



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二六年度中期監管披露報表

(未經審計)

2026 INTERIM REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	30/06/2026 (HK\$'000)	30/06/2025 (HK\$'000)
Interest income	3,535,853	3,554,031
Interest expense	(3,120,788)	(3,195,436)
Net interest income	415,065	358,595
Fee and commission income	96,533	26,126
Fee and commission expenses	(1,175)	(5,093)
Net fee and commission income	95,358	21,033
Net gain arising from trading in foreign currencies	20,156	69,280
Other income	4,842	6,139
Operating income	535,421	455,047
Operating expenses		
Staff and rental expenses	(9,138)	(12,051)
Other expenses	(156,369)	(194,242)
Operating profit before impairment losses	369,914	248,754
Net (charge for) / reversal of impairment losses	(104,298)	74,741
Operating profit after impairment losses	265,616	323,495
Profit before taxation	265,616	323,495
Taxation expense		
Current taxation	(97,031)	(86,083)
Deferred taxation	17,334	(12,480)
Profit after taxation	185,919	224,932

II. Balance Sheet

	30/06/2026 (HK\$'000)	31/12/2025 (HK\$'000)
Assets		
Cash and balances with banks	3,605,389	2,267,204
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(21)	(38)
Placements with banks and other financial institutions maturing between one and twelve months	2,857,181	821,984
Impairment allowance:		
- 12-month ECL	(458)	(185)
Amount due from overseas offices of the institution	57,391,826	60,411,058
Impairment allowance:		
- 12-month ECL	(14,795)	(15,817)
Advances and other accounts:	72,378,482	68,421,106
Loans and advances to customers	67,260,099	64,444,311
Loans and advances to banks and other financial institutions	5,345,932	4,116,475
Accrued interest	155,174	158,394
Impairment allowances:		
- 12-month ECL	(277,795)	(194,352)
- Lifetime ECL not credit-impaired	-	-
- Lifetime ECL credit-impaired	(104,928)	(103,722)
Certificates of deposit held	52,843,090	42,311,134
Investment securities:	24,804,433	20,284,133
- Measured at fair value through other comprehensive income	15,582,527	8,960,493
- Measured at amortised cost	9,221,906	11,323,640
Other investments	2,280	2,280
Property, plant and equipment and investment properties	14,076	15,821
Deferred income tax assets	56,164	35,060
Tax Recoverable	-	35,068
Derivative financial instruments	1,335	7
Other assets	3,604,373	4,397,901
Total assets	217,543,355	198,986,716
Liabilities		
Deposits and balances from banks and other financial institutions	126,623,012	121,654,159
Amount due to overseas offices of the institution	48,407,030	36,141,316
Deposit from customer		
Time, call and notice deposits	5,177,109	4,340,000
Debt securities in issue	35,256,112	34,222,606
Provision for taxation	19,023	-
Derivative financial instruments	6,918	89,707
Other liabilities	2,054,151	2,538,928
Total liabilities	217,543,355	198,986,716

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	30/06/2026 (HK\$'000)	31/12/2025 (HK\$'000)
Gross impaired loans and advances to customers	103,908	103,142
Accrued interest for such loans	1,078	1,070
Impairment allowance made in respect of such loans	104,928	103,722
% to total loans and advances to customers	0.15%	0.16%
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 2026 and December 2025.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	30/06/2026		31/12/2025	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	-	-	-	-
Property investment	-	-	-	-
Financial concerns	22,824,759	-	22,434,305	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	460,000	-	1,460,000	-
Transport and transport equipment	2,300,000	-	2,077,839	-
Recreational activities	-	-	-	-
Electricity and gas	48,626	-	1,691,923	-
Information technology	6,824,124	-	3,200,000	-
Others	-	-	1,167,592	-
Loans and advances for use in Hong Kong	32,457,509	-	32,031,659	-
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	34,802,590	7.63%	32,412,652	12.59%
Total	67,260,099	3.95%	64,444,311	6.33%

ii) By geographical areas

	30/06/2026 (HK\$'000)			31/12/2025 (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	34,300,355	-	-	34,316,514	-	-
Mainland China	26,797,921	-	-	24,326,050	-	-
Other	6,161,823	103,908	103,908	5,801,747	103,142	103,142
	67,260,099	103,908	103,908	64,444,311	103,142	103,142

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

		30/06/2026 (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	31,406	4,637	36,043
(b)	Local governments, local government owned entities and their subsidiaries and JVs	10,110	-	10,110
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,744	549	9,293
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	8,744	549	9,293
(d)	Other entities of central government not reported in item (a) above	173	-	173
(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		50,433	5,186	55,619

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		31/12/2025 (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	28,803	179	28,982
(b)	Local governments, local government owned entities and their subsidiaries and JVs	9,629	-	9,629
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,724	545	5,269
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	4,724	545	5,269
(d)	Other entities of central government not reported in item (a) above	167	-	167
(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		43,323	724	44,047

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	30/06/2026 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	106,065	43,488	3,127	709	324
Spot liabilities	(103,551)	(45,080)	(3,128)	(711)	(322)
Forward purchases	-	1,568	-	-	-
Forward sales	(2,243)	-	-	-	-
Net long position	271	(24)	(1)	(2)	2

	31/12/2025 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	108,682	35,767	1,806	713	332
Spot liabilities	(114,055)	(29,431)	(1,809)	(714)	(330)
Forward purchases	6,243	-	-	-	-
Forward sales	(669)	(6,321)	-	-	-
Net long position	201	15	(3)	(1)	2

III. Additional Balance Sheet Information (continued)

5 International Claims

30 June 2026	Non-bank private sector				
	Banks	Official	Non-bank	Non-financial	Total
	HK\$ million	sector	financial	private sector	HK\$ million
		HK\$ million	institution	HK\$ million	HK\$ million
Developed countries	2,284	458	828	-	3,570
Offshore centers	2,448	-	21,918	7,251	31,617
Developing Europe	-	-	218	205	423
Developing Latin America and Caribbean	1,968	-	79	-	2,047
Developing Africa and Middle East	986	-	-	-	986
Developing Asia and Pacific	120,822	5,211	4,478	25,582	156,093
Of which: Mainland China	119,393	5,211	4,427	24,883	153,914
Others	1,429	-	51	699	2,179
International organisations	-	-	-	-	-
	128,508	5,669	27,521	33,038	194,736

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

31 December 2025	Non-bank private sector				
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	Total HK\$ million
Developed countries	1,016	460	832	-	2,308
Offshore centers	3,626	-	24,045	3,610	31,281
Developing Europe	-	-	234	220	454
Developing Latin America and Caribbean	2,015	-	-	-	2,015
Developing Africa and Middle East	979	-	-	-	979
Developing Asia and Pacific	114,730	1,339	3,082	24,317	143,468
Of which: Mainland China	113,544	1,339	3,082	23,592	141,557
Others	1,186	-	-	725	1,911
International organisations	-	-	-	-	-
	122,366	1,799	28,193	28,147	180,505

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 30/06/2026 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue over one year	103,908	0.15	-	-	103,908	104,928
Total	103,908	0.15	-	-	103,908	104,928

As at 31/12/2025 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue over one year	103,142	0.16	-	-	103,142	103,722
Total	103,142	0.16	-	-	103,142	103,722

	As at 30/06/2026 (HK\$'000)	As at 31/12/2025 (HK\$'000)
	Accrued interest	Accrued interest
Overdue over one year	1,078	1,070
Total	1,078	1,070

- Remarks:
- (1) There were no overdue advances to banks and other financial institutions and other assets at the end of June 2026 and December 2025.
 - (2) There were no rescheduled advances to customers, banks and other financial institutions or other assets at the end of June 2026 and December 2025.
 - (3) There were no repossessed assets held at the end of June 2026 and December 2025.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	30/06/2026 (HK\$'000)	31/12/2025 (HK\$'000)
Notional amounts:		
Direct credit substitutes	-	-
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	127,359,233	92,202,560
Total	127,359,233	92,202,560

8 Derivatives Financial Instrument

	As at 30/06/2026 Notional amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	2,232,842	1,335	6,918
Total	2,232,842	1,335	6,918

	As at 31/12/2025 Notional amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	6,907,121	7	89,707
Total	6,907,121	7	89,707

9 Liquidity Information

	2026 2nd Quarter	2025 2nd Quarter
Average liquidity maintenance ratio	63.36%	115.12%
Average core funding ratio	101.68%	99.87%

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

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk

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

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

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

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

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

Liquidity Risk is managed through the main below items:

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

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

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

- Early warning indicators

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

- Contingency funding plan (“CFP”)

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

- Measurement tools that project cash flows and future liquidity positions

ICBC HKB assesses the structure of the on and off-balance sheet with cash flow projection and future liquidity position by monitoring 1) cumulative net maturity mismatch (normal condition) and 2) cash flow stress testing (stress condition). By projecting the future cash flow maturity position from on and off-balance sheet items, corresponding cumulative maturity gap can be generated and monitored. ICBC HKB needs to ensure the cumulative net cash flow position is positive within certain period under both normal and stress condition. (i.e. the negative cumulative maturity gap can be recovered by options such as disposal of securities). On 30 June 2026, cumulative net maturity mismatch (normal condition) exposure is negative HKD 39.8bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 4.9bn within 1 month. On 31 December 2025, cumulative net maturity mismatch (normal condition) exposure is negative HKD 15.4bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 5.3bn 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 30 June 2026, a total of HKD 4.9bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 31 December 2025, a total of HKD 2.4bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

Section B - Bank Information (Consolidated basis)

1 Capital

	30/06/2026 (RMB million)	31/12/2025 (RMB million)
Shareholders' funds	4,355,844	4,272,024

2 Capital Adequacy Ratio

	30/06/2026	31/12/2025
Capital adequacy ratio	18.57%	18.76%

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

	30/06/2026 (RMB million)	31/12/2025 (RMB million)
Total assets	57,070,593	53,477,773
Total liabilities	52,714,749	49,205,749
Total advances	31,162,520	29,712,359
Total customer deposits	39,173,265	37,311,778

4 Pre-tax Profit

	30/06/2026 (RMB million)	30/06/2025 (RMB million)
Pre-tax profit	210,010	199,008

披 露 報 告

甲 部 - 分 行 資 料

I. 損 益 帳

	30/06/2026 (千港元)	30/06/2025 (千港元)
利 息 收 入	3,535,853	3,554,031
利 息 支 出	(3,120,788)	(3,195,436)
淨 利 息 收 入	415,065	358,595
收 費 及 佣 金 收 入	96,533	26,126
收 費 及 佣 金 開 支	(1,175)	(5,093)
收 費 及 佣 金 收 入 淨 額	95,358	21,033
淨 外 匯 買 賣 收 益	20,156	69,280
其 他 收 入	4,842	6,139
營 業 收 入	535,421	455,047
營 運 支 出		
職 員 及 租 金 開 支	(9,138)	(12,051)
其 他 開 支	(156,369)	(194,242)
未 扣 除 減 值 損 失 前 營 業 溢 利	369,914	248,754
減 值 損 失 淨 值	(104,298)	74,741
扣 除 減 值 損 失 後 之 營 業 溢 利	265,616	323,495
除 稅 前 溢 利	265,616	323,495
稅 項		
現 行 稅 項	(97,031)	(86,083)
延 繳 稅 項	17,334	(12,480)
除 稅 後 溢 利	185,919	224,932

II. 資產負債表

	30/06/2026 (千港元)	31/12/2025 (千港元)
資產		
現金及銀行結餘	3,605,389	2,267,204
減值準備：		
- 十二個月以內預期信用損失	(21)	(38)
銀行及其他金融機構於一至十二個月內到期之存款	2,857,181	821,984
減值準備：		
- 十二個月以內預期信用損失	(458)	(185)
存放港外辦事處	57,391,826	60,411,058
減值準備：		
- 十二個月以內預期信用損失	(14,795)	(15,817)
貸款及其他帳目	72,378,482	68,421,106
客戶貸款	67,260,099	64,444,311
銀行及其他金融機構貸款	5,345,932	4,116,475
應計利息	155,174	158,394
減值準備：		
- 十二個月以內預期信用損失	(277,795)	(194,352)
- 非信用減值的合約期內之預期信用損失	-	-
- 信用減值的合約期內之預期信用損失	(104,928)	(103,722)
持有存款證	52,843,090	42,311,134
金融投資：	24,804,433	20,284,133
- 以公允價值計量且其變動計入其他綜合收益	15,582,527	8,960,493
- 以攤銷成本計量	9,221,906	11,323,640
其他投資	2,280	2,280
物業及設備	14,076	15,821
遞延稅項資產淨額	56,164	35,060
可收回稅款	-	35,068
衍生金融工具	1,335	7
其他資產	3,604,373	4,397,901
總資產	217,543,355	198,986,716

II. 資產負債表（續）

	30/06/2026 (千港元)	31/12/2025 (千港元)
負債		
銀行及其他金融機構存款及結餘	126,623,012	121,654,159
港外辦事處存款	48,407,030	36,141,316
客戶存款		
定期、短期通知及通知存款	5,177,109	4,340,000
已發行債務證券	35,256,112	34,222,606
現行稅項	19,023	-
衍生金融工具	6,918	89,707
其他負債	2,054,151	2,538,928
總負債	217,543,355	198,986,716

III. 其他資產負債表資料

1 減值貸款

	30/06/2026 (千港元)	31/12/2025 (千港元)
減值貸款總額	103,908	103,142
有關貸款應計利息	1,078	1,070
有關貸款之減值準備	104,928	103,722
佔客戶貸款總額百分比	0.15%	0.16%
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) 在二零二六年六月底及二零二五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

	30/06/2026		31/12/2025	
	(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	-	-	-	-
物業投資	-	-	-	-
金融企業	22,824,759	-	22,434,305	-
證券經紀商	-	-	-	-
批發及零售業	-	-	-	-
製造業	460,000	-	1,460,000	-
運輸及運輸設備	2,300,000	-	2,077,839	-
康樂活動	-	-	-	-
電力和天然氣	48,626	-	1,691,923	-
資訊科技	6,824,124	-	3,200,000	-
其他	-	-	1,167,592	-
本地貸款總數	32,457,509	-	32,031,659	-
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	34,802,590	7.63%	32,412,652	12.59%
合計	67,260,099	3.95%	64,444,311	6.33%

	30/06/2026 (千港元)			31/12/2025 (千港元)		
	客戶貸款總額	逾期超過一年	減值貸款	客戶貸款總額	逾期超過一年	減值貸款
ii) 按地區劃分						
香港	34,300,355	-	-	34,316,514	-	-
中國	26,797,921	-	-	24,326,050	-	-
其他	6,161,823	103,908	103,908	5,801,747	103,142	103,142
	67,260,099	103,908	103,908	64,444,311	103,142	103,142

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	30/06/2026（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	31,406	4,637	36,043
(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	10,110	-	10,110
(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	8,744	549	9,293
(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	8,744	549	9,293
(d) 並未於上文(a)項內報告的中央政府的其他實體	173	-	173
(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	50,433	5,186	55,619

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		31/12/2025（百萬港元）		
		資產負債表內 的風險承擔	資產負債表外 的風險承擔	風險承擔 總額
對手方類別				
(a)	中央政府、中央政府擁有的實體，以及他們的附屬公司及合營公司	28,803	179	28,982
(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	9,629	-	9,629
(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	4,724	545	5,269
(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	4,724	545	5,269
(d)	並未於上文(a)項內報告的中央政府的其他實體	167	-	167
(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		43,323	724	44,047

III. 其他資產負債表資料（續）

4 外匯風險

	30/06/2026 (百萬港元)				
	美 元	人 民 幣	歐 元	英 鎊	日 元
現貨資產	106,065	43,488	3,127	709	324
現貨負債	(103,551)	(45,080)	(3,128)	(711)	(322)
遠期買入	-	1,568	-	-	-
遠期賣出	(2,243)	-	-	-	-
長盤淨額	271	(24)	(1)	(2)	2

	31/12/2025 (百萬港元)				
	美 元	人 民 幣	歐 元	英 鎊	日 元
現貨資產	108,682	35,767	1,806	713	332
現貨負債	(114,055)	(29,431)	(1,809)	(714)	(330)
遠期買入	6,243	-	-	-	-
遠期賣出	(669)	(6,321)	-	-	-
長盤淨額	201	15	(3)	(1)	2

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
二零二六年六月三十日					
發達國家	2,284	458	828	-	3,570
離岸中心	2,448	-	21,918	7,251	31,617
發展中的歐洲國家	-	-	218	205	423
發展中的拉丁美洲和加勒 比海國家	1,968	-	79	-	2,047
發展中的非洲和中東國家	986	-	-	-	986
發展中的亞太區國家	120,822	5,211	4,478	25,582	156,093
其中：中國	119,393	5,211	4,427	24,883	153,914
其他	1,429	-	51	699	2,179
國際組織	-	-	-	-	-
	128,508	5,669	27,521	33,038	194,736

III. 其他資產負債表資料（續）

5 國際債權（續）

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構		總計 百萬港元
			非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	
二零二五年十二月三十一日					
發達國家	1,016	460	832	-	2,308
離岸中心	3,626	-	24,045	3,610	31,281
發展中的歐洲國家	-	-	234	220	454
發展中的拉丁美洲和加勒 比海國家	2,015	-	-	-	2,015
發展中的非洲和中東國家	979	-	-	-	979
發展中的亞太區國家	114,730	1,339	3,082	24,317	143,468
其中：中國	113,544	1,339	3,082	23,592	141,557
其他	1,186	-	-	725	1,911
國際組織	-	-	-	-	-
	122,366	1,799	28,193	28,147	180,505

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

30/06/2026（千港元）

	貸款 金額	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	103,908	0.15	-	-	103,908	104,928
合計	103,908	0.15	-	-	103,908	104,928

31/12/2025（千港元）

	貸款 金額	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	103,142	0.16	-	-	103,142	103,722
合計	103,142	0.16	-	-	103,142	103,722

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	30/06/2026 (千港元)	31/12/2025 (千港元)
	應計利息	應計利息
逾期超過一年	1,078	1,070
合計	1,078	1,070

註： (1) 在二零二六年六月底及二零二五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) 在二零二六年六月底及二零二五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) 在二零二六年六月底及二零二五年十二月底均沒持有收回資產。

7 或然負債及承諾

	30/06/2026 (千港元)	31/12/2025 (千港元)
名義數額：		
直接貸款代替項目	-	-
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	127,359,233	92,202,560
合計	127,359,233	92,202,560

8 衍生工具

	30/06/2026 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	2,232,842	1,335	6,918
合計	2,232,842	1,335	6,918

	31/12/2025 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	6,907,121	7	89,707
合計	6,907,121	7	89,707

III. 其他資產負債表資料（續）

9 流動性資料

	二零二六年 第二季度	二零二五年 第二季度
平均流動性維持比率	63.36%	115.12%
平均核心資金比率	101.68%	99.87%

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）

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）。2026年6月30日，1個月內正常情景的淨現金流累積缺口為負398億港幣；壓力測試結果在一個月內為正49億港幣。2025年12月31日，1個月內正常情景的淨現金流累積缺口為負154億港幣；壓力測試結果在一個月內為正53億港幣。

- 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。2026年6月30日，我行總共持有49億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。2025年12月31日，我行總共持有24億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。

乙部 - 銀行綜合資料

1 資本

	30/06/2026 (百萬人民幣)	31/12/2025 (百萬人民幣)
股東資金	4,355,844	4,272,024

2 資本充足比率

	30/06/2026	31/12/2025
資本充足比率	18.57%	18.76%

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

	30/06/2026 (百萬人民幣)	31/12/2025 (百萬人民幣)
資產總額	57,070,593	53,477,773
負債總額	52,714,749	49,205,749
貸款總額	31,162,520	29,712,359
客戶存款總額	39,173,265	37,311,778

4 稅前溢利

	30/06/2026 (百萬人民幣)	30/06/2025 (百萬人民幣)
稅前溢利	210,010	199,008



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

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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2026年上半年度未經審計的監管披露報表。此披露報表亦可於本分行索閱及本行之網站（www.icbc.com.cn）內的[分支機構－境外分支機構－香港分行網站－監管披露]項下閱覽。

The enclosed unaudited regulatory disclosure statement for the half year ended 2026 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
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Industrial and Commercial Bank of China Limited
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