

**Bank of China Limited - Hong Kong Branch**  
**2024 Annual Financial Disclosure Statement**

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2024. 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**  
**2024 年度財務披露報表**

這是本分行發出截至 2024 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 2024 年 12 月 31 日止年度 For the year ended 31 December 2024 港幣千元 HK\$'000	截至 2023 年 12 月 31 日止年度 For the year ended 31 December 2023 港幣千元 HK\$'000
	附註 Notes		
利息收入	Interest income	8,263,064	6,453,626
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	8,010,717	6,339,518
其他	Others	252,347	114,108
利息支出	Interest expense	(8,638,649)	(6,316,475)
淨利息（支出）／收入	Net interest (expense)/income	(375,585)	137,151
服務費及佣金收入	Fee and commission income	73,241	81,676
服務費及佣金支出	Fee and commission expense	(39,729)	(29,191)
淨服務費及佣金收入	Net fee and commission income	33,512	52,485
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	810,434	138,894
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／虧損	Net gain/(loss) from disposal of investment in securities at fair value through other comprehensive income	752	(5,017)
其他經營收入	Other operating income	13	2
總經營收入	Total operating income	469,126	323,515
減值準備淨撥回／（撥備）	Net reversal/(charge) of impairment allowances	13,803	(19,055)
淨經營收入	Net operating income	482,929	304,460
經營支出	Operating expenses	(136,423)	(140,270)
除稅前溢利	Profit before taxation	346,506	164,190
稅項	Taxation	(64,405)	(25,658)
年度溢利	Profit for the year	282,101	138,532

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## 2. 資產負債表

## 2. Balance Sheet

			於 2024 年 12 月 31 日 At 31 December 2024	於 2024 年 6 月 30 日 At 30 June 2024
	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	15,941,807
存放中央銀行的結餘		Balances with central bank		54
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	100,023,992
銀行及其他金融機構貸款		Advances to banks and other financial institutions	6	7,732,145
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	5,543,983
衍生金融工具		Derivative financial instruments	8	17,647,784
證券投資		Investment in securities	9	51,073,761
物業、器材及設備		Properties, plant and equipment		33,036
預付費用及其他應收賬項		Prepayment and other receivables	6	3,942,798
遞延稅項資產		Deferred tax assets		12,027
<b>資產總額</b>		<b>Total assets</b>	<b>201,951,387</b>	<b>197,923,537</b>
<b>負債</b>		<b>Liabilities</b>		
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 at fair value through profit or loss	10	7,047,638
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	4,320,318
衍生金融工具		Derivative financial instruments	8	16,872,774
以攤餘成本計量之已發行存款證		Certificates of deposit in issue at amortised cost		137,831,888
以攤餘成本計量之已發行債務證券		Debt securities in issue at amortised cost		34,746,809
應付賬項及其他負債		Accruals and other liabilities	10	240,493
應付稅項負債		Current tax liabilities		126,584
<b>負債總額</b>		<b>Total liabilities</b>	<b>201,186,504</b>	<b>197,219,376</b>
<b>資本儲備</b>		<b>Equity Reserve</b>	<b>764,883</b>	<b>704,161</b>
<b>負債及資本總額</b>		<b>Total liabilities and equity</b>	<b>201,951,387</b>	<b>197,923,537</b>

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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 2024 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 2025 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 2024 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2025 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 2024 年 12 月 31 日止年度 For the year ended 31 December 2024	截至 2023 年 12 月 31 日止年度 For the year ended 31 December 2023
	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	711,531
來自持有作交易用途的證券的淨收益	Net gain on securities held for trading purpose	32,464
來自其他交易活動的淨收益／（虧損）	Net gain/(loss) from other trading activities	65,957
其他非交易性投資淨收益／（虧損）	Net gain/ (loss) from other non-trading investments	482
	<b>810,434</b>	<b>138,894</b>

**5. 經營支出 5. Operating expenses**

	截至 2024 年 12 月 31 日止年度 For the year ended 31 December 2024	截至 2023 年 12 月 31 日止年度 For the year ended 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	80,901
房產及設備支出	Premises and equipment expenses	14,621
折舊	Depreciation	13,908
電話及通訊	Telephone and communication	20,617
法律及專業服務費用	Legal and professional fee	2,045
其他經營支出	Other operating expenses	4,331
	<b>136,423</b>	<b>140,270</b>

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

		於 2024 年 12 月 31 日 At 31 December 2024	於 2024 年 6 月 30 日 At 30 June 2024
		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	15,740,499	18,621,171
- 存放其他銀行及金融機構	- due from other banks and financial institutions	201,308	252,947
		<u>15,941,807</u>	<u>18,874,118</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	100,023,992	97,431,498
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<u>100,023,992</u>	<u>97,431,498</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	7,732,145	7,776,642
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<u>7,732,145</u>	<u>7,776,642</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	62,848	99,394
- 其他	- others	3,879,950	2,443,848
		<u>3,942,798</u>	<u>2,543,242</u>

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

	於 2024 年 12 月 31 日 At 31 December 2024 港幣千元 HK\$'000	於 2024 年 6 月 30 日 At 30 June 2024 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	15,740,49918,621,171
- 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	100,023,99297,431,498
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	7,732,1457,776,642
- 預付費用及其他應收賬項	- Prepayment and other receivables	62,84899,394
	123,559,484	123,928,705

\* 於 2024 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（2024 年 6 月 30 日：無）。

\* As at 31 December 2024, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2024: 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 2024 年 12 月 31 日 At 31 December 2024	於 2024 年 6 月 30 日 At 30 June 2024
		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	2,299	221,521
- 存款證	- Certificates of deposit	5,541,684	4,099,413
		<u>5,543,983</u>	<u>4,320,934</u>

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## 8. 衍生金融工具

## 8. Derivative financial instruments

		於 2024 年 12 月 31 日 At 31 December 2024 港幣千元 HK\$'000	於 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000
合約／名義數額	Contract/notional amounts		
匯率合約	Exchange rate contracts	1,428,958,471	1,457,238,351
利率合約	Interest rate contracts	11,014,693	10,298,289
		<u>1,439,973,164</u>	<u>1,467,536,640</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	17,597,393	12,678,909
利率合約	Interest rate contracts	50,391	24,812
		<u>17,647,784</u>	<u>12,703,721</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(16,804,247)	(11,747,063)
利率合約	Interest rate contracts	(68,527)	(87,629)
		<u>(16,872,774)</u>	<u>(11,834,692)</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 2024 年 12 月 31 日 At 31 December 2024	於 2024 年 6 月 30 日 At 30 June 2024
		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	19,656,210	18,388,859
- 存款證	- Certificates of deposit	31,378,286	35,841,529
		<u>51,034,496</u>	<u>54,230,388</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	39,270	39,264
- 減值準備	- Impairment allowances	(5)	(4)
		<u>39,265</u>	<u>39,260</u>
		<u>51,073,761</u>	<u>54,269,648</u>

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

		於 2024 年 12 月 31 日 At 31 December 2024 港幣千元 HK\$'000	於 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000
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，當中：	Deposits and balances from banks and other financial institutions at fair value through profit or loss, in which:		
- 結欠海外辦事處	- due to overseas offices	3,521,692	4,319,934
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	3,525,946	1,812,413
		<u>7,047,638</u>	<u>6,132,347</u>
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	-	133,938
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	4,320,318	4,669,120
		<u>4,320,318</u>	<u>4,803,058</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	10,634	12,500
- 其他	- others	229,859	280,743
		<u>240,493</u>	<u>293,243</u>
結欠海外辦事處的金額：	Amount due to overseas offices:		
- 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 at fair value through profit or loss	3,521,692	4,319,934
- 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	-	133,938
- 應付賬項及其他負債	- Accruals and other liabilities	10,634	12,500
		<u>3,532,326</u>	<u>4,466,372</u>

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## 11. 貨幣風險

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。

## 11. Currency concentrations

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 2024 年 12 月 31 日 At 31 December 2024							
		港幣百萬元等值 Equivalent in million of HK\$							
		美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	英磅 Pound Sterling	人民幣 Renminbi	歐羅 Euro	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	165,211	1,453	2	7	26,826	12	13	193,524
現貨負債	Spot liabilities	(174,309)	(1,093)	-	-	(18,102)	(8)	(4)	(193,516)
遠期買入	Forward purchases	737,030	37,898	116	5,033	679,565	41,917	1,109	1,502,668
遠期賣出	Forward sales	(720,829)	(37,896)	(98)	(5,023)	(689,132)	(42,161)	(1,057)	(1,496,196)
期權盤淨額	Net options position	(3,247)	-	-	-	3,247	-	-	-
Net long/(short)									
長／（短）盤淨額	position	3,856	362	20	17	2,404	(240)	61	6,480
Net structural									
結構性倉盤淨額	position	-	-	-	-	-	-	-	-
		於 2024 年 6 月 30 日 At 30 June 2024							
		港幣百萬元等值 Equivalent in million of HK\$							
		美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	英磅 Pound Sterling	人民幣 Renminbi	歐羅 Euro	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	157,145	4,067	3	5	30,417	142	10	191,789
現貨負債	Spot liabilities	(177,446)	(3,574)	-	-	(9,429)	(134)	(3)	(190,586)
遠期買入	Forward purchases	782,469	50,601	767	6,405	708,994	50,254	3,064	1,602,554
遠期賣出	Forward sales	(761,781)	(50,581)	(734)	(6,411)	(726,220)	(50,255)	(3,012)	(1,598,994)
期權盤淨額	Net options position	(94)	-	-	-	94	-	-	-
Net long/(short)									
長／（短）盤淨額	position	293	513	36	(1)	3,856	7	59	4,763
Net structural									
結構性倉盤淨額	position	-	-	-	-	-	-	-	-

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## 12. 國際債權

個別國家／地區其已計及風險轉移後於任一年末／期末佔國際債權總額 10%或以上之債權如下：

## 12. International claims

Claims on individual countries/regions, after risk transfer, amounting to 10% or more of the aggregate international claims in either year/period end are shown as follows:

		於 2024 年 12 月 31 日 At 31 December 2024			
		非銀行私人機構 Non-bank private sector			總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	
		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	163,921	13	428	165,489
其中：	Of which:				
中國內地	Chinese mainland	163,921	13	428	165,489
		於 2024 年 6 月 30 日 At 30 June 2024			
		非銀行私人機構 Non-bank private sector			總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	
		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	167,741	11	792	171,353
其中：	Of which:				
中國內地	Chinese mainland	167,741	11	792	171,353

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

		於 2024 年 12 月 31 日 At 31 December 2024		
	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	1,246,669	1,248
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	126,163	-
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	195,666	-
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	1,568,498	1,248
扣減準備金後的資產總額	Total assets after provision	9	203,045,341	
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	0.77%	

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## 13. 非銀行的內地風險承擔 (續)

## 13. Non-bank Mainland exposures (continued)

		於 2024 年 6 月 30 日		
		At 30 June 2024		
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	2,220,528	-	2,220,528	
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	684,207	-	684,207	
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	197,131	-	197,131	
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	3,101,866	-	3,101,866
扣減準備金後的資產總額	Total assets after provision	199,161,777		
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	1.56%		

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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 2024 年 12 月 31 日 Three months ended 31 December 2024	三個月結算至 2023 年 12 月 31 日 Three months ended 31 December 2023
流動性維持比率的平均值	Average value of liquidity maintenance ratio	4,105.82% 7,310.60%

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 2024 年 12 月 31 日 Three months ended 31 December 2024	三個月結算至 2023 年 12 月 31 日 Three months ended 31 December 2023
核心資金比率的平均值	Average value of core funding ratio	113.36% 112.28%

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)

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 2024 年四季度末，本行主要融資機構中負債集中度最高為 0.64% (2023 年：1.41%)。

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 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 2024, the highest concentration of liabilities among the Branch's major financing institutions was 0.64% (2023: 1.41%).

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 2024 年 12 月 31 日	
		At 31 December 2024	
		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	176,450,872	25,500,515
資產負債表內負債總額	Total on-balance sheet liabilities	192,071,799	9,114,705
流動資金缺口	Net Liquidity Gap	(15,620,927)	16,385,810



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## 14. 流動性資料（續）

## 14. Liquidity information (continued)

		於 2023 年 12 月 31 日 At 31 December 2023	
		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	115,711,874	39,465,851
資產負債表內負債總額	Total on-balance sheet liabilities	125,964,755	28,521,046
流動資金缺口	Net Liquidity Gap	(10,252,881)	10,944,805

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。2024 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 2.77 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 2024, under the maximum stress scenario, Hong Kong Branch could fill 2.77 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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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

## 15. Consolidated bank information

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

### (a) Capital and capital adequacy ratio

		於 2024 年 12 月 31 日 At 31 December 2024 人民幣百萬元 RMB'm	於 2024 年 6 月 30 日 At 30 June 2024 人民幣百萬元 RMB'm
綜合股東資金	Consolidated amount of shareholders' funds	2,816,231	2,648,821
綜合資本充足比率*	Consolidated capital adequacy ratio*	18.76%	18.91%

\* 綜合資本充足比率是根據《商業銀行資本管理辦法》等相關規定計算。

\* The consolidated capital adequacy ratios are calculated in accordance with the Capital Rules for Commercial Banks and related regulations.

### (b) 其他財務資料

### (b) Other financial information

		截至 2024 年 12 月 31 日止年度 For the year ended 31 December 2024 人民幣百萬元 RMB'm	截至 2023 年 12 月 31 日止年度 For the year ended 31 December 2023 人民幣百萬元 RMB'm
除稅前溢利	Profit before taxation	294,954	295,608
		於 2024 年 12 月 31 日 At 31 December 2024 人民幣百萬元 RMB'm	於 2024 年 6 月 30 日 At 30 June 2024 人民幣百萬元 RMB'm
資產總額	Total assets	35,061,299	33,907,267
負債總額	Total liabilities	32,108,335	31,128,291
貸款及放款總額	Total loans and advances	21,055,282	20,616,140
客戶存款總額	Total customer deposits	24,202,588	23,630,706

## 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

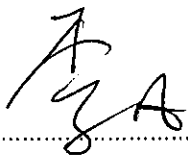
本分行於編製 2024 年年度財務披露報表時，已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。

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。

### 16. Statement of Compliance

This 2024 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.



李凡

總經理

Li Fan

Chief Executive

中國銀行股份有限公司 — 香港分行

Bank of China Limited - Hong Kong Branch

2025 年 4 月 29 日

29 April 2025

