

Bank of China Limited – Hong Kong Branch  
2020 Annual Financial Disclosure Statement

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

這是本分行發出截至 2020 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](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 2020 年 12 月 31 日止年度 For the year ended 31 December 2020 港幣千元 HK\$'000	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019 港幣千元 HK\$'000
利息收入	Interest income	4,598,956	8,831,269
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	4,203,833	8,212,650
其他	Others	395,123	618,619
利息支出	Interest expense	(4,161,367)	(8,709,308)
淨利息收入	Net interest income	437,589	121,961
服務費及佣金收入	Fee and commission income	103,747	94,887
服務費及佣金支出	Fee and commission expense	(34,265)	(44,792)
淨服務費及佣金收入	Net fee and commission income	69,482	50,095
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	4 262,513	552,259
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	59,469	46,709
以攤餘成本計量之金融工具之淨收益／(虧損)	Net gain/(loss) on financial instruments at amortised cost	44,579	(15)
其他經營收入	Other operating income	3	-
總經營收入	Total operating income	873,635	771,009
減值準備淨撥回	Net reversal of impairment allowances	505	10,959
淨經營收入	Net operating income	874,140	781,968
經營支出	Operating expenses	5 (122,882)	(106,280)
除稅前溢利	Profit before taxation	751,258	675,688
稅項	Taxation	(122,798)	(112,096)
年度溢利	Profit for the year	628,460	563,592

# 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

		於 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>		
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	6 14,708,790	23,825,834
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 75,220,877	89,647,628
銀行及其他金融機構貸款	Advances to banks and other financial institutions	6 46,967,913	50,300,509
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 9,688,427	16,546,820
衍生金融工具	Derivative financial instruments	8 15,771,557	4,824,504
證券投資	Investment in securities	9 45,475,289	48,697,352
物業、器材及設備	Properties, plant and equipment	9,441	15,614
預付費用及其他應收賬項	Prepayment and other receivables	6 1,617,438	2,724,596
<b>資產總額</b>	<b>Total assets</b>	<b>209,459,743</b>	<b>236,582,868</b>
<b>負債</b>	<b>Liabilities</b>		
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	4,574,189	8,726,933
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 27,960,523	36,708,313
衍生金融工具	Derivative financial instruments	8 15,121,807	5,216,700
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	28,113,356	16,550,207
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	7,357,798	11,296,187
以攤餘成本計量之已發行存款證	Certificates of deposit in issue at amortised cost	47,368,632	64,835,020
以攤餘成本計量之已發行債務證券	Debt securities in issue at amortised cost	77,390,447	91,139,443
應付賬項及其他負債	Accruals and other liabilities	10 183,980	1,244,110
應付稅項負債	Current tax liabilities	142,287	101,409
遞延稅項負債	Deferred tax liabilities	11,564	11,346
<b>負債總額</b>	<b>Total liabilities</b>	<b>208,224,583</b>	<b>235,829,668</b>
<b>資本儲備</b>	<b>Equity Reserve</b>	<b>1,235,160</b>	<b>753,200</b>
<b>負債及資本總額</b>	<b>Total liabilities and equity</b>	<b>209,459,743</b>	<b>236,582,868</b>

# 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 2020 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 2021 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 2020 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2021 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

	截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	
	港幣千元 HK\$'000	港幣千元 HK\$'000	
來自外匯交易的淨收益	Net gain arising from trading in foreign currencies	248,961	319,844
來自持有作交易用途的證券的淨收益	Net gain on securities held for trading purpose	341,727	393,398
來自其他交易活動的淨虧損	Net loss from other trading activities	(320,807)	(247,381)
其他非交易性投資淨（虧損）／收益	Net (loss)/gain from other non-trading investments	(7,368)	86,398
	<b>262,513</b>	<b>552,259</b>	

### 5. 經營支出 5. Operating expenses

	截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	
	港幣千元 HK\$'000	港幣千元 HK\$'000	
人事費用	Staff costs	79,019	62,743
房產及設備支出	Premises and equipment expenses	5,038	5,466
折舊	Depreciation	13,048	11,848
電話及通訊	Telephone and communication	13,707	13,448
法律及專業服務費用	Legal and professional fee	7,029	5,899
其他經營支出	Other operating expenses	5,041	6,876
	<b>122,882</b>	<b>106,280</b>	

**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 6. Amount due from overseas offices**

		於 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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	13,660,026	23,219,424
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,048,764	606,410
		<b>14,708,790</b>	<b>23,825,834</b>
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	75,220,877	89,477,550
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	170,078
		<b>75,220,877</b>	<b>89,647,628</b>
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	46,967,913	50,300,509
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<b>46,967,913</b>	<b>50,300,509</b>
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	68,266	91,050
- 其他	- others	1,549,172	2,633,546
		<b>1,617,438</b>	<b>2,724,596</b>

**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 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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	13,660,026	23,219,424
- 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	75,220,877	89,477,550
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	46,967,913	50,300,509
- 預付費用及其他應收賬項	- Prepayment and other receivables	68,266	91,050
		<b>135,917,082</b>	<b>163,088,533</b>

\* 於 2020 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（2020 年 6 月 30 日：無）。

\* As at 31 December 2020, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2020: Nil).

**BANK OF CHINA LIMITED - HONG KONG BRANCH**

中國銀行股份有限公司 — 香港分行

**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 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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	2,206,786	1,034,106
- 存款證	- Certificates of deposit	6,351,240	6,452,930
		<u>8,558,026</u>	<u>7,487,036</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	1,130,401	7,796,719
- 存款證	- Certificates of deposit	-	1,263,065
		<u>1,130,401</u>	<u>9,059,784</u>
		<u>9,688,427</u>	<u>16,546,820</u>

**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 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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	727,555,558	943,843,153
利率合約	Interest rate contracts	6,842,991	11,657,740
		<u>734,398,549</u>	<u>955,500,893</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	15,536,043	4,539,237
利率合約	Interest rate contracts	235,514	285,267
		<u>15,771,557</u>	<u>4,824,504</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(15,086,632)	(4,874,073)
利率合約	Interest rate contracts	(35,175)	(342,627)
		<u>(15,121,807)</u>	<u>(5,216,700)</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.



**BANK OF CHINA LIMITED - HONG KONG BRANCH**

中國銀行股份有限公司 — 香港分行

**9. 證券投資****9. Investment in securities**

		於 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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	- Debt securities	30,258,431	30,853,105
- 存款證	- Certificates of deposit	13,932,027	14,683,900
		<u>44,190,458</u>	<u>45,537,005</u>
以攤餘成本計量之證券投資	Investment in securities at amortised cost		
- 債務證券	- Debt securities	1,284,988	3,160,896
- 減值準備	- Impairment allowances	(157)	(549)
		<u>1,284,831</u>	<u>3,160,347</u>
		<u>45,475,289</u>	<u>48,697,352</u>

**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 2020 年 12 月 31 日 At 31 December 2020	於 2020 年 6 月 30 日 At 30 June 2020
		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：	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	10,197,454	10,639,029
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	17,763,069	26,069,284
		<b>27,960,523</b>	<b>36,708,313</b>
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	1,209	1,932
- 其他	- others	182,771	1,242,178
		<b>183,980</b>	<b>1,244,110</b>
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	10,197,454	10,639,029
- 應付賬項及其他負債	- Accruals and other liabilities	1,209	1,932
		<b>10,198,663</b>	<b>10,640,961</b>

# 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 2020 年 12 月 31 日

At 31 December 2020

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	新台幣	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	New	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Taiwan	foreign	foreign
								Dollar	currencies	currencies
現貨資產	Spot assets	164,916	43	750	2	26,466	11,554	-	752	204,483
現貨負債	Spot liabilities	(148,987)	-	(739)	-	(28,747)	(1,234)	-	(12)	(179,719)
遠期買入	Forward purchases	327,382	41	302	7,258	302,291	49,411	-	62	686,747
遠期賣出	Forward sales	(328,308)	(42)	(311)	(7,259)	(313,013)	(59,245)	-	(740)	(708,918)
期權盤淨額	Net options position	(10,870)	-	1	-	10,865	4	-	-	-
長／(短)盤	Net long/(short) position	4,133	42	3	1	(2,138)	490	-	62	2,593
結構性倉盤	Net structural position	-	-	-	-	-	-	-	-	-

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	人民幣	歐羅	新台幣	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	New	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Taiwan	foreign	foreign
								Dollar	currencies	currencies
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) position	1,586	49	(4)	3	354	230	(119)	90	2,189
結構性倉盤	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 12 月 31 日 At 31 December 2020				
		非銀行私人機構 Non-bank private sector				
		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	總計 Total
		銀行 Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
		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	港幣百萬元 HK\$m
發展中亞太區	Developing Asia and Pacific	176,185	4,321	1,110	6,834	188,450
其中：	Of which:					
中國內地	Chinese Mainland	176,185	4,321	1,110	6,834	188,450
		於 2020 年 6 月 30 日 At 30 June 2020				
		非銀行私人機構 Non-bank private sector				
		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	總計 Total
		銀行 Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
		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	港幣百萬元 HK\$m
發展中亞太區	Developing Asia and Pacific	208,288	6,625	2,652	6,237	223,802
其中：	Of which:					
中國內地	Chinese Mainland	208,288	6,625	2,652	6,237	223,802

**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 2020 年 12 月 31 日 At 31 December 2020			
	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	10,050,596	-	10,050,596
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	673,374	-	673,374
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	119,898	-	119,898
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>10,843,868</u>	<u>-</u>	<u>10,843,868</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>209,709,874</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>5.17%</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 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 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	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>-</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>		

**BANK OF CHINA LIMITED - HONG KONG BRANCH**

中國銀行股份有限公司 — 香港分行

**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 12月31日 Three months ended 31 December 2020	三個月結算至 2019年 12月31日 Three months ended 31 December 2019
流動性維持比率的平均值	<u>520.85%</u>	<u>454.82%</u>

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 12月31日 Three months ended 31 December 2020	三個月結算至 2019年 12月31日 Three months ended 31 December 2019
核心資金比率的平均值	<u>106.56%</u>	<u>100.89%</u>

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、拆出資金不能全部回收等。

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.

# BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

## 14. 流動性資料 (續)

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；執行層由相關業務團隊、風險管理與內控合規團隊構成，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2020年四季度末，本行主要融資機構中負債集中度最高為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：

## 14. Liquidity information (continued)

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 teams and risk management and internal control teams, 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 2020, the highest concentration of liabilities among the Branch's major financing institutions was 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 2020 年 12 月 31 日	
		At 31 December 2020	
		1 年內	1 年以上
		Within one year	Over one year
		港幣千元	港幣千元
		HK\$'000	HK\$'000
資產負債表內資產總額	Total on-balance sheet assets	136,710,897	72,748,846
資產負債表內負債總額	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



**BANK OF CHINA LIMITED - HONG KONG BRANCH**

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 2019 年 12 月 31 日

At 31 December 2019

		1 年內	1 年以上
		Within one year	Over one year
		港幣千元	港幣千元
		HK\$'000	HK\$'000
資產負債表內資產總額	Total on-balance sheet assets	163,563,310	89,172,767
資產負債表內負債總額	Total on-balance sheet liabilities	198,645,125	52,811,424
流動資金缺口	Net Liquidity Gap	(35,081,815)	36,361,343

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.

本行按季度對自身危機、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。2020 年四季度末壓力測試，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 4.56 倍。

We conduct quarterly 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 the fourth quarter of 2020, under the maximum stress scenario, Hong Kong Branch could fill 4.56 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**

本附註提供中國銀行集團的銀行綜合資料。

**(a) 資本及資本充足比率**

綜合股東資金

綜合資本充足比率\*

\* 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。

**(b) 其他財務資料**

除稅前溢利

資產總額

負債總額

貸款及放款總額

客戶存款總額

**15. Consolidated bank information**

This note represents the consolidated bank information for the Bank of China Limited Group.

**(a) Capital and capital adequacy ratio**Consolidated amount  
of shareholders' funds

Consolidated capital adequacy ratio\*

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

**(b) Other financial information**

Profit before taxation

Total assets

Total liabilities

Total loans and advances

Total customer deposits

於 2020 年  
12 月 31 日  
At 31 December  
2020  
人民幣百萬元  
RMB'm

2,038,419

16.22%

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

246,378

於 2020 年  
12 月 31 日  
At 31 December  
2020  
人民幣百萬元  
RMB'm

24,402,659

22,239,822

13,848,304

16,879,171

於 2020 年  
6 月 30 日  
At 30 June  
2020

人民幣百萬元  
RMB'm

1,958,442

15.42%

截至 2019 年  
12 月 31 日止年度  
For the year ended  
31 December  
2019

人民幣百萬元  
RMB'm

250,645

於 2020 年  
6 月 30 日  
At 30 June  
2020

人民幣百萬元  
RMB'm

24,152,855

22,064,242

13,670,820

17,090,217

## 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

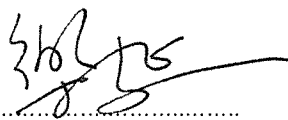
### 16. Statement of Compliance

本分行於編製 2020 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 2020 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

2021 年 4 月 29 日  
29 April 2021

