

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 31 December 2021	截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020
	附註 Notes	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	244,839	262,513
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	(122,153)	(122,882)
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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2. 資產負債表

2. Balance Sheet

			於 2021 年 12 月 31 日 At 31 December 2021	於 2021 年 6 月 30 日 At 30 June 2021
		附註 Notes	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	18,587,092	21,678,988
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	13,363,866	22,811,327
銀行及其他金融機構貸款	Advances to banks and other financial institutions	6	44,781,248	43,284,364
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	10,386,898	11,022,458
衍生金融工具	Derivative financial instruments	8	8,487,870	8,244,575
證券投資	Investment in securities	9	33,217,654	36,559,702
物業、器材及設備	Properties, plant and equipment		33,268	2,916
預付費用及其他應收賬項	Prepayment and other receivables	6	3,312,918	8,479,790
資產總額	Total assets		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	Deposits and balances from banks and other financial institutions at amortised cost	10	16,870,466	16,928,849
衍生金融工具	Derivative financial instruments	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	Accruals and other liabilities	10	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	Total liabilities		130,976,559	150,498,424
資本儲備	Equity Reserve		1,194,266	1,585,707
負債及資本總額	Total liabilities and equity		132,170,825	152,084,131

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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

	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
	港幣千元 HK\$'000	港幣千元 HK\$'000
來自外匯交易的淨收益	213,080	248,961
來自持有作交易用途的證券的淨收益	61,820	341,727
來自其他交易活動的淨收益／ (虧損)	574	(320,807)
其他非交易性投資淨虧損	(30,635)	(7,368)
	<u>244,839</u>	<u>262,513</u>

5. 經營支出 5. Operating expenses

	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
	港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	75,058	79,019
房產及設備支出	4,803	5,038
折舊	12,754	13,048
電話及通訊	16,928	13,707
法律及專業服務費用	7,759	7,029
其他經營支出	4,851	5,041
	<u>122,153</u>	<u>122,882</u>

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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 2021 港幣千元 HK\$'000	於 2021 年 6 月 30 日 At 30 June 2021 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	11,609,307	18,173,195
- 存放其他銀行及金融機構	- due from other banks and financial institutions	6,977,785	3,505,793
		18,587,092	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：	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	13,363,866	22,811,327
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		13,363,866	22,811,327
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	44,781,248	43,284,364
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		44,781,248	43,284,364
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	62,137	95,244
- 其他	- others	3,250,781	8,384,546
		3,312,918	8,479,790

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

	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	
存放海外辦事處的金額：			
- 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
	69,816,558	84,364,130	

* 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 2021	於 2021 年 6 月 30 日 At 30 June 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	1,431,103
- 存款證	- Certificates of deposit	6,006,600	7,105,599
		<u>7,811,965</u>	<u>8,536,702</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	631,307	611,380
- 存款證	- Certificates of deposit	1,943,626	1,874,376
		<u>2,574,933</u>	<u>2,485,756</u>
		<u>10,386,898</u>	<u>11,022,458</u>

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8. 衍生金融工具**8. Derivative financial instruments**

		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
合約／名義數額	Contract/notional amounts		
匯率合約	Exchange rate contracts	599,511,666	688,976,726
利率合約	Interest rate contracts	6,237,140	6,281,669
		<u>605,748,806</u>	<u>695,258,395</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	8,391,584	8,080,554
利率合約	Interest rate contracts	96,286	164,021
		<u>8,487,870</u>	<u>8,244,575</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(8,430,958)	(8,028,463)
利率合約	Interest rate contracts	(14,908)	(23,232)
		<u>(8,445,866)</u>	<u>(8,051,695)</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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9. 證券投資**9. Investment in securities**

		於 2021 年 12 月 31 日 At 31 December 2021 港幣千元 HK\$'000	於 2021 年 6 月 30 日 At 30 June 2021 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	21,842,768	27,723,414
- 存款證	- Certificates of deposit	11,336,336	8,797,884
		<u>33,179,104</u>	<u>36,521,298</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	38,554	38,410
- 減值準備	- Impairment allowances	(4)	(6)
		<u>38,550</u>	<u>38,404</u>
		<u>33,217,654</u>	<u>36,559,702</u>

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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 2021	於 2021 年 6 月 30 日 At 30 June 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：	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	9,018,954	10,122,060
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	7,851,512	6,806,789
	16,870,466	16,928,849	
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	1,051	1,254
- 其他	- others	249,433	8,309,207
	250,484	8,310,461	
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	9,018,954	10,122,060
- 應付賬項及其他負債	- Accruals and other liabilities	1,051	1,254
	9,020,005	10,123,314	

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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 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	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	foreign	foreign
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	currencies	currencies
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	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	foreign	foreign
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	currencies	currencies
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	-	-	-	-	-	-	-	-

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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 Banks	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
		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	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 Banks	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
		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	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

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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 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	8,600,597	-
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	-
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>-</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>	

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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			
	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 港幣千元 HK\$'000	資產負債表外 的風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total 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	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	<u>10,441,202</u>	<u>-</u>	<u>10,441,202</u>
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 <u>31 December 2021</u>	三個月結算至 2020年 12月31日 Three months ended <u>31 December 2020</u>
流動性維持比率的平均值	<u>1,555.01%</u>	<u>520.85%</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 2021年 12月31日 Three months ended <u>31 December 2021</u>	三個月結算至 2020年 12月31日 Three months ended <u>31 December 2020</u>
核心資金比率的平均值	<u>113.56%</u>	<u>106.56%</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.

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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	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	69,480,493	62,690,332
資產負債表內負債總額	Total on-balance sheet liabilities	79,067,580	51,908,979
流動資金缺口	Net Liquidity Gap	(9,587,087)	10,781,353

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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
		港幣千元 HK\$'000	港幣千元 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

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.

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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。

15. Consolidated bank information

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 人民幣百萬元 RMB'm	於 2021 年 6 月 30 日 At 30 June 2021 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 人民幣百萬元 RMB'm	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
除稅前溢利	Profit before taxation	<u>276,620</u>	<u>246,378</u>
		於 2021 年 12 月 31 日 At 31 December 2021 人民幣百萬元 RMB'm	於 2021 年 6 月 30 日 At 30 June 2021 人民幣百萬元 RMB'm
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>

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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

