



ICBC

中國工商銀行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二四年度中期監管披露報告

(未經審計)

2024 INTERIM REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	30/06/2024 (HK\$'000)	30/06/2023 (HK\$'000)
Interest income	5,113,162	4,044,369
Interest expense	<u>(4,691,474)</u>	<u>(3,580,365)</u>
Net interest income	421,688	464,004
Fee and commission income	89,636	80,243
Fee and commission expenses	<u>(1,565)</u>	<u>(442)</u>
Net fee and commission income	88,071	79,801
Net (loss) / gain arising from trading in foreign currencies	(1,068)	1,553
Other income	<u>5,033</u>	<u>21,252</u>
Operating income	513,724	566,610
Operating expenses		
Staff and rental expenses	(15,833)	(21,929)
Other expenses	<u>(193,888)</u>	<u>(194,486)</u>
Operating profit before impairment losses	304,003	350,195
Net charge for impairment losses on financial assets	<u>(133,952)</u>	<u>(32,684)</u>
Operating profit after impairment losses	170,051	317,511
Profit before taxation	<u>170,051</u>	<u>317,511</u>
Taxation expense		
Current taxation	(87,022)	(46,193)
Deferred taxation	<u>28,466</u>	<u>(3,601)</u>
Profit after taxation	<u><u>111,495</u></u>	<u><u>267,717</u></u>

II. Balance Sheet

	30/06/2024 (HK\$'000)	31/12/2023 (HK\$'000)
Assets		
Cash and balances with banks	6,596,323	4,280,214
Impairment allowance:		
- 12-month Expected Credit Losses (“ECL”)	(899)	(114)
Placements with banks and other financial institutions maturing between one and twelve months	11,963,886	31,537,121
Impairment allowance:		
- 12-month ECL	(7,373)	(31,876)
Amount due from overseas offices of the institution	88,691,734	74,790,268
Impairment allowance:		
- 12-month ECL	(51,191)	(82,484)
Advances and other accounts:	73,734,697	73,767,972
Loans and advances to customers	71,254,769	71,382,868
Loans and advances to banks and other financial institutions	2,535,967	2,286,375
Accrued interest	363,351	311,285
Impairment allowances:		
- 12-month ECL	(99,222)	(118,611)
- Lifetime ECL not credit-impaired	(266,185)	(131)
- Lifetime ECL credit-impaired	(53,983)	(93,814)
Certificates of deposit held	16,203,221	14,447,705
Investment securities:	13,533,049	14,619,697
- Measured at fair value through other comprehensive income	9,929,448	12,585,803
- Measured at amortised cost	3,603,601	2,033,894
Other investments	2,280	2,280
Property, plant and equipment and investment properties	8,577	9,546
Deferred income tax assets	111,437	94,006
Other assets	4,381,822	4,056,752
Total assets	215,167,563	217,491,087
Liabilities		
Deposits and balances from banks and other financial institutions	119,389,886	123,329,773
Amount due to overseas offices of the institution	43,476,253	47,772,658
Certificates of deposit issued	-	250,028
Debt securities in issue	49,922,416	44,118,922
Provision for taxation	85,842	131,934
Other liabilities	2,293,166	1,887,772
Total liabilities	215,167,563	217,491,087

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	30/06/2024 (HK\$'000)	31/12/2023 (HK\$'000)
Gross impaired loans and advances to customers	102,058	201,218
Accrued interest for such loans	4,349	4,612
Impairment allowance made in respect of such loans	53,983	93,814
% to total loans and advances to customers	0.14%	0.28%
Market value of collateral	127,515	389,674
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 2024 and December 2023.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	30/06/2024		31/12/2023	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	2,406,211	23.83%	2,952,411	17.23%
Property investment	-	-	-	-
Financial concerns	19,366,815	-	24,548,577	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	2,840,000	-	-	-
Transport and transport equipment	4,884,496	-	3,242,852	-
Recreational activities	-	-	-	-
Information technology	5,388,107	-	5,391,729	-
Others	-	-	-	-
Loans and advances for use in Hong Kong	34,885,629	1.64%	36,135,569	1.41%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	36,369,140	14.06%	35,247,299	16.40%
Total	71,254,769	7.98%	71,382,868	8.81%

ii) By geographical areas

	30/06/2024 (HK\$'000)			31/12/2023 (HK\$'000)		
	Total loans and advances to customers	Overdue over 1 year	Impaired loans and advances	Total loans and advances to customers	Overdue for six months or less but over three months	Impaired loans and advances
Hong Kong	30,827,597	-	-	38,284,994	-	-
Mainland China	31,894,526	-	-	23,900,562	-	-
Other	8,532,646	102,058	102,058	9,197,312	201,218	201,218
	71,254,769	102,058	102,058	71,382,868	201,218	201,218

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

		30/06/2024 (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)

3 Non-bank Mainland Exposures (continued)

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

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	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	-

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

III. Additional Balance Sheet Information (continued)

5 International Claims

30 June 2024	Non-bank private sector				Total HK\$ million
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	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

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

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

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

III. Additional Balance Sheet Information (continued)

6 Analysis of Overdue Loans and Advances

As at 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 1 year	102,058	0.14	127,515	102,058	-	53,983
Total	102,058	0.14	127,515	102,058	-	53,983

As at 31/12/2023 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue one year or less but over six months	201,218	0.28	389,674	103,542	97,676	93,814
Total	201,218	0.28	389,674	103,542	97,676	93,814

As at 30/06/2024 (HK\$'000)

Accrued interest

As at 31/12/2023 (HK\$'000)

Accrued interest

Overdue one year or less but over six months	-	4,612
Overdue over 1 year	4,349	-
Total	4,349	4,612

- Remarks: (1) There were no overdue advances to banks and other financial institutions and other assets at the end of June 2024 and December 2023.
- (2) There were no rescheduled advances to customers, banks and other financial institutions or other assets at the end of June 2024 and December 2023.
- (3) There were no repossessed assets held at the end of June 2024 and December 2023.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	30/06/2024 (HK\$'000)	31/12/2023 (HK\$'000)
Notional amounts:		
Direct credit substitutes	2,114,995	3,359,962
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	84,155,433	80,101,482
Total	86,270,428	83,461,444

8 Liquidity Information

	2024 2nd Quarter	2023 2nd Quarter
Average liquidity maintenance ratio	125.60%	61.24%
Average core funding ratio	95.11%	94.31%

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

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk

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

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

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

- Asset and Liability Management Committee (“ALCO”)
ICBC HKB ALCO is responsible for the oversight of liquidity risk, including:
 - Defining the liquidity risk profile and related quantitative guidelines
 - Monitoring compliance with regulations
 - Steering businesses so that they operate within the funding capacity
 - Supervising the liquidity risk monitoring indicators
 - Discussing and monitoring the execution of the liquidity risk mitigating strategies (funding and liquidity reserves) in business as usual conditions

ICBC HKB ALCO meeting is held on a monthly basis, and meeting report and issue will be finally reviewed and approved by ICBC HKB’s General Manager.

Liquidity Risk is managed through the main below items:

- Liquidity risk indicator report
The liquidity risk indicator report is to monitor and to ensure compliance with liquidity metrics.
- Internal stress testing
The objective of internal stress testing is to assess the potential for net shortfalls under exceptional but plausible adverse scenarios. Stress tests are performed considering three scenarios: a firm-specific (idiosyncratic), a market-related (systemic) and a combination of both. Stress-test assumptions and results are reviewed and approved by ALCO.

III. Additional Balance Sheet Information (continued)

9 Liquidity Risk (continued)

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

- Early warning indicators

Early warning indicators help identifying the deterioration or improvement of market circumstances to maximize the time available to execute appropriate mitigating actions. They are designed in order to be useful for operational management of the liquidity, monitored, analysed and reported on a monthly basis by Assets and Liabilities Management (“ALM”) to the ALCO members.

- Contingency funding plan (“CFP”)

The CFP Policy defines the framework for the identification of a potential liquidity crisis, the management of such crisis and the accompanying governance.

- Measurement tools that project cash flows and future liquidity positions

ICBC HKB assesses the structure of the on and off-balance sheet with cash flow projection and future liquidity position by monitoring 1) cumulative net maturity mismatch (normal condition) and 2) cash flow stress testing (stress condition). By projecting the future cash flow maturity position from on and off-balance sheet items, corresponding cumulative maturity gap can be generated and monitored. ICBC HKB needs to ensure the cumulative net cash flow position is positive within certain period under both normal and stress condition. (i.e. the negative cumulative maturity gap can be recovered by options such as disposal of securities). On 28 Jun 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 29.8bn within 1 month. On 29 December 2023, cumulative net maturity mismatch (normal condition) exposure is negative HKD 20.7bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 31.3bn within 1 month.

- 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 28 Jun 2024, a total of HKD 4.5bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds. On 29 December 2023, a total of HKD 3.0bn 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

	30/06/2024 (RMB million)	31/12/2023 (RMB million)
Shareholders' funds	3,864,501	3,776,588

2 Capital Adequacy Ratio

	30/06/2024	31/12/2023
Capital adequacy ratio	19.16%	19.10%

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

	30/06/2024 (RMB million)	31/12/2023 (RMB million)
Total assets	47,116,536	44,697,079
Total liabilities	43,252,035	40,920,491
Total advances	27,077,967	25,386,933
Total customer deposits	34,107,316	33,521,174

4 Pre-tax Profit

	30/06/2024 (RMB million)	30/06/2023 (RMB million)
Pre-tax profit	197,184	203,655

披露報告

甲部 - 分行資料

I. 損益帳

	30/06/2024 (千港元)	30/06/2023 (千港元)
利息收入	5,113,162	4,044,369
利息支出	(4,691,474)	(3,580,365)
淨利息收入	<u>421,688</u>	<u>464,004</u>
收費及佣金收入	89,636	80,243
收費及佣金開支	(1,565)	(442)
收費及佣金收入淨額	<u>88,071</u>	<u>79,801</u>
淨外匯買賣 (損失) / 收益	(1,068)	1,553
其他收入	5,033	21,252
營業收入	<u>513,724</u>	<u>566,610</u>
營運支出		
職員及租金開支	(15,833)	(21,929)
其他開支	(193,888)	(194,486)
未扣除減值損失前營業溢利	<u>304,003</u>	<u>350,195</u>
減值損失淨值	(133,952)	(32,684)
扣除減值損失後之營業溢利	<u>170,051</u>	<u>317,511</u>
除稅前溢利	<u>170,051</u>	<u>317,511</u>
稅項		
現行稅項	(87,022)	(46,193)
延繳稅項	28,466	(3,601)
除稅後溢利	<u>111,495</u>	<u>267,717</u>

II. 資產負債表

	30/06/2024 (千港元)	31/12/2023 (千港元)
資產		
現金及銀行結餘	6,596,323	4,280,214
減值準備：		
- 十二個月以內預期信用損失	(899)	(114)
銀行及其他金融機構於一至十二個月內到期之存款	11,963,886	31,537,121
減值準備：		
- 十二個月以內預期信用損失	(7,373)	(31,876)
存放港外辦事處	88,691,734	74,790,268
減值準備：		
- 十二個月以內預期信用損失	(51,191)	(82,484)
貸款及其他帳目	73,734,697	73,767,972
客戶貸款	71,254,769	71,382,868
銀行及其他金融機構貸款	2,535,967	2,286,375
應計利息	363,351	311,285
減值準備：		
- 十二個月以內預期信用損失	(99,222)	(118,611)
- 非信用減值的合約期內之預期信用損失	(266,185)	(131)
- 信用減值的合約期內之預期信用損失	(53,983)	(93,814)
持有存款證	16,203,221	14,447,705
金融投資：	13,533,049	14,619,697
- 以公允價值計量且其變動計入其他綜合收益	9,929,448	12,585,803
- 以攤銷成本計量	3,603,601	2,033,894
其他投資	2,280	2,280
物業及設備	8,577	9,546
遞延稅項資產淨額	111,437	94,006
其他資產	4,381,822	4,056,752
總資產	215,167,563	217,491,087

II. 資產負債表 (續)

	30/06/2024 (千港元)	31/12/2023 (千港元)
負債		
銀行及其他金融機構存款及結餘	119,389,886	123,329,773
港外辦事處存款	43,476,253	47,772,658
已發行存款證	-	250,028
已發行債務證券	49,922,416	44,118,922
現行稅項	85,842	131,934
其他負債	2,293,166	1,887,772
總負債	215,167,563	217,491,087

III. 其他資產負債表資料

1 減值貸款

	30/06/2024 (千港元)	31/12/2023 (千港元)
減值貸款總額	102,058	201,218
有關貸款應計利息	4,349	4,612
有關貸款之減值準備	53,983	93,814
佔客戶貸款總額百分比	0.14	0.28
抵押品市值	127,515	389,674
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) 在二零二四年六月底及二零二三年十二月底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

	30/06/2024		31/12/2023	
	(千港元)	抵押品佔比	(千港元)	抵押品佔比
工、商及金融				
物業發展	2,406,211	23.83%	2,952,411	17.23%
物業投資	-	-	-	-
金融企業	19,366,815	-	24,548,577	-
證券經紀商	-	-	-	-
批發及零售業	-	-	-	-
製造業	2,840,000	-	-	-
運輸及運輸設備	4,884,496	-	3,242,852	-
康樂活動	-	-	-	-
資訊科技	5,388,107	-	5,391,729	-
其他	-	-	-	-
本地貸款總數	34,885,629	1.64%	36,135,569	1.41%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	36,369,140	14.06%	35,247,299	16.40%
合計	71,254,769	7.98%	71,382,868	8.81%

30/06/2024 (千港元)

31/12/2023 (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	逾期超過三個月但不超過六個月	
				減值貸款	減值貸款

ii) 按地區劃分

香港	30,827,597	-	-	38,284,994	-	-
中國	31,894,526	-	-	23,900,562	-	-
其他	8,532,646	102,058	102,058	9,197,312	201,218	201,218
	71,254,769	102,058	102,058	71,382,868	201,218	201,218

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	30/06/2024（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
(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）

3 內地非銀行風險承擔（續）

對手方類別	31/12/2023（百萬港元）		
	資產負債表內 的風險承擔	資產負債表外 的風險承擔	風險承擔 總額
(a) 中央政府、中央政府擁有的實體，以及他們的附屬公司及合營公司	20,116	125	20,241
(b) 地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	6,087	-	6,087
(c) 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	13,874	-	13,874
(c)(i) 其中，於中國內地居住的中國國民或由中國內地的權益實益擁有的實體	13,733	-	13,733
(d) 並未於上文(a)項內報告的中央政府的其他實體	1,824	240	2,064
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,453	-	1,453
(f) 於中國內地居住的中國國民或在中國內地以外註冊成立的實體，信貸是供於中國內地使用而授出	-	-	-
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	-	-	-
合計	43,354	365	43,719

III. 其他資產負債表資料(續)

4 外匯風險

	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	-

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

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 百萬港元
	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	
二零二四年六月三十日					
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

III. 其他資產負債表資料(續)

5 國際債權(續)

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

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

30/06/2024 (千港元)

	貸款 金額	估客 戶貸款 總百分比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	102,058	0.14	127,515	102,058	-	53,983
合計	102,058	0.14	127,515	102,058	-	53,983

31/12/2023 (千港元)

	貸款 金額	估客 戶貸款 總百分比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過六個月但 不超過一年	201,218	0.28	389,674	103,542	97,676	93,814
合計	201,218	0.28	389,674	103,542	97,676	93,814

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	30/06/2024 (千港元)	31/12/2023 (千港元)
	應計利息	應計利息
逾期超過六個月但不超過一年	-	4,612
逾期超過一年	4,349	-
合計	<u>4,349</u>	<u>4,612</u>

- 註：(1) 在二零二四年六月底及二零二三年十二月底沒有銀行，其它金融機構及其他資產之逾期貸款。
- (2) 在二零二四年六月底及二零二三年十二月底均沒有重組貸款的客戶，銀行及其它金融機構或其他資產之貸款。
- (3) 在二零二四年六月底及二零二三年十二月底均沒持有收回資產。

7 或然負債及承諾

	30/06/2024 (千港元)	31/12/2023 (千港元)
名義數額：		
直接貸款代替項目	2,114,995	3,359,962
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	84,155,433	80,101,482
合計	<u>86,270,428</u>	<u>83,461,444</u>

III. 其他資產負債表資料（續）

8 流動性資料

	二零二四年 第二季度	二零二三年 第二季度
平均流動性維持比率	125.60%	61.24%
平均核心資金比率	95.11%	94.31%

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

9 流動性風險

流動性風險是指無法提供現金或抵押品以履行現在或將來、預期或未能預期還款責任的風險。

流動性風險管理框架的設計著重於確保銀行持有充裕及優質的流動資金，並有充足及多樣化的資金來源。這框架是透過一系列的政策制定得以實施，包括定期評估、恰當的管治架構、數據分析、壓力測試以及風險限額的制定與監控。

中國工商銀行香港分行的流動性風險管理及管治

- 資產負債管理委員會

中國工商銀行香港分行的資產與負債委員會負責監察分行的流動性風險，主要職責包括：

- 制定流動性風險水準及相關量化指引
- 監察符合當地法規的情況
- 指導各業務在融資能力範圍內運作
- 監察流動性風險指標
- 制定正常營運時流動性風險的緩減措施（融資及流動資金儲備）及監察其執行情況

委員會會議每月舉行一次，所有會議議題需報送香港分行總經理進行審閱和審批。

流動性風險是透過以下項目管理：

- 流動性風險指標報告

流動性風險指標報告是確保流動性風險指標符合規定的手段。

- 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）

9 流動性風險（續）

流動性風險是透過以下項目管理：（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298億港幣。2023年12月末，1個月內正常情景的淨現金流累積缺口為負207億港幣；壓力測試結果在一個月內為正313億港幣。

- 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6月末，我行總共持有45億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。2023年12月末，我行總共持有30億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

	30/06/2024 (百萬人民幣)	31/12/2023 (百萬人民幣)
股東資金	3,864,501	3,776,588

2 資本充足比率

	30/06/2024	31/12/2023
資本充足比率	19.16%	19.10%

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

	30/06/2024 (百萬人民幣)	31/12/2023 (百萬人民幣)
資產總額	47,116,536	44,697,079
負債總額	43,252,035	40,920,491
貸款總額	27,077,967	25,386,933
客戶存款總額	34,107,316	33,521,174

4 稅前溢利

	30/06/2024 (百萬人民幣)	30/06/2023 (百萬人民幣)
稅前溢利	197,184	203,655

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

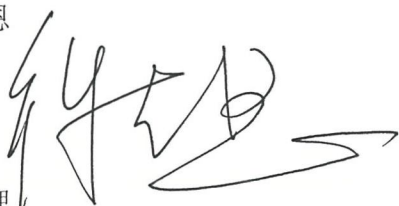
公佈日期：2024年9月27日
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遵照銀行業（披露）規則第8部份“海外註冊認可機構的披露”規定，現附上本行2024年上半年度未經審計的監管披露報告。此披露報告亦可於本分行索閱及本行之網站（www.icbc.com.cn）內的[分支機構 - 境外分支機構 - 香港分行網站 - 監管披露]項下閱覽。

The enclosed unaudited regulatory disclosure statement for the half year ended 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

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