

Bank of China Limited – Hong Kong Branch
2019 Annual Financial Disclosure Statement

This is the Annual Financial Disclosure Statement issued by the Branch for the year ended 31 December 2019. 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. This statement can also be viewed on the website of Bank of China Limited (http://www.boc.cn/en/aboutboc/ab6/201809/t20180928_14267748.html). Bank of China Limited is a joint stock company incorporated in the People's Republic of China with limited liability.

中國銀行股份有限公司 — 香港分行
2019 年度財務披露報表

這是本分行發出截至 2019 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，亦可在中國銀行股份有限公司網站查閱（http://www.boc.cn/aboutboc/ab6/201809/t20180928_13762857.html）。中國銀行股份有限公司是於中華人民共和國註冊成立的股份有限公司。

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 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		8,831,269	12,748,003
利息支出	Interest expense		(8,709,308)	(12,329,011)
淨利息收入	Net interest income		121,961	418,992
服務費及佣金收入	Fee and commission income		94,887	92,531
服務費及佣金支出	Fee and commission expense		(44,792)	(43,019)
淨服務費及佣金收入	Net fee and commission income		50,095	49,512
以公平值變化計入損益之金融 工具淨收益	Net gain on financial instruments at fair value through profit or loss	4	552,259	610,961
處置以公平值變化計入其他全 面收益之證券投資之淨收益 ／（虧損）	Net gain/(loss) from disposal of investment in securities at fair value through other comprehensive income		46,709	(57,040)
以攤餘成本計量之金融負債之 淨虧損	Net loss on financial liabilities at amortised cost		(15)	-
總經營收入	Total operating income		771,009	1,022,425
減值準備淨撥回	Net reversal of impairment allowances		10,959	2,724
淨經營收入	Net operating income		781,968	1,025,149
經營支出	Operating expenses	5	(106,280)	(108,358)
除稅前溢利	Profit before taxation		675,688	916,791
稅項	Taxation		(112,096)	(153,676)
年度溢利	Profit for the year		563,592	763,115

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2. 資產負債表

2. Balance sheet

			於 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
	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	6	Balances with banks and other financial institutions	31,286,220	26,200,829
存放中央銀行的結餘		Balances with central bank	11	-
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	90,596,114	80,129,157
界定為以公平值變化計入損益之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 designated at fair value through profit of loss maturing between one and twelve months	332,265	-
銀行及其他金融機構貸款	6	Advances to banks and other financial institutions	48,330,055	56,655,484
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	22,198,107	25,286,866
衍生金融工具	8	Derivative financial instruments	6,831,913	6,367,480
證券投資	9	Investment in securities	53,043,800	69,379,641
物業、器材及設備		Properties, plant and equipment	20,088	26,012
預付費用及其他應收賬項	6	Prepayment and other receivables	97,504	8,343,920
資產總額		Total assets	252,736,077	272,389,389
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	16,650,192	6,853,390
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	33,653,992	54,368,539
衍生金融工具	8	Derivative financial instruments	6,716,671	5,920,153
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	19,888,236	25,087,593
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	16,625,184	16,678,556
以攤餘成本計量之已發行存款證		Certificates of deposit in issue at amortised cost	63,663,728	51,929,338
以攤餘成本計量之已發行債務證券		Debt securities in issue at amortised cost	93,911,179	105,706,067
應付賬項及其他負債	10	Accruals and other liabilities	235,969	4,860,191
應付稅項負債		Current tax liabilities	106,974	28,774
遞延稅項負債		Deferred tax liabilities	4,424	15,565
負債總額		Total liabilities	251,456,549	271,448,166
資本		Equity		
儲備		Reserve	1,279,528	941,223
負債及資本總額		Total liabilities and equity	252,736,077	272,389,389

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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 2019 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 2020 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 2019 has not yet been finalised in accordance with the Group's remuneration policy. The Branch will disclose the relevant information in the 2020 Interim Financial Disclosure Statement.

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

	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	
	港幣千元 HK\$'000	港幣千元 HK\$'000	
來自外匯交易的淨收益	Net gain arising from trading in foreign currencies	319,844	410,250
來自持有作交易用途的證券的 淨收益	Net gain on securities held for trading purpose	393,398	197,927
來自其他交易活動的淨虧損	Net loss from other trading activities	(247,381)	(4,405)
其他非交易性投資淨收益	Net gain from other non-trading investments	86,398	7,189
	552,259	610,961	

5. 經營支出 5. Operating expenses

	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019	截至 2018 年 12 月 31 日止年度 For the year ended 31 December 2018	
	港幣千元 HK\$'000	港幣千元 HK\$'000	
人事費用	Staff costs	62,743	58,743
房產及設備支出	Premises and equipment expenses	5,466	16,916
折舊	Depreciation	11,848	-
電話及通訊	Telephone and communication	13,448	12,650
法律及專業服務費用	Legal and professional fee	5,899	11,266
其他經營支出	Other operating expenses	6,876	8,783
	106,280	108,358	

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

		於 2019 年 12 月 31 日 At 31 December 2019 港幣千元 HK\$'000	於 2019 年 6 月 30 日 At 30 June 2019 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	29,572,779	20,209,006
- 存放其他銀行及金融機構	- due from other banks and financial institutions	1,713,441	5,991,823
		31,286,220	26,200,829
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	90,596,114	80,105,585
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	23,572
		90,596,114	80,129,157
界定為以公平值變化計入損益之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 designated at fair value through profit of loss maturing between one and twelve months, in which:		
- 存放海外辦事處	- due from overseas offices	332,265	-
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		332,265	-
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	48,330,055	56,655,484
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		48,330,055	56,655,484
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	59,006	81,844
- 其他	- others	38,498	8,262,076
		97,504	8,343,920

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

		於 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
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	29,572,779	20,209,006
- 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	90,596,114	80,105,585
- 界定為以公平值變化計入損益之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 designated at fair value through profit of loss maturing between one and twelve months	332,265	-
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	48,330,055	56,655,484
- 預付費用及其他應收賬項	- Prepayment and other receivables	59,006	81,844
		168,890,219	157,051,919

* 於 2019 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 (2019 年 6 月 30 日：無)。

* As at 31 December 2019, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (30 June 2019: Nil).

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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 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
		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	2,667,332	404,568
- 存款證	- Certificates of deposit	396,433	3,213,671
		<u>3,063,765</u>	<u>3,618,239</u>
界定為以公平值變化計入損益 之金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	10,104,980	6,276,498
- 存款證	- Certificates of deposit	9,029,362	15,392,129
		<u>19,134,342</u>	<u>21,668,627</u>
		<u>22,198,107</u>	<u>25,286,866</u>

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8. 衍生金融工具**8. Derivative financial instruments**

		於 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
		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	905,208,565	1,141,517,309
利率合約	Interest rate contracts	19,260,992	21,937,105
		<u>924,469,557</u>	<u>1,163,454,414</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	6,742,481	6,281,626
利率合約	Interest rate contracts	89,432	85,854
		<u>6,831,913</u>	<u>6,367,480</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(6,547,038)	(5,652,018)
利率合約	Interest rate contracts	(169,633)	(268,135)
		<u>(6,716,671)</u>	<u>(5,920,153)</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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9. 證券投資**9. Investment in securities**

		於 2019 年 12 月 31 日 At 31 December 2019 港幣千元 HK\$'000	於 2019 年 6 月 30 日 At 30 June 2019 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	32,026,420	32,133,880
- 存款證	- Certificates of deposit	17,324,545	33,335,533
		<u>49,350,965</u>	<u>65,469,413</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	3,693,433	3,910,994
- 減值準備	- Impairment allowances	(598)	(766)
		<u>3,692,835</u>	<u>3,910,228</u>
		<u>53,043,800</u>	<u>69,379,641</u>

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

		於 2019 年 12 月 31 日 At 31 December 2019	於 2019 年 6 月 30 日 At 30 June 2019
		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	11,884,399	30,470,033
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	21,769,593	23,898,506
		<u>33,653,992</u>	<u>54,368,539</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	2,271	2,120
- 其他	- others	233,698	4,858,071
		<u>235,969</u>	<u>4,860,191</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	11,884,399	30,470,033
- 應付賬項及其他負債	- Accruals and other liabilities	2,271	2,120
		<u>11,886,670</u>	<u>30,472,153</u>

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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 2019 年 12 月 31 日

At 31 December 2019

		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	192,462	53	730	5	24,166	20,606	-	670	238,692
現貨負債	Spot liabilities	(167,862)	-	(679)	-	(12,525)	(7,951)	-	-	(189,017)
遠期買入	Forward purchases	421,424	2,276	-	5,614	340,208	55,491	115	6,566	831,694
遠期賣出	Forward sales	(436,702)	(2,318)	(54)	(5,620)	(357,066)	(67,851)	(233)	(7,160)	(877,004)
期權盤淨額	Net options position	(6,337)	57	-	-	6,141	-	-	-	(139)
長 / (短) 盤	Net long/(short) position	2,985	68	(3)	(1)	924	295	(118)	76	4,226
淨額	position	2,985	68	(3)	(1)	924	295	(118)	76	4,226

於 2019 年 6 月 30 日

At 30 June 2019

		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	196,165	1,129	692	7	37,233	21,778	-	1,828	258,832
現貨負債	Spot liabilities	(178,824)	-	(687)	-	(22,562)	(3,966)	-	(896)	(206,935)
遠期買入	Forward purchases	561,284	1,699	4	2,001	474,060	29,075	230	9,000	1,077,353
遠期賣出	Forward sales	(571,268)	(2,769)	(4)	(2,013)	(494,019)	(46,761)	(226)	(10,035)	(1,127,095)
期權盤淨額	Net options position	(909)	-	-	-	926	-	-	-	17
長 / (短) 盤	Net long/(short) position	6,448	59	5	(5)	(4,362)	126	4	(103)	2,172
淨額	position	6,448	59	5	(5)	(4,362)	126	4	(103)	2,172

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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 2019 年 12 月 31 日

At 31 December 2019

		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				
		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	Chinese Mainland	222,126	6,274	3,140	7,281	238,821

於 2019 年 6 月 30 日

At 30 June 2019

		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				
		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	Chinese Mainland	241,523	346	2,073	6,464	250,406

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

		於 2019 年 12 月 31 日			
		At 31 December 2019			
	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	9,253,188	-	9,253,188
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	1,915,386	-	1,915,386
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	176,078	-	176,078
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	35,381	-	35,381
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	11,380,033	-	11,380,033
扣減準備金後的資產總額	Total assets after provision	9	252,983,203		
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	4.50%		

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

		於 2019 年 6 月 30 日			
		At 30 June 2019			
	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	7,813,578	-	7,813,578
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	1,705,745	-	1,705,745
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	119,212	-	119,212
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	46,655	-	46,655
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>9,685,190</u>	<u>-</u>	<u>9,685,190</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>272,909,050</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>3.55%</u>		

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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 2019年 12月31日 Three months ended 31 December 2019	三個月結算至 2018年 12月31日 Three months ended 31 December 2018
流動性維持比率的平均值	<u>454.82%</u>	<u>9,664.42%</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.

(b) 核心資金比率**(b) Core funding ratio**

	三個月結算至 2019年 12月31日 Three months ended 31 December 2019	三個月結算至 2018年 12月31日 Three months ended 31 December 2018
核心資金比率的平均值	<u>100.89%</u>	<u>112.23%</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.

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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 ratioConsolidated 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 2019 年
12 月 31 日
At 31 December
2019
人民幣百萬元
RMB'm

1,851,701**15.59%**

截至 2019 年
12 月 31 日止年度
For the year ended
31 December
2019
人民幣百萬元
RMB'm

250,645

於 2019 年
12 月 31 日
At 31 December
2019
人民幣百萬元
RMB'm

22,769,744**20,793,048****12,743,425****15,817,548**

於 2019 年
6 月 30 日
At 30 June
2019
人民幣百萬元
RMB'm

1,790,418**15.33%**

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

229,643

於 2019 年
6 月 30 日
At 30 June
2019
人民幣百萬元
RMB'm

22,266,024**20,358,572****12,257,784****15,644,634**

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16. 規定事項說明

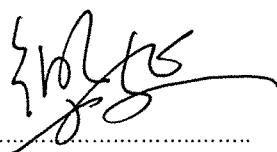
16. Statement of Compliance

本分行於編製 2019 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 2019 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

Le Yan

總經理

Chief Executive

中國銀行股份有限公司 — 香港分行

Bank of China Limited - Hong Kong Branch

2020 年 4 月 20 日

20 April 2020

