



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二四年度監管披露報表

(未經審計)

2024 ANNUAL REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	31/12/2024 (HK\$'000)	31/12/2023 (HK\$'000)
Interest income	9,704,591	8,829,395
Interest expense	(8,755,831)	(7,946,800)
Net interest income	948,760	882,595
Fee and commission income	136,489	123,168
Fee and commission expenses	(6,784)	(7,397)
Net fee and commission income	129,705	115,771
Net (loss) / gain arising from trading in foreign currencies	(2,021)	1,496
Other income	14,404	28,638
Operating income	1,090,848	1,028,500
Operating expenses		
Staff and rental expenses	(27,392)	(35,218)
Other expenses less fee and commission expenses	(390,908)	(392,700)
Operating profit before impairment losses	672,548	600,582
Net reversal / (charge) for impairment losses on financial assets	90,418	(164,859)
Operating profit after impairment losses	762,966	435,723
Profit before taxation	762,966	435,723
Taxation expense		
Current taxation	(176,602)	(137,340)
Deferred taxation	(10,572)	11,760
Profit after taxation	575,792	310,143

II. Balance Sheet

	31/12/2024 (HK\$'000)	30/06/2024 (HK\$'000)
Assets		
Cash and balances with banks	12,520,357	6,596,323
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(233)	(899)
Placements with banks and other financial institutions maturing between one and twelve months	6,124,152	11,963,886
Impairment allowance:		
- 12-month ECL	(5,669)	(7,373)
Amount due from overseas offices of the institution	54,464,251	88,691,734
Impairment allowance:		
- 12-month ECL	(53,452)	(51,191)
Advances and other accounts:	76,871,283	73,734,697
Loans and advances to customers	74,604,139	71,254,769
Loans and advances to banks and other financial institutions	2,196,681	2,535,967
Accrued interest	252,175	363,351
Impairment allowances:		
- 12-month ECL	(113,984)	(99,222)
- Lifetime ECL not credit-impaired	(1,905)	(266,185)
- Lifetime ECL credit-impaired	(65,823)	(53,983)
Certificates of deposit held	18,991,746	16,203,221
Investment securities:	15,413,224	13,533,049
- Measured at fair value through other comprehensive income	10,830,259	9,929,448
- Measured at amortised cost	4,582,965	3,603,601
Other investments	2,280	2,280
Property, plant and equipment and investment properties	6,487	8,577
Deferred income tax assets	56,926	111,437
Derivative financial instruments	81	-
Other assets	4,388,954	4,381,822
Total assets	188,780,387	215,167,563
Liabilities		
Deposits and balances from banks and other financial institutions	110,152,127	119,389,886
Amount due to overseas offices of the institution	34,372,487	43,476,253
Deposit from customer		
Time, call and notice deposits	775,000	-
Debt securities in issue	41,878,066	49,922,416
Provision for taxation	70,641	85,842
Derivative financial instruments	73	-
Other liabilities	1,531,993	2,293,166
Total liabilities	188,780,387	215,167,563

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	31/12/2024 (HK\$'000)	30/06/2024 (HK\$'000)
Gross impaired loans and advances to customers	101,469	102,058
Accrued interest for such loans	4,323	4,349
Impairment allowance made in respect of such loans	65,823	53,983
% to total loans and advances to customers	0.14%	0.14%
Market value of collateral	73,985	127,515
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 2024 and June 2024.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	31/12/2024	% of secured	30/06/2024	% of secured
	(HK\$'000)	advances	(HK\$'000)	advances
Industrial, commercial and financial				
Property development	1,245,978	46.55%	2,406,211	23.83%
Property investment	-	-	-	-
Financial concerns	25,693,593	-	19,366,815	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	2,230,000	-	2,840,000	-
Transport and transport equipment	4,262,038	-	4,884,496	-
Recreational activities	-	-	-	-
Electricity and gas	1,926,994	-	-	-
Information technology	6,799,187	-	5,388,107	-
Others	-	-	-	-
Loans and advances for use in Hong Kong	42,157,790	1.38%	34,885,629	1.64%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	32,446,349	14.71%	36,369,140	14.06%
Total	74,604,139	7.17%	71,254,769	7.98%

ii) By geographical areas

	31/12/2024 (HK\$'000)			30/06/2024 (HK\$'000)		
	Total loans and advances to customers	Overdue over one year	Impaired loans and advances	Total loans and advances to customers	Overdue over one year	Impaired loans and advances
Hong Kong	41,175,646	-	-	30,827,597	-	-
Mainland China	26,278,730	-	-	31,894,526	-	-
Other	7,149,763	101,469	101,469	8,532,646	102,058	102,058
	74,604,139	101,469	101,469	71,254,769	102,058	102,058

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

		31/12/2024 (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	29,427	1,322	30,749
(b)	Local governments, local government owned entities and their subsidiaries and JVs	7,602	-	7,602
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,986	544	10,530
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	9,986	544	10,530
(d)	Other entities of central government not reported in item (a) above	231	-	231
(e)	Other entities of local government not reported in item (b) above	-	-	-
(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		47,246	1,866	49,112

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		30/06/2024 (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	26,939	191	27,130
(b)	Local governments, local government owned entities and their subsidiaries and JVs	8,331	-	8,331
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,507	547	13,054
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	12,507	547	13,054
(d)	Other entities of central government not reported in item (a) above	234	-	234
(e)	Other entities of local government not reported in item (b) above	-	-	-
(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		48,011	738	48,749

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	31/12/2024 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	118,449	32,260	3,351	667	45
Spot liabilities	(118,424)	(32,241)	(3,350)	(667)	(44)
Forward purchases	330	-	-	-	8
Forward sales	(329)	-	-	-	(9)
Net long position	26	19	1	-	-

	30/06/2024 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	138,471	34,488	4,684	655	44
Spot liabilities	(138,333)	(34,472)	(4,677)	(654)	(44)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	138	16	7	1	-

III. Additional Balance Sheet Information (continued)

5 International Claims

		Non-bank private sector			
31 December 2024	Banks	Official	Non-bank	Non-financial	Total
	HK\$ million	sector	financial	private sector	
		HK\$ million	institution	HK\$ million	HK\$ million
			HK\$ million		
Developed countries	3,775	1,402	781	1,561	7,519
Offshore centers	8,233	-	18,516	13,801	40,550
Developing Europe	-	-	-	439	439
Developing Africa and Middle East	197	-	-	-	197
Developing Asia and Pacific	84,412	816	2,835	29,987	118,050
Of which: Mainland China	82,811	816	2,835	29,478	115,940
Others	1,601	-	-	509	2,110
International organisations	-	-	-	-	-
	96,617	2,218	22,132	45,788	166,755

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

30 June 2024	Non-bank private sector				
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	Total HK\$ million
Developed countries	903	628	674	2,040	4,245
Offshore centers	13,249	-	12,997	11,723	37,969
Developing Europe	-	-	-	883	883
Developing Africa and Middle East	199	-	-	-	199
Developing Asia and Pacific	115,769	1,333	2,951	34,021	154,074
Of which: Mainland China	113,967	1,333	2,951	33,363	151,614
Others	1,802	-	-	658	2,460
International organisations	-	-	-	-	-
	130,120	1,961	16,622	48,667	197,370

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 31/12/2024 (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 one year	101,469	0.14	73,985	73,985	27,484	65,823
Total	101,469	0.14	73,985	73,985	27,484	65,823

As at 30/06/2024 (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 one year	102,058	0.14	127,515	102,058	-	53,983
Total	102,058	0.14	127,515	102,058	-	53,983

	As at 31/12/2024 (HK\$'000)	As at 30/06/2024 (HK\$'000)
	Accrued interest	Accrued interest
Overdue over one year	4,323	4,349
Total	4,323	4,349

- Remarks:
- (1) There were no overdue advances to banks and other financial institutions at the end of December 2024 and June 2024.
 - (2) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2024 and June 2024.
 - (3) There were no repossessed assets held at the end of December 2024 and June 2024.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	31/12/2024 (HK\$'000)	30/06/2024 (HK\$'000)
Notional amounts:		
Direct credit substitutes	962,705	2,114,995
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	128,767,716	84,155,433
Total	129,730,421	86,270,428

8 Derivatives Financial Instrument

	As at 31/12/2024 Notional amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	659,187	81	73
Total	659,187	81	73

	As at 30/06/2024 Notional amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	-	-	-
Total	-	-	-

9 Liquidity Information

	2024 4th Quarter	2023 4th Quarter
Average liquidity maintenance ratio	80.14%	80.20%
Average core funding ratio	97.74%	92.92%

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 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)

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 2024, cumulative net maturity mismatch (normal condition) exposure is positive HKD 2.4bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 20.7bn within 1 month. On 28 June 2024, cumulative net maturity mismatch (normal condition) exposure is negative HKD 6.6bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 29.9bn 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 31 December 2024, a total of HKD 5.0bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 28 June 2024, a total of HKD 4.5bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

III. Additional Balance Sheet Information (continued)

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 2024	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Assets								
Cash and balances with banks	4,642,526	4,491,201	3,386,630	-	-	-	-	12,520,357
Impairment allowance:								
- 12-month ECL	(163)	(62)	(8)	-	-	-	-	(233)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	2,044,314	4,079,838	-	-	-	6,124,152
Impairment allowance:								
- 12-month ECL	-	-	(703)	(4,966)	-	-	-	(5,669)
Amount due from overseas offices of the institution	333,854	9,251,600	3,373,077	12,911,829	28,593,891	-	-	54,464,251
Impairment allowance:								
- 12-month ECL	(1)	(708)	(1,042)	(8,783)	(42,918)	-	-	(53,452)
Advances and other accounts:	39,969	1,329,764	10,594,978	17,282,715	46,949,444	674,413	-	76,871,283
Loans and advances to customers	101,469	1,260,514	10,470,557	17,258,469	44,836,458	676,672	-	74,604,139
Loans and advances to banks and other financial institutions	-	-	-	-	2,196,681	-	-	2,196,681
Accrued interest	4,323	69,725	135,138	36,791	6,198	-	-	252,175
Impairment allowances:								
- 12-month ECL	-	(475)	(10,717)	(12,545)	(89,868)	(379)	-	(113,984)

III. Additional Balance Sheet Information (continued)

10 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 2024	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
- Lifetime ECL not credit-impaired	-	-	-	-	(25)	(1,880)	-	(1,905)
- Lifetime ECL credit-impaired	(65,823)	-	-	-	-	-	-	(65,823)
Certificates of deposit held	-	-	3,849,220	14,644,051	498,475	-	-	18,991,746
Investment securities:	-	775,930	315,205	3,242,275	10,423,374	656,440	-	15,413,224
- Measured at fair value through other comprehensive income	-	775,930	180,237	2,897,121	6,320,531	656,440	-	10,830,259
- Measured at amortised cost	-	-	134,968	345,154	4,102,843	-	-	4,582,965
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	6,487	6,487
Deferred income tax assets	-	-	-	-	56,926	-	-	56,926
Derivative financial instruments	-	81	-	-	-	-	-	81
Other assets	1,759,104	118,795	120,424	1,021,707	1,368,924	-	-	4,388,954
Total assets	6,775,289	15,966,601	23,682,095	53,168,666	87,848,116	1,330,853	8,767	188,780,387

III. Additional Balance Sheet Information (continued)

10 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 2024	(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	-	50,289,146	6,422,452	24,809,929	28,630,600	-	-	110,152,127
Amount due to overseas offices of the institution	-	5,165,427	12,900,242	4,437,570	4,263,508	-	7,605,740	34,372,487
Deposits from customers								
Time, call and notice deposits	-	-	775,000	-	-	-	-	775,000
Debt securities in issue	-	-	-	15,517,767	26,360,299	-	-	41,878,066
Provision for taxation	-	-	-	70,641	-	-	-	70,641
Derivative financial instruments	-	73	-	-	-	-	-	73
Other liabilities	7,804	320,893	143,541	480,037	579,718	-	-	1,531,993
Total liabilities	7,804	55,775,539	20,241,235	45,315,944	59,834,125	-	7,605,740	188,780,387
Net liquidity gap	6,767,485	(39,808,938)	3,440,860	7,852,722	28,013,991	1,330,853	(7,596,973)	-

III. Additional Balance Sheet Information (continued)

10 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 2024	(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	-	1,865,858	-	-	-	-	-	1,865,858
Others	-	-	962,705	-	-	-	-	962,705
Total off-balance sheet obligations	-	1,865,858	962,705	-	-	-	-	2,828,563
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	102,481,500	-	-	-	-	-	-	102,481,500
Others	-	-	-	-	-	-	11,561,955	11,561,955
Total off-balance sheet claims	102,481,500	-	-	-	-	-	11,561,955	114,043,455

III. Additional Balance Sheet Information (continued)

10 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 30 June 2024	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Assets								
Cash and balances with banks	722,747	5,873,576	-	-	-	-	-	6,596,323
Impairment allowance:								
- 12-month ECL	(6)	(893)	-	-	-	-	-	(899)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	7,440,920	4,522,966	-	-	-	11,963,886
Impairment allowance:								
- 12-month ECL	-	-	(1,347)	(6,026)	-	-	-	(7,373)
Amount due from overseas offices of the institution	107,648	18,622,966	17,058,592	25,235,772	27,666,756	-	-	88,691,734
Impairment allowance:								
- 12-month ECL	-	(733)	(3,924)	(17,651)	(28,883)	-	-	(51,191)
Advances and other accounts:	52,424	1,634,841	4,613,235	23,149,687	43,575,393	709,117	-	73,734,697
Loans and advances to customers	102,058	1,561,770	4,458,857	23,323,437	41,097,207	711,440	-	71,254,769
Loans and advances to banks and other financial institutions	-	-	-	-	2,535,967	-	-	2,535,967
Accrued interest	4,349	73,207	158,712	109,476	17,607	-	-	363,351
Impairment allowances:								
- 12-month ECL	-	(136)	(4,334)	(19,052)	(75,363)	(337)	-	(99,222)

III. Additional Balance Sheet Information (continued)

10 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 30 June 2024	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
- Lifetime ECL not credit-impaired	-	-	-	(264,174)	(25)	(1,986)	-	(266,185)
- Lifetime ECL credit-impaired	(53,983)	-	-	-	-	-	-	(53,983)
Certificates of deposit held	-	-	5,836,504	10,366,717	-	-	-	16,203,221
Investment securities:	-	561,388	1,157,382	2,664,992	8,098,436	1,050,851	-	13,533,049
- Measured at fair value through other comprehensive income	-	561,388	162,392	1,987,611	6,167,206	1,050,851	-	9,929,448
- Measured at amortised cost	-	-	994,990	677,381	1,931,230	-	-	3,603,601
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	8,577	8,577
Deferred income tax assets	-	-	-	-	111,437	-	-	111,437
Derivative financial instruments	-	-	-	-	-	-	-	-
Other assets	1,801,837	255,849	213,781	1,068,669	1,041,686	-	-	4,381,822
Total assets	2,684,650	26,946,994	36,315,143	66,985,126	80,464,825	1,759,968	10,857	215,167,563

III. Additional Balance Sheet Information (continued)

10 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 30 June 2024	(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	-	41,220,372	13,991,484	35,325,026	28,853,004	-	-	119,389,886
Amount due to overseas offices of the institution	-	7,228,877	12,672,584	10,481,533	6,033,788	-	7,059,471	43,476,253
Deposits from customers								
Time, call and notice deposits	-	-	-	-	-	-	-	-
Debt securities in issue	-	-	7,808,303	9,361,101	32,753,012	-	-	49,922,416
Provision for taxation	-	-	-	85,842	-	-	-	85,842
Derivative financial instruments								
Other liabilities	10,668	309,770	416,122	1,195,160	361,446	-	-	2,293,166
Total liabilities	10,668	48,759,019	34,888,493	56,448,662	68,001,250	-	7,059,471	215,167,563
Net liquidity gap	2,673,982	(21,812,025)	1,426,650	10,536,464	12,463,575	1,759,968	(7,048,614)	-

III. Additional Balance Sheet Information (continued)

10 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 30 June 2024	(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	103,426,620	-	-	-	-	-	-	103,146,120
Others	-	-	-	-	-	-	21,882,040	21,882,040
Total off-balance sheet claims	103,426,620	-	-	-	-	-	21,882,040	125,028,160

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2024 (RMB million)	30/06/2024 (RMB million)
Shareholders' funds	3,987,266	3,864,501

2 Capital Adequacy Ratio

	31/12/2024	30/06/2024
Capital adequacy ratio	19.39%	19.16%

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

	31/12/2024 (RMB million)	30/06/2024 (RMB million)
Total assets	48,821,746	47,116,536
Total liabilities	44,834,480	43,252,035
Total advances	27,613,781	27,077,967
Total customer deposits	34,836,973	34,107,316

4 Pre-tax Profit

	31/12/2024 (RMB million)	31/12/2023 (RMB million)
Pre-tax profit	421,827	421,966

披 露 報 告

甲 部 - 分 行 資 料

I. 損 益 帳

	31/12/2024 (千港元)	31/12/2023 (千港元)
利 息 收 入	9,704,591	8,829,395
利 息 支 出	(8,755,831)	(7,946,800)
淨 利 息 收 入	948,760	882,595
收 費 及 佣 金 收 入	136,489	123,168
收 費 及 佣 金 開 支	(6,784)	(7,397)
收 費 及 佣 金 收 入 淨 額	129,705	115,771
淨 外 匯 買 賣 (虧 損) / 收 益	(2,021)	1,496
其 他 收 入	14,404	28,638
營 業 收 入	1,090,848	1,028,500
營 運 支 出		
職 員 及 租 金 開 支	(27,392)	(35,218)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(390,908)	(392,700)
未 扣 除 減 值 損 失 前 營 業 溢 利	672,548	600,582
減 值 回 撥 / (損 失) 淨 值	90,418	(164,959)
扣 除 減 值 損 失 後 之 營 業 溢 利	762,966	435,723
除 稅 前 溢 利	762,966	435,723
稅 項		
現 行 稅 項	(176,602)	(137,340)
延 繳 稅 項	(10,572)	11,760
除 稅 後 溢 利	575,792	310,143

II. 資產負債表

	31/12/2024 (千港元)	30/06/2024 (千港元)
資產		
現金及銀行結餘	12,520,357	6,596,323
減值準備：		
- 十二個月以內預期信用損失	(233)	(899)
銀行及其他金融機構於一至十二個月內到期之存款	6,124,152	11,963,886
減值準備：		
- 十二個月以內預期信用損失	(5,669)	(7,373)
存放港外辦事處	54,464,251	88,691,734
減值準備：		
- 十二個月以內預期信用損失	(53,452)	(51,191)
貸款及其他帳目	76,871,283	73,734,697
客戶貸款	74,604,139	71,254,769
銀行及其他金融機構貸款	2,196,681	2,535,967
應計利息	252,175	363,351
減值準備：		
- 十二個月以內預期信用損失	(113,984)	(99,222)
- 非信用減值的合約期內之預期信用損失	(1,905)	(266,185)
- 信用減值的合約期內之預期信用損失	(65,823)	(53,983)
持有存款證	18,991,746	16,203,221
金融投資：	15,413,224	13,533,049
- 以公允價值計量且其變動計入其他綜合收益	10,830,259	9,929,448
- 以攤銷成本計量	4,582,965	3,603,601
其他投資	2,280	2,280
物業及設備	6,487	8,577
遞延稅項資產淨額	56,926	111,437
衍生金融工具	81	-
其他資產	4,388,954	4,381,822
總資產	188,780,387	215,167,563

II. 資產負債表（續）

	31/12/2024 (千港元)	30/06/2024 (千港元)
負債		
銀行及其他金融機構存款及結餘	110,152,127	119,389,886
港外辦事處存款	34,372,487	43,476,253
客戶存款		
定期、短期通知及通知存款	775,000	-
已發行債務證券	41,878,066	49,922,416
現行稅項	70,641	85,842
衍生金融工具	73	-
其他負債	1,531,993	2,293,166
總負債	<u>188,780,387</u>	<u>215,167,563</u>

III. 其他資產負債表資料

1 減值貸款

	31/12/2024 (千港元)	30/06/2024 (千港元)
減值貸款總額	101,469	102,058
有關貸款應計利息	4,323	4,349
有關貸款之減值準備	65,823	53,983
佔客戶貸款總額百分比	0.14%	0.14%
抵押品市值	65,823	127,515
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) 在二零二四年十二月底及二零二四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

	31/12/2024		30/06/2024	
	(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	1,245,978	46.55%	2,406,211	23.83%
物業投資	-	-	-	-
金融企業	25,693,593	-	19,366,815	-
證券經紀商	-	-	-	-
批發及零售業	-	-	-	-
製造業	2,230,000	-	2,840,000	-
運輸及運輸設備	4,262,038	-	4,884,496	-
康樂活動	-	-	-	-
電力和天然氣	1,926,994	-	-	-
資訊科技	6,799,187	-	5,388,107	-
其他	-	-	-	-
本地貸款總數	42,157,790	1.38%	34,885,629	1.64%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	32,446,349	14.71%	36,369,140	14.06%
合計	74,604,139	7.17%	71,254,769	7.98%

31/12/2024 (千港元)

30/06/2024 (千港元)

客戶貸款總額	逾期超過一年	減值貸款	客戶貸款總額	逾期超過一年	減值貸款
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ii) 按地區劃分

香港	41,175,646	-	-	30,827,597	-	-
中國	26,278,730	-	-	31,894,526	-	-
其他	7,149,763	101,469	101,469	8,532,646	102,058	102,058
	74,604,139	101,469	101,469	71,254,769	102,058	102,058

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

		31/12/2024 (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	29,427	1,322	30,749
(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	7,602	-	7,602
(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	9,986	544	10,530
(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	9,986	544	10,530
(d)	並未於上文(a)項內報告的中央政府的其他實體	231	-	231
(e)	並未於上文(b)項內報告的中央政府的其他實體	-	-	-
(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		47,246	1,866	49,112

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

30/06/2024 (百萬港元)			
對手方類別	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
(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	26,939	191	27,130
(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	8,331	-	8,331
(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	12,507	547	13,054
(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	12,507	547	13,054
(d) 並未於上文(a)項內報告的中央政府的其他實體	234	-	234
(e) 並未於上文(b)項內報告的中央政府的其他實體	-	-	-
(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	48,011	738	48,749

III. 其他資產負債表資料（續）

4 外匯風險

	31/12/2024 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	日 元
現 貨 資 產	118,449	32,260	3,351	667	45
現 貨 負 債	(118,424)	(32,241)	(3,350)	(667)	(44)
遠 期 買 入	330	-	-	-	8
遠 期 賣 出	(329)	-	-	-	(9)
長 盤 淨 額	26	19	1	-	-

	30/06/2024 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	日 元
現 貨 資 產	138,471	34,488	4,684	655	44
現 貨 負 債	(138,333)	(34,472)	(4,677)	(654)	(44)
遠 期 買 入	-	-	-	-	-
遠 期 賣 出	-	-	-	-	-
長 盤 淨 額	138	16	7	1	-

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
二零二四年十二月三十一日					
發達國家	3,775	1,402	781	1,561	7,519
離岸中心	8,233	-	18,516	13,801	40,550
發展中的歐洲國家	-	-	-	439	439
發展中的非洲和中東國家	197	-	-	-	197
發展中的亞太區國家	84,412	816	2,835	29,987	118,050
其中：中國	82,811	816	2,835	29,478	115,940
其他	1,601	-	-	509	2,110
國際組織	-	-	-	-	-
	96,617	2,218	22,132	45,788	166,755

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
二零二四年六月三十日					
發達國家	903	628	674	2,040	4,245
離岸中心	13,249	-	12,997	11,723	37,969
發展中的歐洲國家	-	-	-	883	883
發展中的非洲和中東國家	199	-	-	-	199
發展中的亞太區國家	115,769	1,333	2,951	34,021	154,074
其中：中國	113,967	1,333	2,951	33,363	151,614
其他	1,802	-	-	658	2,460
國際組織	-	-	-	-	-
	130,120	1,961	16,622	48,667	197,370

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

31/12/2024 (千港元)

	貸款 金額	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
逾期超過一年	101,469	0.14	73,985	73,985	27,484	65,823
合計	101,469	0.14	73,985	73,985	27,484	65,823

30/06/2024 (千港元)

	貸款 金額	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
逾期超過一年	102,058	0.14	127,515	102,058	-	53,983
合計	102,058	0.14	127,515	102,058	-	53,983

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	31/12/2024 (千港元)	30/06/2024 (千港元)
	應計利息	應計利息
逾期超過一年	4,323	4,349
合 計	<u>4,323</u>	<u>4,349</u>

- 註： (1) 在二零二四年十二月底及二零二四年六月底均沒有銀行或其它金融機構之逾期貸款。
- (2) 在二零二四年十二月底及二零二四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) 在二零二四年十二月底及二零二四年六月底均沒持有收回資產。

7 或然負債及承諾

	31/12/2024 (千港元)	30/06/2024 (千港元)
名義數額：		
直接貸款代替項目	962,705	2,114,995
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	128,767,716	84,155,433
合 計	<u>129,730,421</u>	<u>86,270,428</u>

8 衍生工具

	31/12/2024 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	659,187	81	73
合 計	<u>659,187</u>	<u>81</u>	<u>73</u>

	30/06/2024 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	-	-	-
合 計	<u>-</u>	<u>-</u>	<u>-</u>

III. 其他資產負債表資料（續）

9 流動性資料

	二零二四年 第四季度	二零二三年 第四季度
平均流動性維持比率	80.14%	80.20%
平均核心資金比率	97.74%	92.92%

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符合規定的手段。

- 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）。2024 年 12 月 31 日，1 個月內正常情景的淨現金流累積缺口為正 24 億港幣；壓力測試結果在一個月內為正 207 億港幣。2024 年 6 月末，1 個月內正常情景的淨現金流累積缺口為負 66 億港幣；壓力測試結果在一個月內為正 299 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。2024 年 12 月 31 日，我行總共持有 50 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。2024 年 6 月末，我行總共持有 45 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）

10 流動性風險（續）

• 合約到期數據

二零二四年十二月三十一日	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	4,642,526	4,491,201	3,386,630	-	-	-	-	12,520,357
減值準備：								
- 十二個月以內預期信用損失	(163)	(62)	(8)	-	-	-	-	(233)
銀行及其他金融機構於一至十二個月內到期之存款	-	-	2,044,314	4,079,838	-	-	-	6,124,152
減值準備：								
- 十二個月以內預期信用損失	-	-	(703)	(4,966)	-	-	-	(5,669)
存放港外辦事處	333,854	9,251,600	3,373,077	12,911,829	28,593,891	-	-	54,464,251
減值準備：								
- 十二個月以內預期信用損失	(1)	(708)	(1,042)	(8,783)	(42,918)	-	-	(53,452)
貸款及其他帳目	39,969	1,329,764	10,594,978	17,282,715	46,949,444	674,413	-	76,871,283
客戶貸款	101,469	1,260,514	10,470,557	17,258,469	44,836,458	676,672	-	74,604,139
銀行及其他金融機構貸款	-	-	-	-	2,196,681	-	-	2,196,681
應計利息	4,323	69,725	135,138	36,791	6,198	-	-	252,175

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）

二零二四年十二月三十一日	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	-	(475)	(10,717)	(12,545)	(89,868)	(379)	-	(113,984)
- 非信用減值的合約期內之預期信用損失	-	-	-	-	(25)	(1,880)	-	(1,905)
- 信用減值的合約期內之預期信用損失	(65,823)	-	-	-	-	-	-	(65,823)
持有存款證	-	-	3,849,220	14,644,051	498,475	-	-	18,991,746
金融投資：	-	775,930	315,205	3,242,275	10,423,374	656,440	-	15,413,224
- 以公允價值計量且其變動計入其他綜合收益	-	775,930	180,237	2,897,121	6,320,531	656,440	-	10,830,259
- 以攤銷成本計量	-	-	134,968	345,154	4,102,843	-	-	4,582,965
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	6,487	6,487
遞延稅項資產淨額	-	-	-	-	56,926	-	-	56,926
衍生金融工具	-	81	-	-	-	-	-	81
其他資產	1,759,104	118,795	120,424	1,021,707	1,368,924	-	-	4,388,954
總資產	6,775,289	15,966,601	23,682,095	53,168,666	87,848,116	1,330,853	8,767	188,780,387

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）

	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
二零二四年十二月三十一日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
負債								
銀行及其他金融機構存款及結餘	-	50,289,146	6,422,452	24,809,929	28,630,600	-	-	110,152,127
港外辦事處存款	-	5,165,427	12,900,242	4,437,570	4,263,508	-	7,605,740	34,372,487
客戶存款								
定期、短期通知及通知存款	-	-	775,000	-	-	-	-	775,000
已發行債務證券	-	-	-	15,517,767	26,360,299	-	-	41,878,066
現行稅項	-	-	-	70,641	-	-	-	70,641
衍生金融工具	-	73	-	-	-	-	-	73
其他負債	7,804	320,893	143,541	480,037	579,718	-	-	1,531,993
總負債	7,804	55,775,539	20,241,235	45,315,944	59,834,125	-	7,605,740	188,780,387
流動資金缺口淨額	6,767,485	(39,808,938)	3,440,860	7,852,722	28,013,991	1,330,853	(7,596,973)	-

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）

	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
二零二四年十二月三十一日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
表 外 債 務								
不可撤銷之貸款承諾 或信貸	-	1,865,858	-	-	-	-	-	1,865,858
其他表外債務	-	-	962,705	-	-	-	-	962,705
總表外債務	-	1,865,858	962,705	-	-	-	-	2,828,563
表 外 債 權								
不可撤銷之貸款承諾 或信貸	102,481,500	-	-	-	-	-	-	102,481,500
其他表外債權	-	-	-	-	-	-	11,561,955	11,561,955
總表外債權	102,481,500	-	-	-	-	-	11,561,955	114,043,455

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）

二零二四年六月三十日	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								
現金及銀行結餘	722,747	5,873,576	-	-	-	-	-	6,596,323
減值準備：								
- 十二個月以內預期信用損失	(6)	(893)	-	-	-	-	-	(899)
銀行及其他金融機構 於一至十二個 月內到期之存款	-	-	7,440,920	4,522,966	-	-	-	11,963,886
減值準備：								
- 十二個月以內預期信用損失	-	-	(1,347)	(6,026)	-	-	-	(7,373)
存放港外辦事處	107,648	18,622,966	17,058,592	25,235,772	27,666,756	-	-	88,691,734
減值準備：								
- 十二個月以內預期信用損失	-	(733)	(3,924)	(17,651)	(28,883)	-	-	(51,191)
貸款及其他帳目	52,424	1,634,841	4,613,235	23,149,687	43,575,393	709,117	-	73,734,697
客戶貸款	102,058	1,561,770	4,458,857	23,323,437	41,097,207	711,440	-	71,254,769
銀行及其他金融機構 貸款	-	-	-	-	2,535,967	-	-	2,535,967
應計利息	4,349	73,207	158,712	109,476	17,607	-	-	363,351

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）

	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
二零二四年六月三十日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
減值準備：								
- 十二個月以內預期信用損失	-	(136)	(4,334)	(19,052)	(75,363)	(337)	-	(99,222)
- 非信用減值的合約期內之預期信用損失	-	-	-	(264,174)	(25)	(1,986)	-	(266,185)
- 信用減值的合約期內之預期信用損失	(53,983)	-	-	-	-	-	-	(53,983)
持有存款證	-	-	5,836,504	10,366,717	-	-	-	16,203,221
金融投資：	-	561,388	1,157,382	2,664,992	8,098,436	1,050,851	-	13,533,049
- 以公允價值計量且其變動計入其他綜合收益	-	561,388	162,392	1,987,611	6,167,206	1,050,851	-	9,929,448
- 以攤銷成本計量	-	-	994,990	677,381	1,931,230	-	-	3,603,601
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	8,577	8,577
遞延稅項資產淨額	-	-	-	-	111,437	-	-	111,437
衍生金融工具	-	-	-	-	-	-	-	-
其他資產	1,801,837	255,849	213,781	1,068,669	1,041,686	-	-	4,381,822
總資產	2,684,650	26,946,994	36,315,143	66,985,126	80,464,825	1,759,968	10,857	215,167,563

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）

	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
二零二四年六月三十日	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	-	41,220,372	13,991,484	35,325,026	28,853,004	-	-	119,389,886
港外辦事處存款	-	7,228,877	12,672,584	10,481,533	6,033,788	-	7,059,471	43,476,253
客戶存款								
定期、短期通知及通知存款	-	-	-	-	-	-	-	-
已發行債務證券	-	-	7,808,303	9,361,101	32,753,012	-	-	49,922,416
現行稅項	-	-	-	85,842	-	-	-	85,842
衍生金融工具	-	-	-	-	-	-	-	-
其他負債	10,668	309,770	416,122	1,195,160	361,446	-	-	2,293,166
總負債	10,668	48,759,019	34,888,493	56,448,662	68,001,250	-	7,059,471	215,167,563
流動資金缺口淨額	2,673,982	(21,812,025)	1,426,650	10,536,464	12,463,575	1,759,968	(7,048,614)	-

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）

	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
二零二四年六月三十日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
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	103,426,620	-	-	-	-	-	-	103,146,120
其他表外債權	-	-	-	-	-	-	21,882,040	21,882,040
總表外債權	103,426,620	-	-	-	-	-	21,882,040	125,028,160

乙部 – 銀行綜合資料

1 資本

	31/12/2024 (百萬人民幣)	30/06/2024 (百萬人民幣)
股東資金	3,987,266	3,864,051

2 資本充足比率

	31/12/2024	30/06/2024
資本充足比率	19.39%	19.16%

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

	31/12/2024 (百萬人民幣)	30/06/2024 (百萬人民幣)
資產總額	48,821,746	47,116,536
負債總額	44,834,480	43,252,035
貸款總額	27,613,781	27,077,967
客戶存款總額	34,836,973	34,107,316

4 稅前溢利

	31/12/2024 (百萬人民幣)	31/12/2023 (百萬人民幣)
稅前溢利	421,827	421,966

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：2025年4月29日

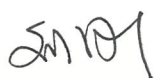
For release on: 29th April 2025

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2024年年度未經審計的監管披露報表。此披露報表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 2024 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

劉剛



總經理
LIU Gang
General Manager