152,084,131 |
| 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 | - 2,262,802 |
| 以攤餘成本計量之銀行及其 他金融機構之存款及結餘 | 10 | 16,870,466 | 16,928,849 |
| 衍生金融工具 | 8 | 8,445,866 | 8,051,695 |
| 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 | 3,066,134 14,362,509 |
| 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 | 386,201 1,216,961 |
| 以攤餘成本計量之已發行存 款證 | | Certificates of deposit in issue at amortised cost | 24,451,720 26,193,017 |
| 以攤餘成本計量之已發行債 務證券 | | Debt securities in issue at amortised cost | 77,364,058 72,978,079 |
| 應付賬項及其他負債 | 10 | Accruals and other liabilities | 250,484 8,310,461 |
| 應付稅項負債 | | Current tax liabilities | 127,729 175,870 |
| 遞延稅項負債 | | Deferred tax liabilities | 13,901 18,181 |
| 負債總額 | | 130,976,559 | 150,498,424 |
| 資本 | | Equity | |
| 儲備 | | Reserve | 1,194,266 1,585,707 |
| 負債及資本總額 | | 132,170,825 | 152,084,131 |

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

根據集團薪酬管理制度，香港分行 2021 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 2022 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 2021 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2022 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

213,080

248,961

來自持有作交易用途的證券的淨收益

Net gain on securities held for trading purpose

61,820

341,727

來自其他交易活動的淨收益／(虧損)

Net gain/(loss) from other trading activities

574

(320,807)

其他非交易性投資淨虧損

Net loss from other non-trading investments

(30,635)

(7,368)

244,839

262,513

5. 經營支出

5. Operating expenses

人事費用

Staff costs

75,058

79,019

房產及設備支出

Premises and equipment expenses

4,803

5,038

折舊

Depreciation

12,754

13,048

電話及通訊

Telephone and communication

16,928

13,707

法律及專業服務費用

Legal and professional fee

7,759

7,029

其他經營支出

Other operating expenses

4,851

5,041

122,153

122,882

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中國銀行股份有限公司 — 香港分行

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

| | 於 2021 年 12 月 31 日 At 31 December | 於 2021 年 6 月 30 日 At 30 June |
|--|---|---------------------------------------|
| | 2021 港幣千元 HK\$'000 | 2021 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 11,609,307 - due from other banks and financial institutions 6,977,785 18,587,092 | 18,173,195 3,505,793 21,678,988 |
| 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 13,363,866 - due from other banks and financial institutions - 13,363,866 | 22,811,327 - 22,811,327 |
| 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 44,781,248 - due from other banks and financial institutions - 44,781,248 | 43,284,364 - 43,284,364 |
| 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 62,137 - others 3,250,781 3,312,918 | 95,244 8,384,546 8,479,790 |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

6. 存放海外辦事處的金額

(續)

6. Amount due from overseas offices (continued)

| | 於 2021 年 | 於 2021 年 |
|----------------------------|---|-------------------------------------|
| | 12 月 31 日 | 6 月 30 日 |
| | At 31 December | At 30 June |
| | 2021 | 2021 |
| | 港幣千元 | 港幣千元 |
| | HK\$'000 | 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 | 11,609,307 18,173,195 |
| - 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 | 13,363,866 22,811,327 |
| - 銀行及其他金融機構貸款 | - Advances to banks and other financial institutions | 44,781,248 43,284,364 |
| - 預付費用及其他應收賬項 | - Prepayment and other receivables | 62,137 95,244 |
| | | <u>69,816,558</u> <u>84,364,130</u> |

* 於 2021 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 (2021 年 6 月 30 日：無)。

* As at 31 December 2021, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2021: 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 2021 年 12 月 31 日 At 31 December | 於 2021 年 6 月 30 日 At 30 June |
|--------------------|--|------------------------------------|
| | 2021 | 2021 |
| | 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 | 1,805,365 |
| - 存款證 | - Certificates of deposit | 6,006,600 |
| | <hr/> | <hr/> |
| | 7,811,965 | 8,536,702 |
| 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 | 631,307 |
| - 存款證 | - Certificates of deposit | 1,943,626 |
| | <hr/> | <hr/> |
| | 2,574,933 | 2,485,756 |
| | <hr/> | <hr/> |
| | 10,386,898 | 11,022,458 |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

8. 衍生金融工具

8. Derivative financial instruments

| | 於 2021 年 12 月 31 日 At 31 December | 於 2021 年 6 月 30 日 At 30 June |
|---------|---|------------------------------------|
| | 2021 港幣千元 HK\$'000 | 2021 港幣千元 HK\$'000 |
| 合約／名義數額 | Contract/notional amounts | |
| 匯率合約 | Exchange rate contracts | 599,511,666 |
| 利率合約 | Interest rate contracts | 6,237,140 |
| | | <u>605,748,806</u> |
| 公平值資產 | Fair value assets | |
| 匯率合約 | Exchange rate contracts | 8,391,584 |
| 利率合約 | Interest rate contracts | 96,286 |
| | | <u>8,487,870</u> |
| 公平值負債 | Fair value liabilities | |
| 匯率合約 | Exchange rate contracts | (8,430,958) |
| 利率合約 | Interest rate contracts | (14,908) |
| | | <u>(8,445,866)</u> |

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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中國銀行股份有限公司 — 香港分行

9. 證券投資

9. Investment in securities

| | 於 2021 年 12 月 31 日 At 31 December | 於 2021 年 6 月 30 日 At 30 June |
|---|---|------------------------------------|
| | 2021 | 2021 |
| | 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 | 21,842,768 | 27,723,414 |
| - 存款證 | 11,336,336 | 8,797,884 |
| | <hr/> 33,179,104 | <hr/> 36,521,298 |
| 以攤餘成本計量之證券投資 | | |
| Investment in securities at amortised cost | | |
| - 債務證券 | 38,554 | 38,410 |
| - 減值準備 | (4) | (6) |
| | <hr/> 38,550 | <hr/> 38,404 |
| | <hr/> 33,217,654 | <hr/> 36,559,702 |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

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

| | 於 2021 年 12 月 31 日 At 31 December | 於 2021 年 6 月 30 日 At 30 June |
|-------------------------------------|---|------------------------------------|
| | 2021 | 2021 |
| | 港幣千元 HK\$'000 | 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： | | |
| - 結欠海外辦事處 | 9,018,954 | 10,122,060 |
| - 結欠其他銀行及金融機構 | 7,851,512 | 6,806,789 |
| | <u>16,870,466</u> | <u>16,928,849</u> |
| 應付賬項及其他負債，當中： | | |
| - 結欠海外辦事處 | 1,051 | 1,254 |
| - 其他 | 249,433 | 8,309,207 |
| | <u>250,484</u> | <u>8,310,461</u> |
| 結欠海外辦事處的金額： | | |
| - 以攤餘成本計量之銀行及 其他金融機構之存款 及結餘 | 9,018,954 | 10,122,060 |
| - 應付賬項及其他負債 | 1,051 | 1,254 |
| | <u>9,020,005</u> | <u>10,123,314</u> |

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 2021 年 12 月 31 日

At 31 December 2021

| 港幣百萬元等值 | | | | | | | | | |
|-------------------------------|---------------------------|------------|--------------|--------------------|----------------|-----------|----------|--------------------------|-------------------------------|
| Equivalent in million of HK\$ | | | | | | | | | |
| | | 美元 | 日圓 | 澳元 | 英磅 | 人民幣 | 歐羅 | Other foreign currencies | 外幣總額 Total foreign currencies |
| | | US Dollars | Japanese Yen | Australian Dollars | Pound Sterling | Renminbi | Euro | | |
| 現貨資產 | Spot assets | 102,062 | 36 | 145 | 3 | 20,783 | 4,404 | 1,178 | 128,611 |
| 現貨負債 | Spot liabilities | (110,220) | (13) | (120) | - | (12,637) | (1,453) | (10) | (124,453) |
| 遠期買入 | Forward purchases | 282,865 | 3,832 | 466 | 3,516 | 256,466 | 45,059 | 599 | 592,803 |
| 遠期賣出 | Forward sales | (272,141) | (3,859) | (479) | (3,548) | (264,090) | (47,514) | (1,726) | (593,357) |
| 期權盤淨額 | Net options position | (1,141) | - | - | - | 1,128 | 2 | - | (11) |
| 長／(短) 盤淨額 | Net long/(short) position | 1,425 | (4) | 12 | (29) | 1,650 | 498 | 41 | 3,593 |
| 結構性倉盤淨額 | Net structural position | - | - | - | - | - | - | - | - |

於 2021 年 6 月 30 日

At 30 June 2021

| 港幣百萬元等值 | | | | | | | | | |
|-------------------------------|---------------------------|------------|--------------|--------------------|----------------|-----------|----------|--------------------------|-------------------------------|
| Equivalent in million of HK\$ | | | | | | | | | |
| | | 美元 | 日圓 | 澳元 | 英磅 | 人民幣 | 歐羅 | Other foreign currencies | 外幣總額 Total foreign currencies |
| | | US Dollars | Japanese Yen | Australian Dollars | Pound Sterling | Renminbi | Euro | | |
| 現貨資產 | Spot assets | 117,124 | 399 | 748 | 255 | 22,021 | 7,559 | 417 | 148,523 |
| 現貨負債 | Spot liabilities | (122,486) | (320) | (732) | - | (15,330) | (461) | - | (139,329) |
| 遠期買入 | Forward purchases | 322,458 | 5,449 | 256 | 5,997 | 288,496 | 72,506 | 95 | 695,257 |
| 遠期賣出 | Forward sales | (317,543) | (5,454) | (267) | (6,105) | (292,562) | (79,125) | (418) | (701,474) |
| 期權盤淨額 | Net options position | (502) | - | - | - | 484 | 18 | - | - |
| (短)／長盤淨額 | Net (short)/long position | (949) | 74 | 5 | 147 | 3,109 | 497 | 94 | 2,977 |
| 結構性倉盤淨額 | Net structural position | - | - | - | - | - | - | - | - |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

12. 國際債權

12. International claims

個別國家／地區其已計及風險轉移後於任一年末佔國際債權總額 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 in either year end are shown as follows:

於 2021 年 12 月 31 日

At 31 December 2021

| | | 非銀行私人機構 | | | | |
|--------|-----------------------------|-------------------------|-----------------|------------------------|----------------|---------|
| | | Non-bank private sector | | | | |
| | | 銀行 | 官方機構 | Non-bank | 非金融 | 總計 |
| | | Bank | Official sector | financial institutions | private sector | |
| | | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 |
| | | HK\$'m | HK\$'m | HK\$'m | HK\$'m | HK\$'m |
| 發展中亞太區 | Developing Asia and Pacific | 101,077 | 1,489 | 557 | 7,252 | 110,375 |
| 其中： | Of which: | | | | | |
| 中國內地 | Chinese Mainland | 101,077 | 1,489 | 557 | 7,252 | 110,375 |

於 2021 年 6 月 30 日

At 30 June 2021

| | | 非銀行私人機構 | | | | |
|--------|-----------------------------|-------------------------|-----------------|------------------------|----------------|---------|
| | | Non-bank private sector | | | | |
| | | 銀行 | 官方機構 | Non-bank | 非金融 | 總計 |
| | | Bank | Official sector | financial institutions | private sector | |
| | | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 | 港幣百萬元 |
| | | HK\$'m | HK\$'m | HK\$'m | HK\$'m | HK\$'m |
| 發展中亞太區 | Developing Asia and Pacific | 121,492 | 2,791 | 684 | 7,208 | 132,175 |
| 其中： | Of which: | | | | | |
| 中國內地 | Chinese Mainland | 121,492 | 2,791 | 684 | 7,208 | 132,175 |

BANK OF CHINA LIMITED - HONG KONG BRANCH
 中國銀行股份有限公司 — 香港分行

13. 非銀行的內地風險承擔

13. Non-bank Mainland exposures

於 2021 年 12 月 31 日

At 31 December 2021

| | 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 | | 資產負債表外 的風險承擔 Off-balance sheet | | 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 | 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 | 8,600,597 | - | - | 8,600,597 |
| 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 | 580,394 | - | - | 580,394 |
| 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 | - | - | - | - |
| 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 | - | - | - | - |
| 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>9,180,991</u> | - | - | <u>9,180,991</u> |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | <u>132,367,279</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>6.94%</u> | | | |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

13. 非銀行的內地風險承擔 (續)

13. Non-bank Mainland exposures (continued)

於 2021 年 6 月 30 日

At 30 June 2021

| 項目 Items in the HKMA return | 金管局報表 | 資產負債表內 的風險承擔 On-balance sheet | 資產負債表外 的風險承擔 Off-balance sheet | 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 | 10,068,490 | - 10,068,490 |
| 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 | 372,712 | - 372,712 |
| 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 | - | - |
| 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 | - | - |
| 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 | 10,441,202 | - 10,441,202 |
| 扣減準備金後的資產總額 | Total assets after provision | 9 | <u>152,325,089</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>6.85%</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 2021年 12月31日 Three months ended | 三個月結算至 2020年 12月31日 Three months ended |
|--|--|--|
| | <u>31 December 2021</u> | <u>31 December 2020</u> |

流動性維持比率的平均值

Average value of liquidity

maintenance ratio

1,555.01%

520.85%

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 2021年 12月31日 Three months ended | 三個月結算至 2020年 12月31日 Three months ended |
|--|--|--|
| | <u>31 December 2021</u> | <u>31 December 2020</u> |

核心資金比率的平均值

Average value of core funding ratio

113.56%

106.56%

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.

流動性風險是指銀行雖然有清償能力，但無法及時獲得充足資金或無法以合理成本及時獲得充足資金以應對資產增長或支付到期債務的風險。影響流動性風險的主要因素包括資產變現困難、融資能力下降、拆出資金不能全部收回等。

The liquidity risk refers to the risk that a bank fails to acquire adequate funds in a timely manner or fails to do so at a reasonable cost to meet the needs for asset growth or deal with repayment of debts at maturity though it is solvent. Factors affecting liquidity risk mainly include difficulties in converting assets into cash, reduced financing ability, and inability to fully recover funds taken out.

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14. 流動性資料（續）

14. Liquidity information (continued)

本行流動性風險管理架構分為：決策層由管理層和風險管理與內控合規委員會、資產負債管理委員會構成，履行決策職能；執行層由相關業務部門、中台管理部、風險合規部構成，各自履行執行及管理職能；內部審計承擔審計監督職能。上述職能按要求分別向監管和總行彙報。

本行堅持穩健的流動性風險管理策略：主要根據監管規定，結合市場經營環境和本行業務發展策略，有效管理各類業務的流動性，確保在緊急情況下能夠及時融入資金保證對外支付，實現分行穩健經營和健康發展。

本行通過設定期限錯配、單貨幣敞口和資金缺口總量等指標，實施分散化融資，控制資產負債集中度和錯配風險；截至2021年四季度末，本行主要融資機構中負債集中度最高為2.52%（2020年：5.78%）。

於12月31日，本行相距合約到期日的剩餘期限分析如下：

Our liquidity risk management framework is as follows: The decision-making body, composed of the management, Risk Management and Internal Control Committee, and Asset and Liability Management Committee, performs the function of making decisions. The executive body, consisting of related business departments, middle office department and risk and compliance department, fulfills functions of implementation and management. The internal audit assumes the function of audit supervision. The above functions are reported to regulators and the Head Office respectively as required.

We adhere to a prudent liquidity risk management strategy: We manage liquidity of each kind of business mainly based on regulatory rules, business environment of the market and our business development strategy to ensure timely fund acquisition and payment in emergencies and to achieve stable operation and sound development of Hong Kong Branch.

We control concentration of assets and liabilities and mismatch risk by setting indicators such as term mismatch, single currency exposure and total financing gap. As of the end of the fourth quarter of 2021, the highest concentration of liabilities among the Branch's major financing institutions was 2.52% (2020: 5.78%).

As at December 31, the Branch's analysis based on the remaining period at balance sheet date to the contractual maturity date is as follows:

| | 於 2021 年 12 月 31 日 | |
|------------|------------------------------------|------------------------|
| | At 31 December 2021 | |
| | 1 年內 Within one year | 1 年以上 Over one year |
| 資產負債表內資產總額 | 港幣千元 HK\$'000 | 港幣千元 HK\$'000 |
| 資產負債表內負債總額 | Total on-balance sheet assets | 69,480,493 |
| 流動資金缺口 | Total on-balance sheet liabilities | 79,067,580 |
| | Net Liquidity Gap | (9,587,087) |
| | | 10,781,353 |

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中國銀行股份有限公司 — 香港分行

14. 流動性資料（續）

14. Liquidity information (continued)

| | 於 2020 年 12 月 31 日 At 31 December 2020 | |
|------------------------------------|---|-------------------------|
| | 1 年內 Within one year | 1 年以上 Over one year |
| 資產負債表內資產總額 | 港幣千元 | 港幣千元 |
| | HK\$'000 | HK\$'000 |
| Total on-balance sheet assets | 136,710,897 | 72,748,846 |
| 資產負債表內負債總額 | 港幣千元 | 港幣千元 |
| | HK\$'000 | HK\$'000 |
| Total on-balance sheet liabilities | 155,928,702 | 52,295,881 |
| 流動資金缺口 | Net Liquidity Gap | (19,217,805) 20,452,965 |

同時根據宏觀經濟形勢，本行不斷優化並合理擺佈資產負債結構，分散資金來源，確保流動性風險的持續、有效控制。本行明確了流動性指標的識別、計量、監控和報告。

Meanwhile, we continuously optimize and reasonably arrange for the structure of assets and liabilities and diversify sources of funds according to the macroeconomic situation to ensure continuous and effective control of liquidity risk. We have specified the identification, measurement, monitoring and reporting of liquidity indicators.

本行按月對自身危機、市場危機及合併情景開展壓力測試，預測在壓力情況下未來一個月的缺口情況，確保本行持有流動性債券在預設打折比例後能覆蓋資金缺口。2021 年 12 月末壓力測試，在最大壓力情景下，分行通過折價出售的債券，現金流缺口覆蓋倍數可達 29.49 倍。

We conduct monthly stress tests on our own crisis, market crisis and consolidation scenarios and forecast the gap in the coming month under stress scenarios to ensure that we can fill the financing gap with our liquidity bonds held at the discount rate predetermined. During the stress test at the end of December of 2021, under the maximum stress scenario, Hong Kong Branch could fill 29.49 times the cash flow gap through bonds sold at a discount.

為增強流動性風險的應對能力，本行制定了流動性風險應急預案，主要包括：預警監查措施、危機彙報機制、應變行動方案和實施程序等。流動性風險應急預案每年演練，並視需要及時評估和修訂。

To strengthen our capabilities of dealing with liquidity risk, we have formulated a contingency plan for liquidity risk, mainly including measures for early warnings and monitoring, crisis reporting mechanism, course of action and implementation procedures. We conduct drills of the contingency plan for liquidity risk annually, and timely assess and revise the plan based on needs.

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

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 2021 年 12 月 31 日 At 31 December 2021 | 於 2021 年 6 月 30 日 At 30 June 2021 |
|---|---|--|
| | 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>2,225,153</u> | <u>2,105,347</u> |
| 綜合資本充足比率* Consolidated capital adequacy ratio* | <u>16.53%</u> | <u>15.61%</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 2021 年 12 月 31 日止年度 For the year ended 31 December 2021 | 截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020 |
|-------------------------------------|--|--|
| | 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>276,620</u> | <u>246,378</u> |
| 資產總額 Total assets | <u>26,722,408</u> | <u>26,317,327</u> |
| 負債總額 Total liabilities | <u>24,371,855</u> | <u>24,086,979</u> |
| 貸款及放款總額 Total loans and advances | <u>15,322,484</u> | <u>15,047,714</u> |
| 客戶存款總額 Total customer deposits | <u>18,142,887</u> | <u>18,227,771</u> |

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

16. 規定事項說明

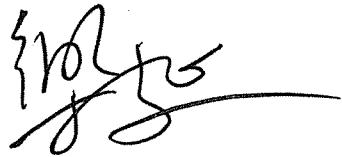
16. Statement of Compliance

本分行於編製 2021 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 2021 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

2022 年 4 月 28 日

28 April 2022

