



**ICBC**

---

**中国工商银行**

**香港分行**

**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED**

**HONG KONG BRANCH**

**二零二二年度中期監管披露報告**

**(未經審計)**

**2022 INTERIM REGULATORY DISCLOSURE STATEMENTS**

**(UNAUDITED)**

## DISCLOSURE STATEMENT

### Section A - Branch Information

#### I. Profit & Loss

|  | 30/06/2022<br>(HK\$'000) | 30/06/2021<br>(HK\$'000) |
|--|--------------------------|--------------------------|
| Interest income  | 1,462,751                | 1,691,197                |
| Interest expense   | (998,497)                | (1,280,894)              |
| <b>Net interest income</b>                                 | <b>464,254</b>           | 410,303                  |
| Fee and commission income                                  | 71,675                   | 79,459                   |
| Fee and commission expenses                                | (5,997)                  | (3,452)                  |
| <b>Net fee and commission income</b>                       | <b>65,678</b>            | 76,007                   |
| Net gain/(loss) arising from trading in foreign currencies | 57                       | (524)                    |
| Other income   | 51,765                   | 6,563                    |
| <b>Operating income</b>                                    | <b>581,754</b>           | 492,349                  |
| <b>Operating expenses</b>                                  |                          |                          |
| Staff and rental expenses                                  | (21,956)                 | (22,228)                 |
| Other expenses less fee and commission expenses            | (194,883)                | (194,776)                |
| <b>Operating profit before impairment losses</b>           | <b>364,915</b>           | 275,345                  |
| Net reversal of impairment losses on financial assets      | 69,066                   | 232,013                  |
| <b>Operating profit after impairment losses</b>            | <b>433,981</b>           | 507,358                  |
| <b>Profit before taxation</b>                              | <b>433,981</b>           | 507,358                  |
| <b>Taxation expense</b>                                    |                          |                          |
| Current taxation   | (60,219)                 | (45,407)                 |
| Deferred taxation  | (11,334)                 | (38,233)                 |
| <b>Profit after taxation</b>                               | <b>362,428</b>           | 423,718                  |

## II. Balance Sheet

|   | 30/06/2022<br>(HK\$'000) | 31/12/2021<br>(HK\$'000) |
|---|--------------------------|--------------------------|
| <b>Assets</b>   |                          |                          |
| Cash and balances with banks  | 7,426,467                | 33,941,834               |
| Impairment allowance:   |                          |                          |
| - 12-month Expected Credit Losses ("ECL")   | (151)                    | (4,373)                  |
| Placements with banks and other financial institutions maturing between one and twelve months | 28,125,465               | 4,341,771                |
| Impairment allowance:   |                          |                          |
| - 12-month ECL  | (9,224)                  | (3,717)                  |
| Amount due from overseas offices of the institution   | 94,545,869               | 93,169,462               |
| Impairment allowance:   |                          |                          |
| - 12-month ECL  | (42,168)                 | (51,604)                 |
| Advances and other accounts:  | 74,941,240               | 69,187,789               |
| Loans and advances to customers   | 72,835,666               | 66,149,105               |
| Loans and advances to banks and other financial institutions                                  | 1,905,546                | 2,833,926                |
| Accrued interest  | 267,585                  | 345,976                  |
| Impairment allowances:  |                          |                          |
| - 12-month ECL  | (67,464)                 | (100,636)                |
| - Lifetime ECL not credit-impaired  | (93)                     | (11,009)                 |
| - Lifetime ECL credit-impaired  | -                        | (29,573)                 |
| Certificates of deposit held  | 5,812,363                | 5,729,348                |
| Investment securities:  | 14,720,067               | 16,897,051               |
| - Measured at fair value through other comprehensive income                                   | 11,892,623               | 13,321,245               |
| - Measured at amortised cost  | 2,827,444                | 3,575,806                |
| Other investments   | 2,280                    | 2,280                    |
| Property, plant and equipment and investment properties                                       | 19,013                   | 21,872                   |
| Derivative financial instruments  | 4,570                    | 119,830                  |
| Deferred income tax assets  | 95,021                   | 64,560                   |
| Other assets  | 934,132                  | 657,473                  |
| <b>Total assets</b>   | <b>226,574,944</b>       | <b>224,073,576</b>       |
| <b>Liabilities</b>  |                          |                          |
| Deposits and balances from banks and other financial institutions                             | 109,578,702              | 124,053,048              |
| Amounts due to overseas offices of the institution  | 63,266,345               | 43,040,174               |
| Debt securities in issue  | 52,908,203               | 56,047,846               |
| Derivative financial instruments  | 4,570                    | 119,830                  |
| Provision for taxation  | 161,561                  | 101,341                  |
| Other liabilities   | 655,563                  | 711,337                  |
| <b>Total liabilities</b>  | <b>226,574,944</b>       | <b>224,073,576</b>       |

### III. Additional Balance Sheet Information

#### 1 Impaired Loans and Advances

|   | 30/06/2022<br>(HK\$'000) | 31/12/2021<br>(HK\$'000) |
|---|--------------------------|--------------------------|
| Gross impaired loans and advances to customers            | -                        | 29,573                   |
| Accrued interest for such loans                           | -                        | -                        |
| Impairment allowance made in respect of such loans        | -                        | 29,573                   |
| % to total loans and advances to customers                | -                        | 0.04%                    |
| Market value of collateral                                | -                        | -                        |
| Gross impaired other assets                               | -                        | -                        |
| Impairment allowance made in respect of such other assets | -                        | -                        |

Remarks: (1) Impaired loans and advances which have been classified as “substandard”, “doubtful” and “loss” under the classification of loan quality.  
 (2) There were no impaired advances to banks or other financial institutions as at the end of June 2022 and December 2021.



### III. Additional Balance Sheet Information (continued)

#### 2 Loans and advances to customers

##### i) By sectors

|   | 30/06/2022        |                       | 31/12/2021        |                       |
|---|-------------------|-----------------------|-------------------|-----------------------|
|   | (HK\$'000)        | % of secured advances | (HK\$'000)        | % of secured advances |
| Industrial, commercial and financial                |                   |                       |                   |                       |
| Property Development                                | 1,681,369         | 20.36%                | 1,532,510         | -                     |
| Property investment                                 | -                 | -                     | -                 | -                     |
| Financial concerns                                  | 19,778,252        | -                     | 18,432,446        | -                     |
| Stockbrokers  | -                 | -                     | -                 | -                     |
| Wholesale and retail trade                          | -                 | -                     | 29,573            | -                     |
| Manufacturing                                       | -                 | -                     | -                 | -                     |
| Transport and transport equipment                   | 4,550,187         | -                     | 2,183,062         | -                     |
| Recreational activities                             | -                 | -                     | -                 | -                     |
| Information technology                              | 2,745,803         | -                     | 2,728,827         | -                     |
| Others  | 720,000           | -                     | -                 | -                     |
| <b>Loans and advances for use in Hong Kong</b>      | <b>29,475,611</b> | <b>1.16%</b>          | <b>24,906,418</b> | <b>-</b>              |
| <b>Trade financing</b>                              | <b>-</b>          | <b>-</b>              | <b>-</b>          | <b>-</b>              |
| <b>Loans and advances for use outside Hong Kong</b> | <b>43,360,055</b> | <b>11.80%</b>         | <b>41,242,687</b> | <b>14.93%</b>         |
| <b>Total</b>  | <b>72,835,666</b> | <b>7.49%</b>          | <b>66,149,105</b> | <b>9.31%</b>          |

##### ii) By geographical areas

|                | 30/06/2022 (HK\$'000)                 |                                    |                             | 31/12/2021 (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      | 27,595,273                            | -                                  | -                           | 26,305,081                            | 29,573                             | 29,573                      |
| Mainland China | 29,251,360                            | -                                  | -                           | 25,142,986                            | -                                  | -                           |
| Other          | 15,989,033                            | -                                  | -                           | 14,701,038                            | -                                  | -                           |
|                | <b>72,835,666</b>                     | <b>-</b>                           | <b>-</b>                    | <b>66,149,105</b>                     | <b>29,573</b>                      | <b>29,573</b>               |

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

|              |   | 30/06/2022 (HK\$ million)       |                           |                                   |                    |
|--------------|---|---------------------------------|---------------------------|-----------------------------------|--------------------|
|              | Type of counterparties  | On-balance<br>sheet<br>exposure | Contingent<br>liabilities | FX and<br>derivatives<br>contract | Total<br>exposures |
| (a)          | Central government, central government owned entities and their subsidiaries and JVs  | 14,610                          | -                         | -                                 | 14,610             |
| (b)          | Local governments, local government owned entities and their subsidiaries and JVs   | 2,952                           | -                         | -                                 | 2,952              |
| (c)          | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | 22,004                          | -                         | -                                 | 22,004             |
| (c)(i)       | Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest  | 21,779                          | -                         | -                                 | 21,779             |
| (d)          | Other entities of central government not reported in item (a) above   | 2,651                           | -                         | -                                 | 2,651              |
| (e)          | Other entities of local government not reported in item (b) above   | 1,450                           | -                         | -                                 | 1,450              |
| (f)          | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | -                               | -                         | -                                 | -                  |
| (g)          | Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures                         | -                               | -                         | -                                 | -                  |
| <b>Total</b> |   | <b>43,667</b>                   | <b>-</b>                  | <b>-</b>                          | <b>43,667</b>      |

### III. Additional Balance Sheet Information (continued)

#### 3 Non-bank Mainland Exposures (continued)

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



### III. Additional Balance Sheet Information (continued)

#### 4 Foreign Currency Exposure

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

  

|                          | 31/12/2021 (HK\$ million) |           |           |          |          |
|--------------------------|---------------------------|-----------|-----------|----------|----------|
|                          | USD                       | CNY       | EUR       | GBP      | NZD      |
| Spot assets              | 148,092                   | 21,586    | 10,409    | 738      | 538      |
| Spot liabilities         | (147,619)                 | (21,556)  | (10,395)  | (737)    | (533)    |
| Forward purchases        | 2,266                     | 4,894     | -         | -        | -        |
| Forward sales            | (2,266)                   | (4,894)   | -         | -        | -        |
| <b>Net long position</b> | <b>473</b>                | <b>30</b> | <b>14</b> | <b>1</b> | <b>5</b> |



### III. Additional Balance Sheet Information (continued)

#### 5 International Claims

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

### III. Additional Balance Sheet Information (continued)

#### 5 International Claims (continued)

| 31 December 2021                     | Non-bank private sector |                                    |  |   |                       |
|--------------------------------------|-------------------------|------------------------------------|--|---|-----------------------|
|                                      | Banks<br>HK\$ million   | Official<br>sector<br>HK\$ million | Non-bank<br>financial<br>institution<br>HK\$ million | Non-financial<br>private sector<br>HK\$ million | Total<br>HK\$ million |
| Developed countries                  | 5,855                   | -                                  | -  | 6,519   | 12,374                |
| Offshore centers                     | 13,464                  | -                                  | 12,520   | 10,907  | 36,891                |
| Developing Europe                    | -                       | -                                  | -  | 1,352   | 1,352                 |
| Developing Africa and<br>Middle East | 101                     | -                                  | -  | -   | 101                   |
| Developing Asia and Pacific          | 112,824                 | 53                                 | -  | 30,286  | 143,163               |
| Of which: Mainland China             | 109,301                 | -                                  | -  | 26,516  | 135,817               |
| Others                               | 3,523                   | 53                                 | -  | 3,770   | 7,346                 |
| International organisations          | -                       | -                                  | -  | -   | -                     |
|                                      | 132,244                 | 53                                 | 12,520   | 49,064  | 193,881               |

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 30/06/2022 (HK\$'000)

|                        | Outstanding<br>amount of loans<br>and advances | % of total<br>advances to<br>customer | Fair<br>value of<br>collateral | Covered<br>portion | Uncovered<br>portion | Lifetime<br>ECL credit-impaired<br>impairment<br>allowance |
|------------------------|--|---------------------------------------|--------------------------------|--------------------|----------------------|--|
| Overdue over<br>1 year | -  | -                                     | -                              | -                  | -                    | -  |
| <b>Total</b>           | -  | -                                     | -                              | -                  | -                    | -  |

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

|                        | Outstanding<br>amount of loans<br>and advances | % of total<br>advances to<br>customer | Fair<br>value of<br>collateral | Covered<br>portion | Uncovered<br>portion | Lifetime<br>ECL credit-impaired<br>impairment<br>allowance |
|------------------------|--|---------------------------------------|--------------------------------|--------------------|----------------------|--|
| Overdue over<br>1 year | 29,573   | 0.04%                                 | -                              | -                  | 29,573               | 29,573   |
| <b>Total</b>           | 29,573   | 0.04%                                 | -                              | -                  | 29,573               | 29,573   |

As at 30/06/2022 (HK\$'000)

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

|                     | Accrued<br>interest of other asset | Accrued<br>interest of other asset |
|---------------------|------------------------------------|------------------------------------|
| Overdue over 1 year | -                                  | -                                  |
| <b>Total</b>        | -                                  | -                                  |

- Remarks: (1) There were no overdue advances to banks and other financial institutions at the end of June 2022 and December 2021.
- (2) There were no rescheduled advances to customers or banks and other financial institutions at the end of June 2022 and December 2021.
- (3) There were no repossessed assets held at the end of June 2022 and December 2021.

#### 7 Contingent Liabilities and Commitments

|                                | 30/06/2022<br>(HK\$'000) | 31/12/2021<br>(HK\$'000) |
|--------------------------------|--------------------------|--------------------------|
| Notional amount:               |                          |                          |
| Direct credit substitutes      | 18,645,606               | 19,409,844               |
| Forward forward deposit placed | 4,707,090                | -                        |
| Exchange rate contracts        | 2,402,307                | 9,633,824                |
| Interest rate contract         | 7,452,893                | -                        |
| Other commitments              | 50,231,550               | 49,879,993               |
| <b>Total</b>                   | <b>83,439,446</b>        | <b>78,923,661</b>        |

### III. Additional Balance Sheet Information (continued)

#### 8 Derivatives Financial Instrument

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

|                           | As at 31/12/2021              | Fair values          |                           |
|---------------------------|-------------------------------|----------------------|---------------------------|
|                           | Notional amount<br>(HK\$'000) | Assets<br>(HK\$'000) | Liabilities<br>(HK\$'000) |
| Exchange rate derivatives | 9,633,824                     | 119,830              | 119,830                   |
| <b>Total</b>              | <b>9,633,824</b>              | <b>119,830</b>       | <b>119,830</b>            |

#### 9 Liquidity Information

|                                     | 2022 2nd<br>Quarter | 2022 1st<br>Quarter | 2021 2nd<br>Quarter |
|-------------------------------------|---------------------|---------------------|---------------------|
| Average liquidity maintenance ratio | 63.93%              | 64.67%              | 58.75%              |
| Average core funding ratio          | 96.49%              | 92.58%              | 89.77%              |

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)

- 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 30 June 2022, cumulative net maturity mismatch (normal condition) exposure is negative HKD 22.3bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 18.7bn within 1 month. On 31 December 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 17.8bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 11.8bn within 1 month.

- Concentration on collateral pools and sources of funding

The Bank maintains a diversified portfolio of securities as liquidity cushion which is used for generating funding to cover the liquidity needs. The securities portfolio by issuer type is submitted to the ALCO on a monthly basis. On 30 June 2022, a total of HKD 3.3bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds. On 31 December 2021, a total of HKD 5.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds.

## Section B - Bank Information (Consolidated basis)

### 1 Capital

|                     | 30/06/2022<br>(RMB million) | 31/12/2021<br>(RMB million) |
|---------------------|-----------------------------|-----------------------------|
| Shareholders' funds | 3,333,306                   | 3,275,258                   |

### 2 Capital Adequacy Ratio

|                        | 30/06/2022 | 31/12/2021 |
|------------------------|------------|------------|
| Capital adequacy ratio | 18.31%     | 18.02%     |

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

|                         | 30/06/2022<br>(RMB million) | 31/12/2021<br>(RMB million) |
|-------------------------|-----------------------------|-----------------------------|
| Total assets            | 38,744,376                  | 35,171,383                  |
| Total liabilities       | 35,411,070                  | 31,896,125                  |
| Total advances          | 21,737,421                  | 20,109,200                  |
| Total customer deposits | 29,272,001                  | 26,441,774                  |

### 4 Pre-tax Profit

|                | 30/06/2022<br>(RMB million) | 30/06/2021<br>(RMB million) |
|----------------|-----------------------------|-----------------------------|
| Pre-tax profit | 209,145                     | 208,070                     |



## 披 露 報 告

### 甲 部 - 分 行 資 料

#### I. 損 益 帳

|                           | 30/06/2022<br>(千港元) | 30/06/2021<br>(千港元) |
|---------------------------|---------------------|---------------------|
| 利 息 收 入                   | 1,462,751           | 1,691,197           |
| 利 息 支 出                   | (998,497)           | (1,280,894)         |
| 淨 利 息 收 入                 | <u>464,254</u>      | <u>410,303</u>      |
| 收 費 及 佣 金 收 入             | 71,675              | 79,459              |
| 收 費 及 佣 金 開 支             | (5,997)             | (3,452)             |
| 收 費 及 佣 金 收 入 淨 額         | <u>65,678</u>       | <u>76,007</u>       |
| 淨 外 匯 買 賣 收 益 / (損 失)     | 57                  | (524)               |
| 其 他 收 入                   | 51,765              | 6,563               |
| 營 業 收 入                   | <u>581,754</u>      | <u>492,349</u>      |
| 營 運 支 出                   |                     |                     |
| 職 員 及 租 金 開 支             | (21,956)            | (22,228)            |
| 其 他 開 支 減 去 收 費 及 佣 金 開 支 | (194,883)           | (194,776)           |
| 未 扣 除 減 值 損 失 前 營 業 溢 利   | <u>364,915</u>      | <u>275,345</u>      |
| 淨 減 值 損 失 回 撥             | 69,066              | 232,013             |
| 扣 除 減 值 損 失 後 之 營 業 溢 利   | <u>433,981</u>      | <u>507,358</u>      |
| 除 稅 前 溢 利                 | <u>433,981</u>      | <u>507,358</u>      |
| 稅 項                       |                     |                     |
| 現 行 稅 項                   | (60,219)            | (45,407)            |
| 延 繳 稅 項                   | (11,334)            | (38,233)            |
| 除 稅 後 溢 利                 | <u>362,428</u>      | <u>423,718</u>      |



## II. 資產負債表

|                        | 30/06/2022<br>(千港元) | 31/12/2021<br>(千港元) |
|------------------------|---------------------|---------------------|
| <b>資產</b>              |                     |                     |
| 現金及銀行結餘                | 7,426,467           | 33,941,834          |
| 減值準備：                  |                     |                     |
| - 十二個月以內預期信用損失         | (151)               | (4,373)             |
| 銀行及其他金融機構於一至十二個月內到期之存款 | 28,125,465          | 4,341,771           |
| 減值準備：                  |                     |                     |
| - 十二個月以內預期信用損失         | (9,224)             | (3,717)             |
| 存放港外辦事處                | 94,545,869          | 93,169,462          |
| 減值準備：                  |                     |                     |
| - 十二個月以內預期信用損失         | (42,168)            | (51,604)            |
| 貸款及其他帳目                | 74,941,240          | 69,187,789          |
| 客戶貸款                   | 72,835,666          | 66,149,105          |
| 銀行及其他金融機構貸款            | 1,905,546           | 2,833,926           |
| 應計利息                   | 267,585             | 345,976             |
| 減值準備：                  |                     |                     |
| - 十二個月以內預期信用損失         | (67,464)            | (100,636)           |
| - 非信用減值的合約期內之預期信用損失    | (93)                | (11,009)            |
| - 信用減值的合約期內之預期信用損失     | -                   | (29,573)            |
| 持有存款證                  | 5,812,363           | 5,729,348           |
| 金融投資：                  | 14,720,067          | 16,897,051          |
| - 以公允價值計量且其變動計入其他綜合收益  | 11,892,623          | 13,321,245          |
| - 以攤銷成本計量              | 2,827,444           | 3,575,806           |
| 其他投資                   | 2,280               | 2,280               |
| 物業及設備                  | 19,013              | 21,872              |
| 衍生金融工具                 | 4,570               | 119,830             |
| 遞延稅項資產淨額               | 95,021              | 64,560              |
| 其他資產                   | 934,132             | 657,473             |
| <b>總資產</b>             | <b>226,574,944</b>  | <b>224,073,576</b>  |
| <b>負債</b>              |                     |                     |
| 銀行及其他金融機構存款及結餘         | 109,578,702         | 124,053,048         |
| 港外辦事處存款                | 63,266,345          | 43,040,174          |

## II. 資產負債表（續）

|         | 30/06/2022<br>(千港元) | 31/12/2021<br>(千港元) |
|---------|---------------------|---------------------|
| 已發行債務證券 | 52,908,203          | 56,047,846          |
| 衍生金融工具  | 4,570               | 119,830             |
| 現行稅項    | 161,561             | 101,341             |
| 其他負債    | 655,563             | 711,337             |
| 總負債     | <u>226,574,944</u>  | <u>224,073,576</u>  |

## III. 其他資產負債表資料

### 1 減值貸款

|             | 30/06/2022<br>(千港元) | 31/12/2021<br>(千港元) |
|-------------|---------------------|---------------------|
| 減值貸款總額      | -                   | 29,573              |
| 有關貸款應計利息    | -                   | -                   |
| 有關貸款之減值準備   | -                   | 29,573              |
| 佔客戶貸款總額百分比  | -                   | 0.04%               |
| 抵押品市值       | -                   | -                   |
| 減值其他資產總額    | -                   | -                   |
| 有關其他資產之減值準備 | -                   | -                   |

- 註：(1) 減值貸款即根據本行貸款素質的類別分類為「次級」、「呆滯」及「虧損」之貸款。
- (2) 在二零二二年六月底及二零二一年十二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

|            | 30/06/2022 |        | 31/12/2021 |        |
|------------|------------|--------|------------|--------|
|            | (千港元)      | 抵押品佔比  | (千港元)      | 抵押品佔比  |
| 工業、商業及金融   |            |        |            |        |
| 物業發展       | 1,681,369  | 20.36% | 1,532,510  | -      |
| 物業投資       | -          | -      | -          | -      |
| 金融企業       | 19,778,252 | -      | 18,432,446 | -      |
| 證券經紀商      | -          | -      | -          | -      |
| 批發及零售業     | -          | -      | 29,573     | -      |
| 製造業        | -          | -      | -          | -      |
| 運輸及運輸設備    | 4,550,187  | -      | 2,183,062  | -      |
| 康樂活動       | -          | -      | -          | -      |
| 資訊科技       | 2,745,803  | -      | 2,728,827  | -      |
| 其他         | 720,000    | -      | -          | -      |
| 本地貸款總數     | 29,475,611 | 1.16%  | 24,906,418 | -      |
| 貿易融資       | -          | -      | -          | -      |
| 在本港以外使用的貸款 | 43,360,055 | 11.80% | 41,242,687 | 14.93% |
| 合計         | 72,835,666 | 7.49%  | 66,149,105 | 9.31%  |

|           | 30/06/2022 (千港元) |          |      | 31/12/2021 (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   |
| ii) 按地區劃分 |                  |          |      |                  |          |        |
| 香港        | 27,595,273       | -        | -    | 26,305,081       | 29,573   | 29,573 |
| 中國        | 29,251,360       | -        | -    | 25,142,986       | -        | -      |
| 其他        | 15,989,033       | -        | -    | 14,701,038       | -        | -      |
|           | 72,835,666       | -        | -    | 66,149,105       | 29,573   | 29,573 |

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



### III. 其他資產負債表資料（續）

#### 3 內地非銀行風險承擔

| 對手方類別  | 資產負債表<br>風險承擔 | 30/06/2022（百萬港元） |               | 風險承擔<br>總額 |
|--|---------------|------------------|---------------|------------|
|  |               | 或然負債             | 外匯及衍生工<br>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              | 14,610        | -                | -             | 14,610     |
| (b) 地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司              | 2,952         | -                | -             | 2,952      |
| (c) 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司 | 22,004        | -                | -             | 22,004     |
| (c)(i) 其中，於中國內地居住的中國國民或由中國內地的權益實益擁有的實體         | 21,779        | -                | -             | 21,779     |
| (d) 並未於上文(a)項內報告的中央政府的其他實體                     | 2,651         | -                | -             | 2,651      |
| (e) 並未於上文(b)項內報告的中央政府的其他實體                     | 1,450         | -                | -             | 1,450      |
| (f) 中國籍境外居民或在境外註冊的機構，信貸是供於中國內地使用而授出            | -             | -                | -             | -          |
| (g) 報告機構認為屬非中國內地銀行風險的其他交易對手                    | -             | -                | -             | -          |
| 合 計  | 43,667        | -                | -             | 43,667     |



### III. 其他資產負債表資料（續）

#### 3 內地非銀行風險承擔（續）

|        |  | 31/12/2021（百萬港元） |      |               |
|--------|--|------------------|------|---------------|
|        |  | 資產負債表<br>風險承擔    | 或然負債 | 外匯及衍生工<br>具合約 |
| 對手方類別  |  | 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              | 8,328            | -    | -             |
| (b)    | 地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司              | 3,335            | -    | -             |
| (c)    | 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司 | 23,998           | -    | -             |
| (c)(i) | 其中，於中國內地居住的中國國民或由中國內地的權益實益擁有的實體            | 23,775           | -    | -             |
| (d)    | 並未於上文(a)項內報告的中央政府的其他實體                     | 2,660            | -    | -             |
| (e)    | 並未於上文(b)項內報告的中央政府的其他實體                     | 1,450            | -    | -             |
| (f)    | 中國籍境外居民或在境外註冊的機構，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    |  | 39,771           | -    | -             |

### III. 其他資產負債表資料（續）

#### 4 外匯風險

|              | 30/06/2022 (百萬港元) |          |          |            |          |
|--------------|-------------------|----------|----------|------------|----------|
|              | 美 元               | 人 民 幣    | 歐 元      | 英 鎊        | 紐 元      |
| 現貨資產         | 163,983           | 19,965   | 10,733   | 667        | 496      |
| 現貨負債         | (163,584)         | (19,962) | (10,732) | (668)      | (494)    |
| 遠期買入         | 1,204             | -        | -        | -          | -        |
| 遠期賣出         | (1,204)           | -        | -        | -          | -        |
| 長盤 / (短盤) 淨額 | <b>399</b>        | <b>3</b> | <b>1</b> | <b>(1)</b> | <b>2</b> |

|      | 31/12/2021 (百萬港元) |           |           |          |          |
|------|-------------------|-----------|-----------|----------|----------|
|      | 美 元               | 人 民 幣     | 歐 元       | 英 鎊      | 紐 元      |
| 現貨資產 | 148,092           | 21,586    | 10,409    | 738      | 538      |
| 現貨負債 | (147,619)         | (21,556)  | (10,395)  | (737)    | (533)    |
| 遠期買入 | 2,266             | 4,894     | -         | -        | -        |
| 遠期賣出 | (2,266)           | (4,894)   | -         | -        | -        |
| 長盤淨額 | <b>473</b>        | <b>30</b> | <b>14</b> | <b>1</b> | <b>5</b> |

### III. 其他資產負債表資料（續）

#### 5 國際債權

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

### III. 其他資產負債表資料（續）

#### 5 國際債權（續）

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

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

30/06/2022（千港元）

|        | 貸款<br>金額 | 客戶<br>貸款總<br>額百分比 | 抵押品<br>公平值 | 有抵押<br>品貸款 | 無抵押<br>品貸款 | 信用減值的<br>合約期內之<br>預期信用<br>損失之減<br>值撥備 |
|--------|----------|-------------------|------------|------------|------------|---------------------------------------|
|        |          |                   |            |            |            |                                       |
| 逾期超過一年 | -        | -                 | -          | -          | -          | -                                     |
| 合計     | -        | -                 | -          | -          | -          | -                                     |

31/12/2021（千港元）

|        | 貸款<br>金額 | 客戶<br>貸款總<br>額百分比 | 抵押品<br>公平值 | 有抵押<br>品貸款 | 無抵押<br>品貸款 | 信用減值的<br>合約期內之<br>預期信用<br>損失之減<br>值撥備 |
|--------|----------|-------------------|------------|------------|------------|---------------------------------------|
|        |          |                   |            |            |            |                                       |
| 逾期超過一年 | 29,573   | 0.04%             | -          | -          | 29,573     | 29,573                                |
| 合計     | 29,573   | 0.04%             | -          | -          | 29,573     | 29,573                                |



### III. 其他資產負債表資料（續）

#### 6 逾期貸款（續）

|        | 30/06/2022 (千港元) | 31/12/2021 (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 | -                | -                |
| 合計     | -                | -                |

- 註： (1) 在二零二二年六月底及二零二一年十二月底均沒有銀行或其它金融機構之逾期貸款。
- (2) 在二零二二年六月底及二零二一年十二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) 在二零二二年六月底及二零二一年十二月底均沒持有收回資產。

#### 7 或然負債及承諾

|          | 30/06/2022<br>(千港元) | 31/12/2021<br>(千港元) |
|----------|---------------------|---------------------|
| 名義數額：    |                     |                     |
| 直接貸款代替項目 | 18,645,606          | 19,409,844          |
| 遠期有期存款   | 4,707,090           | -                   |
| 外匯合約     | 2,402,307           | 9,633,824           |
| 利率合約     | 7,452,893           | -                   |
| 其他承諾     | 50,231,550          | 49,879,993          |
| 合計       | <b>83,439,446</b>   | <b>78,923,661</b>   |

#### 8 衍生工具

|        | 30/06/2022<br>名義數額<br>(千港元) | 公平價值<br>資產<br>(千港元) | 負債<br>(千港元)  |
|--------|-----------------------------|---------------------|--------------|
| 匯率衍生工具 | 2,402,307                   | 4,570               | 4,570        |
| 合計     | <b>2,402,307</b>            | <b>4,570</b>        | <b>4,570</b> |

|        | 31/12/2021<br>名義數額<br>(千港元) | 公平價值<br>資產<br>(千港元) | 負債<br>(千港元)    |
|--------|-----------------------------|---------------------|----------------|
| 匯率衍生工具 | 9,633,824                   | 119,830             | 119,830        |
| 合計     | <b>9,633,824</b>            | <b>119,830</b>      | <b>119,830</b> |

### III. 其他資產負債表資料（續）

#### 9 流動性資料

|           | 二零二二年<br>第二季度 | 二零二二年<br>第一季度 | 二零二一年<br>第二季度 |
|-----------|---------------|---------------|---------------|
| 平均流動性維持比率 | 63.93%        | 64.67%        | 58.75%        |
| 平均核心資金比率  | 96.49%        | 92.58%        | 89.77%        |

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）。2022年6月末，1個月內正常情景的淨現金流累積缺口為負223億港幣；壓力測試結果在一個月內為正187億港幣。2021年年末，1個月內正常情景的淨現金流累積缺口為負178億港幣；壓力測試結果在一個月內為正118億港幣。

- 抵押品及資金來源的集中度

我行擁有隨時可作為抵押品的流動性緩衝證券組合，以獲取資金，覆蓋流動性需要。我行每個月按發行體種類劃分的證券組合提交資產負債管理委員會檢視。2022年6月末，我行總共持有33億港幣主要由外匯基金票據、政府債券及中國政策性銀行債券組成的流動性緩衝證券組合。2021年年末，我行總共持有58億港幣主要由外匯基金票據、政府債券及中國政策性銀行債券組成的流動性緩衝證券組合。



## 乙部 – 銀行綜合資料

### 1 資本

|      | 30/06/2022<br>(百萬人民幣) | 31/12/2021<br>(百萬人民幣) |
|------|-----------------------|-----------------------|
| 股東資金 | 3,333,306             | 3,275,258             |

### 2 資本充足比率

|        | 30/06/2022 | 31/12/2021 |
|--------|------------|------------|
| 資本充足比率 | 18.31%     | 18.02%     |

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

### 3 其他財務資料

|        | 30/06/2022<br>(百萬人民幣) | 31/12/2021<br>(百萬人民幣) |
|--------|-----------------------|-----------------------|
| 資產總額   | 38,744,376            | 35,171,383            |
| 負債總額   | 35,411,070            | 31,896,125            |
| 貸款總額   | 21,737,421            | 20,109,200            |
| 客戶存款總額 | 29,272,001            | 26,441,774            |

### 4 稅前溢利

|      | 30/06/2022<br>(百萬人民幣) | 30/06/2021<br>(百萬人民幣) |
|------|-----------------------|-----------------------|
| 稅前溢利 | 209,145               | 208,070               |



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

公佈日期：2022年9月28日

For release on: 28<sup>th</sup> September 2022

遵照銀行業（披露）規則第8部份“海外註冊認可機構的披露”規定，現附上本行2022年上半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](http://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 half year ended 2022 has been disclosed in compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”. The disclosure statement is also available at our branch office and the “Global Site - Hong Kong Branch Website - Financial Disclosure Statements” section of our website ([www.icbc.com.cn](http://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



陳永光

副總經理  
Chan Wing Kwong

Deputy General Manager

