

Bank of China Limited – Hong Kong Branch
2018 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2018. 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
2018 年度財務披露報表

這是本分行發出截至 2018 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 2018 年 12 月 31 日止年度 For the year ended 31 December 2018 港幣千元 HK\$'000	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017 港幣千元 HK\$'000
		附註 Notes		
利息收入	Interest income		12,748,003	10,933,564
利息支出	Interest expense		(12,329,011)	(8,081,860)
淨利息收入	Net interest income		418,992	2,851,704
服務費及佣金收入	Fee and commission income		92,531	104,659
服務費及佣金支出	Fee and commission expense		(43,019)	(44,839)
淨服務費及佣金收入	Net fee and commission income		49,512	59,820
以公平值變化計入損益之金融 工具淨收益／（虧損）	Net gain/(loss) on financial instruments at fair value through profit or loss	4	610,961	(1,293,751)
處置以公平值變化計入其他全 面收益之證券投資之淨虧損	Net loss from disposal of investment in securities at fair value through other comprehensive income		(57,040)	N/A
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities		N/A	10,607
總經營收入	Total operating income		1,022,425	1,628,380
減值準備淨撥回	Net reversal of impairment allowances		2,724	-
淨經營收入	Net operating income		1,025,149	1,628,380
經營支出	Operating expenses	5	(108,358)	(122,539)
除稅前溢利	Profit before taxation		916,791	1,505,841
稅項	Taxation		(153,676)	(247,997)
年度溢利	Profit for the year		763,115	1,257,844

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 2018 年 12 月 31 日 At 31 December 2018 港幣千元 HK\$'000	於 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000
	附註 Notes			
資產		Assets		
存放銀行及其他金融機構的結餘	6	Balances with banks and other financial institutions	247,799,191	43,414,338
在銀行及其他金融機構一至十二個月內到期之定期存放	6	Placements with banks and other financial institutions maturing between one and twelve months	114,917,072	174,363,240
銀行及其他金融機構貸款	6	Advances to banks and other financial institutions	63,127,561	63,434,564
以公平值變化計入損益之金融資產	7	Financial assets at fair value through profit or loss	8,721,740	1,265,032
衍生金融工具	8	Derivative financial instruments	8,600,987	10,162,360
證券投資	9	Investment in securities	67,408,202	71,174,312
預付費用及其他應收賬項	6	Prepayment and other receivables	840,405	1,018,371
遞延稅項資產		Deferred tax assets	10,593	32,023
資產總額		Total assets	<u>511,425,751</u>	<u>364,864,240</u>
負債		Liabilities		
界定為以公平值變化計入損益之銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions designated at fair value through profit or loss	1,001,775	-
以攤餘成本計量之銀行及其他金融機構之存款及結餘	10	Deposits and balances from banks and other financial institutions at amortised cost	299,355,697	107,325,208
衍生金融工具	8	Derivative financial instruments	8,576,463	8,763,540
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	20,120,893	31,017,354
界定為以公平值變化計入損益之已發行債務證券		Debt securities in issue designated at fair value through profit or loss	10,570,545	5,350,343
以攤餘成本計量之已發行存款證		Certificates of deposit in issue at amortised cost	69,584,450	102,715,707
以攤餘成本計量之已發行債務證券		Debt securities in issue at amortised cost	100,098,251	106,620,618
應付賬項及其他負債	10	Accruals and other liabilities	1,461,482	1,092,729
應付稅項負債		Current tax liabilities	74	373,060
總公司餘額	10	Head Office account	-	1,786,616
負債總額		Total liabilities	<u>510,769,630</u>	<u>365,045,175</u>
資本		Equity		
儲備		Reserve	656,121	(180,935)
負債及資本總額		Total liabilities and equity	<u>511,425,751</u>	<u>364,864,240</u>

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 2018 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 2019 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 2018 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2019 Interim Financial Disclosure Statement.

4. 以公平值變化計入損益之金融工具淨收益／（虧損） 4. Net gain/(loss) on financial instruments at fair value through profit or loss

	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
來自外匯交易的淨收益／（虧損）	410,250	(1,119,576)
來自持有作交易用途的證券的淨收益	197,927	27,416
來自其他交易活動的淨（虧損）／收益	(4,405)	17,681
其他非交易性投資淨收益／（虧損）	7,189	(219,272)
	<u>610,961</u>	<u>(1,293,751)</u>

5. 經營支出 5. Operating expenses

	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	58,743	63,044
房產及設備支出	16,916	17,272
電話及通訊	12,650	13,310
法律及專業服務費用	11,266	20,349
其他經營支出	8,783	8,564
	<u>108,358</u>	<u>122,539</u>

BANK OF CHINA LIMITED - HONG KONG BRANCH

中國銀行股份有限公司 — 香港分行

6. 存放海外辦事處的金額 6. Amount due from overseas offices

		於 2018 年 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
		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	245,861,000	34,071,383
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,938,191	9,342,955
		<u>247,799,191</u>	<u>43,414,338</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	113,701,280	171,851,156
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,215,792	2,512,084
		<u>114,917,072</u>	<u>174,363,240</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	63,127,561	63,039,318
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	395,246
		<u>63,127,561</u>	<u>63,434,564</u>
預付費用及其他應收賬項，當中：	Prepayment and other receivables, in which:		
- 存放海外辦事處	- due from overseas offices	53,326	-
- 其他	- others	787,079	1,018,371
		<u>840,405</u>	<u>1,018,371</u>

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

6. 存放海外辦事處的金額 (續) **6. Amount due from overseas offices (continued)**

	於 2018 年 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
存放海外辦事處的金額：		
- 存放銀行及其他金融機構的結餘	245,861,000	34,071,383
- 在銀行及其他金融機構一至十二個月內到期之定期存放	113,701,280	171,851,156
- 銀行及其他金融機構貸款	63,127,561	63,039,318
- 預付費用及其他應收賬項	53,326	-
	422,743,167	268,961,857

* 於 2018 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 (2018 年 6 月 30 日：無)。

* As at 31 December 2018, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2018: Nil).

7. 以公平值變化計入損益之金融資產 **7. Financial assets at fair value through profit or loss**

	於 2018 年 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性證券		
- 債務證券	3,933,274	467,974
- 存款證	-	797,058
	3,933,274	1,265,032
界定為以公平值變化計入損益之金融資產		
- 債務證券	1,439,362	-
- 存款證	3,349,104	-
	4,788,466	-
	8,721,740	1,265,032

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

8. 衍生金融工具

8. Derivative financial instruments

		於 2018 年 12 月 31 日 At 31 December 2018 港幣千元 HK\$'000	於 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000
合約／名義數額	Contract/notional amounts		
匯率合約	Exchange rate contracts	1,220,030,247	774,567,334
利率合約	Interest rate contracts	19,577,777	17,794,898
		<u>1,239,608,024</u>	<u>792,362,232</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	8,549,300	10,083,856
利率合約	Interest rate contracts	51,687	78,504
		<u>8,600,987</u>	<u>10,162,360</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(8,349,155)	(8,435,764)
利率合約	Interest rate contracts	(227,308)	(327,776)
		<u>(8,576,463)</u>	<u>(8,763,540)</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 2018 年 12 月 31 日 At 31 December 2018 港幣千元 HK\$'000	於 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000
以公平值變化計入其他全面收 益之證券投資	Investment in securities at fair value through other comprehensive income		
- 債務證券	- Debt securities	28,273,303	31,473,135
- 存款證	- Certificates of deposit	34,731,959	33,600,956
		<u>63,005,262</u>	<u>65,074,091</u>
以攤餘成本計量之證券投資	Investment in securities at amortised cost		
- 債務證券	- Debt securities	4,404,348	6,100,221
- 減值準備	- Impairment allowances	(1,408)	-
		<u>4,402,940</u>	<u>6,100,221</u>
		<u>67,408,202</u>	<u>71,174,312</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 2018 年 12 月 31 日 At 31 December 2018	於 2018 年 6 月 30 日 At 30 June 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
以攤餘成本計量之銀行及其他 金融機構之存款及結餘，當 中：	Deposits and balances from banks and other financial institutions at amortised cost, in which:		
- 結欠海外辦事處	- due to overseas offices	204,864,041	61,324,223
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	94,491,656	46,000,985
		<u>299,355,697</u>	<u>107,325,208</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	2,203	1,987
- 其他	- others	1,459,279	1,090,742
		<u>1,461,482</u>	<u>1,092,729</u>
結欠海外辦事處的金額：	Amount due to overseas offices:		
- 以攤餘成本計量之銀行及 其他金融機構之存款 及結餘	- Deposits and balances from banks and other financial institutions at amortised cost	204,864,041	61,324,223
- 應付賬項及其他負債	- Accruals and other liabilities	2,203	1,987
- 總公司餘額	- Head Office account	-	1,786,616
		<u>204,866,244</u>	<u>63,112,826</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

11. Currency concentrations

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。

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 2018 年 12 月 31 日								
		At 31 December 2018								
		港幣百萬元等值								
		Equivalent in million of HK\$								
		美元	日圓	澳元	英磅	人民幣	歐羅	新台幣	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	New	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Taiwan	foreign	foreign
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Dollar	currencies	currencies
現貨資產	Spot assets	220,510	50	739	-	240,065	21,420	-	1,633	484,417
現貨負債	Spot liabilities	(368,523)	-	(735)	-	(54,473)	(9,760)	-	-	(433,491)
遠期買入	Forward purchases	682,465	661	343	6,654	439,095	13,571	349	13,378	1,156,516
遠期賣出	Forward sales	(537,803)	(691)	(344)	(6,653)	(619,598)	(25,200)	(569)	(14,934)	(1,205,792)
期權盤淨額	Net options position	(422)	-	-	-	427	-	-	1	6
(短) / 長盤	Net (short)/long position	(3,773)	20	3	1	5,516	31	(220)	78	1,656
淨額	position	(3,773)	20	3	1	5,516	31	(220)	78	1,656

		於 2018 年 6 月 30 日								
		At 30 June 2018								
		港幣百萬元等值								
		Equivalent in million of HK\$								
		美元	日圓	澳元	英磅	人民幣	歐羅	新台幣	其他外幣	外幣總額
		US	Japanese	Australian	Pound	Renminbi	Euro	New	Other	Total
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Taiwan	foreign	foreign
		Dollars	Yen	Dollars	Sterling	Renminbi	Euro	Dollar	currencies	currencies
現貨資產	Spot assets	251,495	112	969	6	38,682	28,212	-	-	319,476
現貨負債	Spot liabilities	(204,237)	-	(966)	-	(68,322)	(15,691)	-	-	(289,216)
遠期買入	Forward purchases	354,234	8,243	703	4,696	337,860	24,967	-	4,073	734,776
遠期賣出	Forward sales	(405,602)	(8,314)	(703)	(4,701)	(302,330)	(37,059)	(341)	(4,070)	(763,120)
期權盤淨額	Net options position	1,193	-	-	-	(1,190)	-	-	-	3
(短) / 長盤	Net (short)/long position	(2,917)	41	3	1	4,700	429	(341)	3	1,919
淨額	position	(2,917)	41	3	1	4,700	429	(341)	3	1,919

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／地區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/regions, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

於 2018 年 12 月 31 日

At 31 December 2018

		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		
		官方機構 Official sector			總計 Total	
銀行 Banks						
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	487,261	-	1,702	5,450	494,413

於 2018 年 6 月 30 日

At 30 June 2018

		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		
		官方機構 Official sector			總計 Total	
銀行 Banks						
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	324,272	-	3,112	6,147	333,531

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 2018 年 12 月 31 日			
		At 31 December 2018			
	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	6,190,582	-	6,190,582
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	1,427,142	-	1,427,142
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	376,029	-	376,029
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	36,016	-	36,016
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>8,029,769</u>	<u>-</u>	<u>8,029,769</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>512,025,217</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>1.57%</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 2018 年 6 月 30 日			
		At 30 June 2018			
	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	6,654,703	-	6,654,703
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	1,907,316	-	1,907,316
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	937,540	-	937,540
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	35,866	-	35,866
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	277,997	-	277,997
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>9,813,422</u>	<u>-</u>	<u>9,813,422</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>365,606,707</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>2.68%</u>		

BANK OF CHINA LIMITED - HONG KONG BRANCH**中國銀行股份有限公司 — 香港分行****14. 流動性資料****14. Liquidity information****(a) 流動性維持比率****(a) Liquidity maintenance ratio**

	三個月結算至 2018年 12月31日 Three months ended 31 December 2018	三個月結算至 2018年 9月30日 Three months ended 30 September 2018	截至2017年 12月31日 止年度 For the year ended 31 December 2017
--	---	---	--

流動性維持比率的平均值

Average value of liquidity
maintenance ratio

<u>9,664.42%</u>	<u>8,798.92%</u>	<u>14,569.75%</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.

(b) 核心資金比率**(b) Core funding ratio**

	三個月結算至 2018年 12月31日 Three months ended 31 December 2018	三個月結算至 2018年 9月30日 Three months ended 30 September 2018
--	--	--

核心資金比率的平均值

Average value of core funding ratio

<u>112.23%</u>	<u>117.34%</u>
----------------	----------------

核心資金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核心資金比率的平均值的算術平均數計算。

The average value of core funding ratio is calculated based on the arithmetic mean of the average value of core funding 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. 銀行綜合資料

本附註提供中國銀行集團的銀行綜合資料。

(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 2018 年 12 月 31 日 At 31 December 2018 人民幣百萬元 RMB'm	於 2018 年 6 月 30 日 At 30 June 2018 人民幣百萬元 RMB'm
	<u>1,612,980</u>	<u>1,526,978</u>
	<u>14.97%</u>	<u>13.78%</u>

	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018 人民幣百萬元 RMB'm	截至 2017 年 12 月 31 日止年度 For the year ended 31 December 2017 人民幣百萬元 RMB'm
	<u>229,643</u>	<u>222,903</u>

	於 2018 年 12 月 31 日 At 31 December 2018 人民幣百萬元 RMB'm	於 2018 年 6 月 30 日 At 30 June 2018 人民幣百萬元 RMB'm
	<u>21,267,275</u>	<u>20,294,918</u>
	<u>19,541,878</u>	<u>18,684,257</u>
	<u>11,515,764</u>	<u>11,135,605</u>
	<u>14,883,596</u>	<u>14,352,853</u>

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

16. Statement of Compliance

本分行於編製 2018 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 2018 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

2019 年 4 月 4 日
4 April 2019