



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二一年度中期披露報表

2021 INTERIM FINANCIAL DISCLOSURE STATEMENT

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/06/2021 (HK\$'000)	30/06/2020 (HK\$'000)
Interest income	1,691,197	2,740,835
Interest expense	(1,280,894)	(2,177,950)
Net interest income	410,303	562,885
Fee and commission income	79,459	99,546
Fee and commission expenses	(3,452)	(1,168)
Net fee and commission income	76,007	98,378
Net loss arising from trading in foreign currencies	(524)	(509)
Gains/(losses) on securities held for trading purposes	-	-
Gains/(losses) from other trading activities	-	-
Other income	6,563	8,982
Operating income	492,349	669,736

Section A - Branch Information (Hong Kong offices only) (continued)

I. Profit & Loss (continued)

	30/06/2021 (HK\$'000)	30/06/2020 (HK\$'000)
Operating expenses		
Staff and rental expenses	(22,228)	(20,439)
Other expenses less fee and commission expenses	(194,776)	(131,327)
Operating profit before impairment losses	275,345	517,970
Impairment losses and provisions for impaired loans and receivables	232,013	69,758
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Operating profit after impairment losses	507,358	587,728
Profit before taxation	507,358	587,728
Tax expense		
Current taxation	(45,407)	(83,572)
Deferred taxation	(38,233)	(11,405)
Profit after taxation	423,718	492,751

Section A - Branch Information (Hong Kong offices only) (continued)

II. Balance Sheet

	30/06/2021 (HK\$'000)	31/12/2020 (HK\$'000)
Assets		
Cash and balances with banks	20,069,956	14,007,539
Impairment allowance:		
- 12-month ECL	(274)	(223)
Placements with banks and other financial institutions maturing between one and twelve months	8,220,074	7,694,730
Impairment allowance:		
- 12-month ECL	(2,776)	(2,073)
Amounts due from overseas offices of the institution	75,172,082	76,059,655
Impairment allowance:		
- 12-month ECL	(39,343)	(197,688)
Trade bills	-	-
Securities held for trading purposes	-	-
Advances and other accounts:	76,136,646	77,205,045
Loans and advances to customers	71,036,353	68,176,489
Loans and advances to banks and other financial institutions	4,791,273	9,054,202
Accrued interest	476,287	214,110
Impairment allowances:		
- 12-month ECL	(116,867)	(169,251)
- Lifetime ECL not credit-impaired	(20,827)	(40,932)
- Lifetime ECL credit-impaired	(29,573)	(29,573)
Certificates of deposit held	6,144,446	19,761,945

Section A - Branch Information (Hong Kong offices only) (continued)

II. Balance Sheet (continued)

	30/06/2021 (HK\$'000)	31/12/2020 (HK\$'000)
Investment securities:	17,706,444	13,834,773
- Measured at fair value through other comprehensive income	13,778,986	8,748,973
- Measured at amortised cost	3,927,458	5,085,800
Other investments	2,280	4,040
Property, plant and equipment and investment properties	24,169	27,023
Derivative financial instruments	207,151	1,636
Deferred income tax assets	38,017	71,657
Other assets	867,652	1,006,842
Total assets	204,546,524	209,474,901
Liabilities		
Deposits and balances from banks and other financial institutions	99,448,522	100,232,234
Amounts due to overseas offices of the institution	50,288,925	51,548,152
Deposits from customers	-	-
Certificates of deposit issued	-	-
Debt securities in issue	53,318,327	55,915,244
Derivative financial instruments	207,151	1,636
Provision for taxation	186,416	141,009
Other liabilities	1,097,183	1,636,626
Total liabilities	204,546,524	209,474,901

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	30/06/2021 (HK\$'000)	31/12/2020 (HK\$'000)
Gross impaired loans and advances to customers	29,573	29,573
Impairment allowance made in respect of such loans	29,573	29,573
% to total loans and advances to customers	0.04%	0.04%
Market value of collateral	-	-
Gross impaired other assets	5,903	5,893
Impairment allowance made in respect of such other assets	5,903	5,893

- 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 and other financial institutions as at the end of June 2021 and December 2020.

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	30/06/2021		31/12/2020	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	4,262,857	-	5,214,499	-
Property investment	-	-	750,000	-
Financial concerns	17,164,627	-	12,695,014	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	123,323	76.02%	150,000	100.00%
Manufacturing	-	-	476,332	100.00%
Transport and transport equipment	3,165,758	-	292,072	-
Recreational activities	-	-	-	-
Information technology	2,717,872	-	-	-
Others	1,170,803	-	2,376,596	-
Loans and advances for use in Hong Kong	28,605,240	0.33%	21,954,513	2.85%
Trade finance	-	-	-	-
Loans and advances for use outside Hong Kong	42,431,113	15.89%	46,221,976	11.32%
Total	71,036,353	9.63%	68,176,489	8.59%

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers (continued)

ii) By geographical areas

	30/06/2021 (HK\$'000)			31/12/2020 (HK\$'000)		
	Total loans and advances to customers	Overdue advances for over one year	Impaired loans and advances	Total loans and advances to customers	Overdue advances for over one year	Impaired loans and advances
Hong Kong	26,878,892	29,573	29,573	26,856,309	29,573	29,573
Mainland China	28,134,610	-	-	22,126,815	-	-
Other	16,022,851	-	-	19,193,365	-	-
	<u>71,036,353</u>	<u>29,573</u>	<u>29,573</u>	<u>68,176,489</u>	<u>29,573</u>	<u>29,573</u>

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.

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures

		30/06/2021 (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	12,637	-	-	12,637
(b)	Local governments, local government owned entities and their subsidiaries and JVs	1,426	-	-	1,426
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	24,237	-	-	24,237
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	24,035	-	-	24,035
(d)	Other entities of central government not reported in item (a) above	2,812	-	-	2,812
(e)	Other entities of local governments 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 exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-
Total		42,562	-	-	42,562

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		31/12/2020 (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	10,748	-	-	10,748
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,750	-	-	2,750
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,348	1,854	-	10,202
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	8,278	1,854	-	10,132
(d)	Other entities of central government not reported in item (a) above	4,612	-	-	4,612
(e)	Other entities of local governments 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 exposures are considered by the reporting institution to be non-bank Mainland China exposures	11,772	-	-	11,772
	Total	39,680	1,854	-	41,534

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract with non-bank counterparties as at the end of June 2021 and December 2020.

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	30/06/2021 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	115,406	40,837	11,093	757	548
Spot liabilities	(115,348)	(40,797)	(11,086)	(752)	(542)
Forward purchases	2,555	9,561	462	-	-
Forward sales	(2,555)	(9,561)	(462)	-	-
Net long position	58	40	7	5	6

	31/12/2020 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	130,578	30,801	13,334	742	1,054
Spot liabilities	(130,539)	(30,783)	(13,307)	(741)	(1,048)
Forward purchases	6,989	-	-	-	-
Forward sales	(6,989)	-	-	-	-
Net long position	39	18	27	1	6

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

5 International Claims

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

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

31 December 2020	Banks HK\$ million	Official sector HK\$ million	Non-bank private sector		Total HK\$ million
			Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	3,106	-	906	8,033	12,045
Offshore centers	22,263	-	12,419	4,661	39,343
Developing Europe	-	-	-	1,986	1,986
Developing Africa and Middle East	101	-	-	-	101
Developing Asia and Pacific	108,401	3,890	-	26,893	139,184
of which: China	103,207	3,890	-	22,233	129,330
Others	5,194	-	-	4,660	9,854
International organisations	-	-	-	-	-
	133,871	3,890	13,325	41,573	192,659

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

Section A - Branch Information (Hong Kong offices only) (continued)
III. Additional Balance Sheet Information (continued)
6 Analysis of Overdue Loans and Advances

As at 30/06/2021 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue for:						
Six months or less but over three months	-	-	-	-	-	-
One year or less but over six months	-	-	-	-	-	-
Over one year	29,573	0.04%	-	-	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573

As at 31/12/2020 (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	-	-	-	-	-	-
One year or less but over six months	-	-	-	-	-	-
Over one year	29,573	0.04%	-	-	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

6 Analysis of Overdue Loans and Advances (continued)

	As at 30/06/2021	As at 31/12/2020
	(HK\$'000)	(HK\$'000)
	Accrued interest of other asset	Accrued interest of other asset
Overdue over 1 year	5,903	5,893
Total	5,903	5,893

- Remarks:
- (1) There were no collateral at the end of June 2021 and December 2020.
 - (2) There were no overdue advances to banks and other financial institutions at the end of June 2021 and December 2020.
 - (3) There were no rescheduled advances to customers or banks and other financial institutions at the end of June 2021 and December 2020.
 - (4) There were no repossessed assets held at the end of June 2021 and December 2020.

7 Contingent Liabilities and Commitments

	30/06/2021	31/12/2020
	(HK\$'000)	(HK\$'000)
Notional amount:		
Direct credit substitutes	19,511,385	22,418,167
Exchange rate and gold contracts	19,018,162	13,978,838
Other commitments	44,882,057	50,475,929
Total	83,411,604	86,872,934

8 Derivatives Financial Instrument

	As at 30/06/2021	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	19,018,162	207,151	207,151
Total	19,018,162	207,151	207,151

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

8 Derivatives Financial Instrument (continued)

	As at 31/12/2020	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	13,978,838	1,636	1,636
Total	13,978,838	1,636	1,636

9 Liquidity Information

	2021 2nd Quarter	2021 1st Quarter	2020 2nd Quarter
Average liquidity maintenance ratio	58.75%	53.56%	55.76%
Average core funding ratio	89.77%	93.93%	92.48%

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

The liquidity information is available on ICBC's website at www.icbc.com.cn under "Global Site-Hong Kong Branch Website-Financial Disclosure Statements" section on the home page.

10 Liquidity Risk

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

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

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

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

- ALCO

ICBC HKB Asset and Liability Management Committee ("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 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.

Section A - Branch Information (Hong Kong offices only) (continued)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (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

The Contingency Funding Plan ("CFP") Policy defines the framework for the identification of a potential liquidity crisis, the management of such crisis and the accompanying governance.

- Measurement tools that project cash flows and future liquidity positions

The Bank assess the structure of the on and off balance sheet with cash flow projection and future liquidity position by monitoring 1) cumulative net maturity mismatch (normal condition) and 2) cash flow stress testing (stress condition). By projecting the future cash flow maturity position from on and off balance sheet items, corresponding cumulative maturity gap can be generated and monitored. The bank 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 30 June 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 31.0bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 10.7bn within 1 month. On 31 December 2020, cumulative net maturity mismatch (normal condition) exposure is negative HKD 5.9bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 20.9bn 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 Asset and Liability Management Committee on a monthly basis. On 30 June 2021, a total of HKD 6.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

On 31 December 2020, a total of HKD 5.1bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

Section B - Bank Information (Consolidated basis)

1 Capital

	30/06/2021 (RMB100 million)	31/12/2020 (RMB100 million)
Shareholders' funds	30,468.07	29,095.15

2 Capital Adequacy Ratio

	30/06/2021	31/12/2020
Capital adequacy ratio	17.01%	16.88%

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

	30/06/2021 (RMB100 million)	31/12/2020 (RMB100 million)
Total assets	351,362.84	333,450.58
Total liabilities	320,894.77	304,355.43
Total advances	194,522.91	181,363.28
Total customer deposits	266,023.33	251,347.26

Section B - Bank Information (Consolidated basis) (continued)

4 Pre-tax Profit

	30/06/2021 (RMB100 million)	30/06/2020 (RMB100 million)
Pre-tax profit	2,080.70	1,893.51

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2021 (千港元)	30/06/2020 (千港元)
利息收入	1,691,197	2,740,835
利息支出	(1,280,894)	(2,177,950)
淨利息收入	410,303	562,885
收費及傭金收入	79,459	99,546
收費及傭金開支	(3,452)	(1,168)
收費及傭金收入淨額	76,007	98,378
淨外匯買賣虧損	(524)	(509)
持有作交易用途的證券收益/(虧損)	-	-
其他交易活動收益/(虧損)	-	-
其他收入	6,563	8,982
營業收入	492,349	669,736
營運支出		
職員及租金開支	(22,228)	(20,439)
其他開支減去收費及傭金開支	(194,776)	(131,327)
未扣除減值損失前營業溢利	275,345	517,970
減值損失及為已減值貸款及應收款項而提撥的準備金	232,013	69,758
物業及設備及投資物業處置的收益減虧損	-	-
已扣除減值損失後之營業溢利	507,358	587,728
除稅前溢利	507,358	587,728

甲部 - 分行資料 (香港分行)(續)

I. 損益帳 (續)

	30/06/2021 (千港元)	30/06/2020 (千港元)
稅項		
現行稅項	(45,407)	(83,572)
延繳稅項	(38,233)	(11,405)
除稅後溢利	423,718	492,751

II. 資產負債表

	30/06/2021 (千港元)	31/12/2020 (千港元)
資產		
現金及銀行結餘	20,069,956	14,007,539
減值準備：		
- 十二個月以內預期信用損失	(274)	(223)
銀行及其他金融機構於一至十二個月內到期之存款	8,220,074	7,694,730
減值準備：		
- 十二個月以內預期信用損失	(2,776)	(2,073)
存放港外辦事處	75,172,082	76,059,655
減值準備：		
- 十二個月以內預期信用損失	(39,343)	(197,688)
貿易票據	-	-
持有作交易用途的證券	-	-

甲部 - 分行資料 (香港分行) (續)

II. 資產負債表 (續)

	30/06/2021 (千港元)	31/12/2020 (千港元)
貸款及其他帳項：	76,136,646	77,205,045
客戶貸款	71,036,353	68,176,489
銀行及其它金融機構貸款	4,791,273	9,054,202
應計利息	476,287	214,110
減值準備：		
- 十二個月以內預期信用損失	(116,867)	(169,251)
- 非信貸不良的合約期內之預期信用損失	(20,827)	(40,932)
- 信貸不良的合約期內之預期信用損失	(29,573)	(29,573)
持有存款證	6,144,446	19,761,945
金融投資：	17,706,444	13,834,773
- 以公允價值計量且其變動計入其他綜合收益	13,778,986	8,748,973
- 以攤銷成本計量	3,927,458	5,085,800
其他投資	2,280	4,040
物業及設備及投資物業	24,169	27,023
衍生金融工具	207,151	1,636
遞延稅項資產淨額	38,017	71,657
其他資產	867,652	1,006,842
總資產	204,546,524	209,474,901
負債		
銀行及其他金融機構存款及結餘	99,448,522	100,232,234
港外辦事處存款	50,288,925	51,548,152

甲部 - 分行資料 (香港分行)(續)

II. 資產負債表 (續)

	30/06/2021	31/12/2020
	(千港元)	(千港元)
客戶存款	-	-
已發行存款證	-	-
已發行債務證券	53,318,327	55,915,244
衍生金融工具	207,151	1,636
現行稅項	186,416	141,009
其他負債	1,097,183	1,636,626
總負債	<u>204,546,524</u>	<u>209,474,901</u>

III. 其他資產負債表資料

1 減值貸款

	30/06/2021	31/12/2020
	(千港元)	(千港元)
減值客戶貸款總額	29,573	29,573
有關貸款之減值準備	29,573	29,573
佔客戶貸款總額百分比	0.04%	0.04%
抵押品市值	-	-
減值其他資產總額	5,903	5,893
有關其他資產之減值準備	5,903	5,893

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

(2) 在二零二一年六月底及二零二零年十二月底均沒有銀行及其它金融機構的減值貸款。

甲部 - 分行資料 (香港分行) (續)

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

	30/06/2021		31/12/2020	
	(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	4,262,857	-	5,214,499	-
物業投資	-	-	750,000	-
金融企業	17,164,627	-	12,695,014	-
股票經紀	-	-	-	-
批發及零售業	123,323	76.02%	150,000	100.00%
製造業	-	-	476,332	100.00%
運輸及運輸設備	3,165,758	-	292,072	-
康樂活動	-	-	-	-
資訊科技	2,717,872	-	-	-
其他	1,170,803	-	2,376,596	-
本地貸款總數	28,605,240	0.33%	21,954,513	2.85%
貿易融資	-	-	-	-
在本港以外使用的貸款	42,431,113	15.89%	46,221,976	11.32%
合計	71,036,353	9.63%	68,176,489	8.59%

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

2 客戶貸款組合 (續)

ii) 按地區劃分

	30/06/2021 (千港元)			31/12/2020 (千港元)		
	客戶貸款總額	逾期一年 以上貸款	減值貸款	客戶貸款總額	逾期一年 以上貸款	減值貸款
香港	26,878,892	29,573	29,573	26,856,309	29,573	29,573
中國	28,134,610	-	-	22,126,815	-	-
其他	16,022,851	-	-	19,193,365	-	-
	<u>71,036,353</u>	<u>29,573</u>	<u>29,573</u>	<u>68,176,489</u>	<u>29,573</u>	<u>29,573</u>

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並非交易對手所在地國家的一方擔保才作轉移。

甲部 - 分行資料 (香港分行) (續)

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	資產負債表 風險承擔	30/06/2021 (百萬港元)		風險承擔 總額
		或然負債	外匯及衍生工具 合約	
(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	12,637	-	-	12,637
(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	1,426	-	-	1,426
(c) 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	24,237	-	-	24,237
(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	24,035	-	-	24,035
(d) 並未於上文(a)項內報告的中央政府的其他實體	2,812	-	-	2,812
(e) 並未於上文(b)項內報告的地方政府的其他實體	1,450	-	-	1,450
(f) 於中國內地以外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	42,562	-	-	42,562

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

3. 內地非銀行風險承擔 (續)

對手方類別	31/12/2020 (百萬港元)			風險承擔 總額
	資產負債表 風險承擔	或然負債	外匯及衍生工具 合約	
(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	10,748	-	-	10,748
(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	2,750	-	-	2,750
(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	8,348	1,854	-	10,202
(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	8,278	1,854	-	10,132
(d) 並未於上文(a)項內報告的中央政府的其他實體	4,612	-	-	4,612
(e) 並未於上文(b)項內報告的地方政府的其他實體	1,450	-	-	1,450
(f) 於中國內地以外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	11,772	-	-	11,772
合 計	39,680	1,854	-	41,534

註： 在二零二一年六月底及二零二零年十二月底均沒有不可撤回但未取用的承諾，外匯及與非銀行交易對手之衍生工具合約。

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

4. 外匯風險

	30/06/2021 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現貨資產	115,406	40,837	11,093	757	548
現貨負債	(115,348)	(40,797)	(11,086)	(752)	(542)
遠期買入	2,555	9,561	462	-	-
遠期賣出	(2,555)	(9,561)	(462)	-	-
長盤淨額	58	40	7	5	6

	31/12/2020 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現貨資產	130,578	30,801	13,334	742	1,054
現貨負債	(130,539)	(30,783)	(13,307)	(741)	(1,048)
遠期買入	6,989	-	-	-	-
遠期賣出	(6,989)	-	-	-	-
長盤淨額	39	18	27	1	6

甲部 - 分行資料 (香港分行) (續)

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

甲部 - 分行資料 (香港分行) (續)

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
二零二零年十二月三十一日					
發達國家	3,106	-	906	8,033	12,045
離岸中心	22,263	-	12,419	4,661	39,343
發展中的歐洲國家	-	-		1,986	1,986
發展中的非洲和中東國家	101	-	-	-	101
發展中的亞太區國家	108,401	3,890	-	26,893	139,184
其中：中國	103,207	3,890	-	22,233	129,330
其他	5,194	-	-	4,660	9,854
國際組織	-	-	-	-	-
	133,871	3,890	13,325	41,573	192,659

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

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

6 逾期貸款

30/06/2021 (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	信貸不良的 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	-	-	-	-	-	-
逾期超過六個月 但不超過一年	-	-	-	-	-	-
逾期超過一年	29,573	0.04%	-	-	29,573	29,573
合 計	29,573	0.04%	-	-	29,573	29,573

31/12/2020 (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	信貸不良的 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	-	-	-	-	-	-
逾期超過六個月 但不超過一年	-	-	-	-	-	-
逾期超過一年	29,573	0.04%	-	-	29,573	29,573
合 計	29,573	0.04%	-	-	29,573	29,573

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

6 逾期貸款 (續)

	30/06/2021 (千港元)	31/12/2020 (千港元)
	其他資產之應計利息	其他資產之應計利息
逾期超過一年	5,903	5,893
合 計	5,903	5,893

- 註： (1) 在二零二一年六月底及二零二零年十二月底均沒有合資格抵押品。
- (2) 在二零二一年六月底及二零二零年十二月底均沒有銀行及其它金融機構之逾期貸款。
- (3) 在二零二一年六月底及二零二零年十二月底均沒有重組貸款的客戶或銀行及其它金融機構之貸款。
- (4) 在二零二一年六月底及二零二零年十二月底均沒持有收回資產。

7 或然負債及承諾

	30/06/2021 (千港元)	31/12/2020 (千港元)
名義數額：		
直接貸款代替項目	19,511,385	22,418,167
外匯及黃金合約	19,018,162	13,978,838
其他承諾	44,882,057	50,475,929
合 計	83,411,604	86,872,934

甲部 - 分行資料 (香港分行)(續)

III. 其他資產負債表資料 (續)

8 衍生工具

	30/06/2021	公平價值	
	名義數額	資產	負債
	(千港元)	(千港元)	(千港元)
匯率衍生工具	19,018,162	207,151	207,151
合計	19,018,162	207,151	207,151

	31/12/2020	公平價值	
	名義數額	資產	負債
	(千港元)	(千港元)	(千港元)
匯率衍生工具	13,978,838	1,636	1,636
合計	13,978,838	1,636	1,636

9 流動性資料

	二零二一年 第二季度	二零二一年 第一季度	二零二零年 第二季度
平均流動性維持比率	58.75%	53.56%	55.76%
平均核心資金比率	89.77%	93.93%	92.48%

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

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

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

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。資產負債管理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。

甲部 - 分行資料 (香港分行) (續)

III. 其他資產負債表資料 (續)

10 流動性風險 (續)

流動性風險是透過以下項目管理：(續)

- 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。

- 現金流預測的工具

我行通過以下工具監測和預測資產負債表內外業務現金流的結構情況：1) 正常情景淨現金流累計錯配；2) 壓力情景現金流壓力測試。我行將表內外業務的現金流到期日進行累加計算，得出相應的累積到期現金缺口。我行確保在正常及壓力情景的規定期限內，該累積到期現金流結果是妥當的（如，累積現金流缺口能夠通過出售變賣債券獲取資金）。2021年6月末，1個月內正常情景的淨現金流累積缺口為負310億港幣；壓力測試結果在一個月內為正107億港幣。2020年末，1個月內正常情景的淨現金流累積缺口為負59億港幣；壓力測試結果在一個月內為正209億港幣。

- 抵押品及資金來源的集中度

我行擁有隨時可作為抵押品的流動性緩衝證券組合，以獲取資金，覆蓋流動性需要。我行每個月按發行體種類劃分的證券組合提交資產負債管理委員會檢視。2021年6月末，我行總共持有68億港幣的流動性緩衝證券組合，主要由外匯基金票據及政府債券組成。2020年末，我行總共持有51億港幣的流動性緩衝證券組合，主要由外匯基金票據及政府債券組成。

乙部 - 銀行綜合資料

1 資本

	30/06/2021 (億人民幣)	31/12/2020 (億人民幣)
股東資金	30,468.07	29,095.15

2 資本充足比率

	30/06/2021	31/12/2020
資本充足比率	17.01%	16.88%

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

	30/06/2021 (億人民幣)	31/12/2020 (億人民幣)
資產總額	351,362.84	333,450.58
負債總額	320,894.77	304,355.43
貸款總額	194,522.91	181,363.28
客戶存款總額	266,023.33	251,347.26

4 稅前溢利

	30/06/2021 (億人民幣)	30/06/2020 (億人民幣)
稅前溢利	2,080.70	1,893.51

中國工商銀行股份有限公司香港分行財務資料披露

Industrial and Commercial Bank of China Limited Hong Kong Branch

Financial Disclosure

公佈日期：2021年9月28日

For release on: 28th September 2021

遵照銀行業(披露)規則第8部份“海外註冊認可機構的披露”規定，現附上本行2021年上半年度未經審計的財務資料披露報告。此資料亦可於本分行索閱。

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

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



陳永光

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