

Bank of China Limited - Hong Kong Branch
2025 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2025. 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
2025 年度財務披露報表

這是本分行發出截至 2025 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。

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中國銀行股份有限公司 — 香港分行

1. 收益表

1. Income statement

		截至 2025 年 12 月 31 日止年度 For the year ended 31 December 2025	截至 2024 年 12 月 31 日止年度 For the year ended 31 December 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
	附註 Notes		
利息收入	Interest income	7,748,796	8,263,064
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	7,417,453	8,010,717
其他	Others	331,343	252,347
利息支出	Interest expense	(7,728,442)	(8,638,649)
淨利息收入／（支出）	Net interest income/(expense)	20,354	(375,585)
服務費及佣金收入	Fee and commission income	83,049	73,241
服務費及佣金支出	Fee and commission expense	(48,201)	(39,729)
淨服務費及佣金收入	Net fee and commission income	34,848	33,512
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	674,315	810,434
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	29,951	752
其他經營收入	Other operating income	2	13
總經營收入	Total operating income	759,470	469,126
減值準備淨（撥備）／撥回	Net (charge)/reversal of impairment allowances	(914)	13,803
淨經營收入	Net operating income	758,556	482,929
經營支出	Operating expenses	(137,605)	(136,423)
除稅前溢利	Profit before taxation	620,951	346,506
稅項	Taxation	(109,854)	(64,405)
年度溢利	Profit for the year	511,097	282,101

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2. 資產負債表

2. Balance Sheet

	附註 Notes	於 2025 年 12 月 31 日 At 31 December 2025 港幣千元 HK\$'000	於 2025 年 6 月 30 日 At 30 June 2025 港幣千元 HK\$'000
資產			
存放銀行及其他金融機構的結餘	6	15,682,396	24,463,070
存放中央銀行的結餘		50	35
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	104,059,742	87,865,938
銀行及其他金融機構貸款	6	12,421,953	10,961,326
以公平值變化計入損益之金融資產	7	12,491,648	6,642,370
衍生金融工具	8	17,687,496	14,122,915
證券投資	9	56,438,173	52,076,037
物業、器材及設備		20,780	26,969
預付費用及其他應收賬項	6	5,362,591	3,162,340
資產總額		224,164,829	199,321,000
負債			
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	10	12,222,845	9,202,339
以攤餘成本計量之銀行及其他金融機構之存款及結餘	10	25,661,261	2,733,504
以攤餘成本計量之中央銀行之存款及結餘		853,589	-
衍生金融工具	8	17,504,423	13,888,885
以攤餘成本計量之已發行存款證		148,430,009	156,496,895
以攤餘成本計量之已發行債務證券		17,271,668	13,831,115
應付賬項及其他負債	10	883,398	1,640,000
應付稅項負債		141,524	212,594
遞延稅項負債		18,504	6,399
負債總額		222,987,221	198,011,731
資本			
儲備		1,177,608	1,309,269
負債及資本總額		224,164,829	199,321,000

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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 2025 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 2026 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 2025 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2026 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 2025 年 12 月 31 日止年度 For the year ended 31 December 2025	截至 2024 年 12 月 31 日止年度 For the year ended 31 December 2024
	港幣千元 HK\$'000	港幣千元 HK\$'000
來自外匯交易的淨收益	715,689	711,531
來自持有作交易用途的證券的淨收益	5,230	32,464
來自其他交易活動的淨（虧損）／收益	(50,366)	65,957
其他非交易性投資淨收益	3,762	482
	674,315	810,434

5. 經營支出 5. Operating expenses

	截至 2025 年 12 月 31 日止年度 For the year ended 31 December 2025	截至 2024 年 12 月 31 日止年度 For the year ended 31 December 2024
	港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	83,063	80,901
房產及設備支出	11,742	14,621
折舊	12,194	13,908
電話及通訊	20,065	20,617
法律及專業服務費用	2,504	2,045
其他經營支出	8,037	4,331
	137,605	136,423

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

		於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
		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	14,604,252	22,192,890
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,078,144	2,270,180
		15,682,396	24,463,070
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	101,801,352	87,865,938
- 存放其他銀行及金融機構	- due from other banks and financial institutions	2,258,390	-
		104,059,742	87,865,938
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	12,421,953	10,961,326
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		12,421,953	10,961,326
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	124,245	944,172
- 其他	- others	5,238,346	2,218,168
		5,362,591	3,162,340

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

	於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
	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	14,604,252	22,192,890
- 在銀行及其他金融機構一至十二個月內到期之定期存放	101,801,352	87,865,938
- 銀行及其他金融機構貸款	12,421,953	10,961,326
- 預付費用及其他應收賬項	124,245	944,172
	128,951,802	121,964,326

* 於 2025 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（2025 年 6 月 30 日：無）。

* As at 31 December 2025, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2025: 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 2025 年 12 月 31 日 At 31 December 2025 港幣千元 HK\$'000	於 2025 年 6 月 30 日 At 30 June 2025 港幣千元 HK\$'000
交易性證券	Trading securities		
- 債務證券	- Debt securities	4,053,666	791,956
- 存款證	- Certificates of deposit	8,058,456	5,850,414
		<u>12,112,122</u>	<u>6,642,370</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		
- 存款證	- Certificates of deposit	379,526	-
		<u>12,491,648</u>	<u>6,642,370</u>

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8. 衍生金融工具

8. Derivative financial instruments

		於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
合約／名義數額	Contract/notional amounts		
外匯匯率合約	Foreign exchange rate contracts	2,025,101,667	2,362,522,279
利率合約	Interest rate contracts	29,762,681	19,947,115
		2,054,864,348	2,382,469,394
公平值資產	Fair value assets		
外匯匯率合約	Foreign exchange rate contracts	17,664,883	14,090,881
利率合約	Interest rate contracts	22,613	32,034
		17,687,496	14,122,915
公平值負債	Fair value liabilities		
外匯匯率合約	Foreign exchange rate contracts	(17,420,668)	(13,819,501)
利率合約	Interest rate contracts	(83,755)	(69,384)
		(17,504,423)	(13,888,885)

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 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
		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	23,053,934	19,735,757
- 存款證	- Certificates of deposit	33,344,557	32,300,343
		<u>56,398,491</u>	<u>52,036,100</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	39,686	39,940
- 減值準備	- Impairment allowances	(4)	(3)
		<u>39,682</u>	<u>39,937</u>
		<u>56,438,173</u>	<u>52,076,037</u>

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

		於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
		港幣千元 HK\$'000	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	2,249,300	3,222,080
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	9,973,545	5,980,259
		<u>12,222,845</u>	<u>9,202,339</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	8,098,427	-
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	17,562,834	2,733,504
		<u>25,661,261</u>	<u>2,733,504</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	14,059	204,822
- 其他	- others	869,339	1,435,178
		<u>883,398</u>	<u>1,640,000</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	2,249,300	3,222,080
- 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	8,098,427	-
- 應付賬項及其他負債	- Accruals and other liabilities	14,059	204,822
		<u>10,361,786</u>	<u>3,426,902</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 2025 年 12 月 31 日							
		At 31 December 2025							
		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	151,749	4,462	722	3	41,753	17,211	26	215,926
現貨負債	Spot liabilities	(154,949)	(1,865)	-	-	(31,910)	(3,483)	(16)	(192,223)
遠期買入	Forward purchases	1,085,017	27,144	3,802	1,701	1,035,239	30,145	4,216	2,187,264
遠期賣出	Forward sales	(1,072,811)	(29,605)	(4,530)	(1,702)	(1,048,810)	(44,222)	(4,184)	(2,205,864)
	Net options								
期權盤淨額	position	(411)	(2)	-	-	416	(3)	-	-
	Net long/(short)								
長 / (短) 盤淨額	position	8,595	134	(6)	2	(3,312)	(352)	42	5,103
	Net structural								
結構性倉盤淨額	position	-	-	-	-	-	-	-	-
		於 2025 年 6 月 30 日							
		At 30 June 2025							
		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	155,331	1,379	113	6	34,886	712	413	192,840
現貨負債	Spot liabilities	(172,876)	(1,394)	(111)	-	(13,090)	(426)	(29)	(187,926)
遠期買入	Forward purchases	1,251,665	45,591	11,973	2,370	1,185,948	33,975	2,258	2,533,780
遠期賣出	Forward sales	(1,225,919)	(45,599)	(11,974)	(2,364)	(1,210,821)	(34,609)	(2,594)	(2,533,880)
	Net options								
期權盤淨額	position	(437)	-	-	-	437	-	-	-
	Net long/(short)								
長 / (短) 盤淨額	position	7,764	(23)	1	12	(2,640)	(348)	48	4,814
	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 2025 年 12 月 31 日 At 31 December 2025				
		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		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	175,236	3,420	542	376	179,574
其中：	Of which:					
中國內地	Chinese Mainland	175,236	3,420	542	376	179,574
		於 2025 年 6 月 30 日 At 30 June 2025				
		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		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	165,121	11	434	722	166,288
其中：	Of which:					
中國內地	Chinese Mainland	165,121	11	434	722	166,288

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

		於 2025 年 12 月 31 日 At 31 December 2025		
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	1,688,388	-	1,688,388
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	121,879	-	121,879
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	528,617	-	528,617
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	-	-	-
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	-	-	-
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	-	-	-
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	-	-	-
總計	Total	<u>2,338,884</u>	<u>-</u>	<u>2,338,884</u>
扣減準備金後的資產總額	Total assets after provision	<u>225,080,090</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	<u>1.04 %</u>		

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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 2025 年 6 月 30 日

At 30 June 2025

	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔	資產負債表外 的風險承擔	總風險承擔 Total exposure	
		On-balance sheet exposure	Off-balance sheet 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	1,795,407	-	1,795,407
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	130,309	-	130,309
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	197,754	-	197,754
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>2,123,470</u>	<u>-</u>	<u>2,123,470</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>200,264,938</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>1.06 %</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 2025年 12月31日 Three months ended <u>31 December 2025</u>	三個月結算至 2024年 12月31日 Three months ended <u>31 December 2024</u>
流動性維持比率的平均值	<u>535.07%</u>	<u>4,105.82%</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 2025年 12月31日 Three months ended <u>31 December 2025</u>	三個月結算至 2024年 12月31日 Three months ended <u>31 December 2024</u>
核心資金比率的平均值	<u>115.96%</u>	<u>113.36%</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)

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 2025 年四季度末，本行主要融資機構中負債集中度最高為 2.83% (2024 年：0.64%)。

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 2025, the highest concentration of liabilities among the Branch's major financing institutions was 2.83% (2024: 0.64%).

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 2025 年 12 月 31 日	
		At 31 December 2025	
		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	188,060,811	36,104,018
資產負債表內負債總額	Total on-balance sheet liabilities	205,274,529	17,712,692
流動資金缺口	Net Liquidity Gap	(17,213,718)	18,391,326

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 2024 年 12 月 31 日

At 31 December 2024

		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	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

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。

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。2025 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 1.72 倍。

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。

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.

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 2025, under the maximum stress scenario, Hong Kong Branch could fill 1.72 times the cash flow gap through bonds sold at a discount.

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。

(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》等相關規定計算。

(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 ratioConsolidated amount
of shareholders' funds

Consolidated capital adequacy ratio*

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

(b) Other financial information

Profit before taxation

Total assets

Total liabilities

Total loans and advances

Total customer deposits

於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
人民幣百萬元 RMB'm	人民幣百萬元 RMB'm

3,064,044**2,987,590****18.85%****18.67%**

截至 2025 年 12 月 31 日止年度 For the year ended 31 December 2025	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	人民幣百萬元 RMB'm

301,288**294,954**

於 2025 年 12 月 31 日 At 31 December 2025	於 2025 年 6 月 30 日 At 30 June 2025
人民幣百萬元 RMB'm	人民幣百萬元 RMB'm

38,358,076**36,790,613****35,149,952****33,664,948****22,876,769****22,488,178****26,182,431****25,638,312**

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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 2025 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 2025 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

2026 年 4 月 29 日
29 April 2026