中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二二年度監管披露報告

（未經審計）

2022 ANNUAL REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

ICBC 中国工商银行 香港分行

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	31/12/2022 (HK$'000)	31/12/2021 (HK$'000)
Interest income	4,400,468	3,240,174
Interest expense	(3,374,065)	(2,349,949)
Net interest income	**1,026,403**	890,225
Fee and commission income	127,607	125,003
Fee and commission expenses	(14,525)	(5,433)
Net fee and commission income	**113,082**	119,570
Net (loss)/gain arising from trading in foreign currencies	(682)	288
Other income	64,955	34,421
Operating income	**1,203,758**	1,044,504
Operating expenses		
Staff and rental expenses	(40,754)	(38,990)
Other expenses less fee and commission expenses	(394,825)	(391,741)
Operating profit before impairment losses	**768,179**	613,773
Net write-back of impairment losses on financial assets	18,848	220,509
Operating profit after impairment losses	**787,027**	834,282
Profit before taxation	**787,027**	834,282
Taxation expense		
Current taxation	(126,669)	(98,514)
Deferred taxation	(3,042)	(36,358)
Profit after taxation	**657,316**	699,410

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II. Balance Sheet

	31/12/2022 (HK$'000)	30/06/2022 (HK$'000)
Assets		
Cash and balances with banks	15,594,317	7,426,467
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(470)	(151)
Placements with banks and other financial institutions maturing between one and twelve months	8,433,904	28,125,465
Impairment allowance:		
- 12-month ECL	(4,245)	(9,224)
Amount due from overseas offices of the institution	82,285,236	94,545,869
Impairment allowance:		
- 12-month ECL	(72,925)	(42,168)
Advances and other accounts:	70,682,727	74,941,240
Loans and advances to customers	64,894,956	72,835,666
Loans and advances to banks and other financial institutions	5,485,545	1,905,546
Accrued interest	368,932	267,585
Impairment allowances:		
- 12-month ECL	(66,706)	(67,464)
- Lifetime ECL not credit-impaired	-	(93)
- Lifetime ECL credit-impaired	-	-
Certificates of deposit held	6,857,964	5,812,363
Investment securities:	15,409,776	14,720,067
- Measured at fair value through other comprehensive income	12,595,894	11,892,623
- Measured at amortised cost	2,813,882	2,827,444
Other investments	2,280	2,280
Property, plant and equipment and investment properties	16,222	19,013
Derivative financial instruments	-	4,570
Deferred income tax assets	131,969	95,021
Other assets	1,351,475	934,132
Total assets	**200,688,230**	226,574,944
Liabilities		
Deposits and balances from banks and other financial institutions	103,872,558	109,578,702
Amount due to overseas offices of the institution	53,080,304	63,266,345
Debt securities in issue	40,906,636	52,908,203
Derivative financial instruments	-	4,570
Provision for taxation	228,010	161,561
Other liabilities	2,600,722	655,563
Total liabilities	**200,688,230**	226,574,944

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	31/12/2022 (HK$'000)	30/06/2022 (HK$'000)
Gross impaired loans and advances to customers	-	-
Accrued interest for such loans	-	-
Impairment allowance made in respect of such loans	-	-
% to total loans and advances to customers	-	-
Market value of collateral	-	-
Gross impaired other assets	-	-
Impairment allowance made in respect of such other assets	-	-

Remarks:
(1) Impaired loans and advances which have been classified as "substandard", "doubtful" and "loss" under the classification of loan quality.
(2) There were no impaired advances to banks or other financial institutions as at the end of December 2022 and June 2022.

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III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	31/12/2022 (HK$'000)	31/12/2022 % of secured advances	30/06/2022 (HK$'000)	30/06/2022 % of secured advances
Industrial, commercial and financial				
Property development	2,354,945	15.07%	1,681,369	20.36%
Property investment	-	-	-	-
Financial concerns	15,518,186	-	19,778,252	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	559,628	100.00%	-	-
Manufacturing	-	-	-	-
Transport and transport equipment	5,770,434	-	4,550,187	-
Recreational activities	-	-	-	-
Information technology	2,729,055	-	2,745,803	-
Others	820,000	-	720,000	-
Loans and advances for use in Hong Kong	**27,752,248**	**3.30%**	29,475,611	1.16%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	**37,142,708**	**13.23%**	43,360,055	11.80%
Total	**64,894,956**	**8.98%**	72,835,666	7.49%

ii) By geographical areas

	31/12/2022 (HK$'000) Total loans and advances to customers	31/12/2022 (HK$'000) Overdue advances for over one year	31/12/2022 (HK$'000) Impaired loans and advances	30/06/2022 (HK$'000) Total loans and advances to customers	30/06/2022 (HK$'000) Overdue advances for over one year	30/06/2022 (HK$'000) Impaired loans and advances
Hong Kong	25,580,618	-	-	27,595,273	-	-
Mainland China	27,772,732	-	-	29,251,360	-	-
Other	11,541,606	-	-	15,989,033	-	-
	64,894,956	-	-	72,835,666	-	-

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.

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures

		31/12/2022 (HK$ million)			
	Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	14,025	-	-	14,025
(b)	Local governments, local government owned entities and their subsidiaries and JVs	3,904	-	-	3,904
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,238	-	-	19,238
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	17,854	-	-	17,854
(d)	Other entities of central government not reported in item (a) above	2,457	-	-	2,457
(e)	Other entities of local government not reported in item (b) above	1,455	-	-	1,455
(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	**41,079**	-	-	**41,079**

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

	Type of counterparties	30/06/2022 (HK$ million) On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	14,610	-	-	14,610
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,952	-	-	2,952
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	22,004	-	-	22,004
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	21,779	-	-	21,779
(d)	Other entities of central government not reported in item (a) above	2,651	-	-	2,651
(e)	Other entities of local 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	43,667	-	-	43,667

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	31/12/2022 (HK$ million)				
	USD	**CNY**	**EUR**	**GBP**	**NZD**
Spot assets	142,636	17,198	5,542	613	5
Spot liabilities	(142,389)	(17,149)	(5,529)	(613)	(5)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	**247**	**49**	**13**	**-**	**-**

	30/06/2022 (HK$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	163,983	19,965	10,733	667	496
Spot liabilities	(163,584)	(19,962)	(10,732)	(668)	(494)
Forward purchases	1,204	-	-	-	-
Forward sales	(1,204)	-	-	-	-
Net long/(short) position	399	3	1	(1)	2

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III. Additional Balance Sheet Information (continued)

5 International Claims

31 December 2022	Banks HK$ million	Official sector HK$ million	Non-bank private sector: Non-bank financial institution HK$ million	Non-bank private sector: Non-financial private sector HK$ million	Total HK$ million
Developed countries	1,629	626	500	2,807	5,562
Offshore centers	23,720	-	7,519	12,137	43,376
Developing Europe	-	-	-	1,175	1,175
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	98,538	1,181	2,505	31,690	133,914
Of which: Mainland China	97,496	1,181	2,505	30,377	131,559
Others	1,042	-	-	1,313	2,355
International organisations	-	-	-	-	-
	123,887	**1,807**	**10,524**	**47,809**	**184,027**

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

30 June 2022	Banks HK$ million	Official sector HK$ million	Non-bank private sector: Non-bank financial institution HK$ million	Non-bank private sector: Non-financial private sector HK$ million	Total HK$ million
Developed countries	1,994	-	-	8,024	10,018
Offshore centers	31,595	-	11,076	11,596	54,267
Developing Europe	-	-	-	1,756	1,756
Developing Africa and Middle East	102	-	-	-	102
Developing Asia and Pacific	111,371	-	-	33,271	144,642
Of which: Mainland China	108,223	-	-	29,623	137,846
Others	3,148	-	-	3,648	6,796
International organisations	-	-	-	-	-
	145,062	-	11,076	54,647	210,785

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

III. Additional Balance Sheet Information (continued)

6 Analysis of Overdue Loans and Advances

As at 31/12/2022 (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	-	-	-	-	-	-
Total	-	-	-	-	-	-

As at 30/06/2022 (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	-	-	-	-	-	-
Total	-	-	-	-	-	-

	As at 31/12/2022 (HK$'000) Accrued interest of other asset	As at 30/06/2022 (HK$'000) Accrued interest of other asset
Overdue over 1 year	-	-
Total	-	-

Remarks:
(1) There were no overdue advances to banks and other financial institutions at the end of December 2022 and June 2022.
(2) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2022 and June 2022.
(3) There were no repossessed assets held at the end of December 2022 and June 2022.

7 Contingent Liabilities and Commitments

	31/12/2022 (HK$'000)	30/06/2022 (HK$'000)
Notional amount:		
Direct credit substitutes	13,645,355	18,645,606
Forward forward deposit placed	-	4,707,090
Exchange rate contracts	-	2,402,307
Interest rate contract	-	7,452,893
Other commitments	60,681,918	50,231,550
Total	**74,327,273**	83,439,446

III. Additional Balance Sheet Information (continued)

8 Derivatives Financial Instrument

	As at 31/12/2022 Notional amount (HK$'000)	**Fair values Assets (HK$'000)**	**Liabilities (HK$'000)**
Exchange rate derivatives	-	-	-
Total	-	-	-

	As at 30/06/2022 Notional amount (HK$'000)	Fair values Assets (HK$'000)	Liabilities (HK$'000)
Exchange rate derivatives	2,402,307	4,570	4,570
Total	2,402,307	4,570	4,570

9 Liquidity Information

	2022 4th Quarter	2021 4th Quarter
Average liquidity maintenance ratio	68.66%	61.59%
Average core funding ratio	92.49%	90.80%

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.

III. Additional Balance Sheet Information (continued)

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 stresstesting

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

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

Liquidity Risk is managed through the main below items: (continued)

- 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

  ICBC HKB assesses 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. 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 2022, cumulative net maturity mismatch (normal condition) exposure is negative HKD 7.0bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 31.3bn within 1 month. On 30 June 2022, cumulative net maturity mismatch (normal condition) exposure is negative HKD 22.3bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 18.7bn 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 2022, a total of HKD 3.6bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds. On 30 June 2022, a total of HKD 3.3bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds.

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile

At 31 December 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
Assets								
Cash and short term funds	1,985,627	12,611,324	997,366	-	-	-	-	15,594,317
Impairment allowance:								
- 12-month ECL	(25)	(443)	(2)	-	-	-	-	(470)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	233,919	8,199,985	-	-	-	8,433,904
Impairment allowance:								
- 12-month ECL	-	-	(59)	(4,186)	-	-	-	(4,245)
Amount due from overseas offices of the institution	2,230,474	8,957,999	6,921,703	34,916,000	29,259,060	-	-	82,285,236
Impairment allowance:								
- 12-month ECL	(8)	(909)	(1,299)	(31,833)	(38,876)	-	-	(72,925)
Advances and other accounts:	-	9,509,791	3,128,915	28,171,766	26,688,503	3,183,752	-	70,682,727
Loans and advances to customers	-	9,260,077	3,095,599	28,131,365	21,610,248	2,797,667	-	64,894,956
Loans and advances to banks and other financial institutions	-	-	-	-	5,095,680	389,865	-	5,485,545
Accrued interest	-	249,948	34,012	69,280	13,196	2,496	-	368,932
Impairment allowances:								
- 12-month ECL	-	(234)	(696)	(28,879)	(30,621)	(6,276)	-	(66,706)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
- Lifetime ECL not credit-impaired	-	-	-	-	-	-	-	-
- Lifetime ECL credit-impaired	-	-	-	-	-	-	-	-
Certificates of deposit held	-	2,995,072	783,332	3,079,560	-	-	-	6,857,964
Investment securities:	-	483,504	988,944	1,991,218	10,684,542	1,261,568	-	15,409,776
- Measured at fair value through other comprehensive income	-	483,504	988,944	805,601	9,056,277	1,261,568	-	12,595,894
- Measured at amortised cost	-	-	-	1,185,617	1,628,265	-	-	2,813,882
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	16,222	16,222
Derivative financial instruments	-	-	-	-	-	-	-	-
Deferred income tax assets	-	-	-	-	131,969	-	-	131,969
Other assets	57,886	120,325	142,553	583,934	446,777	-	-	1,351,475
Total assets	**4,273,954**	**34,676,663**	**13,195,372**	**76,906,444**	**67,171,975**	**4,445,320**	**18,502**	**200,688,230**
Liabilities								
Deposits and balances from banks and other financial institutions	-	42,909,508	12,275,618	36,403,781	12,283,651	-	-	103,872,558

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
Amount due to overseas offices of the institution	-	5,187,710	14,063,477	17,581,056	9,220,870	683,619	6,343,572	53,080,304
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-
Debt securities in issue	-	-	-	7,789,317	33,117,319	-	-	40,906,636
Derivative financial instruments	-	-	-	-	-	-	-	-
Provision for taxation	-	-	-	228,010	-	-	-	228,010
Other liabilities	39,093	1,854,822	230,381	298,008	175,938	2,480	-	2,600,722
Total liabilities	**39,093**	**49,952,040**	**26,569,476**	**62,300,172**	**54,797,778**	**686,099**	**6,343,572**	**200,688,230**
Net liquidity gap	**4,234,861**	**(15,275,377)**	**(13,374,104)**	**14,606,272**	**12,374,197**	**3,759,221**	**(6,325,070)**	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	8,769,851	-	-	-	-	-	8,769,851
Others	-	-	13,645,355	-	-	-	-	13,645,355
Total off-balance sheet obligations	-	**8,769,851**	**13,645,355**	-	-	-	-	**22,415,206**

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	102,924,360	-	-	-	-	-	-	102,924,360
Others	-	-	-	-	-	-	19,273,635	19,273,635
Total off-balance sheet claims	**102,924,360**	-	-	-	-	-	**19,273,635**	**122,197,995**

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
Assets								
Cash and short term funds	3,642,337	3,784,130	-	-	-	-	-	7,426,467
Impairment allowance:								
- 12-month ECL	(128)	(23)	-	-	-	-	-	(151)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	782,449	27,343,016	-	-	-	28,125,465
Impairment allowance:								
- 12-month ECL	-	-	(92)	(9,132)	-	-	-	(9,224)
Amount due from overseas offices of the institution	3,152,549	20,946,213	19,190,790	16,204,700	35,051,617	-	-	94,545,869
Impairment allowance:								
- 12-month ECL	(8)	(418)	(3,082)	(9,273)	(29,387)	-	-	(42,168)
Advances and other accounts:	-	5,841,246	11,729,150	31,029,147	23,503,841	2,837,856	-	74,941,240
Loans and advances to customers	-	5,685,949	11,642,768	31,048,922	21,615,806	2,842,221	-	72,835,666
Loans and advances to banks and other financial institutions	-	-	-	-	1,905,546	-	-	1,905,546
Accrued interest	-	155,546	88,642	15,408	7,989	-	-	267,585
Impairment allowances:							-	
- 12-month ECL	-	(249)	(2,260)	(35,176)	(25,414)	(4,365)	-	(67,464)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2022	Repayable on demand (HK$'000)	Up to one month (HK$'000)	1-3 months (HK$'000)	3-12 months (HK$'000)	1-5 years (HK$'000)	Over 5 years (HK$'000)	Undated (HK$'000)	Total (HK$'000)
- Lifetime ECL not credit-impaired	-	-	-	(7)	(86)	-	-	(93)
- Lifetime ECL credit-impaired	-	-	-	-	-	-	-	-
Certificates of deposit held	-	-	4,993,362	819,001	-	-	-	5,812,363
Investment securities:	-	360,846	-	3,690,061	10,327,950	341,210	-	14,720,067
- Measured at fair value through other comprehensive income	-	360,846	-	2,827,701	8,362,866	341,210	-	11,892,623
- Measured at amortised cost	-	-	-	862,360	1,965,084	-	-	2,827,444
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	19,013	19,013
Derivative financial instruments	-	4,570	-	-	-	-	-	4,570
Deferred income tax assets	-	-	-	95,021	-	-	-	95,021
Other assets	-	30,979	306,298	233,730	325,274	-	37,851	934,132
Total assets	**6,794,750**	**30,967,543**	**36,998,875**	**79,396,271**	**69,179,295**	**3,179,066**	**59,144**	**226,574,944**

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2022	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
Liabilities								
Deposits and balances from banks and other financial institutions	-	48,939,103	18,349,357	39,956,566	2,333,676	-	-	109,578,702
Amount due to overseas offices of the institution	-	12,970,708	6,380,300	27,375,495	9,662,040	693,210	6,184,592	63,266,345
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-
Debt securities in issue	-	-	11,748,021	1,565,000	39,595,182	-	-	52,908,203
Derivative financial instruments	-	4,570	-	-	-	-	-	4,570
Provision for taxation	-	-	-	161,561	-	-	-	161,561
Other liabilities	3,493	143,397	240,062	168,077	61,081	1,157	38,296	655,563
Total liabilities	**3,493**	**62,057,778**	**36,717,740**	**69,226,699**	**51,651,979**	**694,367**	**6,222,888**	**226,574,944**
Net liquidity gap	**6,791,257**	**(31,090,235)**	**281,135**	**10,169,572**	**17,527,316**	**2,484,699**	**(6,163,744)**	**-**
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	2,248,878	-	-	-	-	-	2,248,878
Others	-	4,707,090	18,645,606	7,452,893	-	-	-	30,805,589
Total off-balance sheet obligations	-	**6,955,968**	**18,645,606**	**7,452,893**	-	-	-	**33,054,467**

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2022	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	103,555,980	-	-	-	-	-	-	103,555,980
Others	-	7,452,893	-	4,707,090	-	-	15,664,047	27,824,030
Total off-balance sheet claims	**103,555,980**	**7,452,893**	-	**4,707,090**	-	-	**15,664,047**	**131,380,010**

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2022 (RMB million)	30/06/2022 (RMB million)
Shareholders' funds	3,513,826	3,333,306

2 Capital Adequacy Ratio

	31/12/2022	30/06/2022
Capital adequacy ratio	19.26%	18.31%

Remark: The capital adequacy ratio is calculated in accordance with the guidelines "Regulation 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.

3 Other Financial Information

	31/12/2022 (RMB million)	30/06/2022 (RMB million)
Total assets	39,609,657	38,744,376
Total liabilities	36,095,831	35,411,070
Total advances	22,593,648	21,737,421
Total customer deposits	29,870,491	29,272,001

4 Pre-tax Profit

	31/12/2022 (RMB million)	31/12/2021 (RMB million)
Pre-tax profit	422,565	424,899

披露報告

甲部 – 分行資料

I. 損益帳

	31/12/2022 (千港元)	31/12/2021 (千港元)
利息收入	4,400,468	3,240,174
利息支出	(3,374,065)	(2,349,949)
淨利息收入	**1,026,403**	890,225
收費及佣金收入	127,607	125,003
收費及佣金開支	(14,525)	(5,433)
收費及佣金收入淨額	**113,082**	119,570
淨外匯買賣(虧損)/收益	(682)	288
其他收入	64,955	34,421
營業收入	**1,203,758**	1,044,504
營運支出		
職員及租金開支	(40,754)	(38,990)
其他開支減去收費及佣金開支	(394,825)	(391,741)
未扣除減值損失前營業溢利	**768,179**	613,773
淨減值損失回撥	18,848	220,509
扣除減值損失後之營業溢利	**787,027**	834,282
除稅前溢利	**787,027**	834,282
稅項		
現行稅項	(126,669)	(98,514)
延繳稅項	(3,042)	(36,358)
除稅後溢利	**657,316**	699,410

II. 資產負債表

	31/12/2022 (千港元)	30/06/2022 (千港元)
資產		
現金及銀行結餘	15,594,317	7,426,467
減值準備：		
－十二個月以內預期信用損失	(470)	(151)
銀行及其他金融機構於一至十二個月內到期之存款	8,433,904	28,125,465
減值準備：		
－十二個月以內預期信用損失	(4,245)	(9,224)
存放港外辦事處	82,285,236	94,545,869
減值準備：		
－十二個月以內預期信用損失	(72,925)	(42,168)
貸款及其他帳目	70,682,727	74,941,240
客戶貸款	64,894,956	72,835,666
銀行及其他金融機構貸款	5,485,545	1,905,546
應計利息	368,932	267,585
減值準備：		
－十二個月以內預期信用損失	(66,706)	(67,464)
－非信用減值的合約期內之預期信用損失	-	(93)
－信用減值的合約期內之預期信用損失	-	-
持有存款證	6,857,964	5,812,363
金融投資：	15,409,776	14,720,067
－以公允價值計量且其變動計入其他綜合收益	12,595,894	11,892,623
－以攤銷成本計量	2,813,882	2,827,444
其他投資	2,280	2,280
物業及設備	16,222	19,013
衍生金融工具	-	4,570
遞延稅項資產淨額	131,969	95,021
其他資產	1,351,475	934,132
總資產	**200,688,230**	226,574,944

II. 資產負債表（續）

	31/12/2022 (千港元)	30/06/2022 (千港元)
負債		
銀行及其他金融機構存款及結餘	103,872,558	109,578,702
港外辦事處存款	53,080,304	63,266,345
已發行債務證券	40,906,636	52,908,203
衍生金融工具	-	4,570
現行稅項	228,010	161,561
其他負債	2,600,722	655,563
總負債	**200,688,230**	226,574,944

III. 其他資產負債表資料

1 減值貸款

	31/12/2022 (千港元)	30/06/2022 (千港元)
減值貸款總額	-	-
有關貸款應計利息	-	-
有關貸款之減值準備	-	-
佔客户貸款總額百分比	-	-
抵押品市值	-	-
減值其他資產總額	-	-
有關其他資產之減值準備	-	-

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) 在二零二二年十二月底及二零二二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

	31/12/2022 (千港元)	31/12/2022 抵押品佔比	30/06/2022 (千港元)	30/06/2022 抵押品佔比
工、商及金融				
物業發展	2,354,945	15.07%	1,681,369	20.36%
物業投資	-	-	-	-
金融企業	15,518,186	-	19,778,252	-
證券經紀商	-	-	-	-
批發及零售業	559,628	100.00%	-	-
製造業	-	-	-	-
運輸及運輸設備	5,770,434	-	4,550,187	-
康樂活動	-	-	-	-
資訊科技	2,729,055	-	2,745,803	-
其他	820,000	-	720,000	-
本地貸款總數	**27,752,248**	**3.30%**	29,475,611	1.16%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的貸款	**37,142,708**	**13.23%**	43,360,055	11.80%
合計	**64,894,956**	**8.98%**	72,835,666	7.49%

ii) 按地區劃分

	31/12/2022（千港元）客戶貸款總額	31/12/2022 逾期一年以上貸款	31/12/2022 減值貸款	30/06/2022（千港元）客戶貸款總額	30/06/2022 逾期一年以上貸款	30/06/2022 減值貸款
香港	25,580,618	-	-	27,595,273	-	-
中國	27,772,732	-	-	29,251,360	-	-
其他	11,541,606	-	-	15,989,033	-	-
	64,894,956	-	-	72,835,666	-	-

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 內 地 非 銀 行 風 險 承 擔

	對手方類別	31/12/2022 (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
(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營公司	14,025	-	-	14,025
(b)	地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	3,904	-	-	3,904
(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	19,238	-	-	19,238
(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	17,854	-	-	17,854
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,457	-	-	2,457
(e)	並未於上文(b)項內報告的中央政府的其他實體	1,455	-	-	1,455
(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	-	-	-	-
	合 計	**41,079**	-	-	**41,079**

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		30/06/2022 (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營公司	14,610	-	-	14,610
(b)	地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	2,952	-	-	2,952
(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	22,004	-	-	22,004
(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	21,779	-	-	21,779
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,651	-	-	2,651
(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	-	-	-	-
	合計	43,667	-	-	43,667

III. 其他資產負債表資料（續）

4 外滙風險

	31/12/2022 (百萬港元)				
	美元	人民幣	歐元	英鎊	紐元
現貨資產	142,636	17,198	5,542	613	5
現貨負債	(142,389)	(17,149)	(5,529)	(613)	(5)
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
長盤淨額	**247**	**49**	**13**	**-**	**-**

	30/06/2022 (百萬港元)				
	美元	人民幣	歐元	英鎊	紐元
現貨資產	163,983	19,965	10,733	667	496
現貨負債	(163,584)	(19,962)	(10,732)	(668)	(494)
遠期買入	1,204	-	-	-	-
遠期賣出	(1,204)	-	-	-	-
長/(短) 盤淨額	399	3	1	(1)	2

III. 其他資產負債表資料（續）

5 國際債權

			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
二零二二年十二月三十一日					
發達國家	1,629	626	500	2,807	5,562
離岸中心	23,720	-	7,519	12,137	43,376
發展中的歐洲國家	-	-	-	1,175	1,175
發展中的非洲和中東國家	-	-	-	-	-
發展中的亞太區國家	98,538	1,181	2,505	31,690	133,914
其中：中國	97,496	1,181	2,505	30,377	131,559
其他	1,042	-	-	1,313	2,355
國際組織	-	-	-	-	-
	123,887	**1,807**	**10,524**	**47,809**	**184,027**

III. 其他資產負債表資料（續）

5 國際債權（續）

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構 非銀行金融機構 百萬港元	非銀行私營機構 非金融私營機構 百萬港元	總計 百萬港元
二零二二年六月三十日					
發達國家	1,994	-	-	8,024	10,018
離岸中心	31,595	-	11,076	11,596	54,267
發展中的歐洲國家	-	-	-	1,756	1,756
發展中的非洲和中東國家	102	-	-	-	102
發展中的亞太區國家	111,371	-	-	33,271	144,642
其中：中國	108,223	-	-	29,623	137,846
其他	3,148	-	-	3,648	6,796
國際組織	-	-	-	-	-
	145,062	-	11,076	54,647	210,785

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

31/12/2022（千港元）

	貸款金額	佔客戶貸款總額百分比	抵押品公平值	有抵押品貸款	無抵押品貸款	信用減值的合約期內之預期信用損失之減值撥備
逾期超過一年	-	-	-	-	-	-
合計	-	-	-	-	-	-

30/06/2022（千港元）

	貸款金額	佔客戶貸款總額百分比	抵押品公平值	有抵押品貸款	無抵押品貸款	信用減值的合約期內之預期信用損失之減值撥備
逾期超過一年	-	-	-	-	-	-
合計	-	-	-	-	-	-

III. 其 他 資 產 負 債 表 資 料（ 續 ）

6 逾 期 貸 款（續）

	31/12/2022（千港元）其他資產之應計利息	30/06/2022（千港元）其他資產之應計利息
逾期超過一年	-	-
合 計	-	-

註： (1) 在二零二二年十二月底及二零二二年六月底均沒有銀行或其它金融機構之逾期貸款。
(2) 在二零二二年十二月底及二零二二年六月底均沒有重組貸款的客户，銀行或其它金融機構之貸款。
(3) 在二零二二年十二月底及二零二二年六月底均沒持有收回資產。

7 或 然 負 債 及 承 諾

	31/12/2022（千港元）	30/06/2022（千港元）
名 義 數 額：		
直 接 貸 款 代 替 項 目	13,645,355	18,645,606
遠 期 有 期 存 款	-	4,707,090
外 匯 合 約	-	2,402,307
利 率 合 約	-	7,452,893
其 他 承 諾	60,681,918	50,231,550
合 計	**74,327,273**	83,439,446

8 衍 生 工 具

	31/12/2022 名 義 數 額（千港元）	公 平 價 值 資 產（千港元）	公 平 價 值 負 債（千港元）
匯 率 衍 生 工 具	-	-	-
合 計	-	-	-

	30/06/2022 名 義 數 額（千港元）	公 平 價 值 資 產（千港元）	公 平 價 值 負 債（千港元）
匯 率 衍 生 工 具	2,402,307	4,570	4,570
合 計	2,402,307	4,570	4,570

III. 其他資產負債表資料（續）

9 流動性資料

	二零二二年第四季度	二零二一年第四季度
平均流動性維持比率	68.66%	61.59%
平均核心資金比率	92.49%	90.80%

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)。

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

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）。2022 年 12 月末，1 個月內正常情景的淨現金流累積缺口為負 70 億港幣；壓力測試結果在一個月內為正 313 億港幣。2022 年 6 月末，1 個月內正常情景的淨現金流累積缺口為負 223 億港幣；壓力測試結果在一個月內為正 187 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。2022年12月末，我行總共持有36億港幣主要由外匯基金票據、政府債券及中国政策性银行债券組成的流動性緩衝證券組合。2022年6月末，我行總共持有33億港幣主要由外匯基金票據、政府債券及中国政策性银行债券組成的流動性緩衝證券組合。

III. 其他資產負債表資料（續）

10 流動性風險（續）

• 合約到期數據

二零二二年十二月三十一日	須要求時即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元
資產								
現金及短期資金	1,985,627	12,611,324	997,366	-	-	-	-	15,594,317
減值準備：								
－十二個月以內預期信用損失	(25)	(443)	(2)	-	-	-	-	(470)
銀行及其他金融機構於一至十二個月內到期之存款	-	-	233,919	8,199,985	-	-	-	8,433,904
減值準備：								
－十二個月以內預期信用損失	-	-	(59)	(4,186)	-	-	-	(4,245)
存放港外辦事處	2,230,474	8,957,999	6,921,703	34,916,000	29,259,060	-	-	82,285,236
減值準備：								
－十二個月以內預期信用損失	(8)	(909)	(1,299)	(31,833)	(38,876)	-	-	(72,925)
貸款及其他帳目	-	9,509,791	3,128,915	28,171,766	26,688,503	3,183,752	-	70,682,727
客戶貸款	-	9,260,077	3,095,599	28,131,365	21,610,248	2,797,667	-	64,894,956
銀行及其他金融機構貸款	-	-	-	-	5,095,680	389,865	-	5,485,545
應計利息	-	249,948	34,012	69,280	13,196	2,496	-	368,932

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 合約到期數據（續）

二零二二年十二月三十一日	須要求時即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元
減值準備：								
－十二個月以內預期信用損失	-	(234)	(696)	(28,879)	(30,621)	(6,276)	-	(66,706)
－非信用減值的合約期內之預期信用損失	-	-	-	-	-	-	-	-
－信用減值的合約期內之預期信用損失	-	-	-	-	-	-	-	-
持有存款證	-	2,995,072	783,332	3,079,560	-	-	-	6,857,964
金融投資：	-	483,504	988,944	1,991,218	10,684,542	1,261,568	-	15,409,776
－以公允價值計量且其變動計入其他綜合收益	-	483,504	988,944	805,601	9,056,277	1,261,568	-	12,595,894
－以攤銷成本計量	-	-	-	1,185,617	1,628,265	-	-	2,813,882
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	16,222	16,222
衍生金融工具	-	-	-	-	-	-	-	-
遞延稅項資產淨額	-	-	-	-	131,969	-	-	131,969

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 合約到期數據（續）

二零二二年十二月三十一日	須要求時即時償還	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
	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
其他資產	57,886	120,325	142,553	583,934	446,777	-	-	1,351,475
總資產	**4,273,954**	**34,676,663**	**13,195,372**	**76,906,444**	**67,171,975**	**4,445,320**	**18,502**	**200,688,230**
負債								
銀行及其他金融機構存款及結餘	-	42,909,508	12,275,618	36,403,781	12,283,651	-	-	103,872,558
港外辦事處存款	-	5,187,710	14,063,477	17,581,056	9,220,870	683,619	6,343,572	53,080,304
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-	-	-	-	-	-
已發行債務證券	-	-	-	7,789,317	33,117,319	-	-	40,906,636
衍生金融工具	-	-	-	-	-	-	-	-
現行稅項	-	-	-	228,010	-	-	-	228,010
其他負債	39,093	1,854,822	230,381	298,008	175,938	2,480	-	2,600,722
總負債	**39,093**	**49,952,040**	**26,569,476**	**62,300,172**	**54,797,778**	**686,099**	**6,343,572**	**200,688,230**
流動資金缺口淨額	**4,234,861**	**(15,275,377)**	**(13,374,104)**	**14,606,272**	**12,374,197**	**3,759,221**	**(6,325,070)**	**-**

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 合約到期數據（續）

二零二二年十二月三十一日	須要求時即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元
表外債務								
不可撤銷之貸款承諾或信貸	-	8,769,851	-	-	-	-	-	8,769,851
其他表外債務	-	-	13,645,355	-	-	-	-	13,645,355
總表外債務	**-**	**8,769,851**	**13,645,355**	**-**	**-**	**-**	**-**	**22,415,206**
表外債權								
不可撤銷之貸款承諾或信貸	102,924,360	-	-	-	-	-	-	102,924,360
其他表外債權	-	-	-	-	-	-	19,273,635	19,273,635
總表外債權	**102,924,360**	**-**	**-**	**-**	**-**	**-**	**19,273,635**	**122,197,995**

III. 其他資產負債表資料(續)

10 流動性風險(續)

- 合約到期數據(續)

二零二二年六月三十日	須要求時即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元
資產								
現金及短期資金	3,642,337	3,784,130	-	-	-	-	-	7,426,467
減值準備:								
-十二個月以內預期信用損失	(128)	(23)	-	-	-	-	-	(151)
銀行及其他金融機構於一至十二個內到期之存款	-	-	782,449	27,343,016	-	-	-	28,125,465
減值準備:								
-十二個月以內預期信用損失	-	-	(92)	(9,132)	-	-	-	(9,224)
存放港外辦事處	3,152,549	20,946,213	19,190,790	16,204,700	35,051,617	-	-	94,545,869
減值準備:								
-十二個月以內預期信用損失	(8)	(418)	(3,082)	(9,273)	(29,387)	-	-	(42,168)
貸款及其他帳目	-	5,841,246	11,729,150	31,029,147	23,503,841	2,837,856	-	74,941,240
客戶貸款	-	5,685,949	11,642,768	31,048,922	21,615,806	2,842,221	-	72,835,666
銀行及其他金融機構貸款	-	-	-	-	1,905,546	-	-	1,905,546
應計利息	-	155,546	88,642	15,408	7,989	-	-	267,585

III. 其他資產負債表資料（續）

10 流動性風險（續）

• 合約到期數據（續）

二零二二年六月三十日	須要求時即時償還	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
	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
減值準備：								
－十二個月以內預期信用損失	-	(249)	(2,260)	(35,176)	(25,414)	(4,365)	-	(67,464)
－非信用減值的合約期內之預期信用損失	-	-	-	(7)	(86)	-	-	(93)
－信用減值的合約期內之預期信用損失	-	-	-	-	-	-	-	-
持有存款證	-	-	4,993,362	819,001	-	-	-	5,812,363
金融投資：	-	360,846	-	3,690,061	10,327,950	341,210	-	14,720,067
－以公允價值計量且其變動計入其他綜合收益	-	360,846	-	2,827,701	8,362,866	341,210	-	11,892,623
－以攤銷成本計量	-	-	-	862,360	1,965,084	-	-	2,827,444
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	19,013	19,013
衍生金融工具	-	4,570	-	-	-	-	-	4,570
遞延稅項資產淨額	-	-	-	95,021	-	-	-	95,021
其他資產	-	30,979	306,298	233,730	325,274	-	37,851	934,132
總資產	**6,794,750**	**30,967,543**	**36,998,875**	**79,396,271**	**69,179,295**	**3,179,066**	**59,144**	**226,574,944**

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 合約到期數據（續）

二零二二年六月三十日	須要求時即時償還	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
	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
負債								
銀行及其他金融機構存款及結餘	-	48,939,103	18,349,357	39,956,566	2,333,676	-	-	109,578,702
港外辦事處存款	-	12,970,708	6,380,300	27,375,495	9,662,040	693,210	6,184,592	63,266,345
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-		-	-	-	-
已發行債務證券	-	-	11,748,021	1,565,000	39,595,182	-	-	52,908,203
衍生金融工具	-	4,570	-	-	-	-	-	4,570
現行稅項	-	-	-	161,561	-	-	-	161,561
其他負債	3,493	143,397	240,062	168,077	61,081	1,157	38,296	655,563
總負債	**3,493**	**62,057,778**	**36,717,740**	**69,226,699**	**51,651,979**	**694,367**	**6,222,888**	**226,574,944**
流動資金缺口淨額	**6,791,257**	**(31,090,235)**	**281,135**	**10,169,572**	**17,527,316**	**2,484,699**	**(6,163,744)**	**-**
表外債務								
不可撤銷之貸款承諾或信貸	-	2,248,878	-	-	-	-	-	2,248,878

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 合約到期數據（續）

二零二二年六月三十日	須要求時即時償還	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
	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
其他表外債務	-	4,707,090	18,645,606	7,452,893	-	-	-	30,805,589
總表外債務	-	**6,955,968**	**18,645,606**	**7,452,893**	-	-	-	**33,054,467**
表外債權								
不可撤銷之貸款承諾或信貸	103,555,980	-	-	-	-	-	-	103,555,980
其他表外債權	-	7,452,893	-	4,707,090	-	-	15,664,047	27,824,030
總表外債權	**103,555,980**	**7,452,893**	-	**4,707,090**	-	-	**15,664,047**	**131,380,010**

乙部－銀行綜合資料

1 資本

	31/12/2022 **(百萬人民幣)**	30/06/2022 (百萬人民幣)
股東資金	3,513,826	3,333,306

2 資本充足比率

	31/12/2022	30/06/2022
資本充足比率	19.26%	18.31%

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。

3 其他財務資料

	31/12/2022 **(百萬人民幣)**	30/06/2022 (百萬人民幣)
資產總額	39,609,657	38,744,376
負債總額	36,095,831	35,411,070
貸款總額	22,593,648	21,737,421
客戶存款總額	29,870,491	29,272,001

4 稅前溢利

	31/12/2022 **(百萬人民幣)**	31/12/2021 (百萬人民幣)
稅前溢利	422,565	424,899

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：2023 年 4 月 27 日
For release on: 27th April 2023

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 2022 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及本行之網站（www.icbc.com.cn）內的[分支機構－境外分支機構－香港分行網站－監管披露]項下閱覽。

The enclosed unaudited regulatory disclosure statement for the year ended 2022 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 and the “Global Site - Hong Kong Branch Website - Financial Disclosure Statements” section of our website (www.icbc.com.cn).

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