

Bank of China Limited – Hong Kong Branch

2026 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2026. 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

2026 年中期財務披露報表

這是本分行發出截至 2026 年 6 月 30 日的中期財務披露報表。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

			半年結算至 2026 年 6 月 30 日 附註 Notes Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
利息收入	Interest income		3,698,084	4,065,107
以實際利息法計算的利息收入	Interest income calculated using the effective interest method		3,516,057	3,901,689
其他	Others		182,027	163,418
利息支出	Interest expense		(3,506,809)	(4,097,097)
淨利息收入／（支出）	Net interest income/(expense)		191,275	(31,990)
服務費及佣金收入	Fee and commission income		45,377	33,390
服務費及佣金支出	Fee and commission expense		(24,502)	(18,658)
淨服務費及佣金收入	Net fee and commission income		20,875	14,732
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	123,756	546,474
處置以公平值變化計入其他全面收益之證券投資之淨（虧損）／收益	Net (loss)/gain from disposal of investment in securities at fair value through other comprehensive income		(292)	35,521
贖回以攤餘成本計量之證券投資之淨虧損	Net loss on redemption of investment in securities at amortised cost		(414)	-
其他經營收入	Other operating income		10	-
總經營收入	Total operating income		335,210	564,737
減值準備淨（撥備）／撥回	Net (charge)/reversal of impairment allowances		(5,836)	1,258
淨經營收入	Net operating income		329,374	565,995
經營支出	Operating expenses	5	(61,806)	(59,888)
除稅前溢利	Profit before taxation		267,568	506,107
稅項	Taxation		(48,133)	(86,176)
期內溢利	Profit for the period		219,435	419,931

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

		附註 Notes	於 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	40,513,918	15,682,396
存放中央銀行的結餘	Balances with central bank		171	50
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	77,398,445	104,059,742
銀行及其他金融機構貸款	Advances to banks and other financial institutions	6	13,142,768	12,421,953
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	14,794,522	12,491,648
衍生金融工具	Derivative financial instruments	8	8,417,245	17,687,496
證券投資	Investment in securities	9	65,523,949	56,438,173
物業、器材及設備	Properties, plant and equipment		14,764	20,780
預付費用及其他應收賬項	Prepayment and other receivables	6	14,758,383	5,362,591
遞延稅項資產	Deferred tax assets		32,714	-
資產總額	Total assets		234,596,879	224,164,829
負債	Liabilities			
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	17,520,708	12,222,845
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	70,836,075	25,661,261
以公平值變化計入損益之中央銀行之存款及結餘	Deposits and balances from central bank at fair value through profit or loss		1,007,929	-
以攤餘成本計量之中央銀行之存款及結餘	Deposits and balances from central bank at amortised cost		1,061,480	853,589
衍生金融工具	Derivative financial instruments	8	8,549,233	17,504,423
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		4,329,455	-
以攤餘成本計量之已發行存款證	Certificates of deposit in issue at amortised cost		105,495,527	148,430,009
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		1,020,395	-
以攤餘成本計量之已發行債務證券	Debt securities in issue at amortised cost		19,542,859	17,271,668
應付賬項及其他負債	Accruals and other liabilities	10	3,896,227	883,398
應付稅項負債	Current tax liabilities		190,654	141,524
遞延稅項負債	Deferred tax liabilities		-	18,504
負債總額	Total liabilities		233,450,542	222,987,221
資本	Equity			
儲備	Reserve		1,146,337	1,177,608
負債及資本總額	Total liabilities and equity		234,596,879	224,164,829

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

3. 薪酬制度

就香港金融管理局頒佈的監管政策手冊 CG-5《穩健的薪酬制度指引》，中國銀行總行已就董事及高層管理人員薪酬作出相關披露。

3. Remuneration System

With reference to Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System" issued by the Hong Kong Monetary Authority, remuneration information for directors and senior management members has been disclosed by Bank of China head office.

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**

	半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 港幣千元 HK\$'000	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 港幣千元 HK\$'000
來自外匯交易的淨（虧損）／收益	Net (loss)/gain arising from trading in foreign currencies	(8,934) 592,569
來自持有作交易用途的證券的淨收益	Net gain on securities held for trading purpose	29,574 9,886
來自其他交易活動的淨收益／（虧損）	Net gain/(loss) from other trading activities	90,085 (59,741)
其他非交易性投資淨收益	Net gain from other non-trading investments	13,031 3,760
	123,756	546,474

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

5. 經營支出**5. Operating expenses**

		半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	40,375	39,599
房產及設備支出	Premises and equipment expenses	3,647	4,348
折舊	Depreciation	6,023	5,753
電話及通訊	Telephone and communication	9,140	8,778
法律及專業服務費用	Legal and professional fee	1,197	61
其他經營支出	Other operating expenses	1,424	1,349
		61,806	59,888

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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	37,674,855	14,604,252
- 存放其他銀行及金融機構	- due from other banks and financial institutions	2,839,063	1,078,144
		<u>40,513,918</u>	<u>15,682,396</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	63,257,717	101,801,352
- 存放其他銀行及金融機構	- due from other banks and financial institutions	14,140,728	2,258,390
		<u>77,398,445</u>	<u>104,059,742</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	13,142,768	12,421,953
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<u>13,142,768</u>	<u>12,421,953</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	2,033,879	124,245
- 其他	- others	12,724,504	5,238,346
		<u>14,758,383</u>	<u>5,362,591</u>

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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	37,674,855	14,604,252
- 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	63,257,717	101,801,352
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	13,142,768	12,421,953
- 預付費用及其他應收賬項	- Prepayment and other receivables	2,033,879	124,245
		116,109,219	128,951,802

* 於 2026 年 6 月 30 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 12 月 31 日：無）。

* As at 30 June 2026, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2025: 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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 港幣千元 HK\$'000
交易性證券	Trading securities		
- 債務證券	- Debt securities	5,219,629	4,053,666
- 存款證	- Certificates of deposit	8,423,549	8,058,456
		13,643,178	12,112,122
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	583,703	-
- 存款證	- Certificates of deposit	567,641	379,526
		1,151,344	379,526
		14,794,522	12,491,648

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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	1,228,182,694	2,025,101,667
利率合約	Interest rate contracts	50,392,152	29,762,681
		<u>1,278,574,846</u>	<u>2,054,864,348</u>
公平值資產	Fair value assets		
外匯匯率合約	Foreign exchange rate contracts	8,209,616	17,664,883
利率合約	Interest rate contracts	207,629	22,613
		<u>8,417,245</u>	<u>17,687,496</u>
公平值負債	Fair value liabilities		
外匯匯率合約	Foreign exchange rate contracts	(8,363,176)	(17,420,668)
利率合約	Interest rate contracts	(186,057)	(83,755)
		<u>(8,549,233)</u>	<u>(17,504,423)</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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	37,379,304	23,053,934
- 存款證	- Certificates of deposit	28,144,645	33,344,557
		65,523,949	56,398,491
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
- 減值準備	- Impairment allowances	-	(4)
		-	39,682
		65,523,949	56,438,173

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 2026 年 6 月 30 日 At 30 June 2026 港幣千元 HK\$'000	於 2025 年 12 月 31 日 At 31 December 2025 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	7,334,092	2,249,300
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	10,186,616	9,973,545
		17,520,708	12,222,845
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	32,093,522	8,098,427
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	38,742,553	17,562,834
		70,836,075	25,661,261
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	20,504	14,059
- 其他	- others	3,875,723	869,339
		3,896,227	883,398
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	7,334,092	2,249,300
- 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	32,093,522	8,098,427
- 應付賬項及其他負債	- Accruals and other liabilities	20,504	14,059
		39,448,118	10,361,786

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

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 2026 年 6 月 30 日							
		At 30 June 2026							
		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		Other	Total
		Dollars	Yen	Dollars	Sterling		Euro	foreign	foreign
								currencies	currencies
現貨資產	Spot assets	181,025	1,343	1,456	4	34,163	3,098	149	221,238
現貨負債	Spot liabilities	(149,331)	(1,423)	(460)	-	(30,700)	(6,047)	(81)	(188,042)
遠期買入	Forward								
	purchases	620,462	18,542	18,590	2,674	552,846	33,935	10,593	1,257,642
遠期賣出	Forward sales	(643,741)	(18,368)	(19,564)	(2,675)	(559,423)	(31,176)	(10,586)	(1,285,533)
期權盤淨額	Net options								
	position	(792)	(1)	-	-	(576)	-	-	(1,369)
長／（短）盤	Net long/(short)								
淨額	position	7,623	93	22	3	(3,690)	(190)	75	3,936
結構性倉盤	Net structural								
淨額	position	-	-	-	-	-	-	-	-
		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		Other	Total
		Dollars	Yen	Dollars	Sterling		Euro	foreign	foreign
								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)
期權盤淨額	Net options								
	position	(411)	(2)	-	-	416	(3)	-	-
長／（短）盤	Net long/(short)								
淨額	position	8,595	134	(6)	2	(3,312)	(352)	42	5,103
結構性倉盤	Net structural								
淨額	position	-	-	-	-	-	-	-	-

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

12. 國際債權

12. International claims

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

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

		於 2026 年 6 月 30 日 At 30 June 2026				
		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	非金融 私人機構 Non-financial private sector	
		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
已發展國家／ 地區	Developed countries/regions	17,690	12,328	393	1,174	31,585
發展中亞太區	Developing Asia and Pacific	163,432	1,346	1,085	345	166,208
其中：	Of which:					
中國內地	Chinese Mainland	160,768	1,346	1,062	345	163,521

		於 2025 年 12 月 31 日 At 31 December 2025				
		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	非金融 私人機構 Non-financial private sector	
		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
已發展國家／ 地區	Developed countries/regions	4,351	10,529	658	158	15,696
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

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 2026 年 6 月 30 日			
		At 30 June 2026			
	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	3,782,562	28,846	3,811,408
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	949,980	-	949,980
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	539,111	-	539,111
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	116,511	-	116,511
總計	Total	8	5,388,164	28,846	5,417,010
扣減準備金後的資產總額	Total assets after provision	9	235,480,301		
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	2.29%		

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 (continued)
(續)

		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	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	2	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	3	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	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	2,338,884	-	2,338,884
扣減準備金後的資產總額	Total assets after provision	9	225,080,090		
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	1.04%		

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 2026 年 6 月 30 日 Three months ended 30 June 2026	三個月結算至 2025 年 6 月 30 日 Three months ended 30 June 2025
流動性維持比率的平均值	<u>181.73%</u>	<u>10,244.10%</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 2026 年 6 月 30 日 Three months ended 30 June 2026	三個月結算至 2025 年 6 月 30 日 Three months ended 30 June 2025
核心資金比率的平均值	<u>131.35%</u>	<u>168.17%</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.	

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》等相關規定計算。

(b) 其他財務資料

除稅前溢利

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 in accordance with the Capital Rules for Commercial Banks and related regulations.

(b) Other financial information

Profit before taxation

於 2026 年 6 月 30 日 At 30 June 2026 人民幣百萬元 RMB'm	於 2025 年 12 月 31 日 At 31 December 2025 人民幣百萬元 RMB'm
3,100,655	3,064,044
18.31%	18.85%

半年結算至 2026 年 6 月 30 日 Half-year ended 30 June 2026 人民幣百萬元 RMB'm	半年結算至 2025 年 6 月 30 日 Half-year ended 30 June 2025 人民幣百萬元 RMB'm
162,919	153,018

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（續）**15. Consolidated bank information (continued)****(b) 其他財務資料（續）****(b) Other financial information (continued)**

		於 2026 年 6 月 30 日 At 30 June 2026 人民幣百萬元 RMB'm	於 2025 年 12 月 31 日 At 31 December 2025 人民幣百萬元 RMB'm
資產總額	Total assets	40,186,351	38,358,076
負債總額	Total liabilities	36,945,967	35,149,952
客戶貸款及墊款淨額	Loans and advances to customers, net	24,135,224	22,876,769
客戶存款總額	Total customer deposits	26,825,763	26,182,431

16. 規定事項說明**16. Statement of Compliance**

本分行於編製 2026 年中期財務披露報表時，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。

This 2026 Interim 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.

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。

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 Li Fan
 總經理 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 9 月 29 日
 29 September 2026