

# 中国工商银行

香港分行

# INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

# HONG KONG BRANCH

二零二一年度監管披露報告 (未經審計)

2021 ANNUAL REGULATORY DISCLOSURE STATEMENTS (UNAUDITED)



# **DISCLOSURE STATEMENT**

# Section A - Branch Information

# I. Profit & Loss

	31/12/2021	31/12/2020
	(HK\$'000)	(HK\$'000)
Interest income	3,240,174	4,605,683
Interest expense	(2,349,949)	(3,656,124)
Net interest income	890,225	949,559
Fee and commission income	125,003	154,369
Fee and commission expenses	(5,433)	(2,403)
Net fee and commission income	119,570	151,966
Net gain arising from trading in foreign currencies	288	2,518
Other income	34,421	15,073
Operating income	1,044,504	1,119,116
Operating expenses		
Staff and rental expenses	(38,990)	(38,225)
Other expenses less fee and commission expenses	(391,741)	(276,271)
Operating profit before impairment losses	613,773	804,620
Net write-back of impairment losses on financial assets	220,509	39,991
Operating profit after impairment losses	834,282	844,611
Profit before taxation	834,282	844,611
Taxation expense		
Current taxation	(98,514)	(135,933)
Deferred taxation	(36,358)	(10,473)
Profit after taxation	699,410	698,205

# II. Balance Sheet

	31/12/2021 (HK\$'000)	30/06/2021 (HK\$'000)
Assets	(HK\$ 000)	(HK\$000)
Cash and balances with banks	33,941,834	20,069,956
Impairment allowance:	33,941,034	20,009,930
- 12-month Expected Credit Losses ("ECL")	(4,373)	(274)
Placements with banks and other financial institutions maturing	(1,575)	(27.1)
between one and twelve months	4,341,771	8,220,074
Impairment allowance:		
- 12-month ECL	(3,717)	(2,776)
Amount due from overseas offices of the institution	93,169,462	75,172,082
Impairment allowance:		
- 12-month ECL	(51,604)	(39,343)
Advances and other accounts:	69,187,789	76,136,646
Loans and advances to customers	66,149,105	71,036,353
Loans and advances to banks and other financial institutions	2,833,926	4,791,273
Accrued interest	345,976	476,287
Impairment allowances:		
- 12-month ECL	(100,636)	(116,867)
- Lifetime ECL not credit-impaired	(11,009)	(20,827)
- Lifetime ECL credit-impaired	(29,573)	(29,573)
Certificates of deposit held	5,729,348	6,144,446
Investment securities:	16,897,051	17,706,444
- Measured at fair value through other comprehensive income	13,321,245	13,778,986
- Measured at amortised cost	3,575,806	3,927,458
Other investments	2,280	2,280
Property, plant and equipment and investment properties	21,872	24,169
Derivative financial instruments	119,830	207,151
Deferred income tax assets	64,560	38,017
Other assets	657,473	867,652
Total assets	224,073,576	204,546,524
Liabilities		
Deposits and balances from banks and other financial institutions	124,053,048	99,448,522
Amounts due to overseas offices of the institution	43,040,174	50,288,925
Debt securities in issue	56,047,846	53,318,327
Derivative financial instruments	119,830	207,151
Provision for taxation	101,341	186,416
Other liabilities	711,337	1,097,183
Total liabilities	224,073,576	204,546,524
Total natmittes	224,073,370	204,540,524



# III. Additional Balance Sheet Information

# 1 Impaired Loans and Advances

	31/12/2021 (HK\$'000)	30/06/2021 (HK\$'000)
Gross impaired loans and advances to customers	29,573	29,573
Accrued interest for such loans		-
Impairment allowance made in respect of such loans	29,573	29,573
% to total loans and advances to customers	0.04%	0.04%
Market value of collateral	-	_
Gross impaired other assets	-	5,903
Impairment allowance made in respect of such other assets	-	5,903

- Remarks: (1) Impaired loans and advances which have been classified as "substandard", "doubtful" and "loss" under the classification of loan quality.
  - There were no impaired advances to banks or other financial institutions as at the end of December 2021 and June 2021.



### 2 Loans and advances to customers

### i) By sectors

	31/1:	2/2021	30/06/2	021
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial Property Development Property investment Financial concerns		han estrice according to the family as the contract of the con	4,262,857 - 17,164,627	(4)
Stockbrokers Wholesale and retail trade Manufacturing	29,573	ni emine in La collection de La La Collection de La Colle	123,323	76.02% -
Transport and transport equipment Recreational activities	2,183,062	police in the second se	3,165,758	(f)(0) <u> </u>
Information technology Others Loans and advances for use in	2,728,827	matrial herocer	2,717,872 1,170,803	
Hong Kong Trade financing Loans and advances for use	24,906,418	last I	28,605,240	0.33%
outside Hong Kong Total	41,242,687 66,149,105	9.31%	42,431,113 71,036,353	15.89% 9.63%

# ii) By geographical areas

		31/12/2021 (HK\$'000) Total			30/06/2021 (HK\$'000)			
	loans and advances to customers	Overdue advances for over one year	Impaired loans and advances	Total loans and advances to customers	Overdue advances for over one year	Impaired loans and advances		
Hong Kong	26,305,081	29,573	29,573	26,878,892	29,573	29,573		
Mainland China	25,142,986	-	-	28,134,610	-	-		
Other	14,701,038	-	-	16,022,851	-	-		
	66,149,105	29,573	29,573	71,036,353	29,573	29,573		

Remark: Geographical locations are based on the physical location of the borrower. Risk transfer is made only if the claim is guaranteed by a party in a country which is different from that of the counter party.



# 3 Non-bank Mainland Exposures

			31/12/2021 (I	HK\$ million)	
		On-balance		FX and	
		sheet	Contingent	derivatives	Total
	Type of counterparties	exposure	liabilities	contract	exposures
(a)	Central government, central				
	government owned entities and				
	their subsidiaries and JVs	8,328	-	-	8,328
(b)	Local governments, local				
	government owned entities and				
	their subsidiaries and JVs	3,335	-	_	3,335
(c)	PRC nationals residing in				
	Mainland China or other entities				
	incorporated in Mainland China				
	and their subsidiaries and JVs	23,998	- "-	-	23,998
(c)(i)	Of which, PRC nationals residing				
	in Mainland China or entities				
	beneficially owned by Mainland				
	interest	23,775	-	_	23,775
(d)	Other entities of central				
	government not reported in item				
	(a) above	2,660	-	% <b>-</b>	2,660
(e)	Other entities of local				
	government not reported in item				
	(b) above	1,450	-		1,450
(f)	PRC nationals residing outside				1000 <b>*</b> 0.500.000
	Mainland China or entities				
	incorporated outside Mainland				
	China where the credit is granted				
	for use in Mainland China	_		-	-
(g)	Other counterparties where the				
(0)	exposure are considered by the				
	reporting institution to be non-				
	bank Mainland China exposures	_	_	_	-
					<del></del>
	Total	39,771	-	-	39,771



# 3 Non-bank Mainland Exposures (continued)

	STATE OF THE STATE	On-balance sheet	30/06/2021 (I Contingent liabilities	FX and derivatives	Total
(0)	Type of counterparties Central government, central	exposure	Habilities	contract	exposures
(a)	government owned entities and				
	their subsidiaries and JVs	12,637		savings by bytes	12,637
(b)	Local governments, local	12,037			12,00
(-)	government owned entities and				
	their subsidiaries and JVs	1,426	-	dollizof high	1,426
(c)	PRC nationals residing in				
	Mainland China or other entities				
	incorporated in Mainland China				
	and their subsidiaries and JVs	24,237	-	-	24,237
(c)(i)	Of which, PRC nationals residing				
	in Mainland China or entities				
	beneficially owned by Mainland	24.025			24.025
<i>(</i> 1)	interest	24,035	_		24,035
(d)	Other entities of central				
	government not reported in item (a) above	2,812		1.50 Maria	2,812
(e)	Other entities of local	2,612		terprend the	2,012
(0)	government not reported in item				
	(b) above	1,450			1,450
(f)	PRC nationals residing outside	-,			,
` /	Mainland China or entities				
	incorporated outside Mainland				
	China where the credit is granted				
	for use in Mainland China	-	-	-	-
(g)	Other counterparties where the				
	exposure are considered by the				
	reporting institution to be non				
	bank Mainland China exposures		-		
	Total	42,562	_		42,562
	10111	12,502	*/00		12,002

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract with non-bank counterparties as at the end of December 2021 and June 2021.



# 4 Foreign Currency Exposure

		31/12/20	21 (HK\$ mil	llion)	
	USD	CNY	EUR	GBP	NZD
Spot assets	148,092	21,586	10,409	738	538
Spot liabilities	(147,619)	(21,556)	(10,395)	(737)	(533)
Forward purchases	2,266	4,894	- 3	-	-
Forward sales	(2,266)	(4,894)	-	-	<u> </u>
Net long position	473	30	14	1	5
		30/06/20	21 (HK\$ mil	lion)	
	USD	CNY	EUR	GBP	NZD
Spot assets	115,406	40,837	11,093	757	548
Spot liabilities	(115,348)	(40,797)	(11,086)	(752)	(542)
Forward purchases	2,555	9,561	462	_	-
Forward sales	(2,555)	(9,561)	(462)	-	
Net long position	58	40	7	5	6



# 5 International Claims

### Non-bank private sector

31 December 2021	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	5,855	-	-	6,519	12,374
Offshore centers	13,464	- 12	12,520	10,907	36,891
Developing Europe	E 11 -	92	225	1,352	1,352
Developing Africa and					
Middle East	101	-	-	the country	101
Developing Asia and					
Pacific	112,824	53	<u>-101</u>	30,286	143,163
Of which: Mainland China	109,301	( ) I=	2,30	26,516	135,817
Others	3,523	53	an 1 -	3,770	7,346
International organisations		-	-	adoliski (časa le	einméici -
	132,244	53	12,520	49,064	193,881



# 5 International Claims (continued)

Non-bank private sector

30 June 2021	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	Total HK\$ million
Developed countries	1,495	-	-	6,879	8,374
Offshore centers	22,939	-	11,562	11,119	45,620
Developing Europe	-		·-	1,288	1,288
Developing Africa and					
Middle East	101	-	-	-	101
Developing Asia and Pacific	101,479	2,326	588	32,633	137,026
Of which: Mainland China	96,843	2,326	509	28,242	127,920
Others	4,636	-	79	4,391	9,106
International organisations	-	_	-	-	_
					*
-	126,014	2,326	12,150	51,919	192,409

Remark: The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.



# 6 Analysis of Overdue Loans and Advances

## As at 31/12/2021 (HK\$'000)

				(	,	
	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue over						
1 year	29,573	0.04%	-	-	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573
	PJSBSAL -	studios laupit	W)			
			As at 30/06/	2021 (HK\$'00	00)	
	Outstanding	% of total	Fair			Lifetime
	amount of loans and advances	advances to customer	value of collateral	Covered portion	Uncovered portion	ECL credit-impaired impairment allowance
Overdue over						
1 year	29,573	0.04%	_	_	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573
		As at		(HK\$'000) Accrued other asset		6/2021 (HK\$'000) Accrued erest of other asset

As at 31/12/2021 (HK\$'000)	As at 30/06/2021 (HK\$'000)
Accrued	Accrued
interest of other asset	interest of other asset
Sustanty bigs (CANCES) only to company to the	5,903
	5,903
	Accrued interest of other asset

## Remarks:

- (1) There were no collateral at the end of December 2021 and June 2021.
- (2) There were no overdue advances to banks and other financial institutions at the end of December 2021 and June 2021.
- (3) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2021 and June 2021.
- (4) There were no repossessed assets held at the end of December 2021 and June 2021.

# 7 Contingent Liabilities and Commitments

	31/12/2021	30/06/2021
Notional amount:	(HK\$'000)	(HK\$'000)
Direct credit substitutes	19,409,844	19,511,385
Exchange rate contracts	9,633,824	19,018,162
Interest rate contract	-	-
Other commitments	49,879,993	44,882,057
Total	78,923,661	83,411,604



### 8 Derivatives Financial Instrument

	As at 31/12/2021	Fair	values
	Notional amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	9,633,824	119,830	119,830
Total	9,633,824	119,830	119,830
	1 20/06/2021		
	As at 30/06/2021	Fair	values
	Notional amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	19,018,162	207,151	207,151
Total	19,018,162	207,151	207,151

# 9 Liquidity Information

	2021 4th	2021 3rd	2020 4th
	Quarter	Quarter	Quarter
Average liquidity maintenance ratio	61.59%	58.19%	52.48%
Average core funding ratio	90.80%	89.54%	89.06%

The average Liquidity Maintenance Ratio ("LMR") and average Core Funding Ratio ("CFR") are arithmetic mean of the average value for each calendar month as reported in the liquidity position return submitted for the reporting period.

The Liquidity information is available on ICBC's website at <a href="www.icbc.com.cn">www.icbc.com.cn</a> under "Global Site - Hong Kong Branch Website-Financial Disclosure Statements" section on the home page.



## 10 Liquidity Risk

The liquidity risk is the risk of the entity being unable to fulfill its cash or collateral requirements, current or future, foreseen or unforeseen.

Liquidity risk is managed through the Liquidity Risk Framework which is designed to maintain liquidity resources that are sufficient in amount and quality, as well as an adequate and diversified funding profile. This is achieved via a combination of policies, including among others regular review, proper governance framework, analysis, stress testing, limit setting and monitoring.

### Liquidity Risk Management Governance in ICBC Hong Kong Branch ("ICBC HKB")

- Asset and Liability Management Committee ("ALCO")
- ICBC HKB ALCO is responsible for the oversight of liquidity risk, including:
- · Defining the liquidity risk profile and related quantitative guidelines
- · Monitoring compliance with regulations
- · Steering businesses so that they operate within the funding capacity
- · Supervising the liquidity risk monitoring indicators
- Discussing and monitoring the execution of the liquidity risk mitigating strategies (funding and liquidity reserves) in business as usual conditions

ICBC HKB ALCO meeting is held on a monthly basis, and meeting report and issue will be finally reviewed and approved by ICBC HKB's General Manager.

### Liquidity Risk is managed through the main below items:

· Liquidity risk indicator report

The liquidity risk indicator report is to monitor and to ensure compliance with liquidity metrics.

• Internal stress-testing

The objective of internal stress testing is to assess the potential for net shortfalls under exceptional but plausible adverse scenarios. Stress tests are performed considering three scenarios: a firm-specific (idiosyncratic), a market-related (systemic) and a combination of both.



## 10 Liquidity Risk (continued)

Stress-test assumptions and results are reviewed and approved by ALCO.

Early warning indicators

Early warning indicators help identifying the deterioration or improvement of market circumstances to maximize the time available to execute appropriate mitigating actions. They are designed in order to be useful for operational management of the liquidity, monitored, analysed and reported on a monthly basis by Assets and Liabilities Management ("ALM") to the ALCO members.

· Contingency funding plan ("CFP")

The CFP Policy defines the framework for the identification of a potential liquidity crisis, the management of such crisis and the accompanying governance.

Measurement tools that project cash flows and future liquidity positions

The ICBC HKB assess the structure of the on and off balance sheet with cash flow projection and future liquidity position by monitoring 1) cumulative net maturity mismatch (normal condition) and 2) cash flow stress testing (stress condition). By projecting the future cash flow maturity position from on and off balance sheet items, corresponding cumulative maturity gap can be generated and monitored. The ICBC HKB needs to ensure the cumulative net cash flow position is positive within certain period under both normal and stress condition. (i.e. the negative cumulative maturity gap can be recovered by options such as disposal of securities). On 31 December 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 17.8bn within 1 month; cash flow stress testing (stress condition) exposure is negative HKD 11.8bn within 1 month. On 30 June 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 31.0bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 10.7bn within 1 month.

· Concentration on collateral pools and sources of funding

The Bank maintains a diversified portfolio of securities as liquidity cushion which is used for generating funding to cover the liquidity needs. The securities portfolio by issuer type is submitted to the ALCO on a monthly basis. On 31 December 2021, a total of HKD 5.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 30 June 2021, a total of HKD 6.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.



# 10 Liquidity Risk (continued)

# Contractual maturity profile

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2021	(HK\$'000)	(HKS'000)	(HKS'000)	(HKS'000)	(HKS'000)	(HK\$'000)	(HKS'000)	(HKS'000)
Assets								
Cash and short term funds	13,877,854	18,484,064		1,579,916	1	1	1	33,941,834
Impairment allowance:		À						191
- 12-month ECL	(4,049)	(315)	1	(9)	1	1	1	(4,373)
Placement with banks and other								
financial institutions maturing						152.68		1371,5882, N.
between one and twelve								
months			1,177,294	3,164,477			1	4,341,771
Impairment allowance:								
- 12-month ECL	1	ı	(278)	(3,439)		1	1	(3,717)
Amount due from overseas	1 922 626	26 613 061	15 124 379	23 235 368	26 172 671	101.357		93.169.462
Impairment allowance:								
- 12-month ECL	(6)	(626)	(2,499)	(17,079)	(31,275)	(119)	1	(51,604)
Advances and other accounts:	-	1,183,256	8,144,610	24,736,055	32,177,841	2,946,027	1	69,187,789
Loans and advances to customers	_	1,104,566	8,109,569	24,740,958	29,239,026	2,954,986		66,149,105
Loans and advances to banks			Manual Res					2 822 026
and other financial institutions	· 有6000000000000000000000000000000000000	-	-	-	2,833,926	1	1	2,833,926

# ICBC 😉 中国工商銀行 香港分行

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2021	(HKS'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HKS'000)	(HK\$'000)	(HKS'000)
Accrued interest	1	108,378	38,056	19.484	179.972	86	_	345 976
Impairment allowances:				,				0.030.0
- 12-month ECL		(115)	(3,015)	(13,378)	(75.083)	(9.045)		(100 636)
- Lifetime ECL not credit-impaired				\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				(20,000)
- Lifetime ECL				(11,007)				(11,009)
credit-impaired	•	(29,573)	1				1	(29.573)
Certificates of deposit held	ı	-	5,340,732	388.616	,	-		5 729 348
Investment securities:	ī	1,157,823		1,287,489	14.326.079	125,660		16.897.051
<ul> <li>Measured at fair value through other comprehensive income</li> </ul>		179,336	-	1,287,489	11,728,760	125,660		13.321.245
- Measured at amortised cost	-	978,487			2,597,319	-		3.575.806
Other investments	1	1	1	ı	1	1	2,280	2.280
Property, plant and equipment and investment properties	1	1	1	,			21.872	21.872
Derivative financial instruments	1	119,830	ı	1	ı			119.830
Deferred income tax assets	1	1	1	64,560	1		1	64,560
Other assets	1	90,249	130,057	377,067	ı	1	60,100	657,473
Total assets	15,796,425	47,647,342	29,914,295	54,813,021	72,645,316	3,172,925	84,252	224,073,576
Liabilities								
Deposits from banks and other financial institutions	1	72,445,589	26,668,370	20.884.831	4.054.258	1	1	124 053 048
Amount due to overseas offices of								,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
the institution	1	14,630,683	4,147,676	8,230,509	9,597,005	394,141	6,040,160	43,040,174



	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2021	(HKS'000)	(HKS'000)	(HKS'000)	(HK\$'000)	(HK\$'000)	(HKS'000)	(HKS'000)	(HKS'000)
Deposits from customers	ı		-	•			1	1
Certificates of deposit issued		1		-	1			1
Debt securities in issue	1		11,692,590	14,785,080	29,570,176	1	1	56,047,846
Derivative financial instruments	1	119,830	-		1	1		119,830
Provision for taxation	-	1	1	101,341	1	1		101,341
Other liabilities	249	237,762	158,943	227,258	18,411	8,559	60,155	711,337
Total liabilities	249	87,433,864	42,667,579	44,229,019	43,239,850	402,700	6,100,315	224,073,576
Net liquidity gap	15,796,176	(39,786,522)	(12,753,284)	10,584,002	29,405,466	2,770,225	(6,016,063)	1
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	1	1,734,911	1	1	1		1	1,734,911
Others	1	1	19,409,844					19,409,844
Total off-balance sheet obligations		1,734,911	19,409,844	1	1	1	1	21,144,755
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	102,915,780			1		Orași de State	1	102,915,780
Others	1		ı	1	1		15,448,376	15,448,376
Total off-balance sheet claims	102,915,780		1	1		1	15,448,376	118,364,156



# 10 Liquidity Risk (continued)

Contractual maturity profile (continued)

Repayable on demand   HKS 9000   CHKS 90									
		Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
1,118,784 18,725,179 225,993 20,  (66) (208) 8,  (7) (8) (208)	At 30 June 2021	(HKS'000)	(HK\$'000)	(HKS'000)	(HKS'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HKS'000)
1,118,784 18,725,179 225,993 20,  (66) (208) 8,  or (66) (208) 8,  or (67) (208)	Assets		_						
(66) (208) 8.7  rg  rg  rg  rg  rg  rg  rg  rg  rg  r	Cash and short term funds	1,118,784	18,725,179	225,993	r	1	_	1	20.069.956
ng (66) (208)	Impairment allowance:								
er ng	- 12-month ECL	(66)	(208)	1	ı	1			(274)
ng - 5,833,425 2,386,649 8,71 10,630 260,262 76 - 1,207 (19,113) (70,835) (25,652) - (1,108)	Placement with banks and other		,						(=, .)
-       -       5,833,425       2,386,649       -       -       8,3         -       -       -       (623)       (2,153)       -       -       -       -         1,442,522       1,097,503       7,761,104       32,380,771       32,389,233       100,949       -       75,1         (3)       (46)       (1,144)       (13,047)       (25,029)       (74)       -       (70,813,220)       -       76,1         -       813,646       4,925,041       19,268,286       47,816,453       3,313,220       -       76,1         -       -       724,731       4,839,477       19,276,769       42,856,580       3,338,796       -       -       71,0         -       -       -       -       -       4,791,273       -       -       -       -       4,7         - <td< td=""><td>financial institutions maturing</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	financial institutions maturing								
-       -       5,833,425       2,386,649       -       -       8,7         -       -       (623)       (2,153)       -       -       -       -         1,442,522       1,097,503       7,761,104       32,380,771       32,389,233       100,949       -       75,1         (3)       (46)       (1,144)       (13,047)       (25,029)       (74)       -       (6)         -       813,646       4,925,041       19,268,286       47,816,453       3,313,220       -       76,1         -       -       724,731       4,839,477       19,276,769       42,856,580       3,338,796       -       71,0         -       -       -       -       -       4,791,273       -       -       -       4,7         -	between one and twelve								
- (623) (2,153) (5,153) (1,144) (13,047) (25,029) (74) (75,153) (1,144) (13,047) (1,144) (13,047) (1,145) (1,145) (1,144) (1,145) (1	months	-	ĩ	5,833,425	2,386,649		1		8.220.074
- (623) (2,153)	Impairment allowance:								
1,442,522     1,097,503     7,761,104     32,380,771     32,389,233     100,949     - 75,1       (3)     (46)     (1,144)     (13,047)     (25,029)     (74)     - (6,1)       -     813,646     4,925,041     19,268,286     47,816,453     3,313,220     - 76,1       -     724,731     4,839,477     19,276,769     42,856,580     3,338,796     - 71,0       -     -     -     4,791,273     - 4,791,273     - 4,7       -     -     118,548     86,771     10,630     260,262     76     - 4,7       -     -     (60)     (1,207)     (19,113)     (70,835)     (25,652)     - (1	- 12-month ECL	ı	1	(623)	(2,153)	,			(2.776)
1,442,522     1,097,503     7,761,104     32,380,771     32,389,233     100,949     -       (3)     (46)     (1,144)     (13,047)     (25,029)     (74)     -       -     813,646     4,925,041     19,268,286     47,816,453     3,313,220     -       -     724,731     4,839,477     19,276,769     42,856,580     3,338,796     -       -     -     -     4,791,273     -     -       -     118,548     86,771     10,630     260,262     76     -       -     -     (60)     (1,207)     (19,113)     (70,835)     (25,652)     -	Amount due from overseas			,					(=): - 2)
(3) (46) (1,144) (13,047) (25,029) (74) 813,646 4,925,041 19,268,286 47,816,453 3,313,220 724,731 4,839,477 19,276,769 42,856,580 3,338,796 118,548 86,771 10,630 260,262 76 (60) (1,207) (19,113) (70,835) (25,652) -	offices of the institution	1,442,522	1,097,503	7,761,104	32,380,771	32,389,233	100,949		75,172,082
(3) (46) (1,144) (13,047) (25,029) (74) - (74) - (74) - (74) (13,047) (25,029) (74) (14) (13,047) (14) (13,047) (15,029) (174) (14) (13,047) (15,029) (174) (174) (174) (18,047) (19,268,286) (19,269,286) (19,273) (19,113) (19,276,769) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (19,113) (19,835) (125,652) - (14,791,273) (14,791,273)	Impairment allowance:								
-       813,646       4,925,041       19,268,286       47,816,453       3,313,220       -         -       724,731       4,839,477       19,276,769       42,856,580       3,338,796       -         -       -       -       4,791,273       -       -         -       118,548       86,771       10,630       260,262       76       -         -       -       (60)       (1,207)       (19,113)       (70,835)       (25,652)       -	- 12-month ECL	(3)	(46)	(1,144)	(13,047)	(25,029)	(74)	1	(39,343)
ks - 724,731 4,839,477 19,276,769 42,856,580 3,338,796 - 4,791,273 - 4,791,273 118,548 86,771 10,630 260,262 76 (60) (1,207) (19,113) (70,835) (25,652) -	Advances and other accounts:	1	813,646	4,925,041	19,268,286	47,816,453	3,313,220	ı	76.136.646
ks - 724,731 4,839,477 19,276,769 42,856,580 3,338,796 - - 118,548 86,771 10,630 260,262 76 - - (60) (1,207) (19,113) (70,835) (25,652) -	Loans and advances to								
ks 4,791,273 118,548 86,771 10,630 260,262 76 (60) (1,207) (19,113) (70,835) (25,652) -	customers	1	724,731	4,839,477	19,276,769	42,856,580	3,338,796		71.036.353
- 118,548 86,771 10,630 260,262 76 - - (60) (1,207) (19,113) (70,835) (25,652) -	Loans and advances to banks								
wances:         -         118,548         86,771         10,630         260,262         76         -           UL         -         (60)         (1,207)         (19,113)         (70,835)         (25,652)         -	and other financial institutions	-	1		1	4,791,273	-		4,791,273
I2-month ECL         -         (60)         (1,207)         (19,113)         (70,835)         (25,652)         -	Accrued interest		118,548	86,771	10,630	260,262	76	100000000000000000000000000000000000000	476.287
12-month ECL - (60) (1,207) (19,113) (70,835) (25,652) -	Impairment allowances:	Communication					Street A nove		
		1	(60)	(1,207)	(19,113)	(70,835)	(25,652)	1	(116,867)



Repayable on Up to one domand   L3 months   1-5 years   Over 5 years   Undated   HKS 900)   CHKS 9000   CHKS 900									
June 2021		Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
not	At 30 June 2021	(HKS'000)	(HK\$'000)	(HK\$'000)	(HKS'000)	(HKS'000)	(HKS'000)	(HKS'000)	(HKS'000)
theld       -       (29,573)       -       -       (29,573)         theld       -       1,532,269       792,866       1,221,809       14,159,500       -       -       6,171,172,1809         alue through       -       331,321       156,225       264,379       13,027,061       -       -       112,1809         income       -       1,200,948       636,641       957,430       1,132,439       -       -       13,2160         ries       -       1,200,948       636,641       957,430       1,132,439       -       -       -       2,280         nised cost       -       1,200,948       636,641       957,430       1,132,439       -       -       -       2,280         nised cost       -       2,07,151       -       -       -       -       -       2,280         sistensents       -       207,151       - <td>- Lifetime ECL not credit-impaired</td> <td>1</td> <td>1</td> <td></td> <td></td> <td>(20,827)</td> <td></td> <td></td> <td>(20,827)</td>	- Lifetime ECL not credit-impaired	1	1			(20,827)			(20,827)
theld	- Lifetime ECL credit-impaired	ı	(29,573)	1		1	1		(29,573)
alue through   1,532,269   792,866   1,221,809   14,159,500   -     17,3   1,100   1,1	Certificates of deposit held	200	1	895,881	5,248,565		1	1	6,144,446
through me	Investment securities:	-	1,532,269	792,866	1,221,809	14,159,500	1		17,706,444
	- Measured at fair value through other comprehensive income		331,321	156,225	264,379	13,027,061	-	1	13,778,986
nent	- Measured at amortised cost	-	1,200,948	636,641	957,430	1,132,439	1	-	3,927,458
ment	Other investments		-	-		1	1	2,280	2,280
ancial instruments     -     207,151     -	Property, plant and equipment and investment properties	1	1		1	1	1	24,169	24,169
me tax assets - 156,344 308,036 365,450 3,103 - 34,719	Derivative financial instruments	1	207,151			1		1	207,151
156,344   308,036   365,450   3,103   - 34,719   22,531,838   20,740,579   60,894,347   94,343,260   3,414,095   61,168   2   2   2   2   2   2   2   2   2	Deferred income tax assets	1		1	38,017				38,017
2,561,237     22,531,838     20,740,579     60,894,347     94,343,260     3,414,095     61,168     2       a banks and other futtions     -     50,426,912     13,550,617     12,851,994     22,618,999     -     -     -       o overseas offices of customers     -     11,867,384     8,096,937     12,215,754     11,829,406     396,053     5,883,391       1 customers     -     -     -     -     -     -       6 deposit issued     -     -     -     -     -	Other assets		156,344	308,036	365,450	3,103	1	34,719	867,652
tutions - 50,426,912 13,550,617 12,851,994 22,618,999	Total assets	2,561,237	22,531,838	20,740,579	60,894,347	94,343,260	3,414,095	61,168	204,546,524
tutions - 50,426,912 13,550,617 12,851,994 22,618,999	Liabilities								
o overseas offices of - 11,867,384 8,096,937 12,215,754 11,829,406 396,053 5,883,391 customers	Deposits from banks and other financial institutions		50,426,912	13,550,617	12,851,994	22,618,999	1		99,448,522
1 1	Amount due to overseas offices of the institution		11,867,384	8,096,937	12,215,754	11,829,406	396,053	5,883,391	50,288,925
Certificates of deposit issued	Deposits from customers	1		-				1	1
	Certificates of deposit issued		-	-		1		1	1

# ICBC 🖲 中国工商銀行 香港分行

	:	TT 4						
	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2021	(HK\$'000)	(HKS'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HKS'000)	(HKS'000)
Debt securities in issue	-	776,498	3,999,171	15,244,888	33,297,770		1	53.318.327
Derivative financial instruments	-	207,151	1	1		1	1	207.151
Provision for taxation	1	1		186,416	1		1	186.416
Other liabilities	248	94,599	260,784	348,782	222,406	6.523	163.841	1.097.183
Total liabilities	248	63,372,544	25,907,509	40,847,834	67,968,581	402,576	6.047.232	204.546.524
Net liquidity gap	2,560,989	(40,840,706)	(5,166,930)	20,046,513	26,374,679	3,011,519	(5,986,064)	ı
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	1,117,055		1		1		1 117 055
Others	85,322	1	19,426,063	1	1	1	1	19 511 385
Total off-balance sheet obligations	85,322	1,117,055	19,426,063	ı		1	1	20,628,440
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	55,910,520	1	ı	1	1			55.910.520
Others	1			1	1	1	18,597,558	18,597,558
Total off-balance sheet claims	55,910,520	1	1	1	_1	1	18,597,558	74,508,078

# 中国工商银行香港分行 ICBC (EE)

# Section B - Bank Information (Consolidated basis)

# 1 Capital

	(RMB100M)	(RMB100M)
Shareholders' funds	32,752.58	30,468.07
2 Capital Adequacy Ratio		

2 Capital Adequacy Ratio		
	31/12/2021	30/06/2021
Capital adequacy ratio	18.02%	17.01%

The capital adequacy ratio is calculated in accordance with the guidelines "Regulation Remark: Governing Capital Adequacy of Commercial Banks" issued by the China Banking Regulatory Commission ("CBRC"), and is not calculated according to the documents as stated in Section 105 (a) (i) or (ii) of the Banking (Disclosure) Rules.

# **Other Financial Information**

	31/12/2021 (RMB100M)	30/06/2021 (RMB100M)
Total assets	351,713.83	351,362.84
Total liabilities	318,961.25	320,894.77
Total advances	201,092.00	194,522.91
Total customer deposits	264,417.74	266,023.33
4 Pre-tax Profit		
	31/12/2021 (RMB100M)	31/12/2020 (RMB100M)
Pre-tax profit	4,248.99	3,921.26

披露報告

甲部一分行資料

# I. 損 益 帳

	31/12/2021	31/12/2020
	(千港元)	(千港元)
利 息 收 入	3,240,174	4,605,683
利息支出	(2,349,949)	(3,656,124)
凈 利 息 收 入	890,225	949,559
alle alle TI des A. d. S		
收費及佣金收入	125,003	154,369
收費及佣金開支	(5,433)	(2,403)
收費及佣金收入凈額	119,570	151,966
净外匯買賣收益		
其他收入	288	2,518
<b>營業收入</b>	34,421	15,073
百条收入	1,044,504	1,119,116
營 運 支 出		
職員及租金開支	(38,990)	(28 225)
其他開支減去收費及佣金開支	(391,741)	(38,225) (276,271)
未扣除減值損失前營業溢利	613,773	804,620
	010,775	004,020
淨減值損失回撥	220,509	39,991
扣除減值損失後之營業溢利	834,282	844,611
		30-00-00-00-00-00-00-00-00-00-00-00-00-0
除稅前溢利	834,282	844,611
71)		
税項		
現行稅項	(98,514)	(135,933)
延繳稅項	(36,358)	(10,473)
除 稅 後 溢 利	(00.412	
	699,410	698,205

# II. 資產負債表

	31/12/2021	30/06/2021
Mr is	(千港元)	(千港元)
<b>資產</b> 現金及銀行結餘 減值準備:	33,941,834	20,069,956
一十二個月以內預期信用損失 銀行及其他金融機構於一至十二個月	(4,373)	(274)
内到期之存款 減值準備:	4,341,771	8,220,074
- 十二個月以內預期信用損失	(3,717)	(2,776)
存放港外辦事處	93,169,462	75,172,082
減 值 準 備:	,,	
- 十二個月以內預期信用損失	(51,604)	(39,343)
貸款及其他帳目	69,187,789	76,136,646
客戶貸款	66,149,105	71,036,353
銀行及其他金融機構貸款	2,833,926	4,791,273
應計利息	345,976	476,287
減值準備: - 十二個月以內預期信用損失	(100,636)	(116,867)
- 非信用減值的合約期內之預期信用損失	(11,009)	(20,827)
- 信用減值的合約期內之預期信用損 失	(29,573)	(29,573)
持有存款證	5,729,348	6,144,446
金融投資:	16,897,051	17,706,444
- 以公允價值計量且其變動計入其他	m ki di ja di la	A 19 III
綜 合 收 益	13,321,245	13,778,986
- 以 攤 銷 成 本 計 量	3,575,806	3,927,458
其他投資	2,280	2,280
物 業 及 設 備	21,872	24,169
衍生金融工具	119,830	207,151
遞 延 稅 項 資 產 凈 額	64,560	38,017
其他資產	657,473	867,652
總資產	224,073,576	204,546,524
負 債		
銀行及其他金融機構存款及結餘	124,053,048	99,448,522
港外辦事處存款	43,040,174	50,288,925

# II. 資產負債表(續)

							31/12/2021	30/06/2021
							(千港元)	(千港元)
	發					券	56,047,846	53,318,327
衍	生	金	融	工	具		119,830	207,151
	行						101,341	186,416
	他		債				711,337	1,097,183
總	負	債					224,073,576	204,546,524

# III. 其他資產負債表資料

# 1 減值貸款

										31/12/2021 (千港元)	30/06/2021 (千港元)
減 值	貸	款	總	額						29,573	29,573
有 關	貸	款	應	計	利	息				-	-
有關	貸	款	之	減	值	準	備			29,573	29,573
佔 客	户	貸	款	總	額	百	分	比		0.04%	0.04%
抵押	品	市	值							-	-
減 值	其	他	資	產	總	額				_	5,903
有 關	其	他	資	產	之	減	值	準	備	-	5,903

註: (1) 減值貸款即根據本行貸款素質的類別分類為「次級」、「呆滯」及「虧損」之貸款。

(2) 在二零二一年十二月底及二零二一年六月底均沒有銀行或其他金融機構的減值貸款。

# III. 其他資產負債表資料(續)

- 2 客戶貸款組合
- i) 按行業類別劃分

12 13 12 14 14 14 14 14 14 14 14 14 14 14 14 14	31/12/2	021	30/06/2	30/06/2021		
	(千港元)	抵押品佔比	(千港元)	抵押品佔比		
工、商及金融						
物業發展	1,532,510	<b>含义用金额</b>	4,262,857	-		
物 業 投 資	2 302	-	-	-		
金融企業	18,432,446		17,164,627	(0)		
證 券 經 紀 商	-	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		-		
批發及零售業	29,573	-	123,323	76.02%		
製 造 業	-	1 1 1 MA 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	THE RESERVE	(0) -		
運輸及運輸設備	2,183,062	10000	3,165,758	-		
康樂活動	-	11 5 44 5 1		- will to		
資 訊 科 技	2,728,827	-	2,717,872	-		
其 他		<u> </u>	1,170,803	[196] (1)(e) -		
本 地 貸 款 總 數	24,906,418	A 12 15 27 15	28,605,240	0.33%		
貿易融資	AVT12			-		
在本港以外使用的						
貸 款	41,242,687	14.93%	42,431,113	15.89%		
合計	66,149,105	9.31%	71,036,353	9.63%		

	31/12/	2021(千港)	30/06/2	′2021 (千港元)		
		逾期一			逾期一	
	客户貸	年以上	減 值	客户貸	年以上	減 值
	款 總 額	貸款	貸款	款 總 額	貸款	貸款
ii) 按 地 區 劃 分						
香 港	26,305,081	29,573	29,573	26,878,892	29,573	29,573
中 國	25,142,986	-	-	28,134,610		-
其 他	14,701,038		_	16,022,851		
	66,149,105	29,573	29,573	71,036,353	29,573	29,573

註: 客戶貸款總數區域明細項目是按國際債權所在地編制。 轉移風險只是在有關貸款的債權獲得并非交易對手所在地國家的一方擔保才作轉移。



# III. 其他資產負債表資料(續)

# 3 内地非銀行風險承擔

		New	31/12/2021	(百萬港元)	
	對手方類別	資產負債表 風險承擔	或然負債	外匯及衍生工 具合約	風險承擔 總額
(a)	中央政府、中央政府擁有的實體,以及他們的附屬公司及合				
(b)	營公司 地方政府、地方政府擁有的實 體,以及他們的附屬公司及合	8,328	-	-	8,328
-	營公司	3,335	-	-	3,335
(c)	於中國內地居住的中國國民或 於中國內地註冊成立的其他實 體,以及他們的附屬公司及合				
	營公司	23,998	-		23,998
(c)(i)	其中,於中國內地居住的中國 國民或由中國內地的權益實益				
	擁有的實體	23,775	-	-	23,775
(d)	並未於上文(a)項內報告的中央				
(e)	政府的其他實體 並未於上文(b)項內報告的中央	2,660	-	-	2,660
(f)	政府的其他實體 於中國內地居住的中國國民或 在中國內地以外註冊成立的實	1,450	-	-	1,450
(g)	體,信貸是供於中國內地使用 而授出 報告機構認為屬非中國內地銀	-	-	-	-
	行風險的其他交易對手	-	-	_	_
	合計	39,771		_	39,771

# III. 其他資產負債表資料(續)

# 3 内地非銀行風險承擔(續)

3	1. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		30/06/202	1(百萬港元)	
		資產負債表 風險承擔	或然負債	外匯及衍生工 具合約	風險承擔 總額
	對手方類別				
(a)	中央政府、中央政府擁有的實體,以及他們的附屬公司及合	9523C) (8.			10.627
(1.)	營公司	12,637	·	•	12,637
(b)	地方政府、地方政府擁有的實際、以及供用的政府,				
	體,以及他們的附屬公司及合	1 106			1 406
<i>(</i> )	營公司 *** *** *** *** *** *** *** *** *** *	1,426			1,426
(c)	於中國內地居住的中國國民或				
	於中國內地註冊成立的其他實				
	體,以及他們的附屬公司及合				24.227
( ) (!)	營公司 # 1 日 2 1 1 日 2 1 1 1 日 2 1 1 1 1 1 1 1 1	24,237		·	24,237
(c)(i)	其中,於中國內地居住的中國				11-12-11
	國民或由中國內地的權益實益				In the late
	擁有的實體	24,035			24,035
(d)	並未於上文(a)項內報告的中央				
	政府的其他實體	2,812		-	2,812
(e)	並未於上文(b)項內報告的中央				
	政府的其他實體	1,450		-	1,450
(f)	於中國內地居住的中國國民或				
	在中國內地以外註冊成立的實				
	體,信貸是供於中國內地使用				
	而授出	-		- : - : · · · -	-
(g)	報告機構認為屬非中國內地銀				
	行風險的其他交易對手	-		<u>-</u>	-
	合 計	42,562		_	42,562
		,			

註: 在二零二一年十二月底及二零二一年六月底均沒有與非銀行交易對手的不可撤回但未取用的承諾,外滙及衍生工具合約。



# III. 其他資產負債表資料(續)

# 4 外 滙 風 險

	3	1/12/2021(百	萬港元)		
	美 元	人民幣	歐元	英 鎊	紐 元
現貨資產現貨負債	148,092 (147,619)	21,586 (21,556)	10,409 (10,395)	738 (737)	538 (533)
遠 期 買 入	2,266	4,894	(10,373)	(131)	(333)
遠 期 賣 出 長 <b>盤 凈 額</b>	(2,266)	(4,894) <b>30</b>	14	1	5
	3	30/06/2021 (百	萬 港 元)		
	美 元	人民幣	歐元	英 鎊	紐 元
現貨資產	115,406	40,837	11,093	757	548
現貨負債	(115,348)	(40,797)	(11,086)	(752)	(542)
遠 期 買 入	2,555	9,561	462	-	-
遠 期 賣 出	(2,555)	(9,561)	(462)	-	=
長盤 淨額	58	40	7	5	6

# III. 其他資產負債表資料(續)

# 5 國際債權

### 非銀行私營機構

_	132,244	53	12,520	49,064	193,881
國際組織		<u>.</u> !	-		-
其他	3,523	53	-	3,770	7,346
其中: 中國	109,301	-	-	26,516	135,817
發展中的亞太區國家	112,824	53	ES,0Y	30,286	143,163
發展中的非洲和中東國家	101		<u>-</u> -		101
發展中的歐洲國家	-		<u>-</u>	1,352	1,352
離岸中心	13,464	- 5	12,520	10,907	36,891
發達國家	5,855		H.CL	6,519	12,374
二零二一年十二月三十一日					
	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	總計 百萬港元

# III. 其他資產負債表資料(續)

# 5 國際債權(續)

### 非銀行私營機構

	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	總計 百萬港元
二零二一年六月三十日					
發達國家	1,495	_	-	6,879	8,374
離岸中心	22,939	_	11,562	11,119	45,620
發展中的歐洲國家	-	-	-	1,288	1,288
發展中的非洲和中東國家	101	-	-	-	101
發展中的亞太區國家	101,479	2,326	588	32,633	137,026
其中:中國	96,843	2,326	509	28,242	127,920
其他	4,636	-	79	4,391	9,106
國際組織	_	-	_	-	_
	126,014	2,326	12,150	51,919	192,409
		The second secon			

註: 以上分析乃以淨額基準計及任何已確認之風險轉移影響後披露

# 6 逾期貸款

# 31/12/2021 (千港元)

逾期超過一年		佔 客 戶 貸 款 總 額 百 分 比 0.04%	抵 押 品 公 平 值	有抵押品貸款	無 抵 押 品 貸 款 29,573	信用減值的 合約期內之 預期信用 損失之減 值撥備 29,573
合 計	29,573	0.04%	-	_	29,573	29,573
			30/06/202	1(千港元	)	冷田冰体的
		佔 客				信用減值的 合約期內之
	, , ,, ,	戶貸款總額百分比	抵押品公平值	有抵押品貸款	無抵押品貸款	預期信用 損失之減 值撥備
逾期超過一年	29,573	0.04%	ム I 旭. -	田 貝 承	四 貝 承 29,573	29,573
合 計	29,573	0.04%	<b>.</b>	-	29,573	29,573

# III. 其他資產負債表資料(續)

6 逾期逾期超過合計	<b>貸款(續)</b> 一年		31/12/2021 (千港 其他資產之應計和			21 (千港元) 之應計利息 5,903 5,903
		COMPRESSOR		0 4 (1 ma		District Control
註: (	) 在 二 零 二 一 抵 押 品。	年十二月底	民及二零二一	年 六 月	底均沒	有合資格
(2	2) 在二零二一 其它金融機			年六月	底均沒	有銀行或
(:	3) 在二零二一	年十二月底			底均沒	有重組貸
(	4) 在二零二一資產。	The second second second	AMERICAN PROPERTY AND ADDRESS OF THE PARTY O		底均沒	持有收回

# 7 或然負債及承諾

	(千港元)	(千港元)
名義數額:		
直接貸款代替項目	19,409,844	19,511,385
外匯 合約	9,633,824	19,018,162
利率合約		
其 他 承 諾	49,879,993	44,882,057
合 計	78,923,661	83,411,604

# 8 衍生工具

		公 平 價	值
	31/12/2021 名 義 數 額 (千港元)	資 產 (千港元)	負 債 (千港元)
匯率衍生工具	9,633,824	119,830	119,830
合計	9,633,824	119,830	119,830
	mm ruggehat i Jestellera et e ko		

		公 平 價 值	Ĺ
	30/06/2021		
	名義數額	資 產	負債
	(千港元)	(千港元)	(千港元)
匯率衍生工具	19,018,162	207,151	207,151
合 計	19,018,162	207,151	207,151



# ICBC(記)中国工商银行 香港分行

90.80%

# III. 其他資產負債表資料(續)

9 流動性資料

二零二一年 二零二一年 二零二零年 第四季度 第三季度 第四季度 61.59% 58.19% 52.48%

89.54%

89.06%

平均流動性維持比率 平均核心資金比率

平均流動性維持比率及平均核心資金比率乃根據以其每個公曆月的平均值的算術平均數(就有關報告期呈交的流動 性狀況申報表所報告者)。

有關流動性资料可於中國工商銀行網站www.icbc.com.cn主頁内的[分支機構-境外分支機構-香港分行網站-監管披露] 項下閱覽。

## 10 流動性風險

流動性風險是指無法提供現金或抵押品以履行現在或將來、預期或未能預期還款責任的風險。

流動性風險管理框架的設計著重於確保銀行持有充裕及優質的流動資金,並有充足及多樣化的資金來源。這框架是 透過一系列的政策制定得以實施,包括定期評估、恰當的管治架構、數據分析、壓力測試以及風險限額的制定與監 控。

### 中國工商銀行香港分行的流動性風險管理及管治

• 資產負債管理委員會

中國工商銀行香港分行的資產與負債委員會負責監察分行的流動性風險, 主要職責包括:

- 制定流動性風險水準及相關量化指引
- 監察符合當地法規的情況
- 指導各業務在融資能力範圍內運作
- 監察流動性風險指標
- 制定正常營運時流動性風險的緩減措施(融資及流動資金儲備)及監察其執行情況

委員會會議每月舉行一次,所有會議議題需報送香港分行總經理進行審閱和審批。

## 流動性風險是透過以下項目管理:

• 流動性風險指標報告

流動性風險指標報告是確保流動性風險指標合符規定的手段。

• 內部壓力測試

壓力測試的目的是評估機構於潛在壓力下流動性的短缺。壓力測試包括三個情況,分別為個別機構壓力、整體市場 壓力及兩者合併壓力情景。壓力測試中所用的假設及評估結果皆由資產與負債管理委員會所鑑定及批准。

預警指標可以為機構預早識別整體市場風險的增加或減少,從而協助機構獲取更多時間作出應對方案。資負部會監 察及分析各預警指標, 並按月向資產負債管理委員會匯報。

• 應急融資計劃

應急融資計劃制定了處理流動性危機的指引,內容包括危機識別、危機管理與相應的決策程式。



# III. 其他資產負債表資料(續)

# 10 流動性風險(續)

### • 現金流預測的工具

我行通過以下工具監測和預測資產負債表內外業務現金流的結構情況: 1) 正常情景淨現金流累計錯配; 2) 壓力情景 現金流壓力測試。我行將表內外業務的現金流到期日進行累加計算,得出相應的累積到期現金缺口。我行確保在正常及壓力情景的規定期限內,該累積到期現金流結果是妥當的(如,累積現金流缺口能夠通過出售變賣債券獲取資金)。2021 年末,1 個月內正常情景的淨現金流累積缺口為負 178 億港幣; 壓力測試結果在一個月內為正 118 億港幣。2021 年 6 月末,1 個月內正常情景的淨現金流累積缺口為負 310 億港幣; 壓力測試結果在一個月內為正 107 億港幣。

### • 抵押品及資金來源的集中度

我行擁有隨時可作為抵押品的流動性緩衝證券組合,以獲取資金,覆蓋流動性需要。我行每個月按發行體種類劃分的證券組合提交資產負債管理委員會檢視。2021年末,我行總共持有58億港幣的流動性緩衝證券組合,主要由外匯基金票據及政府債券組成。2021年6月末,我行總共持有68億港幣的流動性緩衝證券組合,主要由外匯基金票據及政府債券組成。



III. 其他資產負債表資料(續)

10 流動性風險(續)

# • 合約到期數據

	須要求時	ľ	 					
	即時償還	一個月內	一至三個月	三至十二個月	一至五年	五年以上	無限期	總計
二零二一年十二月三十一日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
資產	-							
現金及短期資金	13,877,854	18,484,064	-	1,579,916	1	1	1	33,941,834
滅 值 準 備:								
-十二個月以內預期								
信用損失	(4,049)	(315)	ı	(9)			1	(4,373)
銀行及其他金融機構於								,
一至十二個月								
内到期之存款	1	í	1,177,294	3,164,477		ſ	1	4,341,771
滅 值 準 備:								
-十二個月以內預期								
信用損失	1	1	(278)	(3,439)	1		1	(3,717)
存放港外辦事處	1,922,626	26,613,061	15,124,379	23,235,368	26,172,671	101,357	1	93,169,462
滅值準備:								,
-十二個月以內預期								
信用損失	(6)	(626)	(2,499)	(17,079)	(31,275)	(119)	î	(51,604)
貸款及其他帳目	1	1,183,256	8,144,610	24,736,055	32,177,841	2,946,027	-	69,187,789
客戶貸款	-	1,104,566	8,109,569	24,740,958	29,239,026	2,954,986	-	66,149,105
銀行及其他金融機構								,
貸款	1	-			2,833,926			2,833,926
應計利息	1	108,378	38,056	19,484	179,972	86	1	345,976

# ICBC 包 中国工商銀行 香港分行

(75,083) (9,045) - (1 (75,083) (9,045) - (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 			
(75,083) (9,045) - (1 (75,083) (9,045) - (1 	29,914,295 54,813,021	15,796,425 47,647,342	路路路
(75,083) (9,045) - (1 (75,083) (9,045) - (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 	130,057 377,067	- 90,249	其他資產
(75,083) (9,045) - (1) (75,083) (9,045) - (1)	- 64,560	1	遞 延 税 項 資 產 凈 額
(75,083) (9,045) - (1) (75,083) (9,045) - (1)	1	- 119,830	
(75,083) (9,045) - (1 (75,083) (9,045) - (1 (1 (1 14,326,079) 125,660 - 16, 11,728,760 125,660 - 13, 2,597,319 - 2,280		1	物業及設備
(75,083) (9,045) - (1 (75,083) (9,045) - (1 (1 14,326,079) 125,660 - 16, 11,728,760 125,660 - 13, 2,597,319 3,			其他投資
(75,083) (9,045) - (1 (75,083) (9,045) - (1 (1 14,326,079) 125,660 - 16, 11,728,760 125,660 - 13,		- 978,487	- 以攤銷成本計量
(75,083) (9,045) - (1 (1 14,326,079) 125,660 - 16,	- 1,287,489	- 179,336	綜合收益
(75,083) (9,045) - (1 (1 14,326,079 125,660 - 16,			- 以公允價值計量且其
(75,083) (9,045) - (1	- 1,287,489	- 1,157,823	金融投資:
(75,083) (9,045) - (1	5,340,732 388,616		持有存款證
(75,083) (9,045) - (1		- (29,573)	- 信用 滅 值 的 合 約 期 內 之 預 期 信 用 損 失
(75,083) (9,045) - (1	- (11,009)		*
(75,083) (9,045) - (1			- 非信用滅值的合約期內之預期信用損
ו זפטע ו זפטע ו זפטע	(3,015) (13,378)	- (115)	
1 10/0 1 10/0			+ - 1
1 10/0 1 10/0			滅 值 準 備:
・	千港元 千港元	千港元 千港元	二零二一年十二月三十一日
1   1   1   2   3   4 </td <td>一至三個月</td> <td>須要求時 即時償還 一個月內</td> <td></td>	一至三個月	須要求時 即時償還 一個月內	

# ICBC 🖲 中国工商銀行 香港分行

394,141 6,040,160 43,040,174	1					物 声 乩 声 盡
6,040,160 43 56 56 - 60,155 6,100,315 224 (6,016,063) - 19 - 19 - 102			1	1	1	有
6,040,160 43 56 - 56 - 60,155 6,100,315 224 (6,016,063) - 1, - 19 - 21	ı	,	1	ı	102,915,780	个 可 撤 銷 之 貸 款 承 諾 或 信 貸
6,040,160 43					_	外債權
6,040,160 43 56 56 - 60,155 - 6,100,315 224 - 1,19			19,409,844	1,734,911	1	總表外債務
6,040,160 43 56 - 56 - 60,155 6,100,315 224 (6,016,063)	1		19,409,844	1	1	其他表外債務
6,040,160 43 56 - 60,155 6,100,315 224 (6,016,063)	1	1	1	1,734,911	1	不可撤銷之貸款承諾或信貸
6,040,160 43 56 - 56 60,155 6,100,315 224						
6,040,160 43 56 - 60,155 6,100,315 224	29,405,466	10,584,002	(12,753,284)	(39,786,522)	15,796,176	流
6,040,160 43 56 56 60,155	43,239,850	44,229,019	42,667,579	87,433,864	249	角價
6,040,160 43 - - - - 56	18,411	227,258	158,943	237,762	249	其他負債
6,040,160 43	ı	101,341	1	ı		現 行 稅 項
6,040,160	1	1	1	119,830		衍生金融工具
6,040,160	29,570,176	14,785,080	11,692,590		,	發行債務
6,040,160	-	-	ı	1	1	己發行存款證
6,040,160		ı	-		1	戶存款
	9,597,005	8,230,509	4,147,676	14,630,683		外 辦
- 124,053,048	4,054,258	20,884,831	26,668,370	72,445,589	,	銀行及具他金融機構存款及結餘
千港元 千港元 千港元	千港元	千港元	千港元	千港元	千港元	二零二一年十二月三十一
五年以上 無限期 總計	一至五年	三至十二個月	一至三個月	一個月內	須要求時 即時償還	



m. 其他資產負債表資料(續)

# 10 流動性風險(續)

合約到期數據(續)

476,287	-	76	260,262	10,630	86,771	118,548	1	應計利息
4,791,273	1	-	4,791,273				1	要 亿 及 县 他 宏 熙 媛 傳 貸 款
71,036,353	-	3,338,796	42,856,580	19,276,769	4,839,477	724,731	1	戶貸款
76,136,646	1	3,313,220	47,816,453	19,268,286	4,925,041	813,646		貸款及其他帳目
(39,343)	1	(74)	(25,029)	(13,047)	(1,144)	(46)	(3)	信用損失
								-十二個月以內預期
								滅 值 準 備:
75,172,082	1	100,949	32,389,233	32,380,771	7,761,104	1,097,503	1,442,522	存放港外辦事處
(2,776)	1	1	-	(2,153)	(623)	-	1	信用損失
					800.086			-十二個月以內預期
								滅 值 準 備:
8,220,074	-	1	1	2,386,649	5,833,425		-	到期之存
								於一至十二個
								銀行及其他金融機構
(274)	1	1			1	(208)	(66)	信用損失
								-十二個月以內預期
								減值準備:
20,069,956	1	1	1	1	225,993	18,725,179	1,118,784	現金及短期資金
								資產
千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	二零二一年六月三十日
總計	無限期	五年以上	一至五年	三至十二個月	一至三個月	一個月內	須要求時 即時償還	
	Charles and Call							日常3岁3岁38人家人

# ICBC 😉 中国工商銀行 香港分行

00 446		1	22.618.999	12.851.994	13.550.617	50,426,912		銀行及其他金融機構存款及結餘
								角實
204,546,524	61,168	3,414,095	94,343,260	60,894,347	20,740,579	22,531,838	2,561,237	總資產
867,652	34,719	1	3,103	365,450	308,036	156,344	ī	每
38,017	ı	1	1	38,017	1		1	延税
207,151	1	ì	1	1	ı	207,151	ī	生金融工具
24,169	24,169	1		1		1	1	業及
2,280	2,280	1	1	1	1	1	1	其他投資 ————————————————————————————————————
3,927,458	-		1,132,439	957,430	636,641	1,200,948	1	以攤金
13,778,986	1	-	13,027,061	264,379	156,225	331,321	1	即交回
								> <sup>™</sup> ; >
								以公允價值
17,706,444	1	1	14,159,500	1,221,809	792,866	1,532,269	1	(2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4
6,144,446		1	1	5,248,565	895,881			持有存款證
(29,573)	ı		1	100100	1	(29,573)	1	乙類期
180,274, P.T.		Station .	1845. AND 21	FVT: 0850, C.F.	2006, 5005, 10	1047,500	To the second	- 信用減值的合
(20,827)	1		(20,827)					朱
								之預期信用
CAL BEST			(450.05)	HANDELL THE				信用減值
(116,867		(25,652)	(70,835)	(19,113)	(1,207)	(60)		信用損失
								+
								滅 值 準 備:
千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	二零二一年六月三十日
總計	無限期	五年以上	一至五年	三至十二個月	一至三個月	一個月內	須要求時 即時償還	

# ICBC 包 中国工商銀行 香港分行

総表	其他	不可質量	表外	總表	其他	不成日信	表外	流動	総負	其他	現行	衍 生	1	已發	容戸	港外		
き外 債 權	也表外 債權	J 撤銷之貸款承諾或 資	育權	長外 債 務	也表外債務	J 撤銷之貸款承諾 i 貸	債 務	力資金缺口淨額	資	色 負 債	<b>方税項</b>	1 金融工具		<b>货行存款證</b>	6 存 款	卜辦事處存款	二零二一年六月三十日	
55,910,520		55,910,520		85,322	85,322	1		2,560,989	248	248		1	1	1	1	1	千港元	須要求時 即時償還
1	1		79.2 	1,117,055	1	1,117,055	2 1	(40,840,706)	63,372,544	94,599	1	207,151	776,498			11,867,384	千港元	一個月內
		6) SI	Acres	19,426,063	19,426,063	ı		(5,166,930)	25,907,509	260,784		1	3,999,171			8,096,937	千港元	一至三個月
1	1			_	ı	ı		20,046,513	40,847,834	348,782	186,416	1	15,244,888		1	12,215,754	千港元	三至十二個月
1	ı	135\£			1	ı		26,374,679	67,968,581	222,406	1	1	33,297,770		1	11,829,406	千港元	一至五年
				1	1	1		3,011,519	402,576	6,523	1	1	1	1	1	396,053	千港元	五年以上
18,597,558	18,597,558	1			1	ı	-	(5,986,064)	6,047,232	163,841	1	1	1	1	1	5,883,391	千港元	無限期
74,508,078	18,597,558	55,910,520		20,628,440	19,511,385	1,117,055		1	204,546,524	1,097,183	186,416	207,151	53,318,327	ı	1	50,288,925	千港元	總計

# 中国工商银行香港分行

# 乙部-銀行綜合資料

# 1 資本

30/06/2021 31/12/2021 (億人民幣) (億人民幣) 股東資金 32,752.58 30,468.07 2 資本充足比率 31/12/2021 30/06/2021 資本充足比率 18.02%

註: 資本充足率是按照中國銀監會頒佈《商業銀行資本充足率管理辦 法》 計算,而並非根據銀行業(披露)規則第105條(a)(i)或(ii)所述的 文件計算。

17.01%

3,921.26

4,248.99

# 3 其他財務資料

稅前溢利

								31/12/2021	30/06/2021
								(億人民幣)	(億人民幣)
資	產	總	額					351,713.83	351,362.84
負	債	總	額					318,961.25	320,894.77
貸	款	總	額					201,092.00	194,522.91
客	戶	存	款	總	額			264,417.74	266,023.33
4	稅	前	溢	利					
								31/12/2021	31/12/2020
								(億人民幣)	(億人民幣)

中國工商銀行股份有限公司香港分行監管披露 Industrial and Commercial Bank of China Limited Hong Kong Branch Regulatory Disclosure

公 佈 日 期: 2022 年 4 月 28 日

For release on: 28th April 2022

遵照銀行業(披露)規則第8部份"海外註冊認可機構的披露"規定,現附上本行2021年年度未經審計的監管披露報告。此披露報告亦可於本分行索閱。

The enclosed unaudited regulatory disclosure statement for the year ended 2021 has been disclosed in compliance with the Banking (Disclosure) Rules Part 8 "Disclosures to be made by Authorized Institutions incorporated outside Hong Kong". The disclosure statement is also available at our branch office.

中國工商銀行股份有限公司 香港分行 Industrial and Commercial Bank of China Limited Hong Kong Branch

徐克恩

總經理

Xu Keen

General Manager