

Bank of China Limited – Hong Kong Branch
2015 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2015. The information stated is not audited. It contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. This statement is readily accessible at our office located at 7/F, Bank of China Tower, 1 Garden Road, Hong Kong.

中國銀行股份有限公司 — 香港分行
2015 年度財務披露報表

這是本分行發出截至 2015 年 12 月 31 日的年度財務披露報表。所載資料未經審核，但已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。這業績披露聲明可在本分行位於香港花園道 1 號中銀大廈 7 樓的辦公室查閱。

BANK OF CHINA LIMITED - HONG KONG BRANCH
中國銀行股份有限公司 — 香港分行

1. 收益表

1. Income statement

			截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015 港幣千元 HK\$'000	截至 2014 年 12 月 31 日止年度 For the year ended 31 December 2014 港幣千元 HK\$'000
利息收入	Interest income		3,225,603	3,535,196
利息支出	Interest expense		(3,054,517)	(3,293,085)
淨利息收入	Net interest income		171,086	242,111
服務費及佣金收入	Fee and commission income		54,488	47,159
服務費及佣金支出	Fee and commission expense		(15,751)	(15,845)
淨服務費及佣金收入	Net fee and commission income		38,737	31,314
來自外匯交易的淨收益／ (虧損)	Net gain/(loss) arising from trading in foreign currencies		76,767	(5,083)
交易性證券淨收益	Net gain from trading securities		1,422	-
來自其他交易活動的淨收益	Net gain from other trading activities		34,652	-
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities		62	1,567
其他非交易性投資淨收益	Net gain from other non-trading investments		632	-
總經營收入	Total operating income		323,358	269,909
經營支出	Operating expenses	4	(85,024)	(62,692)
除稅前溢利	Profit before taxation		238,334	207,217
稅項	Taxation		(41,640)	(78,798)
年度溢利	Profit for the year		196,694	128,419

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2. 資產負債表

2. Balance sheet

			於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets			
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	5	12,189,062	33,770,091
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	5	49,325,321	95,187,366
銀行及其他金融機構貸款	Advances to banks and other financial institutions	5	48,465,656	36,136,383
交易性證券	Trading securities	6	269,274	-
衍生金融工具	Derivative financial instruments	7	2,353,354	14,107
證券投資	Investment in securities	8	37,315,058	29,866,246
預付費用及其他應收賬項	Prepayment and other receivables		1,932,865	735
遞延稅項資產	Deferred tax assets		4,626	4,209
資產總額	Total assets		151,855,216	194,979,137
負債	Liabilities			
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	9	3,475,066	20,755,809
衍生金融工具	Derivative financial instruments	7	2,307,553	20,110
按攤銷成本之已發行存款證	Certificates of deposit in issue at amortised cost		113,506,926	134,112,492
按攤銷成本之已發行債務證券	Debt securities in issue at amortised cost		32,149,256	39,898,806
應付賬項及其他負債	Accruals and other liabilities	9	167,519	65,616
應付稅項負債	Current tax liabilities		116,408	128,941
總公司餘額	Head Office account	9	154,046	16,942
負債總額	Total liabilities		151,876,774	194,998,716
資本	Equity			
儲備	Reserve		(21,558)	(19,579)
負債及資本總額	Total liabilities and equity		151,855,216	194,979,137

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3. 高層管理人員及主要人員的薪酬 **3. Remuneration of Senior Management and Key Personnel**

根據集團薪酬管理制度，香港分行 2015 年的高層管理人員及主要人員的最終薪酬仍在確認過程中。有關資料將於 2016 年的香港分行中期財務披露報表中披露。

Remuneration of Senior Management and Key Personnel in 2015 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2016 Interim Financial Disclosure Statement.

4. 經營支出 **4. Operating expenses**

		截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015 港幣千元 HK\$'000	截至 2014 年 12 月 31 日止年度 For the year ended 31 December 2014 港幣千元 HK\$'000
人事費用	Staff costs	47,077	31,969
房產及設備支出	Premises and equipment expenses	8,950	5,376
電話及通訊	Telephone and communication	10,206	7,317
法律及專業服務費用	Legal and professional fee	12,230	10,861
其他經營支出	Other operating expenses	6,561	7,169
		85,024	62,692

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5. 存放海外辦事處的金額 5. Amount due from overseas offices

		於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及其他金融機構的結餘，當中：	Balances with banks and other financial institutions, in which:		
- 存放海外辦事處	- due from overseas offices	10,996,413	12,611,671
- 存放其他銀行及金融機構	- due from other banks and financial institutions	<u>1,192,649</u>	<u>21,158,420</u>
		<u>12,189,062</u>	<u>33,770,091</u>
在銀行及其他金融機構一至十二個月內到期之定期存放，當中：	Placements with banks and other financial institutions maturing between one and twelve months, in which:		
- 存放海外辦事處	- due from overseas offices	46,980,425	94,491,470
- 存放其他銀行及金融機構	- due from other banks and financial institutions	<u>2,344,896</u>	<u>695,896</u>
		<u>49,325,321</u>	<u>95,187,366</u>
銀行及其他金融機構貸款*，當中：	Advances to banks and other financial institutions*, in which:		
- 存放海外辦事處	- due from overseas offices	47,447,824	33,710,019
- 存放其他銀行及金融機構	- due from other banks and financial institutions	<u>1,017,832</u>	<u>2,426,364</u>
		<u>48,465,656</u>	<u>36,136,383</u>
存放海外辦事處的金額：	Amount due from overseas offices:		
- 存放銀行及其他金融機構的結餘	- Balances with banks and other financial institutions	10,996,413	12,611,671
- 在銀行及其他金融機構一至十二個月內到期之定期存放	- Placements with banks and other financial institutions maturing between one and twelve months	46,980,425	94,491,470
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	<u>47,447,824</u>	<u>33,710,019</u>
		<u>105,424,662</u>	<u>140,813,160</u>

* 於 2015 年 12 月 31 日，沒有減值、逾期或經重組之銀行及其他金融機構貸款（2015 年 6 月 30 日：無）。

* As at 31 December 2015, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2015: Nil).

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6. 交易性證券

6. Trading securities

		於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
交易性證券	Trading securities		
- 債務證券	- Debt securities	<u>269,274</u>	<u>-</u>

7. 衍生金融工具

7. Derivative financial instruments

		於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
合約／名義數額	Contract/notional amounts		
匯率合約	Exchange rate contracts	276,924,192	42,105,110
利率合約	Interest rate contracts	<u>7,750,000</u>	<u>-</u>
		<u>284,674,192</u>	<u>42,105,110</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	<u>2,353,354</u>	<u>14,107</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(2,285,489)	(20,110)
利率合約	Interest rate contracts	<u>(22,064)</u>	<u>-</u>
		<u>(2,307,553)</u>	<u>(20,110)</u>

衍生金融工具之公平值並沒有受有效雙邊淨額結算協議所影響。

There is no effect of valid bilateral netting agreement on the fair values of the derivative financial instruments.

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8. 證券投資

8. Investment in securities

		於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities		
- 債務證券	- Debt securities	3,803,522	5,131,572
- 存款證	- Certificates of deposit	17,087,930	10,925,205
		<u>20,891,452</u>	<u>16,056,777</u>
持有至到期日證券	Held-to-maturity securities		
- 債務證券	- Debt securities	6,505,901	2,097,943
- 存款證	- Certificates of deposit	9,917,705	11,711,526
		<u>16,423,606</u>	<u>13,809,469</u>
		<u>37,315,058</u>	<u>29,866,246</u>

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9. 結欠海外辦事處的金額 9. Amount due to overseas offices

		於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
銀行及其他金融機構之存款及結餘，當中：	Deposits and balances from banks and other financial institutions, in which:		
- 結欠海外辦事處	- due to overseas offices	2,424,242	20,755,809
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	1,050,824	-
		<u>3,475,066</u>	<u>20,755,809</u>
應付賬項及其他負債，當中：	Accruals and other liabilities, in which:		
- 結欠海外辦事處	- due to overseas offices	154	636
- 其他結欠	- due to others	167,365	64,980
		<u>167,519</u>	<u>65,616</u>
結欠海外辦事處的金額：	Amount due to overseas offices:		
- 銀行及其他金融機構之存款及結餘	- Deposits and balances from banks and other financial institutions	2,424,242	20,755,809
- 應付賬項及其他負債	- Accruals and other liabilities	154	636
- 總公司餘額	- Head Office account	154,046	16,942
		<u>2,578,442</u>	<u>20,773,387</u>

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10. 貨幣風險

下表列出除報告貨幣以外的主要外幣風險。期權盤淨額乃根據所有外匯期權合約之「得爾塔加權持倉」為基礎計算。

10. Currency concentrations

The following is a summary of the major foreign currency exposures other than reporting currency. The net options position is calculated based on the basis of delta-weighted positions of all foreign exchange options contracts.

於 2015 年 12 月 31 日

At 31 December 2015

港幣百萬元等值

Equivalent in million of HK\$

		美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	新加坡元 Singapore Dollars	人民幣 Renminbi	歐羅 Euro	外幣總額 Total foreign currencies
現貨資產	Spot assets	82,848	-	7,155	111	21,130	471	111,715
現貨負債	Spot liabilities	(80,726)	-	(7,148)	(110)	(22,619)	(434)	(111,037)
遠期買入	Forward purchases	144,351	110	-	-	138,159	820	283,440
遠期賣出	Forward sales	(145,949)	(110)	-	-	(136,664)	(820)	(283,543)
期權盤淨額	Net options position	(110)	-	-	-	116	-	6
長盤淨額	Net long position	414	-	7	1	122	37	581

於 2015 年 6 月 30 日

At 30 June 2015

港幣百萬元等值

Equivalent in million of HK\$

		美元 US Dollars	澳元 Australian Dollars	新加坡元 Singapore Dollars	人民幣 Renminbi	歐羅 Euro	外幣總額 Total foreign currencies
現貨資產	Spot assets	109,159	7,415	117	28,382	1,985	147,058
現貨負債	Spot liabilities	(110,282)	(7,413)	(116)	(26,958)	(1,981)	(146,750)
遠期買入	Forward purchases	21,386	2	-	20,122	-	41,510
遠期賣出	Forward sales	(20,029)	(2)	-	(21,527)	-	(41,558)
期權盤淨額	Net options position	64	-	-	(64)	-	-
長 / (短) 盤淨額	Net long/(short) position	298	2	1	(45)	4	260

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11. 國際債權

個別國家或區域其已計及風險轉移後佔國際債權總額10%或以上之債權如下：

11. International claims

Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

於 2015 年 12 月 31 日
At 31 December 2015

		非銀行私人機構 Non-bank private sector				
		官方機構 Official sector		非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		銀行 Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
		港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m
中國內地	Mainland of China	119,388	-	1,105	5,324	125,817
香港	Hong Kong	9,255	-	437	-	9,692

於 2015 年 6 月 30 日
At 30 June 2015

		非銀行私人機構 Non-bank private sector				
		官方機構 Official sector		非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		銀行 Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
		港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m
中國內地	Mainland of China	157,661	143	-	3,543	161,347
香港	Hong Kong	20,000	-	-	-	20,000

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12. 非銀行的內地風險承擔 **12. Non-bank Mainland exposures**

		於 2015 年 12 月 31 日			
		At 31 December 2015			
	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔 On-balance sheet exposure	資產負債表外 的風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	4,877,541	-	4,877,541
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	1,752,067	-	1,752,067
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	-	-	-
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	-	-	-
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	-	-	-
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	-	-	-
總計	Total	8	6,629,608	-	6,629,608
扣減準備金後的資產總額	Total assets after provision	9	152,146,978		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	4.36%		

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12. 非銀行的內地風險承擔 (續) **12. Non-bank Mainland exposures (continued)**

		於 2015 年 6 月 30 日			
		At 30 June 2015			
	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔 On-balance sheet exposure	資產負債表外 的風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	3,347,988	-	3,347,988
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	338,461	-	338,461
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	-	-	-
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	-	-	-
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	-	-	-
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	-	-	-
總計	Total	8	<u>3,686,449</u>	<u>-</u>	<u>3,686,449</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>195,337,710</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>1.89%</u>		

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13. 流動性維持比率／流動資金比率 **13. Liquidity maintenance ratio/liquidity ratio**

截至 2015 年
 12 月 31 日止年度
 For the year ended
 31 December
 2015

流動性維持比率的平均值

Average value of liquidity maintenance ratio

2,873,597.42%

流動性維持比率的平均值是基於期內呈交的流動性狀況之金管局報表所報告的每月流動性維持比率的平均值的算術平均數計算。

The average value of liquidity maintenance ratio is calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each calendar month as reported in the HKMA return of liquidity position submitted for the reporting period.

截至 2014 年
 12 月 31 日止年度
 For the year ended
 31 December
 2014

平均流動資金比率

Average liquidity ratio

1,808,561.15%

平均流動資金比率是以本分行期內每月平均流動資金比率的算術平均數計算並且是根據《銀行業條例》前身的附表四計算。

The average liquidity ratio is calculated as the arithmetical mean of each calendar month's average liquidity ratio of the Branch for the period and is in accordance with the predecessor Fourth Schedule to the Banking Ordinance.

本分行堅持安全性、流動性、盈利性平衡的經營原則，嚴格執行總行及監管要求，完善流動性風險管理體系，不斷提高流動性風險管理的前瞻性和科學性，制定完善的流動性風險管理政策和流動性風險應急預案，加強債券投資等優質流動性資產管理，實現風險與收益平衡。本分行定期完善流動性壓力測試方案，按季度進行壓力測試。

Seeking at all times to balance safety, liquidity, and profitability, and following Head Office and regulatory requirements, the Branch developed an improved liquidity risk management system and upgraded its liquidity management function in a forward-looking and scientific manner. The Branch formulated sound liquidity risk management policies and contingency plans. It also strengthened management on high-quality liquidity assets, such as high-grade bonds investments, to balance risk and return. The Branch continued to improve its liquidity stress-testing scheme and conducted stress tests on a quarterly basis.

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14. 銀行綜合資訊

本附註提供中國銀行集團的銀行綜合資訊。

(a) 資本及資本充足比率

綜合股東資金

綜合資本充足比率*

* 綜合資本充足比率是根據《商業銀行資本管理辦法（試行）》等相關規定並採用高級方法計算。

14. Consolidated bank information

This note represents the consolidated bank information for the Bank of China Limited Group.

(a) Capital and capital adequacy ratio

	於 2015 年 12 月 31 日 At 31 December 2015	於 2015 年 6 月 30 日 At 30 June 2015
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
Consolidated amount of shareholders' funds	<u>1,304,946</u>	<u>1,220,085</u>
Consolidated capital adequacy ratio*	<u>14.06%</u>	<u>13.69%</u>

* The consolidated capital adequacy ratios are calculated under the advanced approaches in accordance with Capital Rules for Commercial Banks (Provisional) and related regulations.

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14. 銀行綜合資訊（續）

14. Consolidated bank information (continued)

(b) 其他財務資料

(b) Other financial information

		截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015 人民幣百萬元 RMB'm	截至 2014 年 12 月 31 日止年度 For the year ended 31 December 2014 人民幣百萬元 RMB'm
除稅前溢利	Profit before taxation	<u>231,571</u>	<u>231,478</u>
		於 2015 年 12 月 31 日 At 31 December 2015 人民幣百萬元 RMB'm	於 2015 年 6 月 30 日 At 30 June 2015 人民幣百萬元 RMB'm
資產總額	Total assets	<u>16,815,597</u>	<u>16,298,593</u>
負債總額	Total liabilities	<u>15,457,992</u>	<u>15,031,444</u>
貸款及放款總額	Total loans and advances	<u>8,935,195</u>	<u>8,700,360</u>
客戶存款總額	Total customer deposits	<u>11,729,171</u>	<u>11,536,547</u>

15. 規定事項說明

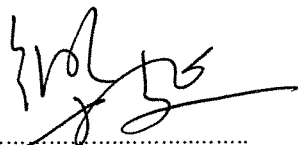
15. Statement of Compliance

本分行於編製 2015 年年度財務披露報表時，已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。

以上披露資料在任何要項上並非虛假或具誤導性，並且清楚解釋本分行的運作。

This 2015 Annual Financial Disclosure Statement contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The information contained in the disclosure statement is not false or misleading in any material respect, and that the operations of the Branch are clearly explained.



樂延
總經理

Le Yan
Chief Executive

中國銀行股份有限公司 — 香港分行
Bank of China Limited - Hong Kong Branch

2016 年 3 月 31 日

31 March 2016