



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二三年度監管披露報告

(未經審計)

2023 ANNUAL REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	31/12/2023 (HK\$'000)	31/12/2022 (HK\$'000)
Interest income	8,829,395	4,400,468
Interest expense	<u>(7,946,800)</u>	<u>(3,374,065)</u>
Net interest income	882,595	1,026,403
Fee and commission income	123,168	127,607
Fee and commission expenses	<u>(7,397)</u>	<u>(14,525)</u>
Net fee and commission income	115,771	113,082
Net gain / (loss) arising from trading in foreign currencies	1,496	(682)
Other income	<u>28,638</u>	<u>64,955</u>
Operating income	1,028,500	1,203,758
Operating expenses		
Staff and rental expenses	(35,218)	(40,754)
Other expenses less fee and commission expenses	<u>(392,700)</u>	<u>(394,825)</u>
Operating profit before impairment losses	600,582	768,179
Net (charge) / reversal for impairment losses on financial assets	<u>(164,859)</u>	<u>18,848</u>
Operating profit after impairment losses	435,723	787,027
Profit before taxation	435,723	787,027
Taxation expense		
Current taxation	(137,340)	(126,669)
Deferred taxation	<u>11,760</u>	<u>(3,042)</u>
Profit after taxation	310,143	657,316

II. Balance Sheet

	31/12/2023 (HK\$'000)	30/06/2023 (HK\$'000)
Assets		
Cash and balances with banks	4,280,214	8,218,460
Impairment allowance:		
- 12-month Expected Credit Losses (“ECL”)	(114)	(100)
Placements with banks and other financial institutions maturing between one and twelve months	31,537,121	17,885,442
Impairment allowance:		
- 12-month ECL	(31,876)	(7,599)
Amount due from overseas offices of the institution	74,790,268	69,017,703
Impairment allowance:		
- 12-month ECL	(82,484)	(64,539)
Advances and other accounts:	73,767,972	74,617,398
Loans and advances to customers	71,382,868	72,111,248
Loans and advances to banks and other financial institutions	2,286,375	2,226,515
Accrued interest	311,285	396,098
Impairment allowances:		
- 12-month ECL	(118,611)	(61,751)
- Lifetime ECL not credit-impaired	(131)	-
- Lifetime ECL credit-impaired	(93,814)	(54,712)
Certificates of deposit held	14,447,705	13,586,024
Investment securities:	14,619,697	13,836,632
- Measured at fair value through other comprehensive income	12,585,803	10,993,415
- Measured at amortised cost	2,033,894	2,843,217
Other investments	2,280	2,280
Property, plant and equipment and investment properties	9,546	13,535
Deferred income tax assets	94,006	112,405
Other assets	4,056,752	3,973,939
Total assets	217,491,087	201,191,580
Liabilities		
Deposits and balances from banks and other financial institutions	123,329,773	102,292,079
Amount due to overseas offices of the institution	47,772,658	50,338,998
Certificates of deposit issued	250,028	-
Debt securities in issue	44,118,922	46,579,702
Provision for taxation	131,934	173,895
Other liabilities	1,887,772	1,806,906
Total liabilities	217,491,087	201,191,580

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	31/12/2023	30/06/2023
	(HK\$'000)	(Restated) (HK\$'000)
Gross impaired loans and advances to customers	201,218	201,765
Accrued interest for such loans	4,612	4,625
Impairment allowance made in respect of such loans	93,814	54,712
% to total loans and advances to customers	0.28	0.28
Market value of collateral	389,674	388,970
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 2023 and June 2023.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	31/12/2023		30/06/2023	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	2,952,411	17.23%	4,817,536	8.80%
Property investment	-	-	-	-
Financial concerns	24,548,577	-	20,285,532	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	-	-	-	-
Transport and transport equipment	3,242,852	-	5,283,205	-
Recreational activities	-	-	-	-
Information technology	5,391,729	-	5,406,392	-
Others	-	-	820,000	-
Loans and advances for use in Hong Kong	36,135,569	1.41%	36,612,665	1.16%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	35,247,299	16.40%	35,498,583	19.16%
Total	71,382,868	8.81%	72,111,248	10.02%

ii) By geographical areas

	31/12/2023 (HK\$'000)			30/06/2023 (HK\$'000)		
	Total loans and advances to customers	Overdue for one year or less but over six months	Impaired loans and advances	Total loans and advances to customers	Overdue for six months or less but over three months	Impaired loans and advances
Hong Kong	38,284,994	-	-	31,722,942	-	-
Mainland China	23,900,562	-	-	30,078,831	-	-
Other	9,197,312	201,218	201,218	10,309,475	201,765	201,765
	71,382,868	201,218	201,218	72,111,248	201,765	201,765

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

		31/12/2023 (HK\$ million)		
Type of counterparties		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	20,116	125	20,241
(b)	Local governments, local government owned entities and their subsidiaries and JVs	6,087	-	6,087
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	13,874	-	13,874
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	13,733	-	13,733
(d)	Other entities of central government not reported in item (a) above	1,824	240	2,064
(e)	Other entities of local government not reported in item (b) above	1,453	-	1,453
(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		43,354	365	43,719

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		30/06/2023 (HK\$ million)		
Type of counterparties		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	21,705	125	21,830
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,546	-	2,546
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	16,993	-	16,993
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	15,637	-	15,637
(d)	Other entities of central government not reported in item (a) above	1,662	7	1,669
(e)	Other entities of local government not reported in item (b) above	1,454	-	1,454
(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		44,360	132	44,492

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	31/12/2023 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	147,088	29,677	4,858	659	-
Spot liabilities	(147,041)	(29,651)	(4,853)	(658)	-
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	47	26	5	1	-

	30/06/2023 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	136,801	20,284	5,071	648	-
Spot liabilities	(136,761)	(20,262)	(5,063)	(648)	-
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	40	22	8	-	-

III. Additional Balance Sheet Information (continued)

5 International Claims

31 December 2023	Non-bank private sector				Total HK\$ million
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	1,132	635	691	2,162	4,620
Offshore centers	32,749	-	13,504	16,208	62,461
Developing Europe	-	-	-	924	924
Developing Africa and Middle East	296	-	-	-	296
Developing Asia and Pacific	99,079	2,095	2,775	28,652	132,601
Of which: Mainland China	97,239	2,095	2,775	27,943	130,052
Others	1,840	-	-	709	2,549
International organisations	-	-	-	-	-
	133,256	2,730	16,970	47,946	200,902

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

30 June 2023	Non-bank private sector					Total HK\$ million
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million		
Developed countries	4,438	629	651	2,582	8,300	
Offshore centers	22,169	-	10,401	14,884	47,454	
Developing Europe	-	-	-	1,032	1,032	
Developing Africa and Middle East	-	-	-	-	-	
Developing Asia and Pacific	93,070	1,146	843	34,781	129,840	
Of which: Mainland China	90,810	1,146	843	33,899	126,698	
Others	2,260	-	-	882	3,142	
International organisations	-	-	-	-	-	
	<u>119,677</u>	<u>1,775</u>	<u>11,895</u>	<u>53,279</u>	<u>186,626</u>	

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 31/12/2023 (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 one year or less but over six months	201,218	0.28	389,674	103,542	97,676	93,814
Total	201,218	0.28	389,674	103,542	97,676	93,814

	As at 30/06/2023 (Restated) (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 for six months or less but over three months	201,765	0.28	388,970	103,823	97,942	54,712
Total	201,765	0.28	388,970	103,823	97,942	54,712

	As at 31/12/2023 (HK\$'000)	As at 30/06/2023 (HK\$'000)
	Accrued interest	Accrued interest
Overdue one year or less but over six months	4,612	-
Overdue for six months or less but over three months	-	4,625
Total	4,612	4,625

- Remarks: (1) There were no overdue advances to banks and other financial institutions at the end of December 2023 and June 2023 .
- (2) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2023 and June 2023.
- (3) There were no repossessed assets held at the end of December 2023 and June 2023.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	31/12/2023 (HK\$'000)	30/06/2023 (HK\$'000)
Notional amount:		
Direct credit substitutes	3,359,962	3,404,786
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	80,101,482	54,439,189
Total	83,461,444	57,843,975

8 Liquidity Information

	2023 4th Quarter	2022 4th Quarter
Average liquidity maintenance ratio	80.20%	68.66%
Average core funding ratio	92.92%	92.49%

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)

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

III. Additional Balance Sheet Information (continued)

9 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 29 December 2023, cumulative net maturity mismatch (normal condition) exposure is negative HKD 20.7bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 31.3bn within 1 month. On 30 June 2023, cumulative net maturity mismatch (normal condition) exposure is negative HKD 22.1bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 29.6bn within 1 month.

- Concentration on collateral pools and sources of funding

The Branch 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 29 December 2023, a total of HKD 3.0bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 30 June 2023, a total of HKD 2.2bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

• Contractual maturity profile

At 31 December 2023	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)
Assets								
Cash and balances with banks	1,820,233	2,459,981	-	-	-	-	-	4,280,214
Impairment allowance:								
- 12-month ECL	(99)	(15)	-	-	-	-	-	(114)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	4,716,391	26,820,730	-	-	-	31,537,121
Impairment allowance:								
- 12-month ECL	-	-	(1,482)	(30,394)	-	-	-	(31,876)
Amount due from overseas offices of the institution	813,737	8,599,770	3,314,612	32,538,582	29,523,567	-	-	74,790,268
Impairment allowance:								
- 12-month ECL	(3)	(387)	(846)	(30,481)	(50,767)	-	-	(82,484)
Advances and other accounts:	112,016	2,485,860	2,129,409	29,291,579	38,510,954	1,238,154	-	73,767,972
Loans and advances to customers	201,218	2,393,576	2,035,742	29,243,917	36,273,500	1,234,915	-	71,382,868
Loans and advances to banks and other financial institutions	-	-	-	-	2,286,375	-	-	2,286,375
Accrued interest	4,612	92,542	94,765	101,615	13,631	4,120	-	311,285
Impairment allowances:								
- 12-month ECL	-	(258)	(1,098)	(53,936)	(62,513)	(806)	-	(118,611)

III. Additional Balance Sheet Information (continued)
9 Liquidity Risk (continued)

• Contractual maturity profile (continued)

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2023	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
- Lifetime ECL not credit-impaired	-	-	-	(17)	(39)	(75)	-	(131)
- Lifetime ECL credit-impaired	(93,814)	-	-	-	-	-	-	(93,814)
Certificates of deposit held	-	995,578	1,498,365	11,953,762	-	-	-	14,447,705
Investment securities:	-	-	863,523	4,492,678	8,271,531	991,965	-	14,619,697
- Measured at fair value through other comprehensive income	-	-	863,523	4,215,199	6,515,116	991,965	-	12,585,803
- Measured at amortised cost	-	-	-	277,479	1,756,415	-	-	2,033,894
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	9,546	9,546
Deferred income tax assets	-	-	-	-	94,006	-	-	94,006
Other assets	2,023,592	73,541	140,860	696,819	1,121,940	-	-	4,056,752
Total assets	4,769,476	14,614,328	12,660,832	105,733,275	77,471,231	2,230,119	11,826	217,491,087

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2023	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	-	34,102,523	6,389,190	73,825,467	9,012,593	-	-	123,329,773
Amount due to overseas offices of the institution	-	8,611,358	14,325,428	11,200,623	6,247,834	489,094	6,898,321	47,772,658
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	250,028	-	-	-	-	250,028
Debt securities in issue	-	-	-	9,810,425	34,308,497	-	-	44,118,922
Provision for taxation	-	-	-	131,934	-	-	-	131,934
Other liabilities	25,533	355,281	174,229	1,130,428	202,115	186	-	1,887,772
Total liabilities	25,533	43,069,162	21,138,875	96,098,877	49,771,039	489,280	6,898,321	217,491,087
Net liquidity gap	4,743,943	(28,454,834)	(8,478,043)	9,634,398	27,700,192	1,740,839	(6,886,495)	-

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2023	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 obligations								
Irrevocable loan commitments or facilities granted	-	364,620	-	-	-	-	-	364,620
Others	-	-	3,359,962	-	-	-	-	3,359,962
Total off-balance sheet obligations	-	364,620	3,359,962	-	-	-	-	3,724,582
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	103,146,120	-	-	-	-	-	-	103,146,120
Others	-	-	-	-	-	-	21,882,040	21,882,040
Total off-balance sheet claims	103,146,120	-	-	-	-	-	21,882,040	125,028,160

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2023	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)
Assets								
Cash and balances with banks	4,742,867	3,475,593	-	-	-	-	-	8,218,460
Impairment allowance:								
- 12-month ECL	(74)	(26)	-	-	-	-	-	(100)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	4,702,548	13,182,894	-	-	-	17,885,442
Impairment allowance:								
- 12-month ECL	-	-	(1,686)	(5,913)	-	-	-	(7,599)
Amount due from overseas offices of the institution	392,409	7,414,847	5,765,343	22,568,278	32,876,826	-	-	69,017,703
Impairment allowance:								
- 12-month ECL	(1)	(174)	(1,659)	(19,225)	(43,480)	-	-	(64,539)
Advances and other accounts:	151,677	5,910,294	3,183,414	25,786,357	38,299,848	1,285,808	-	74,617,398
Loans and advances to customers	201,765	5,628,271	3,114,039	25,780,065	36,104,596	1,282,512	-	72,111,248
Loans and advances to banks and other financial institutions	-	-	-	-	2,226,515	-	-	2,226,515
Accrued interest	4,624	282,154	70,111	24,293	11,518	3,398	-	396,098
Impairment allowances:								
- 12-month ECL	-	(131)	(736)	(18,001)	(42,781)	(102)	-	(61,751)

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2023	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)
- Lifetime ECL not credit-impaired	-	-	-	-	-	-	-	-
- Lifetime ECL credit-impaired	(54,712)	-	-	-	-	-	-	(54,712)
Certificates of deposit held	-	5,085,348	-	8,500,676	-	-	-	13,586,024
Investment securities:	-	328,953	829,801	3,395,253	8,008,338	1,274,287	-	13,836,632
- Measured at fair value through other comprehensive income	-	-	131,745	3,395,253	6,192,130	1,274,287	-	10,993,415
- Measured at amortised cost	-	328,953	698,056	-	1,816,208	-	-	2,843,217
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	13,535	13,535
Deferred income tax assets	-	-	-	-	112,405	-	-	112,405
Other assets	2,044,686	256,564	212,985	726,748	732,956	-	-	3,973,939
Total assets	7,331,564	22,471,399	14,690,746	74,135,068	79,986,893	2,560,095	15,815	201,191,580

III. Additional Balance Sheet Information (continued)
9 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2023	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	-	27,982,104	11,194,623	50,938,840	12,176,512	-	-	102,292,079
Amount due to overseas offices of the institution	-	4,997,093	15,176,895	15,743,611	7,050,478	681,105	6,689,816	50,338,998
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-
Debt securities in issue	-	6,267,669	1,995,993	-	38,316,040	-	-	46,579,702
Provision for taxation	-	-	-	173,895	-	-	-	173,895
Other liabilities	34,420	371,748	309,366	919,617	168,697	3,058	-	1,806,906
Total liabilities	34,420	39,618,614	28,676,877	67,775,963	57,711,727	684,163	6,689,816	201,191,580
Net liquidity gap	7,297,144	(17,147,215)	(13,986,131)	6,359,105	22,275,166	1,875,932	(6,674,001)	-

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2023	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 obligations								
Irrevocable loan commitments or facilities granted	-	131,880	-	-	-	-	-	131,880
Others	-	-	3,404,786	-	-	-	-	3,404,786
Total off-balance sheet obligations	-	131,880	3,404,786	-	-	-	-	3,536,666
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	103,426,620	-	-	-	-	-	-	103,426,620
Others	-	-	-	-	-	-	28,317,041	28,317,041
Total off-balance sheet claims	103,426,620	-	-	-	-	-	28,317,041	131,743,661

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2023 (RMB million)	30/06/2023 (RMB million)
Shareholders' funds	3,776,588	3,596,420

2 Capital Adequacy Ratio

	31/12/2023	30/06/2023
Capital adequacy ratio	19.10%	18.45%

Remark: The capital adequacy ratio is calculated in accordance with the Administrative Measures on the Capital of Commercial Banks issued by the National Financial Regulatory Administration (“NFRA”), 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

	31/12/2023 (RMB million)	30/06/2023 (RMB million)
Total assets	44,697,079	43,669,606
Total liabilities	40,920,491	40,073,186
Total advances	25,386,933	24,602,095
Total customer deposits	33,521,174	33,373,772

4 Pre-tax Profit

	31/12/2023 (RMB million)	31/12/2022 (Restated) (RMB million)
Pre-tax profit	421,966	424,720

披露報告

甲部 - 分行資料

I. 損益帳

	31/12/2023 (千港元)	31/12/2022 (千港元)
利息收入	8,829,395	4,400,468
利息支出	(7,946,800)	(3,374,065)
淨利息收入	<u>882,595</u>	<u>1,026,403</u>
收費及佣金收入	123,168	127,607
收費及佣金開支	(7,397)	(14,525)
收費及佣金收入淨額	<u>115,771</u>	<u>113,082</u>
淨外匯買賣收益/(虧損)	1,496	(682)
其他收入	28,638	64,955
營業收入	<u>1,028,500</u>	<u>1,203,758</u>
營運支出		
職員及租金開支	(35,218)	(40,754)
其他開支減去收費及佣金開支	(392,700)	(394,825)
未扣除減值損失前營業溢利	<u>600,582</u>	<u>768,179</u>
減值(損失)/回撥淨值	(164,859)	18,848
扣除減值損失後之營業溢利	<u>435,723</u>	<u>787,027</u>
除稅前溢利	<u>435,723</u>	<u>787,027</u>
稅項		
現行稅項	(137,340)	(126,669)
延繳稅項	11,760	(3,042)
除稅後溢利	<u><u>310,143</u></u>	<u><u>657,316</u></u>

II. 資產負債表

	31/12/2023 (千港元)	30/06/2023 (千港元)
資產		
現金及銀行結餘	4,280,214	8,218,460
減值準備：		
- 十二個月以內預期信用損失	(114)	(100)
銀行及其他金融機構於一至十二個月內到期之存款	31,537,121	17,885,442
減值準備：		
- 十二個月以內預期信用損失	(31,876)	(7,599)
存放港外辦事處	74,790,268	69,017,703
減值準備：		
- 十二個月以內預期信用損失	(82,484)	(64,539)
貸款及其他帳目	73,767,972	74,617,398
客戶貸款	71,382,868	72,111,248
銀行及其他金融機構貸款	2,286,375	2,226,515
應計利息	311,285	396,098
減值準備：		
- 十二個月以內預期信用損失	(118,611)	(61,751)
- 非信用減值的合約期內之預期信用損失	(131)	-
- 信用減值的合約期內之預期信用損失	(93,814)	(54,712)
持有存款證	14,447,705	13,586,024
金融投資：	14,619,697	13,836,632
- 以公允價值計量且其變動計入其他綜合收益	12,585,803	10,993,415
- 以攤銷成本計量	2,033,894	2,843,217
其他投資	2,280	2,280
物業及設備	9,546	13,535
遞延稅項資產淨額	94,006	112,405
其他資產	4,056,752	3,973,939
總資產	217,491,087	201,191,580

II. 資產負債表（續）

	31/12/2023 (千港元)	30/06/2023 (千港元)
負債		
銀行及其他金融機構存款及結餘	123,329,773	102,292,079
港外辦事處存款	47,772,658	50,338,998
已發行存款證	250,028	-
已發行債務證券	44,118,922	46,579,702
現行稅項	131,934	173,895
其他負債	1,887,772	1,806,906
總負債	<u>217,491,087</u>	<u>201,191,580</u>

III. 其他資產負債表資料

1 減值貸款

	31/12/2023 (千港元)	30/06/2023 (已重述) (千港元)
減值貸款總額	201,218	201,765
有關貸款應計利息	4,612	4,625
有關貸款之減值準備	93,814	54,712
佔客戶貸款總額百分比	0.28	0.28
抵押品市值	389,674	388,970
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) 在二零二三年十二月底及二零二三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

	31/12/2023		30/06/2023	
	(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	2,952,411	17.23%	4,817,536	8.80%
物業投資	-	-	-	-
金融企業	24,548,577	-	20,285,532	-
證券經紀商	-	-	-	-
批發及零售業	-	-	-	-
製造業	-	-	-	-
運輸及運輸設備	3,242,852	-	5,283,205	-
康樂活動	-	-	-	-
資訊科技	5,391,729	-	5,406,392	-
其他	-	-	820,000	-
本地貸款總數	36,135,569	1.41%	36,612,665	1.16%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	35,247,299	16.40%	35,498,583	19.16%
合計	71,382,868	8.81%	72,111,248	10.02%

	31/12/2023 (千港元)			30/06/2023 (千港元)		
	客戶貸款總額	逾期超過六個月但不超過一年	減值貸款	客戶貸款總額	逾期超過三個月但不超過六個月	減值貸款
ii) 按地區劃分						
香港	38,284,994	-	-	31,722,942	-	-
中國	23,900,562	-	-	30,078,831	-	-
其他	9,197,312	201,218	201,218	10,309,475	201,765	201,765
	71,382,868	201,218	201,218	72,111,248	201,765	201,765

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

	31/12/2023 (百萬港元)		
	資產負債表內 的風險承擔	資產負債表外 的風險承擔	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	20,116	125	20,241
(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	6,087	-	6,087
(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	13,874	-	13,874
(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	13,733	-	13,733
(d) 並未於上文(a)項內報告的中央政府的其他實體	1,824	240	2,064
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,453	-	1,453
(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	43,354	365	43,719

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		30/06/2023 (百萬港元)		
		資產負債表內 的風險承擔	資產負債表外 的風險承擔	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	21,705	125	21,830
(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	2,546	-	2,546
(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	16,993	-	16,993
(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	15,637	-	15,637
(d)	並未於上文(a)項內報告的中央政府的其他實體	1,662	7	1,669
(e)	並未於上文(b)項內報告的中央政府的其他實體	1,454	-	1,454
(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		44,360	132	44,492

III. 其他資產負債表資料(續)

4 外匯風險

	31/12/2023 (百萬港元)				
	美元	人民幣	歐元	英鎊	紐元
現貨資產	147,088	29,677	4,858	659	-
現貨負債	(147,041)	(29,651)	(4,853)	(658)	-
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
長盤淨額	<u>47</u>	<u>26</u>	<u>5</u>	<u>1</u>	<u>-</u>

	30/06/2023 (百萬港元)				
	美元	人民幣	歐元	英鎊	紐元
現貨資產	136,801	20,284	5,071	648	-
現貨負債	(136,761)	(20,262)	(5,063)	(648)	-
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
長盤淨額	<u>40</u>	<u>22</u>	<u>8</u>	<u>-</u>	<u>-</u>

III. 其他資產負債表資料（續）

5 國際債權

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構		總計 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	
二零二三年十二月三十一日					
發達國家	1,132	635	691	2,162	4,620
離岸中心	32,749	-	13,504	16,208	62,461
發展中的歐洲國家	-	-	-	924	924
發展中的非洲和中東國家	296	-	-	-	296
發展中的亞太區國家	99,079	2,095	2,775	28,652	132,601
其中：中國	97,239	2,095	2,775	27,943	130,052
其他	1,840	-	-	709	2,549
國際組織	-	-	-	-	-
	133,256	2,730	16,970	47,946	200,902

III. 其他資產負債表資料(續)

5 國際債權(續)

	非銀行私營機構				總計 百萬港元
	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	
二零二三年六月三十日					
發達國家	4,438	629	651	2,582	8,300
離岸中心	22,169	-	10,401	14,884	47,454
發展中的歐洲國家	-	-	-	1,032	1,032
發展中的非洲和中東國家	-	-	-	-	-
發展中的亞太區國家	93,070	1,146	843	34,781	129,840
其中：中國	90,810	1,146	843	33,899	126,698
其他	2,260	-	-	882	3,142
國際組織	-	-	-	-	-
	119,677	1,775	11,895	53,279	186,626

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

31/12/2023 (千港元)

	貸款 金額	估客 戶貸款總 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
逾期超過六個月但 不超過一年	201,218	0.28	389,674	103,542	97,676	93,814
合計	201,218	0.28	389,674	103,542	97,676	93,814

30/06/2023 (已重述) (千港元)

	貸款 金額	估客 戶貸款總 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
逾期超過三個月但 不超過六個月	201,765	0.28	388,970	103,823	97,942	54,712
合計	201,765	0.28	388,970	103,823	97,942	54,712

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	31/12/2023 (千港元)	30/06/2023 (千港元)
	應計利息	應計利息
逾期超過六個月但不超過一年	4,612	-
逾期超過三個月但不超過六個月	-	4,625
合計	<u>4,612</u>	<u>4,625</u>

- 註： (1) 在二零二三年十二月底及二零二三年六月底均沒有銀行或其它金融機構之逾期貸款。
 (2) 在二零二三年十二月底及二零二三年六月底均沒有重組貸款的客戶，銀行或其它金融機構之貸款。
 (3) 在二零二三年十二月底及二零二三年六月底均沒有持有收回資產。

7 或然負債及承諾

	31/12/2023 (千港元)	30/06/2023 (千港元)
名義數額：		
直接貸款代替項目	3,359,962	3,404,786
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	80,101,482	54,439,189
合計	<u>83,461,444</u>	<u>57,843,975</u>

III. 其他資產負債表資料（續）

8 流動性資料

	二零二三年 第四季度	二零二二年 第四季度
平均流動性維持比率	80.20%	68.66%
平均核心資金比率	92.92%	92.49%

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)。

9 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）

9 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）。2023年12月29日，1個月內正常情景的淨現金流累積缺口為負207億港幣；壓力測試結果在一個月內為正313億港幣。2023年6月末，1個月內正常情景的淨現金流累積缺口為負221億港幣；壓力測試結果在一個月內為正296億港幣。

- 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。2023年12月29日，我行總共持有30億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。2023年6月末，我行總共持有22億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。

III. 其他資產負債表資料(續)

9 流動性風險(續)

• 合約到期數據

二零二三年十二月三十一日	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
資產								
現金及銀行結餘	1,820,233	2,459,981	-	-	-	-	-	4,280,214
減值準備：								
- 十二個月以內預期 信用損失	(99)	(15)	-	-	-	-	-	(114)
銀行及其他金融機構於 一至十二個月 內到期之存款	-	-	4,716,391	26,820,730	-	-	-	31,537,121
減值準備：								
- 十二個月以內預期 信用損失	-	-	(1,482)	(30,394)	-	-	-	(31,876)
存放港外辦事處	813,737	8,599,770	3,314,612	32,538,582	29,523,567	-	-	74,790,268
減值準備：								
- 十二個月以內預期 信用損失	(3)	(387)	(846)	(30,481)	(50,767)	-	-	(82,484)
貸款及其他帳目	112,016	2,485,860	2,129,409	29,291,579	38,510,954	1,238,154	-	73,767,972
客戶貸款	201,218	2,393,576	2,035,742	29,243,917	36,273,500	1,234,915	-	71,382,868
銀行及其他金融機構 貸款	-	-	-	-	2,286,375	-	-	2,286,375
應計利息	4,612	92,542	94,765	101,615	13,631	4,120	-	311,285

III. 其他資產負債表資料 (續)

9 流動性風險 (續)

• 合約到期數據 (續)

二零二三年十二月三十一日	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
減值準備：								
- 十二個月以內預期信用損失	-	(258)	(1,098)	(53,936)	(62,513)	(806)	-	(118,611)
- 非信用減值的合約期內之預期信用損失	-	-	-	(17)	(39)	(75)	-	(131)
- 信用減值的合約期內之預期信用損失	(93,814)	-	-	-	-	-	-	(93,814)
持有存款證	-	995,578	1,498,365	11,953,762	-	-	-	14,447,705
金融投資：	-	-	863,523	4,492,678	8,271,531	991,965	-	14,619,697
- 以公允價值計量且其變動計入其他綜合收益	-	-	863,523	4,215,199	6,515,116	991,965	-	12,585,803
- 以攤銷成本計量	-	-	-	277,479	1,756,415	-	-	2,033,894
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	9,546	9,546
遞延稅項資產淨額	-	-	-	-	94,006	-	-	94,006
其他資產	2,023,592	73,541	140,860	696,819	1,121,940	-	-	4,056,752
總資產	4,769,476	14,614,328	12,660,832	105,733,275	77,471,231	2,230,119	11,826	217,491,087

III. 其他資產負債表資料 (續)

9 流動性風險 (續)

• 合約到期數據 (續)

二零二三年十二月三十一日	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
負債								
銀行及其他金融機構存款及結餘	-	34,102,523	6,389,190	73,825,467	9,012,593	-	-	123,329,773
港外辦事處存款	-	8,611,358	14,325,428	11,200,623	6,247,834	489,094	6,898,321	47,772,658
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	250,028	-	-	-	-	250,028
已發行債務證券	-	-	-	9,810,425	34,308,497	-	-	44,118,922
現行稅項	-	-	-	131,934	-	-	-	131,934
其他負債	25,533	355,281	174,229	1,130,428	202,115	186	-	1,887,772
總負債	25,533	43,069,162	21,138,875	96,098,877	49,771,039	489,280	6,898,321	217,491,087
流動資金缺口淨額	4,743,943	(28,454,834)	(8,478,043)	9,634,398	27,700,192	1,740,839	(6,886,495)	-

III. 其他資產負債表資料(續)

9 流動性風險(續)

• 合約到期數據(續)

二零二三年十二月三十一日	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
表外債務								
不可撤銷之貸款承諾 或信貸	-	364,620	-	-	-	-	-	364,620
其他表外債務	-	-	3,359,962	-	-	-	-	3,359,962
總表外債務	-	364,620	3,359,962	-	-	-	-	3,724,582
表外債權								
不可撤銷之貸款承諾 或信貸	103,146,120	-	-	-	-	-	-	103,146,120
其他表外債權	-	-	-	-	-	-	21,882,040	21,882,040
總表外債權	103,146,120	-	-	-	-	-	21,882,040	125,028,160

III. 其他資產負債表資料（續）

9 流動性風險（續）

• 合約到期數據（續）

二零二三年六月三十日	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
資產								
現金及銀行結餘	4,742,867	3,475,593	-	-	-	-	-	8,218,460
減值準備：								
- 十二個月以內預期 信用損失	(74)	(26)	-	-	-	-	-	(100)
銀行及其他金融機構 於一至十二個 月內到期之存款	-	-	4,702,548	13,182,894	-	-	-	17,885,442
減值準備：								
- 十二個月以內預期 信用損失	-	-	(1,686)	(5,913)	-	-	-	(7,599)
存放港外辦事處	392,409	7,414,847	5,765,343	22,568,278	32,876,826	-	-	69,017,703
減值準備：								
- 十二個月以內預期 信用損失	(1)	(174)	(1,659)	(19,225)	(43,480)	-	-	(64,539)
貸款及其他帳目	151,677	5,910,294	3,183,414	25,786,357	38,299,848	1,285,808	-	74,617,398
客戶貸款	201,765	5,628,271	3,114,039	25,780,065	36,104,596	1,282,512	-	72,111,248
銀行及其他金融機構 貸款	-	-	-	-	2,226,515	-	-	2,226,515
應計利息	4,624	282,154	70,111	24,293	11,518	3,398	-	396,098

III. 其他資產負債表資料 (續)

9 流動性風險 (續)

• 合約到期數據 (續)

二零二三年六月三十日	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	-	(131)	(736)	(18,001)	(42,781)	(102)	-	(61,751)
- 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	(54,712)	-	-	-	-	-	-	(54,712)
持有存款證	-	5,085,348	-	8,500,676	-	-	-	13,586,024
金融投資：	-	328,953	829,801	3,395,253	8,008,338	1,274,287	-	13,836,632
- 以公允價值計量且其變動計入其他綜合收益	-	-	131,745	3,395,253	6,192,130	1,274,287	-	10,993,415
- 以攤銷成本計量	-	328,953	698,056	-	1,816,208	-	-	2,843,217
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	13,535	13,535
遞延稅項資產淨額	-	-	-	-	112,405	-	-	112,405
其他資產	2,044,686	256,564	212,985	726,748	732,956	-	-	3,973,939
總資產	7,331,564	22,471,399	14,690,746	74,135,068	79,986,893	2,560,095	15,815	201,191,580

III. 其他資產負債表資料（續）

9 流動性風險（續）

• 合約到期數據（續）

	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
二零二三年六月三十日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
負債								
銀行及其他金融機構 存款及結餘	-	27,982,104	11,194,623	50,938,840	12,176,512	-	-	102,292,079
港外辦事處存款	-	4,997,093	15,176,895	15,743,611	7,050,478	681,105	6,689,816	50,338,998
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-	-	-	-	-	-
已發行債務證券	-	6,267,669	1,995,993	-	38,316,040	-	-	46,579,702
現行稅項	-	-	-	173,895	-	-	-	173,895
其他負債	34,420	371,748	309,366	919,617	168,697	3,058	-	1,806,906
總負債	34,420	39,618,614	28,676,877	67,775,963	57,711,727	684,163	6,689,816	201,191,580
流動資金缺口淨額	7,297,144	(17,147,215)	(13,986,131)	6,359,105	22,275,166	1,875,932	(6,674,001)	-

III. 其他資產負債表資料(續)

9 流動性風險(續)

• 合約到期數據(續)

二零二三年六月三十日	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
表外債務								
不可撤銷之貸款承諾 或信貸	-	131,880	-	-	-	-	-	131,880
其他表外債務	-	-	3,404,786	-	-	-	-	3,404,786
總表外債務	-	131,880	3,404,786	-	-	-	-	3,536,666
表外債權								
不可撤銷之貸款承諾 或信貸	103,426,620	-	-	-	-	-	-	103,426,620
其他表外債權	-	-	-	-	-	-	28,317,041	28,317,041
總表外債權	103,426,620	-	-	-	-	-	28,317,041	131,743,661

乙部 - 銀行綜合資料

1 資本

	31/12/2023 (百萬人民幣)	30/06/2023 (百萬人民幣)
股東資金	3,776,588	3,596,420

2 資本充足比率

	31/12/2023	30/06/2023
資本充足比率	19.10%	18.45%

註：資本充足率是按照國家金融監督管理總局頒佈《商業銀行資本管理辦法》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

	31/12/2023 (百萬人民幣)	30/06/2023 (百萬人民幣)
資產總額	44,697,079	43,669,606
負債總額	40,920,491	40,073,186
貸款總額	25,386,933	24,602,095
客戶存款總額	33,521,174	33,373,772

4 稅前溢利

	31/12/2023 (百萬人民幣)	31/12/2022 (已重述) (百萬人民幣)
稅前溢利	421,966	424,720

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：2024年4月29日

For release on: 29th April 2024

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2023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 2023 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