

Bank of China Limited – Hong Kong Branch

2016 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2016. 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

2016 年度財務披露報表

這是本分行發出截至 2016 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 2016 年 12 月 31 日止年度 For the year ended 31 December 2016	截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015
	附註 Note		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		3,631,397	3,225,603
利息支出	Interest expense		(3,560,119)	(3,054,517)
淨利息收入	Net interest income		71,278	171,086
服務費及佣金收入	Fee and commission income		86,036	54,488
服務費及佣金支出	Fee and commission expense		(24,456)	(15,751)
淨服務費及佣金收入	Net fee and commission income		61,580	38,737
來自外匯交易的淨(虧損) /收益	Net (loss)/gain arising from trading in foreign currencies		(18,156)	76,767
交易性證券淨(虧損)/收 益	Net (loss)/gain from trading securities		(11,734)	1,422
來自其他交易活動的淨收益	Net gain from other trading activities		8,332	34,652
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities		14,378	62
其他非交易性投資淨收益	Net gain from other non-trading investments		8,082	632
界定為以公平值變化計入損益 之金融工具淨收益	Net gain on financial instruments designated at fair value through profit or loss		273,446	-
總經營收入	Total operating income		407,206	323,358
經營支出	Operating expenses	4	(88,034)	(85,024)
除稅前溢利	Profit before taxation		319,172	238,334
稅項	Taxation		(52,670)	(41,640)
年度溢利	Profit for the year		266,502	196,694

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

2. 資產負債表

2. Balance sheet

			於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016	
	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	29,960,176	28,748,846
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	116,761,926	71,372,305
銀行及其他金融機構貸款		Advances to banks and other financial institutions	5	66,741,465	71,721,719
客戶貸款		Advances to customers	6	777,176	-
交易性證券		Trading securities	7	1,506,417	867,247
衍生金融工具		Derivative financial instruments	8	13,327,174	3,713,098
證券投資		Investment in securities	9	39,802,410	35,803,216
預付費用及其他應收賬項		Prepayment and other receivables		1,770,750	2,153,978
遞延稅項資產		Deferred tax assets		15,900	-
資產總額		Total assets		270,663,394	214,380,409
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	10	37,329,496	14,386,247
衍生金融工具		Derivative financial instruments	8	13,605,297	3,406,571
界定為以公平值變化計入損益之已發行存款證		Certificates of deposit in issue designated at fair value through profit or loss		10,483,246	-
按攤銷成本之已發行存款證		Certificates of deposit in issue at amortised cost		155,243,897	147,109,703
按攤銷成本之已發行債務證券		Debt securities in issue at amortised cost		53,638,272	48,808,884
應付賬項及其他負債		Accruals and other liabilities	10	161,715	391,710
應付稅項負債		Current tax liabilities		125,898	143,816
遞延稅項負債		Deferred tax liabilities		-	1,590
總公司餘額		Head Office account	10	216,091	117,378
負債總額		Total liabilities		270,803,912	214,365,899
資本		Equity			
儲備		Reserve		(140,518)	14,510
負債及資本總額		Total liabilities and equity		270,663,394	214,380,409

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

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 2016 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 2017 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 2016 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2017 Interim Financial Disclosure Statement.

4. 經營支出

4. Operating expenses

		截至 2016 年 12 月 31 日止年度 For the year ended 31 December 2016	截至 2015 年 12 月 31 日止年度 For the year ended 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	54,960	47,077
房產及設備支出	Premises and equipment expenses	15,830	8,950
電話及通訊	Telephone and communication	10,393	10,206
法律及專業服務費用	Legal and professional fee	361	12,230
其他經營支出	Other operating expenses	6,490	6,561
		88,034	85,024

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

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

		於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016
		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	22,853,448	27,807,728
- 存放其他銀行及金融機構	- due from other banks and financial institutions	7,106,728	941,118
		<u>29,960,176</u>	<u>28,748,846</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	116,140,821	69,559,092
- 存放其他銀行及金融機構	- due from other banks and financial institutions	621,105	1,813,213
		<u>116,761,926</u>	<u>71,372,305</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	66,347,871	71,327,977
- 存放其他銀行及金融機構	- due from other banks and financial institutions	393,594	393,742
		<u>66,741,465</u>	<u>71,721,719</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	22,853,448	27,807,728
- 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	116,140,821	69,559,092
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	66,347,871	71,327,977
		<u>205,342,140</u>	<u>168,694,797</u>

* 於 2016 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（2016 年 6 月 30 日：無）。

* As at 31 December 2016, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2016: Nil).

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

6. 客戶貸款

以下關於客戶貸款之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

在香港使用之貸款
 工商金融業
 - 金融業

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

香港

於2016年12月31日，客戶貸款沒有抵押品或其他抵押覆蓋（2016年6月30日：無）。

於2016年12月31日，沒有減值、逾期或經重組之客戶貸款（2016年6月30日：無）。

6. Advances to customers

The following analysis of the advances to customers by industry sector is based on the categories with reference to the completion instructions for the HKMA return of loans and advances.

Loans for use in Hong Kong
 Industrial, commercial and financial
 - Financial concerns

The following geographical analysis of advances to customers is based on the locations of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a country different from the customer, the risk will be transferred to the country of the guarantor.

Hong Kong

As at 31 December 2016, the advances to customers were not covered by collateral or other security (30 June 2016: Nil).

As at 31 December 2016, there were no impaired, overdue or rescheduled advances to customers (30 June 2016: Nil).

於2016年 12月31日 At 31 December 2016	於2016年 6月30日 At 30 June 2016
港幣千元 HK\$'000	港幣千元 HK\$'000
<u>777,176</u>	<u>-</u>

於2016年 12月31日 At 31 December 2016	於2016年 6月30日 At 30 June 2016
港幣千元 HK\$'000	港幣千元 HK\$'000
<u>777,176</u>	<u>-</u>

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

7. 交易性證券

7. Trading securities

		於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016
		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>1,506,417</u>	<u>867,247</u>

8. 衍生金融工具

8. Derivative financial instruments

		於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016
		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	704,612,065	455,167,364
利率合約	Interest rate contracts	<u>11,709,597</u>	<u>10,164,356</u>
		<u>716,321,662</u>	<u>465,331,720</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	13,325,967	3,412,872
利率合約	Interest rate contracts	<u>1,207</u>	<u>300,226</u>
		<u>13,327,174</u>	<u>3,713,098</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(13,539,518)	(3,406,363)
利率合約	Interest rate contracts	<u>(65,779)</u>	<u>(208)</u>
		<u>(13,605,297)</u>	<u>(3,406,571)</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.

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

9. 證券投資

9. Investment in securities

		於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016
		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	17,551,734	10,237,513
- 存款證	- Certificates of deposit	12,577,503	14,849,091
		<u>30,129,237</u>	<u>25,086,604</u>
持有至到期日證券	Held-to-maturity securities		
- 債務證券	- Debt securities	9,063,150	8,938,370
- 存款證	- Certificates of deposit	610,023	1,778,242
		<u>9,673,173</u>	<u>10,716,612</u>
		<u><u>39,802,410</u></u>	<u><u>35,803,216</u></u>

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

10. 結欠海外辦事處的金額 10. Amount due to overseas offices

		於 2016 年 12 月 31 日 At 31 December 2016	於 2016 年 6 月 30 日 At 30 June 2016
		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	7,292,130	11,157,671
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	30,037,366	3,228,576
		<u>37,329,496</u>	<u>14,386,247</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	282	191
- 其他結欠	- due to others	161,433	391,519
		<u>161,715</u>	<u>391,710</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	7,292,130	11,157,671
- 應付賬項及其他負債	- Accruals and other liabilities	282	191
- 總公司餘額	- Head Office account	216,091	117,378
		<u>7,508,503</u>	<u>11,275,240</u>

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

11. 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。

11. 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 2016 年 12 月 31 日

At 31 December 2016

港幣百萬元等值

Equivalent in million of HK\$

		美元	日圓	澳元	英磅	新加坡元	加拿大元	人民幣	歐羅	外幣總額
		US	Japanese	Australian	Pound	Singapore	Canadian	Renminbi	Euro	Total
		Dollars	Yen	Dollars	Sterling	Dollars	Dollars	Renminbi	Euro	foreign currencies
現貨資產	Spot assets	181,980	-	3,959	2	2	8	4,361	12,908	203,220
現貨負債	Spot liabilities	(153,318)	-	(3,949)	-	-	-	(22,357)	(9,513)	(189,137)
遠期買入	Forward purchases	329,209	1,414	19	1,431	-	-	333,552	7,007	672,632
遠期賣出	Forward sales	(363,566)	(1,410)	(19)	(1,433)	-	(8)	(308,590)	(10,316)	(685,342)
期權盤淨額	Net options position	3,648	-	-	-	-	-	(3,984)	-	(336)
(短) / 長	Net (short)/long position	(2,047)	4	10	-	2	-	2,982	86	1,037

於 2016 年 6 月 30 日

At 30 June 2016

港幣百萬元等值

Equivalent in million of HK\$

		美元	日圓	澳元	英磅	新加坡元	加拿大元	人民幣	歐羅	外幣總額
		US	Japanese	Australian	Pound	Singapore	Canadian	Renminbi	Euro	Total
		Dollars	Yen	Dollars	Sterling	Dollars	Dollars	Renminbi	Euro	foreign currencies
現貨資產	Spot assets	126,465	1	4,326	4	118	-	11,608	10,301	152,823
現貨負債	Spot liabilities	(120,637)	-	(4,319)	-	(116)	-	(14,840)	(7,058)	(146,970)
遠期買入	Forward purchases	226,729	46	-	729	-	-	220,015	2,868	450,387
遠期賣出	Forward sales	(233,512)	(46)	-	(733)	-	-	(215,234)	(6,048)	(455,573)
期權盤淨額	Net options position	28	-	-	-	-	-	(25)	-	3
(短) / 長	Net (short)/long position	(927)	1	7	-	2	-	1,524	63	670

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

12. 國際債權

12. International claims

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：

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

於 2016 年 12 月 31 日

At 31 December 2016

		非銀行私人機構 Non-bank private sector				
		非銀行 金融機構 Non-bank financial institutions		非金融 私人機構 Non-financial private sector		
銀行 Banks	官方機構 Official sector				總計 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	港幣百萬元 HK\$m	
中國內地	Mainland of China	228,573	11	595	7,748	236,927

於 2016 年 6 月 30 日

At 30 June 2016

		非銀行私人機構 Non-bank private sector				
		非銀行 金融機構 Non-bank financial institutions		非金融 私人機構 Non-financial private sector		
銀行 Banks	官方機構 Official sector				總計 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	港幣百萬元 HK\$m	
中國內地	Mainland of China	185,033	141	605	7,441	193,220

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

13. 非銀行的內地風險承擔 **13. Non-bank Mainland exposures**

		於 2016 年 12 月 31 日 At 31 December 2016			
	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	6,929,401	-	6,929,401
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	2,731,842	-	2,731,842
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	1,468,604	-	1,468,604
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	620,756	-	620,756
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	31,713	-	31,713
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>11,782,316</u>	<u>-</u>	<u>11,782,316</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>271,355,796</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>4.34%</u>		

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

13. 非銀行的內地風險承擔 (續) **13. Non-bank Mainland exposures (continued)**

		於 2016 年 6 月 30 日			
		At 30 June 2016			
	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	6,529,995	-	6,529,995
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	3,056,526	-	3,056,526
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	696,284	-	696,284
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	168,746	-	168,746
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>10,451,551</u>	<u>-</u>	<u>10,451,551</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>214,945,754</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>4.86%</u>		

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

14. 流動性維持比率

14. Liquidity maintenance ratio

	截至 2016 年 12 月 31 日止年度 For the year ended 31 December 2016	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	<u>34,218.03%</u>	<u>2,873,597.42%</u>

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.

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.

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

15. 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。

(b) 其他財務資料

除稅前溢利

資產總額

負債總額

貸款及放款總額

客戶存款總額

15. Consolidated bank information

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

(a) Capital and capital adequacy ratio

Consolidated amount
of shareholders' funds

Consolidated capital adequacy ratio*

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

(b) Other financial information

Profit before taxation

Total assets

Total liabilities

Total loans and advances

Total customer deposits

	於 2016 年 12 月 31 日 At 31 December 2016 人民幣百萬元 RMB'm	於 2016 年 6 月 30 日 At 30 June 2016 人民幣百萬元 RMB'm
綜合股東資金	1,411,682	1,348,236
綜合資本充足比率*	14.28%	13.91%

	截至 2016 年 12 月 31 日止年度 For the year ended 31 December 2016 人民幣百萬元 RMB'm	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
除稅前溢利	222,412	231,571

	於 2016 年 12 月 31 日 At 31 December 2016 人民幣百萬元 RMB'm	於 2016 年 6 月 30 日 At 30 June 2016 人民幣百萬元 RMB'm
資產總額	18,148,889	17,601,267
負債總額	16,661,797	16,180,964
貸款及放款總額	9,735,646	9,506,567
客戶存款總額	12,939,748	12,551,850

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

16. 規定事項說明

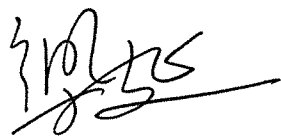
本分行於編製 2016 年年度財務披露報表時，已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。

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。

16. Statement of Compliance

This 2016 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

2017 年 3 月 31 日
31 March 2017